GLOBAL BOND LIFE PLAN
Fund Fact Sheet as at August 2026

FUND COMMENTARY

In August 2026, the fund recorded -0.21% return vs. the benchmark of 0.16%.
For 10 years performance, the fund registered 3.36% return, and underperformed the benchmark by -25.89%.

FEATURES OF FUND

Investment Objective

To provide returns, better than 12-month fixed deposit rates whilst preserving initial capital outlay by investing in fixed income securities worldwide in order to maximise total return, consisting of a combination of interest income and capital appreciation and capital gain.

Investment Strategy

This whole life investment-linked plan seeks to provide superior risk-adjusted total returns consisting of interest income and capital appreciation through fixed income investment opportunities world wide.

Target Market

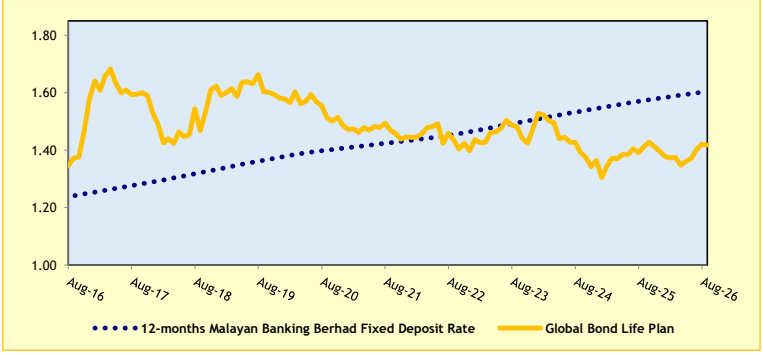
Individuals seeking exposure to returns from bonds, and believe that the fund manager can outperform the market.

FUND DETAILS

Inception Date	10 June 2009
Fund Currency	Ringgit Malaysia
Fund Manager	Etiqa Life Insurance Berhad
Fund Size	RM1.7 million
Net Asset Value (NAV) per	RM1.42
Fund Management Fee	1.00% p.a. of NAV
Bloomberg Ticker	MLGLBDL MK Equity
Overall Risk Level	2 (1=Low Risk to 5=High Risk)
Basis of Unit Valuation	The unit price is determined daily based on the value of our holdings in the target fund, net of expenses, divided by the total number of units in that fund.
Frequency of Unit Valuation	Daily
Other Charges, if any	The target fund manager's fees and expenses will be deducted prior to the value of our holdings in the target fund in addition to the fund management fee above.
Shariah Compliant	No

FUND PERFORMANCE

Net Asset Value Performance denominated in Malaysian Ringgit



Source: Etiqa Life Insurance Berhad

Historic Fund Performance denominated in Malaysian Ringgit (in %)

%	1 month	YTD	1 year	3 years	5 years	10 Years	Annualised 10 Years
Fund	-0.21	2.91	0.43	-4.25	-3.47	3.36	0.33
Benchmark	0.16	1.31	2.01	7.29	12.49	29.25	2.60
Variance	-0.37	1.60	-1.58	-11.54	-15.96	-25.89	-2.27

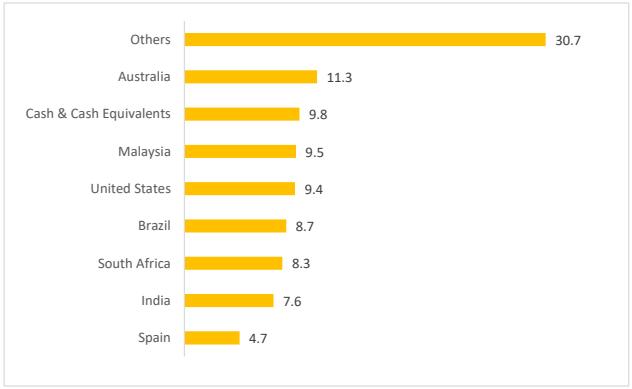
Source: Etiqa Life Insurance Berhad

Highest and Lowest Net Asset Value per unit (in RM)

Year	High (RM)	Low (RM)
2026 (YTD)	1.44	1.33
2025	1.44	1.30
2024	1.53	1.30
2023	1.54	1.41
2022	1.50	1.39
2021	1.50	1.43

UNDERLYING FUND (Templeton Global Bond Fund)

Assets Allocation by Geographical Region (%)



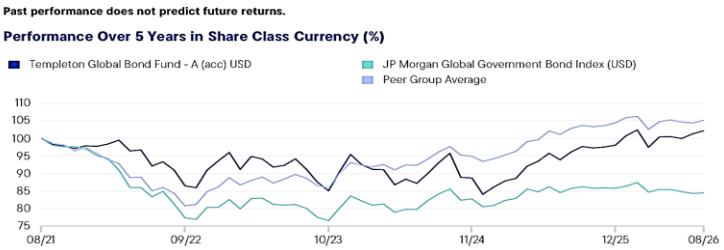
Source: Templeton Global Bond Fund as of 31 August 2026

FUND DETAILS

Fund Name	Templeton Global Bond Fund
Fund Manager	Franklin Templeton Investment
Inception Date	28 February 1991
Fund Currency	USD
Fund Size	USD 2.44 billion
NAV per unit	USD 28.71
Valuation	Daily
Fund Management Fee	Up to 1.05% p.a

TEMPLETON GLOBAL BOND FUND NAV PERFORMANCE & FX USDMYR SINCE INCEPTION

Fund Performance denominated in U.S Dollar (in %)



Source: Templeton Global Bond Fund as of 31 August 2026

	Last Month	Current Month	MYR (Appreciation)/Depreciation
USDMYR	**4.09**	**4.02**	-1.50%
Fund NAV (USD)	**28.45**	**28.71**	0.91%
Fund NAV (MYR)	**1.4210**	**1.4180**	-0.21%

The Templeton Global Bond Fund , in USD term has gained by 0.91%. In MYR term, the Templeton Global Fund has declined by -0.21% MoM, as a result of stronger MYR against USD, whereby the MYR has appreciated by -1.5% against USD.

