

Sun 
Life Financial

ANNUAL STATEMENT

OF

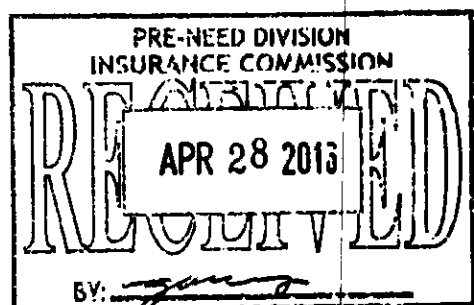
SUN LIFE FINANCIAL PLANS, INC.

5th Floor, Sun Life Centre, 5th Avenue corner Rizal Drive,
Bonifacio Global City, Taguig City 1634

Submitted to the

INSURANCE COMMISSION

Manila, Philippines



₱ 25,200 /
SN# 74597095
ml 781 w

For the Year Ended

DECEMBER 31, 2015

PRE-NEED

ANNUAL STATEMENT for the Year Ended December 31, 2015 of

SUN LIFE FINANCIAL PLANS, INC

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 Date of Filing: _____			
Company Representative/Contact No.: _____			
IC Representative/Examiner _____			

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

License Number	PN-2015-3-R	Date of Issue	November 17, 2014
SEC Registration Number	A200014495	Date of Issue	September 18, 2000
Date of Incorporation	September 18, 2000	Commenced Business on	June 1, 2001
Tax Identification Number	208-551-659-000		
Home Office Address	2 nd Floor, Sun Life Centre, 5 th Avenue corner Rizal Drive, Bonifacio Global City, Taguig City		
Telephone Number	555-8888	FAX Number	849-9619
Email Address		Website	www.sunlife.com.ph

MEMBERS OF THE BOARD, OFFICERS AND EMPLOYEES

Position	Name	Nationality	Terms of Office	
			From	To
Chairman	Peter D. Walker	Canadian	March 18, 2015	December 10, 2015
	Karim Gilani	Canadian	December 10, 2015	March 7, 2016
Vice-Chairman	Rizalina G. Mantaring	Filipino	March 18, 2015	March 7, 2016
	Michael Oliver G. Manuel	Filipino	March 18, 2015	March 7, 2016
Independent Directors:	Rafael M. Alunan III	Filipino	March 18, 2015	March 7, 2016
	Oscar S. Reyes	Filipino	March 18, 2015	March 7, 2016
President & CEO	Rizalina G. Mantaring	Filipino	March 18, 2015	March 7, 2016
Vice-President				
Secretary	Jemilyn S. Camania	Filipino	March 18, 2015	March 7, 2016
Asst. Corp Secretary	Maria Cecilia V. Soria	Filipino	March 18, 2015	March 7, 2016
Treasurer	Raymond H. Ong	Malaysian	March 18, 2015	December 10, 2015
	Maria Josefina A. Castillo	Filipino	December 10, 2015	March 7, 2016
General Manager				
Actuary				
Department Heads:				
Underwriting				
Sales				
Investments				
Administrations				
Claims				
Chief Accountant				
Internal Auditor	Joel O. Bungabong	Filipino		
External Auditor	Navarro Amper & Co.			
Compliance Officer:	Conchitina D. L. Gregorio	Filipino	March 18, 2015	March 7, 2016
Trustees:				
Number of Salaried Officers	0	Number of Salaried Employees	0	
Number of Branches	46	Number of Sales Counselors	741	
Branch Office Address:		Name of Manager:		

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

Exhibit 1 - BALANCE SHEET

ASSETS	Current Year	Previous Year
1. Investments in Trust Funds (Schedule 1)	7,874,751,335	8,400,061,144
2. Insurance Premium Fund (Schedule 2)	-	-
3. Corporate Assets: -Government Securities (Schedule 3-1)	267,466,425	345,827,325
4. -Cash on Hand & in Banks (Schedule 3-2)	119,933,455	240,432,825
5. - Mutual Funds / UITF (Schedule 3-3)	13,265,652	13,262,216
6. - Short Term Investments (Schedule 3-4)	-	-
7. - Corporate Bonds (Schedule 3-5)	-	-
8. - Mortgage Loans (Schedule 3-6)	-	-
9. - Planholders' Loans (Schedule 3-7)	-	-
10. - Stocks (Schedule 3-8)	-	-
11. - Real Estate (Schedule 3-9)	-	-
12. - Other Investments (Schedule 3-10)	-	-
13. - Accrued Investment Income (Schedule 3-11)	3,089,674	5,001,033
14. - Accounts / Notes Receivable (Schedule 3-12)	265,188,019	7,248,288
15. - Property and Equipment (Schedule 3-13)	-	-
16. - Inventories (Schedule 3-14)	-	-
17. - Other Assets (Schedule 3-15)	12,220,623	1,024,005
18. Total Assets	8,555,915,183	9,012,856,836
LIABILITIES		
19. Pre-need Reserves (Exhibit 6 -Seriatim List)	7,373,354,786	7,509,472,178
20. Insurance Premium Reserve (Schedule 4)	-	-
21. Other Reserves (Schedule 5)	94,807,401	-
22. Planholders' Benefits Payable (Schedule 6)	55,347,413	68,372,729
23. Planholders' Deposits (Schedule 7)	25,559,321	25,268,570
24. Counselors' Bond Reserves (Schedule 8)	6,991,232	7,030,034
25. Accounts / Notes Payable (Schedule 9)	5,742,778	6,080,944
26. Taxes Payable (Schedule 10)	1,324,881	1,564,730
27. Accrued Expenses (Schedule 11)	7,496,021	10,986,083
28. Other Liabilities (Schedule 12)	-	-
29. Total Liabilities	7,570,623,833	7,628,775,268
STOCKHOLDERS' EQUITY		
30. Paid-up Capital Stock (Schedule 13)	125,000,000	125,000,000
31. Additional Paid-in Capital	375,000,000	375,000,000
32. Deposit for Future Subscription/Contributed Surplus	25,000,000	25,000,000
33. Special Surplus Funds:		
34. Fluctuation/Revaluation Reserve - Trust Funds	923,582,241	1,681,322,049
35. Fluctuation Reserve - Corporate Assets	(6,649,062)	31,228,724
36. Retained Earnings - Trust Fund	4,626,157,309	3,763,126,647
37. Retained Earnings Corporate Assets	(5,082,799,138)	(4,616,595,852)
38. Total Stockholders' Equity	985,291,350	1,384,081,568
39. Total Liabilities & Stockholders' Equity	8,555,915,183	9,012,856,836

