PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)

Dear PERSON TO BE COVERED

This Product Disclosure Sheet (PDS) provides you with key information on your investment-linked takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Product Name: SinarLink Aiman (This is a takaful product) Printed date: 10 Aug 2026

1 What is SinarLink Aiman?

This is a regular contribution surplus sharing investment-linked takaful plan that offers a combination of takaful protection and investment until the person covered's age of 70. It provides a lump sum takaful benefit in the event of death or total and permanent disability (TPD).

Shariah principles:

- Between person covered of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and participants in managing the takaful funds under the wakalah (appointment of agents/representatives) principle.

2 Know Your Coverage

As an illustration, for ***RM550.00*** *monthly* (inclusive of service tax, if any), you will receive the following takaful **coverage:**

Death benefit	• **RM210,000 plus value of investment account as at the valuation date immediately following the date of death.**
Total and permanent disability (TPD) benefit	• **RM210,000 plus value of investment account as at the valuation date immediately following the date of TPD begins.** • TPD benefit will expire on the contract monthly anniversary immediately following the person covered's **65th** birthday and the maximum aggregate amount payable on TPD benefit under this contract and all other individual and group contracts/certificates is limited to RM2,000,000.
Coverage duration	34 years.
Optional rider(s) chosen	• Takaful MediHealth Care Please refer to the product disclosure sheets of riders for further details on rider benefits. Note: Please refer to the Appendix - Extension of Takaful Coverage for the rider(s) extended coverage period upon the extension of basic takaful coverage.

Fund(s) chosen:

- Sun Life Malaysia Islamic World Equity Fund 100%

Please refer to the fund fact sheets for further details on the objectives of respective investment-linked funds.

Protection by PIDM on benefits payable from the unit portion of this certificate/policy/contract is subject to limitations. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit www.pidm.gov.my).

Your investment-linked takaful **excludes:**

- Suicide - if the death was due to suicide within **1** year from the contract commencement date or last reinstatement date, whichever is later, the contract will be terminated and the total account value as at the valuation date immediately following the date of death will be payable.
- Medical conditions that you had, or had symptoms of, before participating in this plan (i.e. pre-existing condition within 12 months from the contract commencement date).

Note: This list is **non-exhaustive.** You must refer to the contract documents for the full list of exclusions.

If you have any questions or require assistance on your investment-linked takaful, you can:

Call us at:	Visit our website at:	Email us at:	For claim related:
1300-88-5055	https://www.sunlifemalaysia.com	wecare@sunlifemalaysia.com	https://www.sunlifemalaysia.com/client-care/make-a-claim.

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3 Know Your Obligations

For your investment-linked takaful, you must pay the takaful contribution of:		
	Basic contribution	**Scheduled top-up contribution**
Takaful contribution (exclusive of service tax)	**RM500.00 monthly**	**RM50.00 monthly**
Service tax, if any	**RM0.00**	**RM0.00**
Total contribution (inclusive of service tax, if any)	**RM550.00 monthly**	
Contribution duration	34 years.	
The takaful operator allocates a portion of the takaful to purchase units in your chosen investment fund(s).		
Contribution allocated to purchase units	**63.18% of contribution or RM16,800.00 in the first contract year.** For subsequent years, please refer to the product illustration for further details.	
You also have to pay the following fees and charges:		
Stamp duty	**RM10.00.** This amount will be borne by us.	
Total commission	**2.75% of total contribution paid throughout the contract term or RM6,165.00.** Please refer to the product illustration for further details.	
Service tax	Please refer to the service tax amount above.	
Other applicable fees	• Monthly fee - RM5.00 per month • Tabarru' • Monthly wakalah fee • Fund management fees • Deferred wakalah fee Please refer to the product illustration for further details.	
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of surplus, determined annually.	

