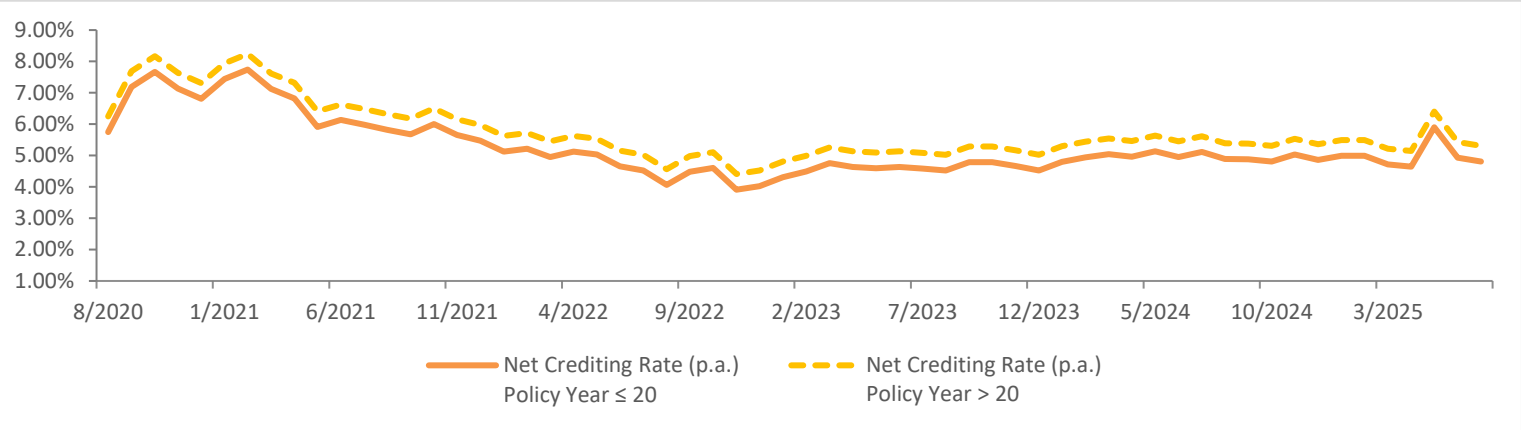




Historical Crediting Rates



Notice: The above shows the historical net crediting rates per annum of this product. Net crediting rates are declared on a monthly basis based on the net crediting rate per annum for the respective month, depending on the performance of the underlying fund of this product after deducting investment tax, fund management charge and supplementary charge. Past performance of the underlying fund is not an indication of its future performance.

Net Crediting Rates (by month)

Policy Years	Month	2024					2025						
		Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
≤20	Per Annum	4.89%	4.88%	4.81%	5.03%	4.86%	4.99%	4.99%	4.72%	4.64%	5.90%	4.93%	4.81%
	Monthly	0.41%	0.39%	0.40%	0.40%	0.40%	0.41%	0.37%	0.39%	0.37%	0.49%	0.40%	0.40%
>20	Per Annum	5.39%	5.38%	5.31%	5.53%	5.36%	5.49%	5.49%	5.22%	5.14%	6.40%	5.43%	5.31%
	Monthly	0.45%	0.43%	0.44%	0.44%	0.44%	0.45%	0.41%	0.43%	0.41%	0.53%	0.44%	0.44%

Net Crediting Rates (by year)

Policy Years	2021	2022	2023	2024	2025
1 st to 20 th	6.30%	4.64%	4.61%	4.96%	2.87%
21 st and above	6.80%	5.14%	5.11%	5.47%	3.16%

Note: The above are actual year-to-date net crediting rates.
Max Step-Up was launched in July 2019.

Underlying Fund Info – NP17

Inception Date	30 July 2018
Fund Manager	GELM Investment
Risk Profile	Medium

Top 5 Holdings

- 1. Tenaga Nasional Bhd
- 2. Malaysia Government Bond
- 3. Malayan Banking Bhd
- 4. Petroleum Sarawak Exploration & Production Sdn Bhd
- 5. Cagamas Bhd

Underlying Fund Objective

The underlying fund aims to achieve medium to long-term capital appreciation by investing in a mixture of equities and fixed income securities with good fundamentals and growth potential. Collective investment schemes such as unit trusts, mutual funds and exchange-traded funds which invest in such underlying asset classes may be considered.

Investment Strategy & Approach

The underlying fund invests in a mixture of equities and fixed income securities with good fundamentals and growth potential, and is actively managed with top-down approach and bottom-up approach. Top-down approach by adopting a disciplined macroeconomic framework to identify major turning points in global financial markets to determine long-term assets allocation decisions. Bottom-up approach in stock/bond selection process which relies on various factors including financial position, valuation, company or industry risks and prospects.

Asset Allocation

The underlying fund invests a maximum of 85% in fixed income securities, and a maximum of 30% in Malaysian equities and foreign equities (up to 10%) predominantly in Greater China, Singapore, Australia, Japan, United States, and Europe depending on market conditions for diversification and optimization of total returns. The balance of the fund will be invested in liquid assets which include money market instruments and cash or cash equivalents.

This crediting rate information sheet should be read in conjunction with the product brochure, Product Disclosure Sheet, sales illustration, fund fact sheet and policy contract. Potential policyholders should be aware that the underlying fund may be exposed to various risks including but not limited to market risk, liquidity risk, credit risk, inflation risk and currency risk.