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

Exhibit 2- INCOME STATEMENT

(Accrual Basis)			
Premiums		P	171,108,651 a
Increase(Decrease) in Pre-Need Reserves			(136,117,392) b
Increase(Decrease) in Insurance Premium Reserves			- c
Increase(Decrease) in Other Pre-Need Reserves			94,807,401 d
*Other Direct Income (ex. Processing fees, surcharges, etc.)			20,685,956 e
Total Direct Income (a - b - c - d + e)			233,104,598 f
Less: Benefit Payments (Surrenders, maturities, lapsed, terminated, etc.)	P	686,166,545 g.1	
Commissions Expenses		2,628,195 g.2	
*Other Direct Expenses (insurance , discount, overrides, bonus, etc.)		5,061,043 g.3	
Total Direct Expenses (g.1 + g.2 + g.3)			693,855,783 g
Gain/(Loss) (f - g)			(460,751,185) h
Plus: Interest/Income Earned from the following Trust Fund/Placements/Investments.			
(Gross of Final Taxes)			
Bonds		26,713,642 i.1	
Stocks			i.2
Real Estate			i.3
Purchase Money Mortgage			i.4
Mortgage Loans			i.5
Collateral Loans			i.6
Guaranteed Loans			i.7
Trust Fund (net of trustee fee of P36,536,267 and provision for tax on trust fund P224,091,394)		863,030,662 i.8	
Short-term Investments		-	i.9
Other Investments (Gain from redemption of mutual fund)		-	i.10
Bank Deposits (Time/Deposits)		959,230 i.11	890,703,534 i
Total Gain/(Loss) & Interest Earned (h + i)			429,952,349 j
Other Income/Expense items:			
Depreciation - Building			k.1
Investment Expenses			k.2
*Other Income/Other Expenses (ex. Forex gain/(loss), etc.)			k.3
Sub-Total (j + k)			l
Less: Taxes other than Income tax			
Taxes on Real Estate			m.1
Documentary Stamp Tax		118,255 m.2	
Corporate Residence Certificate		10,500 m.3	
Assessment, Licenses & Fees		1,489,657 m.4	
VAT & Fringe Benefit Tax			m.5
Final Taxes			m.6
			1,618,412 m
Other General Expenses			
Salaries & Wages		-	n.1
Allowance to Officers			n.2
Allowance to Employees			n.3
Pension, Retirement, & Other similar benefits (SSS, Medicare, etc.)			n.4
Rent, Light & Water		198,880 n.5	
Other General Expenses		26,183,211 n.6	26,382,091 n
Sub-Total (taxes & general expenses) (m + n)			28,000,503 o
Net Income/(Loss) before Income Tax			401,951,846 p
Less: Income Tax			5,124,470 q
Net Income/(Loss) for the year (p - q)			396,827,376 r

Note: Fair value loss on available -for-sale financial assets amounting to P795,834,227

*Please specify on separated sheet

/stats

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

EXHIBIT 3 - SUMMARY OF MONTHLY DEPOSITS TO THE TRUST FUND (Per Plan)

Month (1)	Amount of Required Deposit (2)	Amount of Actual Deposit (3)	Remarks (4)
Memorial Plan:			
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			
Education Plan:			
January	1,044,412	2,361,894	
February	1,422,890	32,493,699	
March	4,240,302	2,121,877	
April	2,655,342	3,589,708	
May	1,326,670	2,393,393	
June	1,580,315	3,609,115	
July	1,844,812	1,599,406	
August	1,766,995	1,986,095	
September	1,156,804	1,439,864	
October	821,432	975,027	
November	759,746	816,061	
December	1,384,321	1,162,668	
	20,004,041	54,548,807	
Pension Plan:			
January	10,207,874	9,559,312	
February	7,667,161	8,316,806	
March	8,513,068	7,056,340	
April	9,309,300	8,037,803	
May	12,645,273	13,307,934	
June	8,853,684	10,633,441	
July	8,455,347	5,777,773	
August	5,763,864	9,135,093	
September	6,536,047	6,402,220	
October	5,808,625	5,345,922	
November	5,692,425	5,773,446	
December	8,790,505	6,158,539	
	98,243,173	95,504,629	
GRAND TOTAL	118,247,214	150,053,436	