4 Other Key Terms

- **Importance of disclosure** - You must disclose all material facts such as the medical condition and the age or date of birth correctly. If the takaful contract is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the contract is issued.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the plan that you have participated.
- **Changes to contact details/personal details** - It is important that you inform us of any changes in your contact details to ensure that all future correspondences reach you in a timely manner.
- **Grace period** - You are given a grace period of 30 days from the contribution due date of each subsequent contribution. If you do not pay the contribution within 30 days of grace period from the contribution due date, there will be possibility that at any time the total account value might be insufficient to support the basic contract and the rider(s) attached (if any) and your contract might lapse.
- **Account value** - The value of the respective investment accounts of your investment-linked contract depends on the performance of the investment-linked funds selected. The higher the level of takaful coverage selected, the more units will be absorbed to pay for the tabarru' and the fewer units will remain to accumulate account value under your contract. Any partial withdrawal will reduce the value of the investment account, which may lead to insufficient funds to cover future fees and charges.
- **Lapse of contract** - The contract shall lapse when the total account value becomes insufficient to cover the tabarru', monthly wakalah fee and monthly fee.
- **Extension of takaful coverage** - Upon expiration of the contract, the takaful coverage will be automatically extended up to age 99 of the person covered, which may require additional contributions. Please refer to the Appendix - Extension of Takaful Coverage for further details.

Note: This list is **non-exhaustive.** Please refer to the contract documents for the full list of terms and conditions under this plan.

? Can I cancel my contract?

Yes, you may cancel your contract by giving a written notice to us.

- **Free-look period** - You may cancel your investment-linked contract within 15 calendar days after the contract has been delivered to you. We will refund you the sum of the supplementary charge, total account value as at the next valuation date and any tabarru' and monthly fee that have been deducted, less any expenses incurred by us for any medical underwriting required.
- **Written notice** - You may cancel your contract at anytime by giving a written notice to us. Once the contract is surrendered, the total account value less deferred wakalah fee (if any) will be payable to you. The amount payable may be less than the contribution paid and all the benefits and rights under the contract will end.

Important Note:

This is a takaful product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts. You must evaluate your options carefully and satisfy yourself that the investment-linked plan chosen meet your risk appetite and that you can afford the contribution throughout the contract duration. To increase investment value at any time, it is advisable that you pay the additional contribution as 'top-ups'. Return on an investment-linked fund is not guaranteed.

This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013.

This plan is distributed by Al Rajhi Banking & Investment Corporation Berhad. Al Rajhi Bank is located at Level 8, Integra Tower, The Intermark, 348, Jalan Tun Razak, 50400 Kuala Lumpur.

APPENDIX - EXTENSION OF TAKAFUL COVERAGE

Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)

1. Upon expiration of the contract, the takaful coverage will be automatically extended up to age 99 of the person covered, which may require additional contributions. No underwriting is required for this extension of takaful coverage and maturity benefit* will be payable at the contract expiry at age 99 of the person covered. You have the option to discontinue the extension of the takaful coverage and receive the total account value as at the valuation date immediately following the surrender date, and the contract will be terminated.

   ** Refers to basic sum covered plus total account value as at the valuation date immediately following the contract expiry at age 99 of person covered.*

2. The total contract that you have to pay and the contract terms may vary depending on the takaful risk classification based on our underwriting requirements:

		Estimated contribution required for scenarios below:	
	Coverage up to age 70 (Contribution payable from age 36 to age 70)	**With extension up to age 99** (Contribution payable from age 71 to age 99)	**Coverage up to age 99** (Contribution payable from age 36 to age 99)
Basic contribution	RM500.00 monthly	RM500.00 monthly	RM600.00 monthly
Scheduled top-up contribution	RM50.00 monthly	RM600.00 monthly	RM100.00 monthly
Service tax, if any	RM0.00 monthly	RM0.00 monthly	RM0.00 monthly
Estimated total contribution (inclusive of service tax)	**RM550.00 monthly**	**RM1,100.00 monthly**	**RM700.00 monthly**

The estimated contribution recommended are non-guaranteed and may increase in the future depending on the performance of the investment-linked funds, fees and charges. You can refer to the updated estimated contribution that is conducted annually and stated in the annual
We will notify you on the additional contributions required at least 90 days prior to your contract expiry date. The acceptance of the extension and additional contributions are strictly on voluntary basis, and you have the option to discontinue the extension of takaful coverage by surrendering your contract at anytime.

