Investment-Linked
Fund Performance Report
June 2026

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Past performance is not a reliable indicator of future performance

The information in this presentation should not be considered a personal recommendation on any of the securities or stocks mentioned.

EXECUTIVE SUMMARY

In Malaysia, the FBMKLCI delivered a relatively negative performance in June due to lack of catalyst. The FBMKLCI Index lost 1.1% on monthly basis to close at 1,664.06 points. The average daily trading value on Bursa Malaysia came in at RM3.0bil in June 2026, a 20.3% MoM decline. Meanwhile, the average daily trading volume on Bursa Malaysia also fell by 6.9% MoM to 3.5bil shares in June 2026.

Malaysia Government Securities ("MGS") yields were higher during the month, reflecting the yield movement in the US. Brent crude oil prices declined sharply to USD72.92/barrel as at end-Jun'26 (end-May'26: USD92.05/barrel), driven by the renewed optimism from the US-Iran peace deal. Meanwhile, ringgit weakened against dollar to RM4.084/USD as at end-Jun'26 (end-May'26: RM3.965/USD).

On the local economic data, inflation increased to +2.0% YoY in May'26 (Apr'26: +1.9% YoY) and Malaysia exports growth surged to +45.3% YoY in May'26 (Apr'26: +37.3% YoY). The growth in exports was driven by the robust manufacturing exports as well as strong mining exports.

Moving forward, globally, the escalation of the US-Iran conflict in late February 2026 has increased volatility in global markets, including Malaysia. The FBMKLCI faced mild selling pressure as investors turned cautious amid rising geopolitical risks. However, the impact on Malaysia remains limited due to minimal direct economic exposure to the region. Locally, we continue to be positive on Malaysia's equity market in 2026, supported by strong domestic fundamentals, improving company earnings, and lower external risks. The strengthening in ringgit will also support the domestic market recovery after a volatility recorded in 2025. Any near-term market weakness could be viewed as an opportunity to accumulate equities.

For fixed income, in Malaysia, BNM is anticipated to maintain the monetary policy in 2026, given the better-than-expected GDP growth and moderate inflation data. The external risk factors such as global trade disruption, Middle East conflicts and Russia-Ukraine geopolitical tension will continue to weigh on the local market, but we believe corporate bond space still provides attractive yields. As such, our fixed income strategy will remain defensive to shelter from the market volatilities in the near term.

Based on the table below, on monthly basis, most of the funds outperformed their benchmark indices, except for MCIS Life Income Fund.

Policyholders are encouraged to focus on regular premiums given the current risk and volatile period of the economic and market condition. Risk-averse investors should focus on income funds due to its less volatile as compared to equity-related funds.

Performance Table: Funds vs. Benchmarks

	MCIS Life Balanced Fund		MCIS Life Equity Fund		MCIS Life Income Fund		MCIS Life Jati Fund		MCIS Life Dividend Fund	
	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Monthly (%)	0.28%	-0.42%	0.43%	-1.13%	0.27%	0.29%	0.42%	-2.54%	0.19%	-1.13%
3 Months (%)	-0.56%	-0.20%	-1.17%	-1.56%	0.81%	1.16%	-0.53%	1.38%	-1.07%	-1.56%
6 Months (%)	1.09%	0.06%	1.09%	-0.96%	1.33%	1.01%	-0.04%	1.55%	0.73%	-0.96%
12 Months (%)	6.26%	5.71%	9.40%	8.55%	3.97%	2.76%	6.86%	7.39%	7.66%	8.55%

	MCIS Life AsiaPac Fund		MCIS Life Global Yakin Fund		MCIS Life Titan Fund		MCIS Life Emerging Asia Fund	
	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Monthly (%)	2.27%	-1.28%	0.74%	-0.10%	-2.76%	-4.39%	2.48%	-5.40%
3 Months (%)	43.84%	59.14%	16.53%	22.75%	14.87%	16.48%	12.05%	-8.20%
6 Months (%)	55.64%	68.54%	9.49%	23.11%	3.50%	7.53%	-1.76%	-21.10%
12 Months (%)	73.87%	106.36%	2.98%	36.86%	14.56%	25.01%	-	-

*BM=Benchmark

MCIS Life Balanced Fund
Monthly Report (June 2026)

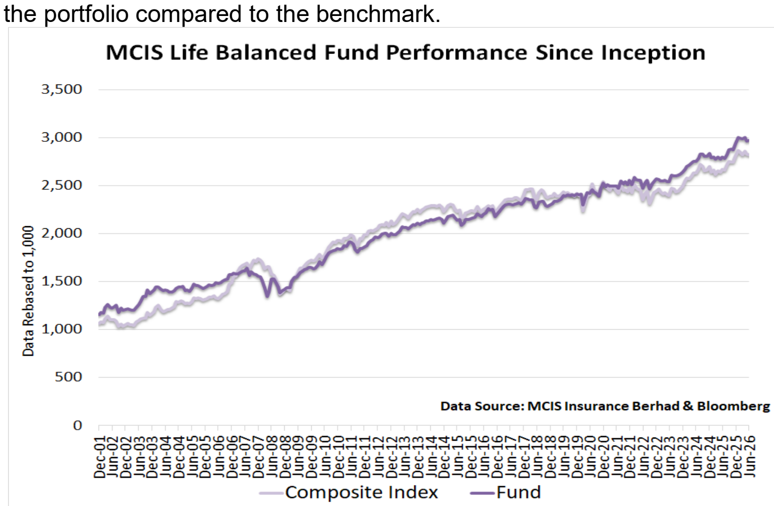
Investment Objective
To achieve steady stream of income and capital appreciation over the long term (5 to 10 years of period) by investing in a mixture of local fixed income securities and local equities.

Investment Strategy
The Fund invests primarily in local fixed income securities (MYR assets), including government bonds and corporate debt securities, and local equities listed on Bursa Malaysia. The investment analysis is using the top-down and bottom-up approaches. A top-down approach is based on market and economic conditions, meanwhile the bottom-up approach is based on the fundamentals of a company. Besides fixed income securities and equities, the Fund would also invest in Collective Investment Scheme ("CIS") and money market instruments.