Note:

The total 2015 actual deposits to the Trust Fund includes contributions for December 2014 deposited on January 2015 amounting to P4,477,625, additional contribution for education non-par in February 2015 amounting to P31,000,000 and excludes contributions for December 2015 deposited on January 2016 amounting to P6,829,513.

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

EXHIBIT 4 - SUMMARY OF MONTHLY WITHDRAWALS FROM THE TRUST FUNDS (Per Plan)

Month (1)	Total Amount of Withdrawal (2)	Breakdown / Purpose of Withdrawal				Description for "Others" (7)
		Planholders' Benefits (3)	Trustee's Fees (4)	Taxes (5)	Others (6)	
Memorial Plan:						
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Education Plan:						
January	25,394,530	25,394,530				
February	440,148	440,148				
March	17,806,605	17,806,605				
April	5,994,434	5,994,434				
May	14,584,703	14,584,703				
June	1,387,296	1,387,296				
July	2,734,330	2,734,330				
August	19,423,477	19,423,477				
September	29,869,692	29,869,692				
October	9,524,402	9,524,402				
November	3,074,578	3,074,578				
December	26,586,214	26,586,214				
	156,820,409	156,820,409				
Pension Plan:						
January	58,835,209	58,835,209				
February	1,781,085	1,781,085				
March	46,875,644	46,875,644				
April	5,124,307	5,124,307				
May	20,970,084	20,970,084				
June	5,635,247	5,635,247				
July	34,244,252	34,244,252				
August	17,511,391	17,511,391				
September	67,911,991	67,911,991				
October	90,725,176	90,725,176				
November	6,149,736	6,149,736				
December	268,069,568	268,069,568				
	623,833,690	623,833,690				
GRAND TOTAL	780,654,099	780,654,099				

ANNUAL STATEMENT For the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

Exhibit 5 - SUMMARY OF MONTHLY SALES FOR THE YEAR

Plan Type	Registration of Plans/Contracts		Amount Sold	Balance of Unsold Plans/Contracts	Initial Collection
	Date Approved	Amount Approved			
(1)	(2)	(3)	(4)	(5)	(6)
Memorial Plan:					
January					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					
Sub-total					
Education Plan:					
January			-	217,774,144	-
February			-	217,774,144	-
March			-	217,774,144	-
April			-	217,774,144	-
May			-	217,774,144	-
June			-	217,774,144	-
July			-	217,774,144	-
August			-	217,774,144	-
September			-	217,774,144	-
October			-	217,774,144	-
November			-	217,774,144	-
December			-	217,774,144	-
Sub-total				217,774,144	
Pension Plan:					
January			770,000	696,852,132	110,000
February			770,000	696,082,132	110,000
March			50,189,744	645,892,388	746,707
April			3,291,800	642,600,588	278,120
May			2,560,805	640,039,783	421,883
June			1,354,085	638,685,698	226,817
July			770,000	637,915,698	110,000
August			770,000	637,145,698	110,000
September			770,000	636,375,698	110,000
October			2,652,100	633,723,598	298,210
November			41,782,981	591,940,617	556,914
December			770,000	591,170,617	110,000
Sub-total			106,451,515	591,170,617	3,188,651
GRAND TOTAL			106,451,515	808,944,761	3,188,651

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

Exhibit 6 - SERIATIM LIST OF IN-FORCE POLICIES

Contract Number (1)	Planholders Name (2)	Birth Date (3)	Inception Date (4)	Plan Type (5)	Maturity Value (6)	Maturity Date (7)	Status (8)	Contract Price (9)	Payment Mode (10)	Total Installments Made (11)	INSURANCE		BENEFITS			Reserves as of 31-Dec-13 (18)	
											Total Insurance Premium (12)	Total Insurance Premium Paid (13)	Amount of Benefits Paid (14)	Balance (15)	Last Availment Date (16)		Last Amount Availed (17)
Memorial Plan:																	
	Sub-total																
Education Plan:																	
	Sub-total													3,713,810,597			2,460,450,385
Pension Plan:																	
	Sub-total													8,734,010,000			5,131,639,726
	Grand Total													12,447,820,597			7,592,090,111
Note:	(a) Includes maturities only.																
	(b) Variance of Ps 218,735,325 from the booked Pre-need reserves is due to the following: (i) Pre-need reserves for lapsed plans: (Ps 17,429,503) and (ii) Implementation of the TPNR: Ps 236,164,828.																

