Your Guide to **Fund Fact Sheet**

A fund fact sheet provides a snapshot of a fund's objective, portfolio composition, risk profile and historical performance. This guide highlights the key sections commonly found in an investment-linked fund fact sheet to help you better understand the information presented.

Local Fund Fact Sheet

PREMIER EQUITY FUND
Fund Fact Sheet as at February 2026

1 **FUND COMMENTARY**

In February 2026, the fund recorded -1.83% return vs. benchmark of -1.17%.
For 10 years performance, the fund registered 40.04% return, and outperformed the benchmark by 35.34%.

FEATURES OF FUND

2 **Investment Objective**

The fund is designed to deliver performance that exceeds the performance of the FTSE Bursa Malaysia 100 Index over a 5-year period.

3 **Investment Strategy**

The fund will invest at least 80% in equities listed on Bursa Malaysia and any remaining funds will be invested in fixed income securities, cash, and fixed deposits. The individual equities are selected based on the fund manager's view as to those equities which will outperform the index, and is based on an analysis of the underlying company's management quality, income growth potential and market position. The fixed income securities, with an overall average credit rating of single A or better, are selected based on the duration outstanding for the individual securities, and view on movement in interest rates. This investment approach is active.

4 **Target Market**

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

5 **Benchmark**

FTSE Bursa Malaysia 100 Index excluding Malayan Banking Berhad (MBB), (www.bursamalaysia.com).

7 **FUND DETAILS**

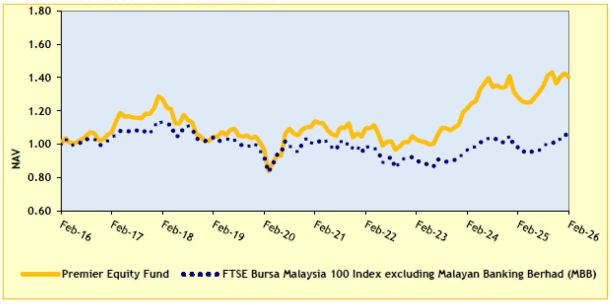
Inception Date	30 September 1999
Fund Currency	Ringgit Malaysia
Fund Manager	Etiqa Life Insurance Berhad
Fund Size	RM204.09 million
Net Asset Value (NAV) per unit	RM1.56
Fund Management Fee	1.50% p.a. of NAV
Bloomberg Ticker	MBLPEQY MK Equity
Overall Risk Level	5 (1=Low Risk to 5=High Risk)
Basis of Unit Valuation	The unit price is determined daily based on the value of the underlying assets of the fund, net of expenses, divided by the total number of units in that fund.
Frequency of Unit Valuation	Daily
Other Charges, if any	None

8 **TOP 5 HOLDINGS**

1) MALAYAN CEMENT BERHAD
2) CIMB GROUP HOLDINGS BERHAD
3) CAHYA MATA SARAWAK BERHAD
4) AMBANK HOLDINGS BERHAD
5) FRONTKEN CORPORATION BERHAD

6 **FUND PERFORMANCE**

10-Year Net Asset Value Performance



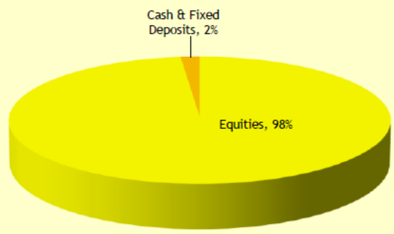
Source: Etiqa Life Insurance Berhad

Historic Fund Performance (in %)

%	1 month	YTD	1 year	3 years	5 years	10 years	Annualised 10 years
Fund	-1.83	-0.32	9.17	36.48	23.03	40.04	3.42
Benchmark	-1.17	1.23	6.84	15.93	2.66	4.70	0.46
Variance	-0.66	-1.55	2.33	20.55	20.37	35.34	2.96