Risks
The Fund is considered medium risk given the mixed exposure of equity securities, fixed income, and cash. The following factors can potentially affect the value of the Fund, consumer sentiment, financial performance of the underlying companies, industry and economic development, social and political factors, and the liquidity of the underlying assets. Additionally, levels of interest rates, and credit downgrades of defaults can affect the value of fixed income securities.

The target market is conservative investors who want insurance protection with an element of investment exposure in both local equity and bond markets.

Fund Performance
For the month ending June 2026, the fund outperformed the benchmark by 70bps MoM (month-on-month). The outperformance was mainly driven by a higher exposure of outperforming securities in the portfolio compared to the benchmark.



Top Ten Holdings
Tenaga Nasional Berhad (Equity)
Malayan Banking Berhad (Equity)
CIMB Bank Berhad (Equity)
Public Bank Berhad (Equity)
Edotco Malaysia Sdn Berhad (Bond)
Solarpack Suria Sungai Petani Sdn Bhd (Bond)
Edra Solar Sdn Bhd (Bond)
Point Zone (M) Sdn Berhad (Bond)
Public Bank Berhad (Bond)
Malayan Banking Berhad (Bond)

Fund Information

NAV (30.06.26)	RM1.4861
Fund Size	RM12.58 million
Inception Date	15-Oct-01
Fund Management Fee	1.25% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
Malaysian Equity	40%	60%	48%
Fixed Income	40%	60%	46%
Cash	0%	20%	6%

Performance Table

Period	Fund	Index*
1 month (%)	0.28%	-0.42%
3 months (%)	-0.56%	-0.20%
6 months (%)	1.09%	0.06%
12 months (%)	6.26%	5.71%
2 years (% pa)	3.92%	3.52%
3 years (% pa)	5.32%	5.59%
5 years (% pa)	3.58%	2.91%
Since Inception (% pa)	4.50%	4.28%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

The Fund returns are calculated by MCIS Life and based on the value of the NAV and for periods greater than 12-months are annualised numbers. Actual returns of the Fund are on a net basis (gross of tax and net of fees) and based on the performance of the Fund, and not the returns earned on the actual premiums/ contributions paid for the product.

* The benchmark index is a composite of 50% FBMKLCI Index and 50% of Markit iBoxx ALBI Malaysia TR Index (Since June '16). Prior to that, the index used was HSBC Malaysia All Bond Index for the fixed income portion. Benchmark return is calculated on re-based basis. The source is from the subscription of Markit Indices and Bloomberg.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net asset value.

MCIS Life Equity Fund
Monthly Report (June 2026)

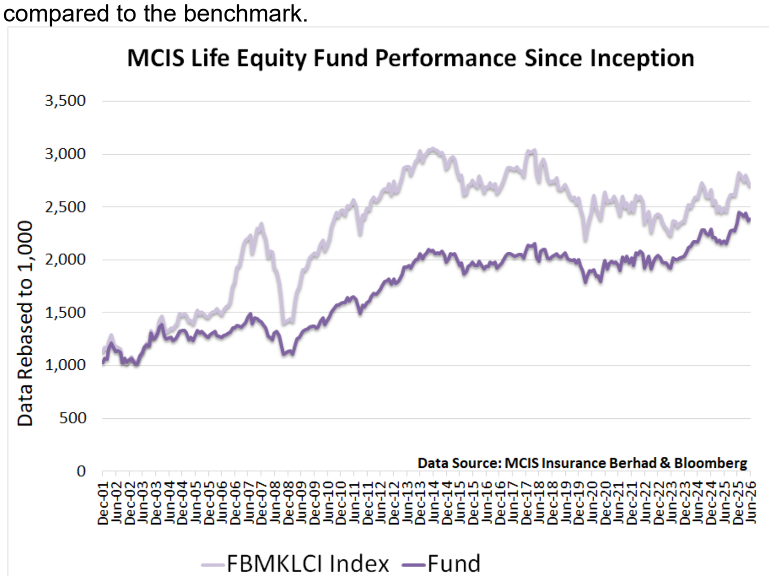
Investment Objective
To achieve capital appreciation over the long-term (5 to 10 years of period) by investing in local equities.

Investment Strategy
The Fund invests in broad selection of equities listed on Bursa Malaysia. The investment analysis is using the top-down and bottom-up approaches. A top-down approach is based on market and economic conditions, meanwhile the bottom-up approach is based on the fundamentals of a company. Besides equities, the Fund would also invest in equity-related Collective Investment Scheme ("CIS") and money market instruments.

Risks
The Fund is considered high risk given the exposure to equity securities. The following factors can potentially affect the value of the Fund, consumer sentiment, the financial performance of the underlying companies, the performance of the industry and economy, the share market in general, social, and political factors, and the liquidity of the underlying assets.

The target market is clients who want insurance protection with an element of potential upside of investment exposure in the local equity market.

Fund Performance
For the month ended June 2026, the fund outperformed the benchmark by 156bps MoM (month-on-month). The outperformance was mainly driven by a higher exposure of outperforming securities in the portfolio compared to the benchmark.



Top Ten Holdings
Malayan Banking Berhad
Public Bank Berhad
Tenaga Nasional Berhad
CIMB Bank Berhad
SD Guthrie Bhd
Telekom Malaysia Berhad
AMMB Holdings Berhad
Eco World Development Group Berhad
Axiata Group Berhad
Gamuda Berhad

Fund Information

NAV (30.06.26)	RM1.1918
Fund Size	RM14.57 million
Inception Date	15-Oct-01
Fund Management Fee	1.40% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
Malaysian Equity	80%	100%	96%
Cash	0%	20%	4%

Performance Table

Period	Fund	Index*
1 month (%)	0.43%	-1.13%
3 months (%)	-1.17%	-1.56%
6 months (%)	1.09%	-0.96%
12 months (%)	9.40%	8.55%
2 years (% pa)	4.79%	2.30%
3 years (% pa)	7.39%	6.52%
5 years (% pa)	4.12%	1.66%
Since Inception (% pa)	3.57%	4.10%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

The Fund returns are calculated by MCIS Life and based on the value of the NAV and for periods greater than 12-months are annualised numbers. Actual returns of the Fund are on a net basis (gross of tax and net of fees) and based on the performance of the Fund, and not the returns earned on the actual premiums/ contributions paid for the product.

* Index is FBMKLCI sourced from Bloomberg.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net asset value.