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

EXHIBIT 7 - LIST OF AVAILING PLANS FOR THE SUCCEEDING YEAR 2015

Planholders' Name	Contract / Policy	Plan	Term Of Contract		Benefit
	Number	Type	Issue Date	Maturity Date	Payable
(1)	(2)	(3)	(4)	(5)	(6)
Education Plan:					
Sub-total					159,396,273
Pension Plan:					
Sub-total					751,378,393
GRAND TOTAL					910,774,666
<i>Note: For the supporting details, provide soft copy indicating all the required information of Exhibit 7.</i>					

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

Exhibit 8 - CLAIMS / BENEFITS FILED

Date of Claim (1)	Contract Number (2)	Planholders' Name (3)	Inception Date (4)	Plan Type (5)	Maturity Value (6)	Maturity Date (7)	Contract Price (8)	Total Installments Made (9)	Total Insurance Premium Paid (10)	Amount of Benefits Paid (11)	Date Paid (12)	Status of Claim (13)
Memorial Plan:												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
Sub-total												
Education Plan:												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
Sub-total												
Pension Plan:												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
Sub-total												
Grand Total												

SEE ATTACHED FILE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 1 - INVESTMENTS IN TRUST FUNDS

Description (1)		VALUE OF INVESTMENTS						INTEREST / DIVIDEND / RENTAL INCOME				
		PLAN						Collected	Accrued	Accrued	Earned	
		MEMORIAL (2)	% to Total Equity (3)	PENSION (3)	% to Total Equity (4)	EDUCATION (5)	% to Total Equity (6)	TOTAL (7)	During the Year (8)	Previous Year (9)	Current Year (10)	During the Year (11)
Government Securities	<i>Exh 1 (AS-TF)</i>	-	0.00%	3,719,193,409	65.52%	1,945,400,490	88.51%	5,664,593,899	904,421,266	106,049,002	85,844,516	884,216,779
Cash in Savings/Time Deposits	<i>Exh 1 (AS-TF)</i>	-	0.00%	1,898,951,564	33.45%	226,981,746	10.33%	2,125,933,311	10,299,632	471,227	2,320,391	12,148,795
Mutual Funds/UITF	<i>Exh 1 (AS-TF)</i>	-	0.00%	-	0.00%	-	0.00%	-				
Short Term Investments	<i>Exh 1 (AS-TF)</i>	-	0.00%	-	0.00%	-	0.00%	-				
Corporate Bonds	<i>Exh 1 (AS-TF)</i>	-	0.00%	-	0.00%	-	0.00%	-				
Mortgage Loans	<i>Exh 1 (AS-TF)</i>	-	0.00%	-	0.00%	-	0.00%	-				
Planholders' Loans	<i>Exh 1 (AS-TF)</i>	-	0.00%	-	0.00%	-	0.00%	-				
Stocks	<i>Exh 1 (AS-TF)</i>	-	0.00%	-	0.00%	-	0.00%	-				
Real Estate	<i>Exh 1 (AS-TF)</i>	-	0.00%	-	0.00%	-	0.00%	-				
Other Investments	<i>Exh 1 (AS-TF)</i>	-	0.00%	-	0.00%	-	0.00%	-				
Accrued Investment Income	<i>Exh 1 (AS-TF)</i>	-	0.00%	61,415,999	1.08%	26,748,907	1.22%	88,164,906				
Other Assets		-	0.00%	-	0.00%	-	0.00%	-				
TOTAL ASSETS		-		5,679,560,972		2,199,131,144		7,878,692,116	914,720,898	106,520,230	88,164,906	896,365,575
Accrued Trust Fees	<i>Exh 1 (AS-TF)</i>	-		(2,728,192)	-0.05%	(1,212,589)	-0.06%	(3,940,781)				
Accrued Taxes	<i>Exh 1 (AS-TF)</i>	-		-	0.00%	-	0.00%	-				
Other Liabilities	<i>Exh 1 (AS-TF)</i>	-		-	0.00%	-	0.00%	-				
TOTAL LIABILITIES		-		(2,728,192)		(1,212,589)		(3,940,781)				
TOTAL EQUITY		-		5,676,832,780		2,197,918,555		7,874,751,335				

ANNUAL STATEMENT For the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2 - INSURANCE PREMIUM FUND (IPF)

Description*		VALUE OF INVESTMENTS				INTEREST / DIVIDEND / RENTAL INCOME			
		PLAN				Collected	Accrued	Accrued	Earned
		MEMORIAL	PENSION	EDUCATION	TOTAL	During the Year	Previous Year	Current Year	During the Year
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Government Securities	<i>Schedule 2-1</i>								
Cash in Savings/Time Deposits	<i>Schedule 2-2</i>								
Mutual Funds/UITF	<i>Schedule 2-3</i>								
Short Term Investments	<i>Schedule 2-4</i>								
Corporate Bonds	<i>Schedule 2-5</i>								
Mortgage Loans	<i>Schedule 2-6</i>								
Planholders' Loans	<i>Schedule 2-7</i>								
Stocks	<i>Schedule 2-8</i>								
Real Estate	<i>Schedule 2-9</i>								
Other Investments	<i>Schedule 2-10</i>								
Accrued Investment Income	<i>Schedule 2-11</i>								
TOTAL INVESTMENTS									

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-1 IPF - Government Securities