3. Upon the extension of basic takaful coverage, the rider(s) extended coverage period is as follows:

Rider(s)	Extended coverage period
Takaful MediHealth Care	Up to the person covered's age 99
Takaful Hospitalisation and Surgical Plus	Up to the person covered's age 85
Takaful Accidental Death Benefit rider	Terminated
Takaful Weekly Disability Income Benefit rider	Terminated
Takaful Person Covered Waiver of Contribution Benefit ride	Up to the person covered's age 99
Takaful Contract Holder Waiver of Contribution Benefit rider	Terminated

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Rider Name: Takaful MediHealth Care

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PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate a medical takaful rider that best meet your needs. You should read your takaful contract carefully for full details on your coverage.

FIND OUT MORE:

https://www.sunlifemalaysia.com/insurance-and-takaful/family-takaful/sinarlink-aiman/

Step 1 Is this rider right for you?

- This rider covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the rider until age 70.
- Units will be deducted from your investment-linked account value into the Participants' Tabarru' Fund to pay for tabarru'. Your tabarru' will be pooled with other contract holders' tabarru' to pay claims. If the total claims paid out from the pool of tabarru' is high, the tabarru' for all contract holder in the same pool may increase, including your tabarru' **even if you did not make a claim.**

Step 2 Does it meet your needs?

What is covered?

- Hospital room and board : Plan 250
- Surgical expenses : As charged

Benefits payable are on cashless basis subject to :

- Overall annual limit : RM2,000,000
- Overall lifetime limit : No lifetime limit

What is not covered?

- Medical conditions that you had, or had symptoms of, before participating the plan (i.e. pre-existing condition).
- Specified illnesses (e.g. hypertension, diabates).
- Diseases required quarantine by law (e.g. COVID-19).

This is not a complete list. Please read your contract documents carefully for full details on what is and is not covered.

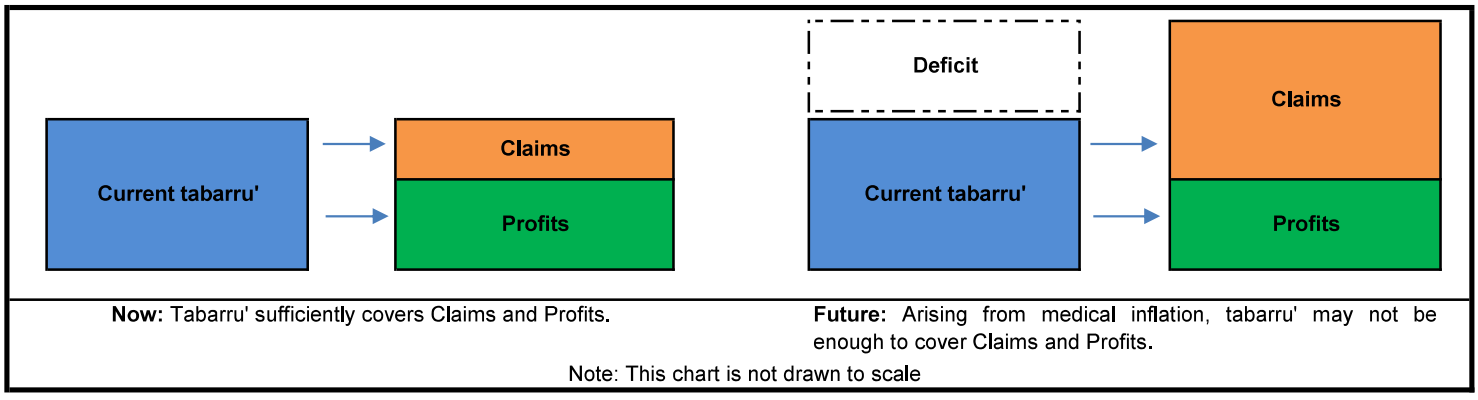
Protection by PIDM on benefits payable from the unit portion of this certificate/ policy/ contract is subject to limitations. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit www.pidm.gov.my).