MCIS Life Income Fund
Monthly Report (June 2026)

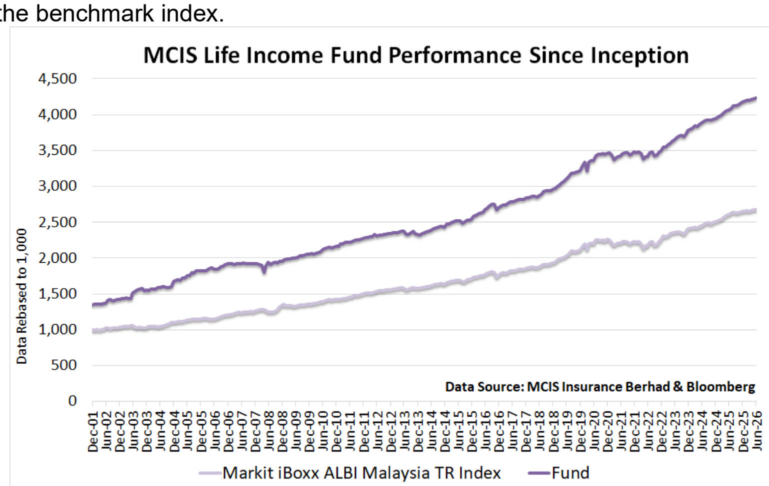
Investment Objective
To achieve a steady stream of income and capital appreciation over the long-term (5 to 10 years of period) by investing in local fixed income securities.

Investment Strategy
The Fund invests primarily in local fixed income securities (MYR assets), including government bonds and corporate debt securities. The investment analysis is using the top-down and bottom-up approaches. A top-down approach is based on market and economic conditions, meanwhile the bottom-up approach is based on the fundamentals of a company. Besides fixed income securities, the Fund would also invest in money market instruments.

Risks
The Fund is considered lower risk given the exposure to cash and fixed income securities. The following factors can potentially affect the value of the Fund, consumer sentiment, the financial performance of the underlying companies, the performance of the industry and economy, the share market in general, social, and political factors, and the liquidity of the underlying assets. Additionally, levels of interest rates, and credit downgrades or defaults can affect the value of fixed income securities.

The target market is conservative investors who want insurance protection with an element of investment exposure in the bond market.

Fund Performance
For the month ended June 2026, the fund underperformed the benchmark by 2bps MoM (month-on-month). The underperformance was due to the underperforming of fixed income securities compared to the benchmark index.



Top Ten Holdings
Ideal Water Resources Sdn Bhd
WM Senibong Capital Berhad
Leader Energy Sdn Berhad
Solarpack Suria Sungai Petani Sdn Bhd
Edra Solar Sdn Bhd
Cellco Capital Berhad
Telekosang Hydro One Sdn Bhd
BGSM Management Sdn Bhd
Lebuhraya Duke Fasa 3 Sdn Bhd
Johor Corporation

Fund Information

NAV (30.06.26)	RM2.1162
Fund Size	RM54.94 million
Inception Date	15-Oct-01
Fund Management Fee	0.5% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
Fixed Income	75%	100%	98%
Cash	0%	25%	2%

Performance Table

Period	Fund	Index*
1 month (%)	0.27%	0.29%
3 months (%)	0.81%	1.16%
6 months (%)	1.33%	1.01%
12 months (%)	3.97%	2.76%
2 years (% pa)	4.35%	4.55%
3 years (% pa)	5.05%	4.46%
5 years (% pa)	4.32%	3.90%
Since Inception (% pa)	6.00%	4.06%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

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* The benchmark index is Markit iBoxx ALBI Malaysia TR Index (Since June '16). Prior to that, the index used was HSBC Malaysia All Bond Index. Benchmark return is calculated on rebased basis. The source is from the subscription of Markit Indices and Bloomberg.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net asset value.

MCIS Life Jati Fund
Monthly Report (June 2026)

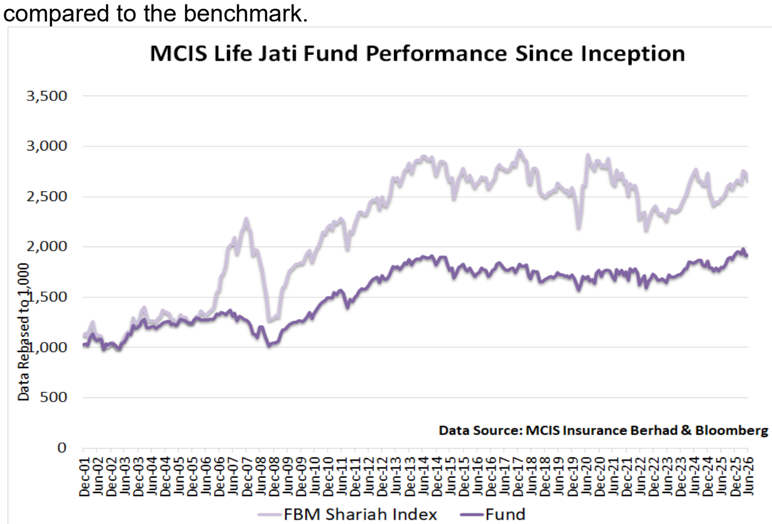
Investment Objective
To achieve capital appreciation over the long-term (5 to 10 years of period) by investing in local Shariah-compliant equities. However, the Fund is not a Shariah-compliant product.

Investment Strategy
The Fund invests primarily in a broad selection of Shariah-compliant equities listed on the Bursa Malaysia. The investment analysis is using the top-down and bottom-up approaches. A top-down approach is based on market and economic conditions, meanwhile the bottom-up approach is based on the fundamentals of a company. Besides equities, the Fund would also invest in Shariah-compliant equity-related Collective Investment Scheme ("CIS") and Shariah-compliant money market instruments.

Risks
The Fund is considered high risk given the exposure to equity securities. The following factors can potentially affect the value of the Fund, consumer sentiment, the financial performance of the underlying companies, the performance of the industry and economy, the share market in general, social, and political factors, reclassification of Shariah status, and the liquidity of the underlying assets.

The target market is clients who want insurance protection with an element of investment exposure in local equity market that complied with Shariah principles.

Fund Performance
For the month ending June 2026, the fund outperformed the benchmark by 296bps MoM (month-on-month). The outperformance was mainly driven by a higher exposure of outperforming securities in the portfolio compared to the benchmark.