SECURITY		DATE			INITIAL ACQUISITION/BOOKING VALUE			PRICE		CURRENT/CLOSING VALUE		Unrealized Gain (Loss)	INTEREST					
Description	Serial No.	Acquired	Issued	Maturity	Face Value	Underwriting Discount/Premium	Acquisition Cost	At Acquisition Date	At Closing/Balance Sheet Date	Book Value	Market Value		Annual Coupon Rate	How Paid*	Collected During the Year	Accrued Previous Year	Accrued Current Year	Earned During the Year
1	2	3	4	5	6	7	8	9	10	11	12	13= (12-11)	14	15	16	17	18	19 = (16+17-18)
DOMESTIC ISSUES:																		
FXTN:																		
1																		
2																		
3																		
4																		
5																		
TREASURY BILLS																		
1																		
2																		
3																		
Sub-total																		
FOREIGN ISSUES:																		
1																		
2																		
3																		
4																		
5																		
Sub-total																		
TOTALS																		
*Indicate whether annually, semi-monthly, quarterly or monthly.																		

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-2 IPF - Cash on hand and in banks

Description 2	Account/ Certificate Number 3	DATE		Annual Rate/ Interest 6	Term/ Period 7	BALANCE		INTEREST				
		Acquisition/ Placement 4	Maturity 5			At Acquisition/ Placement Date 8	At Closing/ Balance Sheet Date 9	Collected	Accrued	Accrued	Earned	
								During the Year 10	Previous Year 11	Current Year 12	During the Year 13	
Cash on Hand												
Current Accounts:												
1												
2												
3												
Sub-total												
Savings Accounts:												
1												
2												
3												
Sub-total												
Time Deposit Accounts:												
1												
2												
3												
Sub-total												
GRAND TOTAL							-	-	-	-	-	-

NOT APPLICABLE

ANNUAL STATEMENT For the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-3 - IPF - MUTUAL FUNDS/ UITF

Description	Account /Certificate Number	Acquisition Date	Number of Units/Shares Held	Net Asset Value per Unit/Share		Acquisition Cost	Market Value	Unrealized Gain (Loss)
				At Acquisition Date	At Closing/Balance Sheet Date			
1	2	3	4	5	6	7	8	9
Mutual Funds								
1								
2								
3								
4								
5								
Sub-total								
Unit Investment Trust Funds								
NOT APPLICABLE								
1								
2								
3								
4								
5								
Sub-total								
Others								
1								
2								
3								
4								
5								
Sub-total								
GRAND TOTALS								

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-4 IPF - Short Term Investments

Investment Type (1)	Account Number (2)	Date of Placement (3)	Market Value (4)	Acquisition Cost (5)	INTEREST			
					Collected	Accrued	Accrued	Earned
					During the Year (6)	Previous Year (7)	Current Year (8)	During the Year (9)
1	Special Deposit Accounts (BSP)							
2								
3								
4								
5								
6								
7								
TOTAL								

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-5 IPF - Corporate bonds

SECURITY		DATE			INITIAL ACQUISITION/BOOKING VALUE			PRICE		CURRENT/CLOSING VALUE		Unrealized Gain (Loss)	INTEREST					
Description	Serial No.	Acquired	Issued	Maturity	Face Value	Underwriting Discount/ Premium	Acquisition Cost	At Acquisition Date	At Closing/Balance Sheet Date	Book Value	Market Value		Annual Coupon Rate	How Paid*	Collected During the Year	Accrued Previous Year	Accrued Current Year	Earned During the Year
2		3	4	5	6	7	8	9	10	11	12	13= (12-11)	14	15	16	17	18	19 = (16+17-18)
NOT APPLICABLE																		
TOTALS																		
*Indicate whether annually, semi-monthly, quarterly or monthly.																		

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-6 IPF - Mortgage Loans

Name and Address of Mortgagor (1)	Description of Property (TCT/CCT No.; Location; Area) (2)	Record of Mortgage: (Registry No.; Entry No.; City/Prov.; Amt of Notation) (3)	Market Value of Land Mortgaged (4)	Sound Value of Building (5)	Term of Loan		Amount of Original Loan (8)	PRINCIPAL				INTEREST				
					Date Given (6)	Date Due (7)		Amount Unpaid Dec.31 Prev Yr (9)	Loaned During the Year (10)	Paid During the Year (11)	Amount Unpaid Dec.31 Current Yr (12)	Annual Rate (13)	Collected During the Year (14)	Accrued Previous Year (15)	Accrued Current Year (16)	Earned During the Year (17)
1																
2																
3																
4																
5																
6																
7																
8																
9																
10																
11																
12																
13																
14																
15																
16																
17																
18																
19																
20																
		TOTALS														

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-7 IPF - Planholders' Loans

Policyholder / Borrower (1)	Term of Loan		Contract Number (4)	Amount of Insurance (5)	Amount of Original Loan (6)	P R I N C I P A L				I N T E R E S T				
	Date of Loan (2)	Date of Maturity (3)				Amount Unpaid Dec.31 Prev Yr (7)	Loaned During the Year (8)	Paid During the Year (9)	Amount Unpaid Dec.31 Current Yr (10)	Annual Rate (11)	Collected During the Year (12)	Accrued Previous Year (13)	Accrued Current Year (14)	Earned During the Year (15)
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
16														
17														
18														
19														
20														
21														
22														
23														
24														
25														
TOTAL														