Step 3 Can you afford the increase in tabarru' over time?

	Tabarru' projection table			
Age	Current tabarru' upon attained age (RM)	Estimated tabarru' based on medical inflation of 7% per annum[1] (RM)	Estimated tabarru' based on medical inflation of 10% per annum[1] (RM)	Over the long term, you can reduce tabarru' payable by choosing plans with:
36	266	266	266	(a) A higher deductible.
41	794	1,113	1,278	(b) A lower annual limit.
46	949	1,866	2,460	
51	1,131	3,122	4,726	
56	1,607	6,220	10,813	

- The projection above is solely for **illustration purposes only.**
- The estimated tabarru' is calculated on the compounding basis. Tabarru' rates are affected by both the increase in treatment costs and the increased use of healthcare services by contract holders. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage tabarru' increases over time.
- The actual tabarru' you will have to pay depends on the actual medical inflation of the plan you participated. **Arising from medical inflation, current tabarru' level may not be enough to cover future claims.**

[1] This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.



Now: Tabarru' sufficiently covers Claims and Profits.

Future: Arising from medical inflation, tabarru' may not be enough to cover Claims and Profits.

Note: This chart is not drawn to scale

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Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your contract.
- If you decide you do not want this contract within 15 calendar days after the contract has been delivered to you, you can contact us to cancel your contract and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the rider's benefit start date or reinstatement date, whichever is later, except for accidental injuries.
- The commissions paid to the Al Rajhi Bank Malaysia forms part of your contribution for your base contract. Please refer to the Product Illustration for more information.

This is not a complete list. Please read your contract documents carefully for full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Name	Recommended product	Alternative product options	
		Option 1	Option 2
	Takaful MediHealth Care	**Takaful MediHealth Care**	**Takaful MediHealth Care**
	Plan 250 *(RM30,000 Deductible per year)*	Plan 250 *(RM500 Deductible per year)*	Plan 250 *(RM10,000 Deductible per year)*
Annual contribution* (inclusive of scheduled top-up contribution)	RM6,600 *This includes the annual contribution for basic takaful contract.*	RM6,600 *The annual contribution is same.*	RM4,800 *The annual contribution is lower by RM1,800.*
Type	Cashless facility	Cashless facility	Cashless facility
	We pay direct to hospitals.	*We pay direct to hospitals.*	*We pay direct to hospitals.*
Coverage term	Until age 70	Until age 70	Until age 70
	Note: Renewal is guaranteed but the tabarru' is not guaranteed.		
Deductible	RM30,000 Deductible per year	RM500 Deductible per year	RM10,000 Deductible per year
Hospital room and board	RM250 per day	RM250 per day	RM250 per day
Surgical expenses	As charged	As charged	As charged
Overall annual limit	RM2,000,000	RM2,000,000	RM2,000,000
Overall lifetime limit	No lifetime limit	No lifetime limit	No lifetime limit

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Overall annual limit:** Maximum amount you can claim in a year.
- **Overall lifetime limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask the authorised representative at the Al Rajhi Bank Malaysia for more information on the differences in features of these products.

* The contribution illustrated is exclusive of service tax.

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Client's Acknowledgement* (Optional)

Please ensure you are filling this section yourself and are aware of what you are placing your signature for:

☐ I acknowledge that Sun Life Malaysia Takaful Berhad has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

* A client's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions.