Top Ten Holdings
Tenaga Nasional Berhad
SD Guthrie Bhd
Telekom Malaysia Berhad
Gamuda Berhad
Eco World Development Group Berhad
Axiata Group Berhad
Mah Sing Group Berhad
Petronas Gas Berhad
MISC Berhad
Maxis Berhad

Fund Information

NAV (30.06.26)	RM0.9594
Fund Size	RM22.3 million
Inception Date	15-Oct-01
Fund Management Fee	1.35% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
Malaysian Equity	80%	100%	97%
Cash	0%	20%	3%

Performance Table

Period	Fund	Index*
1 month (%)	0.42%	-2.54%
3 months (%)	-0.53%	1.38%
6 months (%)	-0.04%	1.55%
12 months (%)	6.86%	7.39%
2 years (% pa)	2.17%	-1.08%
3 years (% pa)	5.21%	5.66%
5 years (% pa)	2.37%	0.17%
Since Inception (% pa)	2.67%	4.04%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

The Fund returns are calculated by MCIS Life and based on the value of the NAV and for periods greater than 12-months are annualised numbers. Actual returns of the Fund are on a net basis (gross of tax and net of fees) and based on the performance of the Fund, and not the returns earned on the actual premiums/ contributions paid for the product.

* Index is FBMS Index sourced from Bloomberg.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net as
set value.

MCIS Life Dividend Fund
Monthly Report (June 2026)

Investment Objective

To achieve a steady stream of income and capital appreciation over the long-term (5 to 10 years of period) by investing in local equities with attractive dividend yield*.

Investment Strategy

The Fund invests primarily in a broad selection of equities listed on Bursa Malaysia that offer consistent dividend payments with attractive yield*. The investment analysis is using the top-down and bottom-up approaches. A top-down approach is based on market and economic conditions, meanwhile the bottom-up approach is based on the fundamentals of a company. Besides equities, the Fund would also invest in equity-related Collective Investment Scheme ("CIS") and money market instruments.
*Potentially higher than market yield

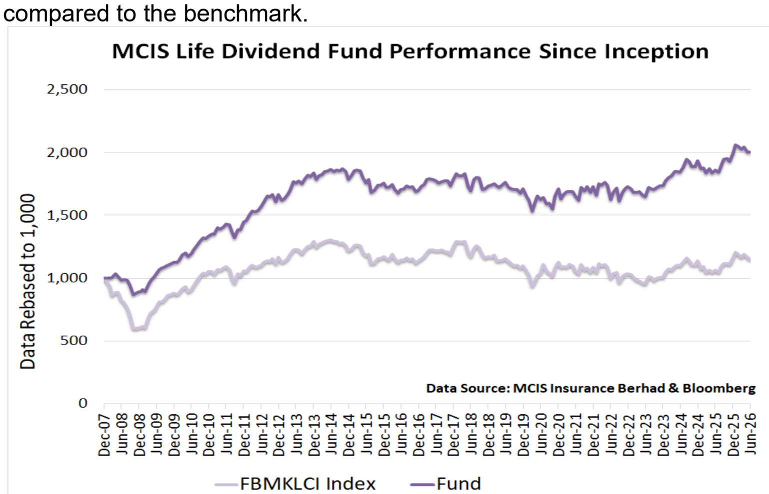
Risks

The Fund is considered high risk given the exposure to equity securities. The following factors can potentially affect the value of the Fund, consumer sentiment, the financial performance of the underlying companies, the performance of the industry and economy, the share market in general, social, and political factors, and the liquidity of the underlying assets.

The target market is clients who want insurance protection with an element of potential upside of investment exposure in the local equity market with a high yielding income stream.

Fund Performance

For the month ended June 2026, the fund outperformed the benchmark by 132bps MoM (month-on-month). The outperformance was mainly driven by a higher exposure of outperforming securities in the portfolio compared to the benchmark.



Top Ten Holdings

Malayan Banking Berhad
Public Bank Berhad
Tenaga Nasional Berhad
CIMB Bank Berhad
Petronas Gas Berhad
SD Guthrie Bhd
Telekom Malaysia Berhad
Maxis Berhad
AMMB Holdings Berhad
Bursa Malaysia Berhad

Fund Information

NAV (30.06.26)	RM0.9529
Fund Size	RM31.55 million
Inception Date	21-Jan-08
Fund Management Fee	1.5% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
Malaysian Equity	80%	100%	97%
Cash	0%	20%	3%

Performance Table

Period	Fund	Index*
1 month (%)	0.19%	-1.13%
3 months (%)	-1.07%	-1.56%
6 months (%)	0.73%	-0.96%
12 months (%)	7.66%	8.55%
2 years (% pa)	4.35%	2.30%
3 years (% pa)	6.76%	6.52%
5 years (% pa)	3.92%	1.66%
Since Inception (% pa)	3.83%	0.77%
Yield #	4.36%	4.02%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

The Fund returns are calculated by MCIS Life and based on the value of the NAV and for periods greater than 12-months are annualised numbers. Actual returns of the Fund are on a net basis (gross of tax and net of fees) and based on the performance of the Fund, and not the returns earned on the actual premiums/ contributions paid for the product.

* Index is FBMKLCI sourced from Bloomberg.
# Yield data is sourced from Bloomberg, and MCIS Life.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net asset value.

MCIS Life AsiaPac Fund
Monthly Report (June 2026)

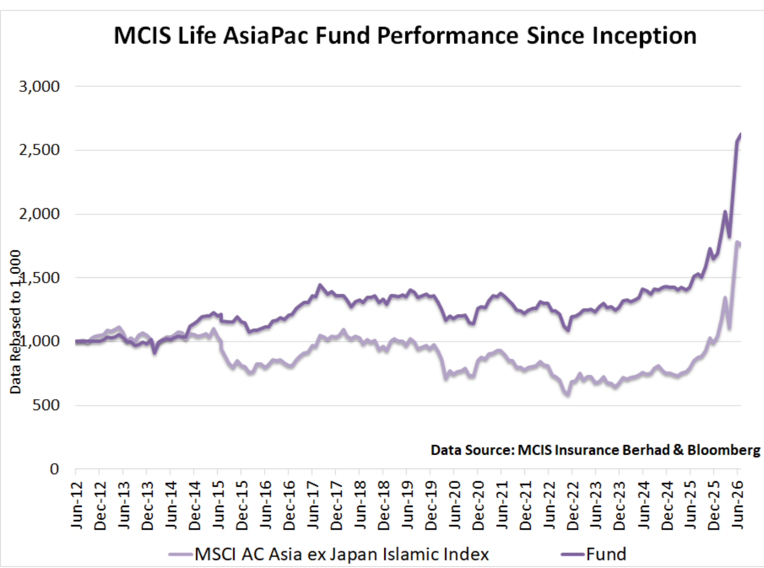
Investment Objective
To achieve steady stream of income and capital appreciation over the long-term (5 to 10 years of period) by investing in Principal Islamic Asia Pacific Dynamic Equity Fund ("PIAPDE").