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-8 IPF - Stocks

DESCRIPTION (1)	Certificate Number (2)	Date Acquired (3)	How Acquired (4)	Number of Shares (5)	Par Value (6)	Rate Used to Obtain MV (7)	Acquisition Cost (8)	Market Value (9)	DIVIDEND						
									Rate for the last 3 years preceding Current Year			Collected	Accrued	Accrued	Earned
									2010 (10)	2011 (11)	2012 (12)	During the Year (13)	Previous Year (14)	Current Year (15)	During the Year (16)
Common Shares:															
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															
Preferred Shares:															
1															
2															
3															
4															
5															
TOTALS															
<i>*Indicate how stocks were acquired, i.e., whether purchased or as dividend</i>															

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-9 IPF - Real Estate

CT/CCT Number.; City/Province	Area & Description of Lot / Building	Name of Vendor	Date Acquired	Estimated Life of Building	Actual Cost	Accumulated Depreciation Building	Net Book Value	Market Value per Appraisal	RENTAL INCOME				Encumbrance (if Any) (14)
									Collected During the Year (10)	Accrued Previous Year (11)	Accrued Current Year (12)	Earned During the Year (13)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Occupied by the Company:													
Lot													
Building													
Sub-total													
Investment Properties													
Lot													
Building													
Sub-total													
GRAND TOTALS													

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-10 IPF - Other Investments

Description (1)	Account Number (2)	Date of Placement (3)	Date of Maturity (4)	Number of Shares / Units (5)	Acquisition cost (6)	Market Value (7)	INTEREST			
							Collected During the Year (8)	Accrued Previous Year (9)	Accrued Current Year (9)	Earned During the Year (10)
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
TOTAL										

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 2-11 IPF - Accrued Investment Income

Kind of Investment (1)	Collected During the Year (2)	Accrued Investment Income		Unearned Investment Income		Earned During the Year (2-3+4+5-6) (7)
		Current Year (5)	Previous Year (6)	Current Year (3)	Previous Year (4)	
1 Interest on Government Securities						
2 Income on Corporate Bonds						
3 Dividends on Stocks						
4 Income on Real Estate		NOT APPLICABLE				
5 Interest on Mortgage Loans						
6 Interest on Planholders' Loans						
7 Income on Short Term Investments						
8 Income on Other Investments						
9 Interest on Bank Deposits						
Others:						
10						
11						
12						
TOTAL						

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-1 Corporate Assets - GOVERNMENT SECURITIES

SECURITY		DATE			INITIAL ACQUISITION/BOOKING VALUE			PRICE				INTEREST							
Description	Serial No.	Acquired	Issued	Maturity	Face Value	Underwriting Discount/Premium	Acquisition Cost	At Acquisition Date	At Closing/Balance Sheet Date	Book Value	Market Value	Unrealized Gain (Loss)	Annual Coupon Rate	How Paid*	Collected During the Year	Accrued Previous Year	Accrued Current Year	Earned During the Year	
1	2	3	4	5	6	7	8	9	10	11	12	13 = (12-11)	14	15	16	17	18	19 = (16+18-17)	
DOMESTIC ISSUES:																			
FXTN:																			
1	Philippine Treasury Notes	PIBD25361097	1/28/2013	9/29/2011	9/29/2036	146,000,000		184,188,101	129	124	181,707,646	180,817,874	(889,772)	7.63%	semi-ann	13,284,976	3,039,833	2,844,972	13,090,115
2	Philippine Treasury Notes	PIBD25351086	1/29/2015	12/16/2010	12/16/2035	68,000,000		98,808,199	145	127	97,990,188	86,648,551	(11,341,637)	8.13%	Semi-ann	13,224,568	1,948,611	230,208	11,506,165
3																			
TREASURY BILLS																			
1																			
2																			
3																			
	Sub-total				214,000,000.00	-	282,996,299.73			279,697,834.00	267,466,425.00	(12,231,409.00)							
FOREIGN ISSUES:																			
1																			
2																			
3																			
4																			
5																			
	Sub-total																		
TOTALS					214,000,000.00	-	282,996,299.73			279,697,834.00	267,466,425.00	(12,231,409.00)			#####	4,988,444.44	3,075,180.55	24,596,280.46	
*Indicate whether annually, semi-monthly, quarterly or monthly.																			