Signature of contract holder

Date : 10 August 2026

Name : PERSON TO BE COVERED

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IMPORTANT NOTICE TO PROSPECTIVE CONTRACT HOLDER

1. Before participating in any medical and health takaful (MHT) product, you are advised to seek explanation on the following from us or our authorised representative:
   - Basic and salient features of MHT in general; and
   - Basic and salient features of a particular MHT product that you intends to participate in.

2. The objective of this exercise is to ensure that you understand the basic and important features of a MHT product so that you are able to make an informed decision before participating in the product.

3. You should ensure that important information regarding the rider is disclosed to you and that you understood the information disclosed. Where there is ambiguity, you should seek an explanation from us or our authorised representative.

4. Prior to making a decision to participate in any MHT rider, you must satisfy yourself that the rider best meets your takaful needs and resources.

CHECKLIST

This checklist serves to guide you to seek explanation on the essential features of a MHT rider so that you are able to make an informed decision before participating in the contract. When in doubt or where there is ambiguity, you are advised to seek further clarification/information from us or our authorised representative.

1. The booklet "Medical and Health Takaful" issued by Bank Negara Malaysia on the basics of MHT.

2. The contract documents for details of the important features of the riders participated in.

3. Avenues where details of the important features of the rider are also available (i.e. product disclosure sheet).

4. Benefits payable under the rider.

5. Significant medical or technical exclusions or restriction applicable.

6. Limits of benefits (e.g. % of costs covered by the rider, co-payment, ceiling to total claim costs and deductible amounts).

7. Pre-existing conditions, specified illnesses and qualifying period and the relevant periods applicable.

8. Tabarru' amount payable and the payable term.

9. Nature and extent of our right to review and revise the tabarru', and the notice to be given by us in the event of any revision.

10. For yearly renewable rider, whether rider renewal is guaranteed.

11. Possible conditions that would lead to the following scenarios on rider renewals:
    - A rider is renewed with a level tabarru';
    - A rider is renewed with an increased tabarru'; or
    - A rider is not renewed.

12. Likely implications of switching plan from one takaful operator to another or transferring from one type of MHT plan to another.

13. A free-look period of 15 calendar days given to you to review the suitability of the contract. If the contract is returned to us during this period, we will refund the sum of the wakalah fees, the value of investment account as at the valuation date immediately following the date the notice is received by us; and any tabarru' and fee that have been deducted, less any expenses incurred by us for any medical underwriting required.

14. Our right to repudiate liability in the event that you failed to disclose relevant information that would affect our decision to accept or reject the risk, and on the tabarru' and terms to be applied to you.