Investment Strategy
This is a feeder fund structure that invests primarily in the PIAPDE. PIAPDE aims to achieve long-term capital appreciation and income while complying with Shariah investment criteria, through investments in the emerging and developed markets of Asia Pacific ex Japan region. PIAPDE's asset can be invested in Shariah-compliant equities, Shariah-compliant warrants, Islamic options, participation in Islamic Collective Investment Scheme which are permitted by Securities Commission Malaysia as well as Sukuk and Islamic Deposits. Besides PIAPDE, the Fund would also invest in Islamic money market instruments.

Risks
The Fund invests solely in a single underlying fund and does not engage in individual stock selection or adopt defensive strategies during market downturns. As such, the Fund's performance is entirely dependent on the underlying fund's investment decisions and market exposure. The following factors can potentially affect the value of the Fund, economic and political developments in related countries, foreign exchange fluctuation, higher price volatility in the emerging markets, and reclassification of Shariah status.

The target market is investor who seek capital appreciation over a long-term investment horizon with a well-diversified portfolio of Shariah-compliant equities in Asia Pacific ex Japan region.

Fund Performance
For the month ended June 2026, the fund outperformed the benchmark by 355bps MoM (month-on-month). The fund also had outperformed the benchmark since inception.



Top Ten Holdings
Principal Islamic Asia Pacific Dynamic Equity Fund ("PIAPDE")

Fund Information

NAV (30.06.26)	RM1.3127
Fund Size	RM211.41 million
Inception Date	15-July-2012
Fund Management Fee	0.85% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
ETF	80%	100%	96%
Cash	0%	20%	4%

Performance Table

Period	Fund	Index*
1 month (%)	2.27%	-1.28%
3 months (%)	43.84%	59.14%
6 months (%)	55.64%	68.54%
12 months (%)	73.87%	106.36%
2 years (% pa)	36.95%	53.55%
3 years (% pa)	27.20%	36.81%
5 years (% pa)	14.19%	14.45%
Since Inception (% pa)	7.14%	4.12%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

The Fund returns are calculated by MCIS Life and based on the value of the NAV and for periods greater than 12-months are annualised numbers. Actual returns of the Fund are on a net basis (gross of tax and net of fees) and based on the performance of the Fund, and not the returns earned on the actual premiums/ contributions paid for the product.

* Index MSCI AC Asia ex Japan Islamic Index sourced from MSCI and Bloomberg (since April '25). Benchmark return is calculated on rebased basis.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net asset value.

MCIS Life Global Yakin Fund
Monthly Report (June 2026)

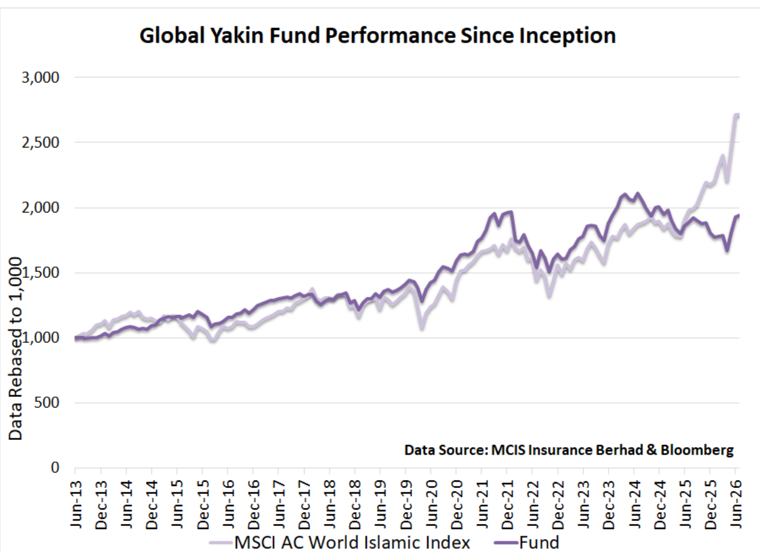
Investment Objective
To achieve capital appreciation over the long-term (5 to 10 years of period) by investing in abrdn Islamic World Equity Fund (“AIWEF”). However, the Fund is not a Shariah-compliant product.

Investment Strategy
This is a feeder fund structure that invests primarily in AIWEF (formerly known as Aberdeen Standard Islamic World Equity Fund). AIWEF invests in an international portfolio of Shariah-compliant equities and Shariah-compliant equity related securities of companies with good growth potential. The 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. Besides AIWEF, the Fund would also invest in Shariah-compliant money market instruments.

Risks
The Fund invests solely in a single underlying fund and does not engage in individual stock selection or adopt defensive strategies during market downturns. As such, the Fund’s performance is entirely dependent on the underlying fund’s investment decisions and market exposure. The following factors can potentially affect the value of the Fund, economic and political developments in related countries, foreign exchange fluctuation, illiquid and inefficient securities in the Emerging Markets, reclassification of Shariah status, and the financial performance of the underlying companies.

The Fund is suitable for investors who seek capital appreciation over a long-term investment horizon and who are willing to accept a high level of risk.

Fund Performance
For the month ended June 2026, the fund outperformed the benchmark by 84bps MoM (month-on-month).