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-2 Corporate Assets - Cash on hand and in banks

Description	Account/ Certificate Number	DATE		Annual Rate/ Interest	Term/ Period	BALANCE		INTEREST			
		Acquisition/ Placement	Maturity			At Acquisition/ Placement Date	At Closing/ Balance Sheet Date	Collected	Accrued	Accrued	Earned
								During the Year	Previous Year	Current Year	During the Year
2	3	4	5	6	7	8	9	10	11	12	13
Cash in Company's Office:											
	Petty Cash Fund (1151020010)						-				
	Revolving Fund (1150000998)						-				
	Commission Fund						-				
	Sub-total						-	-	-	-	-
Cash in Bank:											
Current Accounts:											
1	Bank of the Philippine Islands										
	BPI - Legaspi- Salcedo (1150000552)	0071-0596-18					4,523,538	152,623	-	-	152,623
	BPI - Ayala East (1150000570)	1731-0074-34					-		-	-	-
	BPI - Ayala East (1150000571)	1731-0078-25					-		-	-	-
2	Philippine National Bank										
	PNB - Main-Roxas Blvd. (1150000579)	381-452600010					-		-	-	-
3	Security Bank										
	Security Bank - Nieva (1150000561)	0514-018790-001					-		-	-	-
	Sub-total						4,523,538	152,623	-	-	152,623
Savings Accounts:											
1	Banco De Oro										
	BDO - Atrium, EPCIB Tower (1150000560)	1700-142974					618,340	981	-	-	981
	BDO - Paseo De Roxas (1150000580)	0004-6003-4855					3,878,508	9,263	-	-	9,263
2	Bank of the Philippine Islands										
	BPI - Ayala East (1150000550)	1731-0059-62					979,690	2,306			2,306
	BPI - Enterprise (1150000577)	1623-0283-95					56,314	458			458
	BPI - Enterprise (1150000578)	1623-0285-65					750,490	1,958	-	-	1,958

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-2 Corporate Assets - Cash on hand and in banks

Description	Account/ Certificate Number	DATE		Annual Rate/ Interest	Term/ Period	BALANCE		INTEREST				
		Acquisition/ Placement	Maturity			At Acquisition/ Placement Date	At Closing/ Balance Sheet Date	Collected	Accrued	Accrued	Earned	
								During the Year	Previous Year	Current Year	During the Year	
2	3	4	5	6	7	8	9	10	11	12	13	
3	Citibank, N.A.											
	Citibank - Citibank Tower (1150000575)	5-603020-024					3,215	117				117
4	Hongkong Shanghai Bank											-
	HSBC Savings - Enterprise (1150000564)	000-123-448-071					2,202,164	69				69
5	Metrobank											-
	Metrobank - Metro Bank Tower (1150000563)	066-3-718-10569-3					1,301,605	2,009				2,009
6	Philippine National Bank											-
	PNB- Main-Roxas Blvd.(1150000576)	381-452600028					1,026,054	413				413
7	Rizal Commercial Banking Corporation											-
	RCBCSavings - RCBC Tower (1150000573)	3-001-00841-1					3,094,883	2,099				2,099
8	Security Bank											-
	SB - Nieva (1150000555)	0514-018790-201					1,356,280	2,091				2,091
	SB - Nieva (1150000556)	0514-018790-200					2,392,428	1,090				1,090
9	Standard Chartered Bank											-
	SCB- Sky Plaza, Ayala Ave. (1150000562)	0140-9530-5600-1					-	-				-
Sub-total							17,659,972	22,852	-	-		22,853
Time Deposit Accounts:												
1	Bank of America											
	BA- Philam Bldg. (1150100558)	60458032					10,838	-	-	-		-
2	Citibank, N.A.											
	Citibank- Citibank Tower (1150100553)	5-603020-008		1/4/2016			97,711,317	732,726	12,589	650.00		720,787
3	Hongkong Shanghai Bank											
	HSBC- Enterprise (1150100565)	000-123448-070		1/4/2016			27,790	49,124	-	13,843.00		62,967
Sub-total							97,749,945	781,850	12,589	14,493		783,754
GRAND TOTAL								119,933,455	957,325	12,589	14,493	959,229

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-3 - Corporate Assets - MUTUAL FUNDS/ UITF

Description	Account /Certificate Number	Acquisition Date	Number of Units/Shares Held	Net Asset Value per Unit/Share		Acquisition Cost	Market Value	Unrealized Gain (Loss)
				At Acquisition Date	At Closing/Balance Sheet Date			
1	2	3	4	5	6	7	8	9
Mutual Funds								
1	Sun Life Prosperity Bond Fund		4,908,841			7,683,305	13,265,652	5,582,347
2								
3								
4								
5								
Sub-total							13,265,652.00	5,582,347.00
Unit Investment Trust Funds								
1								
2								
3								
4								
5								
Sub-total								
Others								
1								
2								
3								
4								
5								
Sub-total								
GRAND TOTALS							13,265,652.00	5,582,347.00

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-4 - Corporate Assets - SHORT TERM INVESTMENTS

Investment Type/Description	Account/ Certificate Number	DATE		Annual Rate/Interest	Term/Period	BALANCE		INTEREST			
		Acquisition/ Placement	Maturity			At Acquisition/ Placement Date	At Closing/ Balance Sheet Date	Collected	Accrued	Accrued	Earned
								During the Year	Previous Year	Current Year	During the Year
1	2	1	3	2	4	3	5	4	6	5	7
1 Special Deposit Accounts (BSP)											
2											
3											
4											
5											
6											
7											
TOTAL											

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-5 Corporate Assets - CORPORATE BONDS

SECURITY		DATE			INITIAL ACQUISITION/BOOKING VALUE			PRICE		CURRENT/CLOSING VALUE		Unrealized Gain (Loss)	INTEREST					
Description	Serial No.	Acquired	Issued	Maturity	Face Value	Underwriting Discount/ Premium	Acquisition Cost	At Acquisition Date	At Closing/ Balance Sheet Date	Book Value	Market Value		Annual Coupon Rate	How Paid*	Collected - During the Year	Accrued Previous Year	Accrued Current Year	Earned During the Year
1	2	3	4	5	6	7	8	9	10	11	12	13= (12-11)	14	15	16	17	18	19 = (16+17-18)
NOT APPLICABLE																		
TOTALS																		

*Indicate whether annually, semi-monthly, quarterly or monthly.

