

FUND OBJECTIVE

The objective of the fund is to provide returns in income mainly through Malaysian Shariah-compliant bonds and other Shariah-compliant fixed income securities.

FUND DETAILS

Launch Date	01 December 2009
Domicile	Malaysia
Currency	Ringgit Malaysia
Launch Price	RM1.0000
Units in Circulation	3.9809 million units (31 August 2015)
Fund Size	RM4.8377 million (31 August 2015)
Unit NAV	RM1.2152 (31 August 2015)
Dealing	Daily (as per Bursa Malaysia trading day)
Fund Manager	Sun Life Malaysia Takaful Berhad
Benchmark	CIMB Islamic 1-Year Fixed Return Income Account-i (FRIA-i) at effective date
Risk Profile	<p>Suitable for investors:</p> <ul style="list-style-type: none"> Have a medium to long-term investment horizon Are seeking stability in income through investment in primarily in Malaysian Shariah-compliant fixed income securities Are looking for a less volatile investment but can accept lower returns which may fluctuate over the short term
Fees	Management Fee: 1.000% p.a.

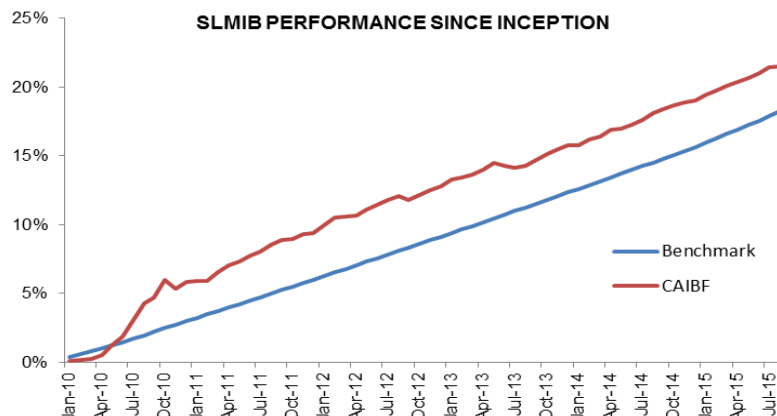
ASSET ALLOCATION

Bonds/ Debentures	80%-98%	Cash	Up to 20%
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WHERE THE FUND INVESTS

Corporate Bond	87.00%
Cash & Others	13.00%
Total	100.00%

PERFORMANCE RECORD



NAV TO NAV

%	YTD	1M	3M	6M	1-Year	3-Year	Since inception
Fund*	2.06	0.08	0.71	1.49	2.91	8.44	21.52
Benchmark	2.22	0.28	0.83	1.66	3.23	9.39	18.23

Notice: Past performance of the fund is not an indication of its future performance which may differ. The fund performance is not guaranteed.

FUND MANAGER'S COMMENTS

The Fund's performance for the month of August 2015 was 0.08% as compared to its benchmark of 0.28%.

The Malaysian sovereign bonds sold off in August amid lingering concerns over low oil prices, and weak Ringgit performance as well as the surprise devaluation of the Chinese Yuan. As a result, trading volume for corporate bonds slowed down compared with the previous month and credit spreads tightened along the curve reversing all previous gains during the year.

Market participants have turned cautious on the back of falling crude oil prices, domestic political risks and the weak Ringgit in anticipation of the U.S. Federal Reserve ("Fed") rate hike and China economy slowdown. As such, these uncertainties are expected to negatively impact the sovereign bond market in the near term as well as the corporate bonds, where credit yields may trend higher.

We prefer to keep duration short in this uncertain market environment and with the expectations of rising yield trends.

Disclaimer:

The benchmark performance is not a guide to future performances which may differ. The performance of the fund is not guaranteed. The value of the fund will fluctuate and may fall below the amount of premiums paid and the fund value depends on the actual performance on the underlying investment.

Any income distribution from the underlying assets of the investment-linked fund will be automatically reinvested into the respective investment-linked fund. The policy owner's total number of units will not change as a result of the reinvestment.