Top Ten Holdings
abrdn Islamic World Equity Fund (AIWEF)

Fund Information

NAV (30.06.26)	RM0.9722
Fund Size	RM140.30 million
Inception Date	8-July-2013
Fund Management Fee	0.85% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
AIWEF	80%	100%	94%
Cash	0%	20%	6%

Performance Table

Period	Fund	Index*
1 month (%)	0.74%	-0.10%
3 months (%)	16.53%	22.75%
6 months (%)	9.49%	23.11%
12 months (%)	2.98%	36.86%
2 years (% pa)	-4.00%	20.39%
3 years (% pa)	1.57%	17.25%
5 years (% pa)	1.24%	10.22%
Since Inception (% pa)	5.25%	7.98%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

The Fund returns are calculated by MCIS Life and based on the value of the NAV and for periods greater than 12-months are annualised numbers. Actual returns of the Fund are on a net basis (gross of tax and net of fees) and based on the performance of the Fund, and not the returns earned on the actual premiums/ contributions paid for the product.

* Index is MSCI AC World Islamic sourced from MSCI and Bloomberg.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net asset value.

MCIS Life Titan Fund
Monthly Report (June 2026)

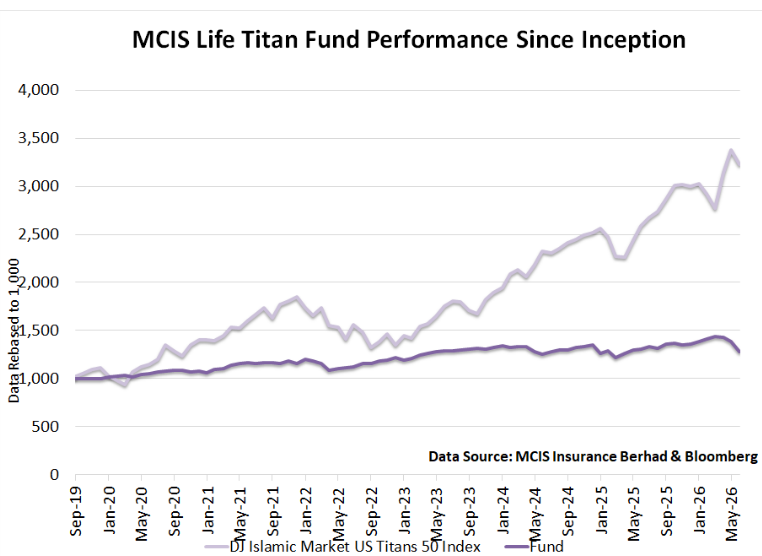
Investment Objective
To achieve capital appreciation over the long-term (5 to 10 years of period) by investing in Eq8 Dow Jones US Titans 50 ETF ("ETF"). However, the Fund is not a Shariah-compliant product.

Investment Strategy
This is a feeder fund structure that invests primarily in ETF. The ETF is a passive index fund that tracks the Dow Jones Islamic Market U.S. Titans 50 Index ("Index"). The Index is designed as a performance benchmark of 50 largest companies by float-adjusted market capitalisation listed on relevant exchanges which have passed rules-based screens for Shariah compliance. Besides ETF, the Fund would also invest in Shariah-compliant money market instruments.

Risks
The Fund invests solely in a single underlying fund and does not engage in individual stock selection or adopt defensive strategies during market downturns. As such, the Fund's performance is entirely dependent on the underlying fund's investment decisions and market exposure. The following factors can potentially affect the value of the Fund, economic and political developments in related countries, foreign exchange fluctuation, reclassification of Shariah status, and the financial performance of the underlying companies.

The Fund is suitable for investors who are seeking diversification and investment opportunities in Shariah-compliant equities in the U.S. market and seeking liquid financial instruments with an index tracking feature.

Fund Performance
For the month ended June 2026, the fund outperformed the benchmark by 163bps MoM (month-on-month).



Top Ten Holdings
Eq8 Dow Jones U.S. Titans 50 ETF ("EQ8US50")

Fund Information

NAV (30.06.26)	RM1.1587
Fund Size	RM132.42 million
Inception Date	17-Sept-2019
Fund Management Fee	0.85% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
EQ8US50	80%	100%	93%
Cash	0%	20%	7%

Performance Table

Period	Fund	Index*
1 month (%)	-2.76%	-4.39%
3 months (%)	14.87%	16.48%
6 months (%)	3.50%	7.53%
12 months (%)	14.56%	25.01%
2 years (% pa)	6.52%	17.96%
3 years (% pa)	13.79%	22.66%
5 years (% pa)	11.52%	15.07%
Since Inception (% pa)	13.09%	18.72%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

The Fund returns are calculated by MCIS Life and based on the value of the NAV and for periods greater than 12-months are annualised numbers. Actual returns of the Fund are on a net basis (gross of tax and net of fees) and based on the performance of the Fund, and not the returns earned on the actual premiums/ contributions paid for the product.

* Index Dow Jones Islamic Market U.S. Titans 50 Index sourced from Bloomberg.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net asset value.

MCIS Life Emerging Asia Fund
Monthly Report (June 2026)

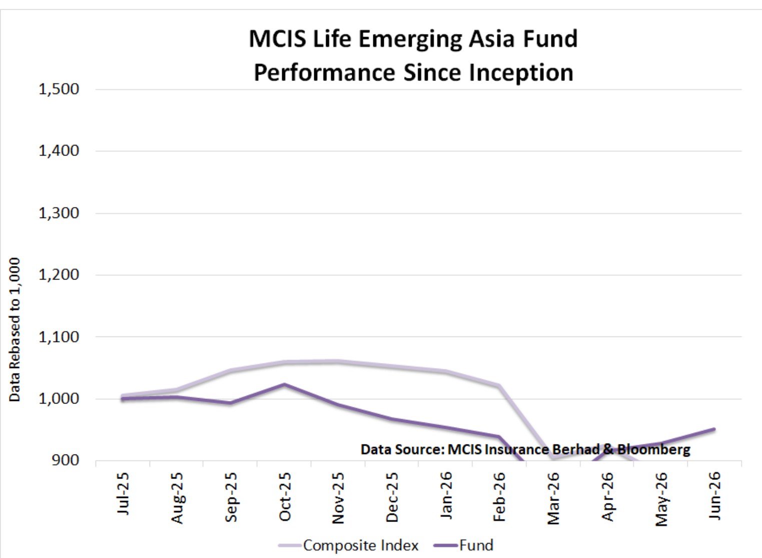
Investment Objective
To achieve capital appreciation over the long-term (5 to 10 years) by investing in the Principal China-India-Indonesia Opportunities Fund ("PCIIO"). However, the Fund is not a Shariah-compliant product.