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FUND FACT SHEET

Name of fund	Sun Life Malaysia Islamic World Equity Fund
Features of fund	
Investment objective	This fund feeds into abrdn Islamic World Equity Fund ("target fund") with the objective to achieve capital appreciation in the long-term through investments in Shariah-compliant equities and equity-related securities.
Investment strategy and approach	The target fund seeks to achieve its objective by investing in an international portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities of companies with good growth potential. The countries that the target fund will invest in will include, but are not limited to Canada, United States of America, United Kingdom, France, Germany, Italy, Netherlands, Sweden, Switzerland, Japan, Australia, China, Hong Kong, South Korea, Singapore, Taiwan, Brazil and Mexico. The target fund will invest 90%-100% of its Net Asset Value (NAV) in Shariah-compliant equities and Shariah-compliant equity-related securities. The remainder of the NAV of the target fund not invested in Shariah-compliant equities and Shariah-compliant equity-related securities will be invested in Islamic liquid asset and/or held in cash. abrdn and the External Investment Manager aims to identify Shariah-compliant companies which offer good growth prospects. Shariah-compliant equities selection will be based on a bottom-up approach focused primarily on selecting high quality companies trading at attractive valuations relative to their peers using rigorous business analysis and detailed security valuation analysis. abrdn and the External Investment Manager will select a Shariah-compliant portfolio based on fundamental valuation techniques from different sectors which are expected to offer good long-term growth potential through its own first-hand research conducted by abrdn's team of investment professionals located in Bangkok, Hong Kong, London, Kuala Lumpur, Philadelphia, São Paulo, Singapore, Sydney and Tokyo. These teams are responsible for company visits and production of written visit notes for all companies visited. abrdn and the External Investment Manager never invest in a company before these teams have met with the company's management at least once. abrdn and the External Investment Manager will draw on the research of companies from these teams globally in constructing a Shariah-compliant global equity portfolio. abrdn and the External Investment Manager will generally look out for Shariah-compliant companies with: (a) strong cash flow (companies which generate enough cash to fund its operations); (b) strong balance sheet (companies which have cash on their books to enable them to weather challenges in the business and which adopts sensible capital management structure); (c) good corporate governance principles (companies with independent board of directors, companies that protect minority shareholders' rights and companies which have management team with good track record in growing the business); and (d) a sound business model (companies which conduct businesses which are easily understood). The target fund will stay invested in Shariah-compliant equities at all times, as abrdn and the External Investment Manager's bottom-up investment philosophy will be focused on stock selection. The trading frequency will be a reflection of the market opportunities presented, particularly in times of higher market volatility. Hence, while abrdn and the External Investment Manager adopt an active strategy, abrdn and the External Investment Manager do not use any frequent trading strategy to achieve the target fund's objective. Instead, abrdn and the External Investment Manager will select Shariah-compliant equities with good long-term prospects, strong balance sheets, steady cash flows and sound corporate governance practices. abrdn and the External Investment Manager will select a fundamentally strong and diversified portfolio of stocks with the aim of capital appreciation over the long-term. Any income distribution from the target fund will be automatically reinvested back into the target fund. The total number of units will not change as a result of the reinvestment.

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	Note: External Investment Manager refers to abrdn Investments Limited and abrdn Inc. abrdn has delegated the fund management function of the target fund to abrdn Investments Limited and abrdn Inc. The duties of abrdn Investments Limited and abrdn Inc include, amongst others, managing the target fund's investments in accordance with the objective, investment strategy and policy, permitted investments and investment restrictions and limits of the target fund. abrdn Investments Limited and abrdn Inc are entities within the abrdn Group.
Asset allocation	The asset allocation of the target fund is as follows: • Shariah-compliant equities and Shariah-compliant equity-related securities: Minimum of 90%, maximum 100% of Net Asset Value (NAV); and • Islamic liquid assets and/or cash: Minimum 0%, maximum 10% of NAV.
Performance benchmark	MSCI ACWI Islamic (Shariah) Index
Fund manager	abrdn Islamic Malaysia Sdn. Bhd. (formerly known as Aberdeen Standard Islamic Investments (Malaysia) Sdn Bhd) ["abrdn"]
Fund launch date	13 February 2015
Fees and charges	
Fund management fee	Sun Life Malaysia does not impose any fund management fee on Sun Life Malaysia Islamic World Equity Fund.
Other fees - external fund management fee	Up to 1.75% per annum fund management fee is applied on the target fund's NAV by abrdn, accrued on a daily basis.
Taxation	8% of the annual investment income.

Fund performance

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

Table below shows the historical actual annual investment returns of the target fund versus its benchmark:

Year	Actual performance: Sun Life Malaysia Islamic World Equity Fund	Performance based on NAVs: arbdn Islamic World Equity Fund	Benchmark: MSCI ACWI Islamic (Shariah) Index
2024	0.9%	1.0%	2.3%
2023	23.5%	25.6%	27.8%
2022	-20.3%	-23.9%	-7.8%
2021	22.9%	25.1%	23.3%
2020	14.0%	16.6%	9.8%
2019	22.1%	23.8%	21.9%
2018	-9.4%	-10.6%	-7.8%
2017	6.7%	7.4%	10.3%
2016	8.6%	9.5%	13.3%
2015	-1.1%*	6.1%	16.6%

*Performance between 13 February 2015 - 31 December 2015
Source : abrdn Islamic Malaysia Sdn. Bhd. (www.abrdn.com)
Updated : as at 30 April 2025

This is strictly the performance of the investment-linked fund and not the returns earned on the actual contributions paid of the investment-linked plan.

