

## Opus Life Settlement Fund 1: Unlocking a Unique Alternative Investment Opportunity

**Kuala Lumpur (21 Jan 2026)** – OpusAsset launched the Opus Life Settlement Fund 1 ("Fund") on 18 November 2025, marking a significant milestone for Malaysian sophisticated investors. The Fund is a wholesale feeder fund which aims to provide capital growth and regular income by investing in the One Life Settlement Fund ("Target Fund") managed by SL Investment Management Limited ("SL Investment"). The Target Fund's investment strategy is to achieve long term capital growth through the acquisition and trading of U.S. life insurance policies, commonly known as life settlements, which are issued by U.S. life insurance companies.

An innovative asset class that has been gaining global recognition, the Fund offers as an alternative to traditional equity and bond investments, with a potential for portfolio diversification, stability and resilience against market volatility. OpusAsset is proud to introduce an open-ended life settlement wholesale fund in Malaysia that is lodged with the Securities Commission Malaysia.

Life settlements involve purchasing existing U.S. life insurance policies from policyholders who no longer need or can afford them. These policies are acquired at a price above the surrender value but below the death benefit. Upon acquisition, the investor assumes ownership and premium obligations, ultimately receiving the death benefit upon the insured's passing. This approach converts illiquid personal assets into immediate cash for policyholders, helping them cover essential needs such as healthcare costs, retirement expenses, and rising long-term care costs while providing investors access to a non-market-correlated investment with predictable, actuarially driven cash flows.

The life settlement market is supported by strong structural drivers:

- **Massive Market Size:** The U.S. life insurance industry represents approximately USD 22 trillion in coverage by the end of 2024<sup>1</sup>.
- **High Policy Attrition:** Nearly 88% of universal life policies lapse or are surrendered before maturity<sup>2</sup>, creating significant opportunity.
- **Demographic Tailwinds:** Aging baby boomers, rising healthcare costs, and insufficient retirement savings ensure a steady supply of policies.
- **Social Impact:** Life settlements provide seniors with much-needed liquidity for healthcare and retirement expenses.

The Fund provides a disciplined blend of income and growth in USD, supported by institutional-grade underwriting and premium management. It is designed to deliver

predictable, actuarially driven cash flows and complement traditional holdings through genuine market diversification. Historically, various life settlement portfolios and funds managed by SL Investment have delivered 11-14% annualised returns over the past decade. With low correlation to equity and bond markets, the strategy aims to enhance portfolio resilience and reduce volatility across market cycles.

*(Note: This material is for informational purposes only and does not constitute investment advice. Past performance is not indicative of future performance).*

As a specialist in fixed income, OpusAsset proudly partners with SL Investment who introduced the world's first life settlement-based London Stock Exchange listed fund in 2004<sup>3</sup>. SL Investment is a UK-based Alternative Investment Fund Manager ("AIFM") authorised and regulated by the UK Financial Conduct Authority ("FCA"). With more than 35 years of experience specialising in life settlement investments, SL Investment provides expertise in policy evaluation and selection, policy pricing, and portfolio valuation. The Target Fund employs established actuarial models and methodologies to help manage longevity risk and support a stable, predictable cash-flow profile.

Global markets remain volatile amid geopolitical tension and shifting economic cycles. In this environment, life settlements offer a disciplined, actuarially driven cash-flow strategy with low correlation to traditional equities and bonds. For sophisticated investors seeking portfolio resilience, USD exposure, and genuine diversification, the Fund presents a timely, strategic complement to core holdings.

The Fund's initial offering price is USD 1.00 per unit (or MYR 1.00 per unit). The minimum investment is USD 25,000 (or MYR 100,000), and participation is restricted to sophisticated investors, including institutions and corporates. Monthly subscriptions are subject to an initial lock-in period, whilst Redemptions are processed quarterly and these terms are designed to support disciplined portfolio management.

Full details of Opus Life Settlement Fund 1, are available in our website – [www.opusasset.com](http://www.opusasset.com)

**To know more:**

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**Sources:**

1. ACLI Life Insurers Fact Book 2025, 21 January 2026.
2. Gottlieb, D. & Smetters, K. Lapse-Based Insurance, 21 January 2026.
3. European Life Settlement Association, 21 January 2026.

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**About OpusAsset**

OpusAsset is the brand name for the fund management business comprising Opus Asset Management Sdn Bhd ("OpusAM") and Opus Islamic Asset Management Sdn Bhd ("OpusIAM").

OpusAsset has a track record of more than 20 years in the fund management industry, we strive to be the fixed income specialist of choice. We are driven to help our clients preserve and grow their wealth by generating consistent risk-adjusted returns.

As of 31 December 2025, OpusAsset manages a diverse range of portfolios, including unit trust funds, wholesale funds, and discretionary mandate portfolios with a total asset under management of around RM10.5 billion. These investment options including those that align with ESG principles, shariah-compliant funds, and conventional funds.

At OpusAsset, we are proud to have a diverse client base, including some of the most well-known names in the insurance industry, intermediaries, federal/state government-linked companies & agencies, corporations, statutory bodies, foundations, co-operatives, hospitals, individuals and family trusts. We are honoured to have earned their trust and continued business.