Investment Strategy
This is a feeder fund structure that invests primarily in PCIIO. PCIIO primarily invests in equities and equity-related securities of undervalued listed companies that are domiciled in, or have significant operations in, the China, India and Indonesia markets, which offer attractive valuations and medium-term to long-term growth potential. Besides PCIIO, the Fund would also invest in money market instruments.

Risks
The Fund invests solely in a single underlying fund and does not engage in individual stock selection or adopt defensive strategies during market downturns. As such, the Fund's performance is entirely dependent on the underlying fund's investment decisions and market exposure. The following factors can potentially affect the value of the Fund, economic and political developments in related countries, foreign exchange fluctuation, and higher price volatility in the relevant emerging markets.

The Fund is suitable for investors who seek capital appreciation over a long-term investment horizon with equity investment focuses on China, India and Indonesia.

Fund Performance
For the month ended June 2026, the fund outperformed the benchmark by 788bps MoM (month-on-month).



Top Ten Holdings
Principal China-India-Indonesia Opportunities Fund ("PCIIO")

Fund Information

NAV (30.06.26)	RM0.4753
Fund Size	RM10.88 million
Inception Date	01-Jul-2025
Fund Management Fee	0.85% p.a.
Pricing	Daily
Price Quote	http://www.mcis.my
Fund Manager	MCIS Insurance Berhad (MCIS Life)
Exceptional Circumstances	Refer to your Policy Document

Asset Allocation Ranges

Asset Class	Min	Max	Current Actual
PCIIO	80%	100%	98%
Cash	0%	20%	2%

Performance Table

Period	Fund	Index*
1 month (%)	2.48%	-5.40%
3 months (%)	12.05%	-8.20%
6 months (%)	-1.76%	-21.10%
12 months (%)	n/a	n/a
2 years (% pa)	n/a	n/a
3 years (% pa)	n/a	n/a
5 years (% pa)	n/a	n/a
Since Inception (% pa)	-4.94%	-16.87%

Notice: Past performance is not indicative of future performance, and the performance of the Fund is not guaranteed.

The Fund returns are calculated by MCIS Life and based on the value of the NAV and for periods greater than 12-months are annualised numbers. Actual returns of the Fund are on a net basis (gross of tax and net of fees) and based on the performance of the Fund, and not the returns earned on the actual premiums/ contributions paid for the product.

* An equally weighted custom composite index of MSCI China Index, MSCI India Index, MSCI Indonesia Index, sourced from MSCI and Bloomberg.

The NAV per unit of the Fund is the total market value of assets in the Fund divided by the total number of units of the Fund. Transaction costs, taxes and applicable fees are provided for in the net asset value.

Equity Market Review and Outlook

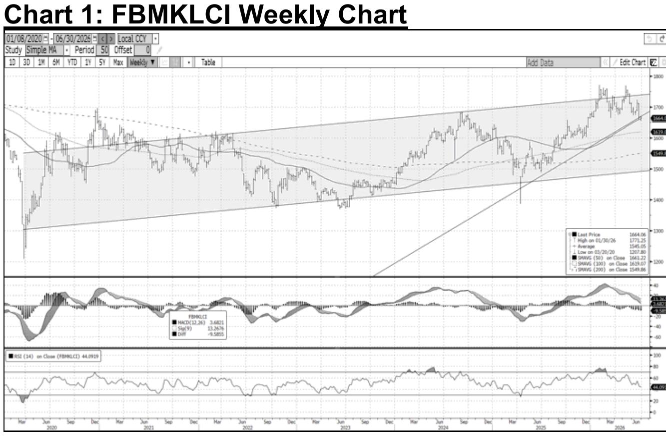
Market Review

In Malaysia, the FBMKLCI delivered a relatively negative performance in June due to lack of catalyst. The FBMKLCI Index lost 1.1% on monthly basis to close at 1,664.06 points. The average daily trading value on Bursa Malaysia came in at RM3.0bil in June 2026, a 20.3% MoM decline. Meanwhile, the average daily trading volume on Bursa Malaysia also fell by 6.9% MoM to 3.5bil shares in June 2026.

In June 2026, local institutions extended their net buying streak to a third straight month, with net inflows of RM1.9bil, down from RM3.1bil in May. Local retail investors also stayed net buyers, though inflows softened to RM453mil from RM597mil the previous month. On the other hand, foreign investors remained net sellers for a second consecutive month, with outflows of RM2.4bil, a smaller retreat than May's RM3.7bil.

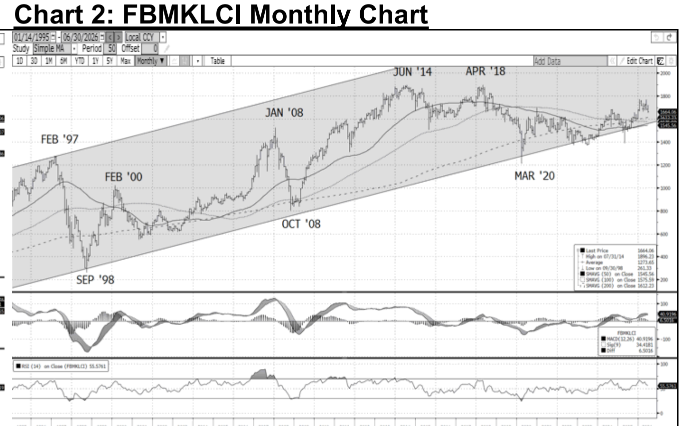
Meanwhile, it was a positive performance in June 2026 with the U.S. equity market led gains among major global markets as technology stocks continued their upward momentum. DJIA Index gained by 2.5% MoM and the S&P 500 Index slipped slightly in June with a loss of 1.1% MoM. European equity markets delivered mixed performance during June with the MSCI Europe Index gaining 2.9% during the month. Meanwhile, Asia-Pacific markets performance was mixed across the region, heavily driven by sharp swings in AI-related chipmakers and lingering concerns over China's economic recovery. The MSCI Asia APEX 50 ex-Japan slowed by 0.9% MoM.