Source: Etiqa Life Insurance Berhad

9 **ASSETS ALLOCATION**



Source: Etiqa Life Insurance Berhad

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

Year	Highest (RM)	Lowest (RM)
2026 (YTD)	1.63	1.56
2025	1.62	1.25
2024	1.59	1.25
2023	1.25	1.10
2022	1.25	1.06
2021	1.29	1.13

Note:
1) The fund fact sheet shown is for illustrative purposes only.
2) The structure and methodology are similar for both Etiqa Life Insurance (ELIB) and Etiqa Family Takaful (EFTB) Investment-Linked Funds.
3) The numbered sections in the fund fact sheet above correspond to the explanations below.
4) Certain sections (e.g. Selected Target Funds and Assets Allocation by Geographical Region) are not applicable to local funds.

Foreign Fund Fact Sheet

PREMIER GLOBAL EQUITY FUND
Fund Fact Sheet as at February 2026

eTiQa Life Insurance

1 **FUND COMMENTARY**

In February 2026, the fund recorded -0.87% return vs. the benchmark of -0.62%.

FEATURES OF FUND

2 **Investment Objective**

The fund is designed to deliver performance from investment in global equities that exceeds the MSCI World Index over a 5-year period.

3 **Investment Strategy**

The fund will invest at least 95% in an approved global equity fund and the remainder in cash and fixed deposits.
The target fund is selected by the fund manager from the following panel of approved global equity funds:
i) JPM Global Select Equity Fund
ii) Schroder International Selection Fund – Global Equity Alpha
iii) Franklin Mutual Global Discovery Fund
The fund is selected based on the best performing fund over four consecutive quarters. Only one target fund will be invested at any point of time.

4 **Target Market**

The fund is targeted at individuals who have an appetite for a higher risk investment strategy, from exposure to global equity volatility and movements in foreign exchange rates, with the possibility of higher returns over the longer term.

5 **Benchmark**

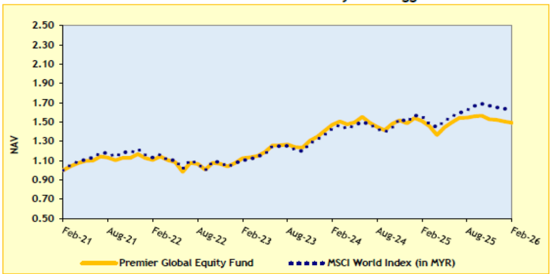
MSCI World Index: Bloomberg.com

7 **FUND DETAILS**

Inception Date	15 March 2016
Fund Currency	Ringgit Malaysia
Fund Manager	Etiqa Life Insurance Berhad
Fund Size	RM494.09 million
Net Asset Value (NAV) per unit	RM2.29
Fund Management Fee	1.50% p.a. of NAV
Bloomberg Ticker	EIBPGEF MK Equity
Overall Risk Level	5 (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.

6 **FUND PERFORMANCE**

Net Asset Value Performance denominated in Malaysian Ringgit



Source: Etiqa Life Insurance Berhad

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

Year	High (RM)	Low (RM)
2026 (YTD)	2.37	2.28
2025	2.44	2.03
2024	2.41	2.05
2023	2.08	1.60
2022	1.82	1.50
2021	1.82	1.48

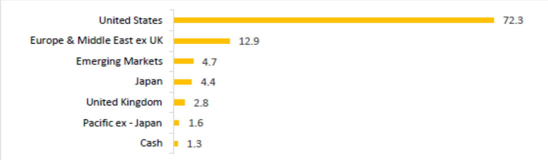
Historic Fund Performance denominated in Malaysian Ringgit (in %)

%	1 month	YTD	1 year	3 years	5 years	Since Inception	Annualised Since Inception
Fund	-0.87	-1.93	-1.16	32.66	49.25	129.10	8.64
Benchmark	-0.62	-1.46	4.39	47.61	62.83	171.17	10.49
Variance	-0.25	-0.47	-5.55	-14.95	-13.58	-42.07	-1.85