Exceptional Circumstances

• In exceptional circumstances, we reserve the right to suspend the creation or cancellation of units. In such an event, a notice for suspension will be published on our website, and would be communicated to the policyholders upon any request for top-up, switching, or withdrawal to or from the fund.

• At any time, we reserve the right to close any fund, or to transfer the investments to a new fund, subject to prior approval by the regulator. In such an event, we will provide 90 days prior written notification.

RISK DISCLOSURE

The policyholders should consider the following potential risks when investing in a fund. Investors should be aware that by investing in the Fund, there is no guarantee of any returns. There is also no guarantee that investors will enjoy any capital appreciation or will not experience any loss of capital invested in the Fund.

1. **Market Risk** - The risk of losses in the value of an investment fund, due to factors that affect the overall performance of financial markets. These factors could be the current situation or future outlook, and could be both local and foreign. These factors could include the economy, politics, government bond yields, credit spreads on corporate bonds, country credit rating, stock market levels, foreign exchange rates, and commodity prices. The investment manager to the fund assesses the management of market risk in selecting the target fund. The policyholder can reduce their exposure to market risk by choosing funds with a higher proportion of assets in cash.
2. **Credit and Default Risk** - The risk of losses in the value of a fund invested in money market, bonds or debt, due to factors that delay or restructure a scheduled payment from the counterparty. These factors could include bankruptcy of the counterparty. The investment manager to the fund assesses the management of credit and default risk in selecting the target fund. The policyholder can reduce their exposure to credit risk by choosing funds with lower exposure to banks or issuers with a higher credit risk.
3. **Liquidity Risk** - The risk of losses in the value of a fund, due to factors that constrain the quick sale of an asset of the fund. These factors could include a lack of buyers in the market, or the availability of liquidity to the buyers. The investment manager to the fund assesses the management of liquidity risk in selecting the target fund. The policyholder can reduce their exposure to liquidity risk by choosing funds with higher exposure to cash or assets with regular trades.
4. **Concentration Risk** - The risk of losses in the value of a fund, due to an excessive exposure to a single or similar assets, or markets. The investment manager to the fund assesses the management of concentration risk in selecting the target fund. The policyholder can reduce their exposure to concentration risk by choosing funds holding a wide range of assets, covering different asset classes, market sectors, and counterparties.
5. **Currency Risk -** The risk of losses in the value of a fund due to exposure to assets denominated in a currency other than the Malaysian Ringgit and movements in the foreign currency exchange rate to Malaysian Ringgit. The investment manager does not hedge or reduce currency risk, so Malaysian Ringgit denominated returns on the fund will reflect movements in the value of the foreign currency denominated risks, and the exchange rate to the Malaysian Ringgit. The participant can reduce their exposure to foreign currency risk by choosing a fund invested in Malaysian Ringgit denominated assets.
6. **Operational Risk** - The risk of losses in the value of a fund due to inadequate or failed processes, people and systems or external events. Some examples of operational incidents include:
   • misappropriation of investments, due to fraud, an illegal act, malicious intent, spite, terrorism;
   • disruption or failure of IT systems and infrastructure, which may be used for monitoring, execution, administration;
   • inaccurate calculations due to data quality or errors, methodology flaws, miscalculations; and
   • inaccurate or incomplete controls.
   The investment manager to the fund assesses the management of operational risk in selecting the target fund.

IMPORTANT NOTES

1. This Fund Fact Sheet is for information purposes only and is not intended, nor should it be construed as an offer, recommendation or solicitation to enter into or conclude an insurance policy. It is not in any way or manner intended to be or should it be treated as giving you any form of advice. Prospective policyholders should perform their own evaluation of the suitability of the policy and the risks of the fund, relative to their needs, and should consider professional advice.
2. This Fund Fact Sheet should be read in conjunction with the Sales Illustration and Product Disclosure Sheet for the policy. Prospective policyholders should pay close attention to the benefits of the policy that depend on fund performance.
3. The risks disclosed above are not all risks which may be relevant to a specific prospective policyholder. The fund may be exposed to other risks from time to time.
4. The performance of the fund is tied to the performance of the assets held by the fund, and as described in this fund fact sheet.
5. Past performance is not an indication of future performance.
6. The fund performance is the return on assets of the fund, not the return on premiums paid, as premiums are subject to charges before investing in the fund, and the fund maybe subject to charges, which are specific to the insurance policy, and cashflow timing differences.
7. The performance is calculated based on the NAV per unit at the start and end of the measurement periods, computed as:
   NAV return = (End Period NAV per Unit / Begin Period NAV per Unit) - 1
8. Annualised performance is calculated based on the compounded return method.