Chart 1: FBMKLCI Weekly Chart



Source: MCIS/Bloomberg

Chart 2: FBMKLCI Monthly Chart



Source: MCIS/Bloomberg

Market Outlook & Strategy

Traditionally, FBMKLCI Index's performance was positive in July, with an average of 0.4% and 1.8% for both MoM returns over the past 10 years and 45 years, respectively. We expect the market to be supported by its attractive valuations at current levels of 14.3x PER, as it is now below its 16-year historical average of 16.8x and P/B of 1.59x, below the 16-year historical average of 1.82x.

Technically, the FBMKLCI remained within a medium-term consolidation phase throughout June, reaching seven-month low. The index confirmed a double-top reversal after breaking below its rising trendline near 1,730 and the key 200-day moving average of 1,676, with weakening momentum indicators reinforcing the downside bias. To avoid further downside risk towards 1,630 level, the index must reclaim at 1,685 and 1,706 level, representing 38.2% of Fibonacci retracement level. The KLCI is expected to remain choppy and headline-driven, with sentiment dictated by developments in US-Iran diplomacy and hawkish Fed expectations weighing on the ringgit and trade flows

Globally, the escalation of the US-Iran conflict in late February 2026 has increased volatility in global markets, including Malaysia. The FBMKLCI faced mild selling pressure as investors turned cautious amid rising geopolitical risks. However, the impact on Malaysia remains limited due to minimal direct economic exposure to the region. Locally, we continue to be positive on Malaysia's equity market in 2026, supported by strong domestic fundamentals, improving company earnings, and lower external risks. The strengthening in ringgit will also support the domestic market recovery after a volatility recorded in 2025. Any near-term market weakness could be viewed as an opportunity to accumulate equities.

Fixed Income Review and Outlook

Market Review

Malaysia Government Securities (“MGS”) yields were higher during the month, reflecting the yield movement in the US. Brent crude oil prices declined sharply to USD72.92/barrel as at end-Jun'26 (end-May'26: USD92.05/barrel), driven by the renewed optimism from the US-Iran peace deal. Meanwhile, ringgit weakened against dollar to RM4.084/USD as at end-Jun'26 (end-May'26: RM3.965/USD).

On the local economic data, Inflation increased to +2.0% YoY in May'26 (Apr'26: +1.9% YoY), driven by +3.8% YoY increase in Transport prices as well as +1.4% YoY increase in Food & Beverages prices given the higher global commodity prices. Malaysia Exports growth surged to +45.3% YoY in May'26 (Apr'26: +37.3% YoY), driven by the robust Manufacturing Exports as well as strong Mining Exports. Additionally, Exports to US market spiked to +97.7% YoY (Apr’26: +40.0% YoY), while Exports to ASEAN market strengthened to +35.3% YoY (Apr’26: +31.5% YoY). Meantime, Malaysia Imports growth moderated to +14.1% YoY in May'26 (Apr'26: +20.0% YoY), supported by the slower albeit strong growth in Re-Exports Imports. All in all, the trade surplus expanded strongly to +RM40.4bil in May'26 (Apr'26: +RM28.8bil).

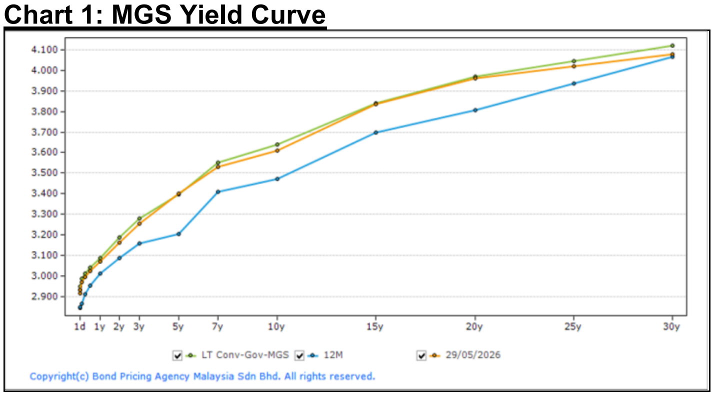
BNM international reserves improved to USD132.6bil as at end-Jun’26 (end-May’26: USD130.6bil). The reserves position is sufficient to finance 4.7 months of imports of goods and services and is 0.9 times of the total short-term external debt.

The auctions unveiled in June’26 is as follow;

Government Auctions				
Issue	Issue Date	Auction Amount + PP (RM million)	Bid-cover (times)	Avg Yield (%)
3-yr Reopening of MGS 3/29 3.237%	05-Jun-26	5,000.00	1.93	3.24
15-yr Reopening of MGII 7/40 3.974%	15-Jun-26	5,000.00	3.41	3.90
5-yr Reopening of MGS 6/31 4.232%	22-Jun-26	5,000.00	2.28	3.44
20-yr Reopening of MGII 5/45 3.775%	30-Jun-26	5,000.00	3.14	4.00

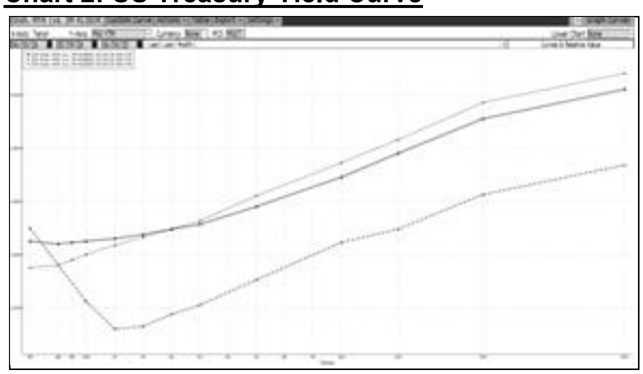
Source: Bank Negara Malaysia

Chart 1: MGS Yield Curve



Source: BPAM

Chart 2: US Treasury Yield Curve



Source: Bloomberg

US 10-year Treasury yield increased to 4.47% as at end-Jun'26 (end-May'26: 4.44%), attributed to rising inflation concerns and hawkish Fed rate outlook in the US.

Market Outlook & Strategy

In Malaysia, BNM is anticipated to maintain the monetary policy in 2026, given the better-than-expected GDP growth and moderate inflation data. The external risk factors such as global trade disruption, Middle-East conflicts and Russia-Ukraine geopolitical tension will continue to weigh on the local market, but we believe corporate bond space still provides attractive yields. As such, our fixed income strategy will remain defensive to shelter from the market volatilities in the near term.

Disclaimer