Basis of calculation of past performance = $\left\{ \left(\frac{\text{X at EOY}}{\text{X at BOY}} \right) - 1 \right\} \times 100\%$

X = NAV for Sun Life Malaysia Islamic World Equity Fund or its benchmark
EOY = Ending of year
BOY = Beginning of year

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Risks	
All investment carries some form of risks. The potential key risks include but are not limited to the following:	
External Investment Managers Risk	The fund management function of the target fund is delegated to abrdn Investments Limited and abrdn Inc, both of which are entities within the abrdn Group. Although the external investment managers are entities within the abrdn Group and they will have regular meetings with abrdn to deliberate on the investment themes and portfolio decisions, there is still the risk that the external investment managers may not adhere to the investment mandate of the target fund due to an oversight. In the event of an oversight by the external investment managers, the NAV of the target fund will be adversely affected and the investment of the unit holders may be jeopardised through the loss of their capital invested in the target fund.
Market risk	Market risk refers to potential losses that may arise from changes in the market prices of the Shariah-compliant equities that the target fund invests in. Prices of the Shariah-compliant equities will fluctuate in response to various factors, for example, events or news that relates to the Shariah-compliant equities as well as general market or economic conditions. In mitigating this risk, abrdn will invest in various sectors, thus the collapse of any particular sector would not have a major adverse impact on the value of the target fund.
Stock specific risk	Any drop in the price of a particular Shariah-compliant stock held by the target fund may affect the unit price of the target fund adversely. This risk can be mitigated by investing in a wide range of Shariah-compliant equities in different sectors, thus spreading the element of risk.
Concentration risk	This risk refers to the risk that the target fund invests a substantial portion of its assets in a particular sector or geographical area which may cause the target fund to be more susceptible to adverse economic events affecting that particular industry or region. This risk is mitigated through the diversification process that abrdn will employ in the management of the target fund whereby the target fund will hold a diversified portfolio of Shariah-compliant equities across various sectors and countries.
Shariah-compliant warrants risk	The price, performance and liquidity of Shariah-compliant warrants are typically linked to the underlying Shariah-compliant equities and therefore subject to those risks. However, the price, performance and liquidity of such Shariah-compliant warrants will generally fluctuate more than the underlying Shariah-compliant equities because of the greater volatility of the warrants market. The erosion of value of the Shariah-compliant warrants may accelerate as the Shariah-compliant warrants approach its expiry date and the potential gains from a favourable price movement of the underlying Shariah-compliant equities may be offset by time decay.
Reclassification of Shariah status risk	This risk refers to the risk that the currently held Shariah-compliant equities in the target fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the Shariah Advisory Council of the Securities Commission Malaysia (SACSC), the Shariah Adviser or the Shariah Boards of the relevant Islamic indices. If this occurs, abrdn and the External Investment Manager will take the necessary steps to dispose of such equities. There may be opportunity loss to the target fund due to the target fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities. abrdn and the External Investment Manager will be required to dispose of these equities immediately if the market price is above the investment cost. Should the market price be below the investment cost, abrdn and the External Investment Manager may choose to hold on to these holdings until the market price meets the investment cost. Nevertheless, should abrdn and the External Investment Manager decide to dispose of these equities below the investment cost, the target fund will be faced with the risk of realising its losses, thus negatively impacting the NAV of the target fund.