Source: Etiqa Life Insurance Berhad

10 **SELECTED TARGET FUNDS (JPM Global Select Equity Fund)**

11 **Assets Allocation by Geographical Region (%)**

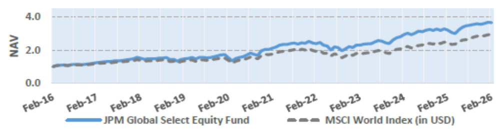


Source: JPM Global Select Equity Fund Fact Sheet as of 28 February 2026

FUND DETAILS

Fund Name	JPM Global Select Equity Fund
Fund Manager	JP Morgan Asset Management
Fund	Up to 1.5% p.a
Inception Date	30 April 1981
Fund Currency	USD
Fund Size	USD 8,632.0 million
NAV per unit	USD 727.2
Valuation	Daily

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



Source: JPM Global Select Equity Fund Fact Sheet as of 28 February 2026

8 **TOP 5 HOLDINGS**

1) NVIDIA
2) MICROSOFT
3) AMAZON.COM
3) APPLE
5) META PLATFORMS

Source: JPM Global Select Equity Fund Fact Sheet as of 28 February 2026
Note: Holding as at 28 February 2026

Note:
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2) The structure and methodology are similar for both Etiqa Life Insurance (ELIB) and Etiqa Family Takaful (EFTB) Investment-Linked Funds.
3) The numbered sections in the fund fact sheet above correspond to the explanations below.
4) Includes additional information on underlying/target funds.

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.

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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.

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2) The structure and methodology are similar for both Etiqa Life Insurance (ELIB) and Etiqa Family Takaful (EFTB) Investment-Linked Funds.
3) The numbered sections in the fund fact sheet above correspond to the explanations below.
4) Currency risk applies only to foreign funds denominated in non-local currency.

No.	Items in Fund Fact Sheet	Details
1)	**Fund Commentary**	Provides a brief explanation of the fund's performance over recent and longer-term periods, including comparison with the benchmark.
2)	**Investment Objective**	Explains what the fund aims to achieve, such as outperforming a benchmark or generating returns over a specific time period.
3)	**Investment Strategy**	Describes how the fund intends to achieve its objective, including where it invests, whether directly in assets or indirectly through a target fund, and the approach taken by the fund manager.
4)	**Target Market**	Indicates the type of investors the fund is suitable for based on their risk appetite and investment horizon.
5)	**Benchmark**	Shows the market index used to measure the fund's performance.
6)	**Fund Performance**	Shows how the fund has performed over different periods (e.g., 1 month, 1 year, 3 years) and compares it with its benchmark.
7)	**Fund Details**	Provides key details about the fund, such as the inception date, fund currency, fund size, NAV per unit, fund manager, management fee, Bloomberg ticker, and overall risk level.
8)	**Top Holdings**	Lists the largest investments in the fund, giving an indication of where the fund is mainly invested.
9)	**Assets Allocation** (Local Fund only)	Shows how the fund's investments are distributed across asset classes such as equities, fixed income/sukuk and cash.
10)	**Selected Target Funds** (Foreign Funds Only)	Provides key information about the target fund, including the fund name, fund manager, management fee, NAV, fund size, and top holdings. It also shows how the fund has performed over time and how its investments are distributed across different regions, giving investors a clear picture of where the fund allocates its assets.
11)	**Assets Allocation by Geographical Region** (Foreign Funds Only)	Illustrates the industries or regions where the fund invests, helping investors understand the sources of performance.
12)	**Risk Disclosure**	Highlights the key risks of investing in the fund, including market volatility, credit/default risk, liquidity constraints, concentration risk, currency fluctuations, and operational risks. Reminds investors that returns are not guaranteed and capital may be lost.

Important Note: Past performance is not indicative of future performance. The value of investments may rise or fall depending on market conditions.