Currency risk	As the investments of the target fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the target fund in the base currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
Emerging and developing market risk	In emerging and developing markets, the legal, judicial and regulatory infrastructure is still developing and there are much legal uncertainties both for the local market participants and their overseas counterparts. As the emerging and developing markets carry significant risks, investors should therefore ensure that, before investing in the target fund, they understand the relevant risks and are satisfied that an investment in the target fund is suitable.
Taxation	Investors should note in particular that the proceeds from the sale of Shariah-compliant securities in some markets or the receipt of any dividends or other income by the target fund may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at the source. Tax law and practices in certain countries into which the target fund invests or may invest in the future (in particular, emerging and developing markets) is not clearly established. It is possible that the current interpretation of the law or understanding of practice might change, or that the law might be changed with retrospective effect. It is also possible that the target fund could become subject to additional taxation in such countries that is not anticipated either at the date of this prospectus or when investments are made, valued or disposed of.
Execution and counterparty risk	In some markets there may be no secure method of delivery against payment which would avoid exposure to counterparty risk. It may be necessary to make payment on a purchase or delivery on a sale before receipt of the Shariah-compliant securities or, as the case may be, sale proceeds.
Other information	
Target market	Suitable for investors who: • have a long-term investment horizon; • target capital appreciation; and • are willing to take higher risk for potential higher gains.
Pricing basis	Forward pricing, which means units are created and cancelled at the next valuation day upon the receipt of contribution and claims. To recoup the cost of acquiring and disposing of assets, a dilution or transaction cost adjustment may be made to the NAV to recover any amount which the fund had already paid or reasonably expects to pay for the creation or cancellation of units.
Pricing frequency	Daily on Sun Life Malaysia business day.
Exceptional circumstances	Sun Life Malaysia may suspend the unit pricing and defer the payment of benefits, other than death and total and permanent disability benefits, subscription or redemption of units, switching of funds, under this contract for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange.
Shariah-compliant matters	
Rules on divestment of Shariah non-compliant securities	(a) Wrong investment This refers to Shariah non-compliant investment made by abrdn and the External Investment Manager, if applicable. The said investment will be disposed of or withdrawn with immediate effect. In the event of the investment resulted in gain (through capital gain and/or dividend), the gain is to be channelled to Baitulmal or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment resulted in losses to the target fund, the losses are to be borne by abrdn.

	(b) Reclassification of Shariah Status of the target funds' investment **Investment in Malaysia** These refer to securities which were earlier classified as Shariah-compliant but due to certain factors such as changes in the companies' business operations and financial positions, are subsequently reclassified as Shariah non-compliant. In this regard, if on the date an updated list of Shariah-compliant securities takes effect, the respective market price of Shariah non-compliant securities exceeds or is equal to the investment cost, the target fund that holds such securities must dispose them of. Any dividends received up to the date of the announcement and capital gains arising from the disposal of Shariah non-compliant securities on the date of the announcement can be kept by the target fund. However, any dividends received and excess capital gain from the disposal of Shariah non-compliant securities after the date of the announcement should be channelled to Baitulmal and/or charitable bodies as advised by the Shariah Adviser. On the other hand, the target fund is allowed to hold their investment in the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the target fund to keep the dividends received during the holding period until such time when the total amount of dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the target fund is advised to dispose of their holding. **Investment in Foreign Markets** If a security is reclassified as Shariah non-compliant by the Shariah board of the MSCI Islamic Index, as per the Shariah Adviser's advice, the said security shall be disposed of soonest practical, once the total amount of dividends received and the market value held equal the investment costs. Any dividend received and capital gains arising from the disposal of the Shariah non-compliant security made at the time of the announcement or review can be kept by the target fund. However, any dividend received and excess capital gains derived from the disposal after the announcement day or review at a market price that is higher than the closing price on the announcement day or review is to be channelled to Baitulmal or any charitable bodies as advised by the Shariah Adviser.

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