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-6 Corporate Assets - MORTGAGE LOANS

Name and Address of Mortgagor (1)	Description of Property (TCT/CCT No.; Location; Area) (2)	Record of Mortgage: (Registry No.; Entry No.; City/Prov.; Amt of Notation) (3)	Market Value of Land Mortgaged (4)	Sound Value of Building (5)	Term of Loan		Amount of Original Loan (8)	P R I N C I P A L				I N T E R E S T				
					Date Given (6)	Date Due (7)		Amount Unpaid Dec.31 Prev Yr (9)	Loaned During the Year (10)	Paid During the Year (11)	Amount Unpaid Dec.31 Current Yr (12)	Annual Rate (13)	Collected During the Year (14)	Accrued Previous Year (15)	Accrued Current Year (16)	Earned During the Year (17)
1																
2																
3																
4																
5																
6																
7																
8																
9																
10																
11																
12																
13																
14																
15																
16																
17																
18																
19																
20																
TOTALS																

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-7 Corporate Assets - Planholders' loans

Policyholder / Borrower (1)	Term of Loan		Contract Number (4)	Amount of Insurance (5)	Amount of Original Loan (6)	PRINCIPAL				INTEREST				
	Date of Loan (2)	Date of Maturity (3)				Amount Unpaid Dec.31 Prev Yr (7)	Loaned During the Year (8)	Paid During the Year (9)	Amount Unpaid Dec.31 Current Yr (10)	Annual Rate (11)	Collected During the Year (12)	Accrued Previous Year (13)	Accrued Current Year (14)	Earned During the Year (15)
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
16														
17														
18														
19														
20														
21														
22														
23														
24														
25														
TOTAL														

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-8 Corporate Assets - STOCKS

DESCRIPTION	Certificate Number	Date Acquired	How Acquired	Number of Shares	Costs/Price		Acquisition Cost (including transaction fees)	Book Value at Balance Sheet Date	Market Value	Unrealized Gain (Loss) 12 = (11-10)	DIVIDEND							
					At Acquisition Date	At Closing/Balance Sheet Date					Rate for the last 3 years preceeding Current Year			Collected	Accrued	Accrued	Earned	
											2010 (10)	2011 (11)	2012 (12)	During the Year (13)	Previous Year (14)	Current Year (15)	During the Year (16)	
2	3	4	5	6	7	8	9	10	11	12 = (11-10)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
Common Shares:																		
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
9																		
10																		
TOTALS																		
<i>*Indicate how stocks were acquired, i.e., whether purchased or as dividend</i>																		

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-9 Corporate Assets - REAL ESTATE

TCT/CCT Number.; City/Province (1)	Area & Description of Lot / Building (2)	Name of Vendor (3)	Date Acquired (4)	Estimated Life of Building (5)	Actual Cost (6)	Accumulated Depreciation Building (7)	Net Book Value (8)	Market Value per Appraisal (9)	RENTAL INCOME				Encumbrance (if Any) (14)
									Collected During the Year (10)	Accrued Previous Year (11)	Accrued Current Year (12)	Earned During the Year (13)	
Occupied by the Company:													
Lot													
Building													
Sub-total													
Investment Properties													
Lot													
Building													
Sub-total													
GRAND TOTALS													

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-10 Corporate Assets - OTHER INVESTMENTS

Description (1)	Account Number (2)	Date of Placement (3)	Date of Maturity (4)	Number of Shares / Units (5)	Acquisition cost (6)	Market Value (7)	INTEREST			
							Collected During the Year (8)	Accrued Previous Year (9)	Accrued Current Year (9)	Earned During the Year (10)
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
TOTAL										

NOT APPLICABLE

ANNUAL STATEMENT for the Year Ended December-31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-11 Corporate Assets - ACCRUED INVESTMENT INCOME

Kind of Investment (1)	Collected During the Year (2)	Accrued Investment Income		Unearned Investment Income		Earned During the Year (2-3+4+5-6) (7)
		Current Year (5)	Previous Year (6)	Current Year (3)	Previous Year (4)	
1 Interest on Government Securities	26,509,544	3,075,181	4,988,444			24,596,280
2 Income on Corporate Bonds	-					-
3 Dividends on Stocks						-
4 Income on Real Estate						-
5 Interest on Mortgage Loans						-
6 Interest on Planholders' Loans						-
7 Income on Short Term Investments						-
8 Income on Other Investments						-
9 Interest on Bank Deposits	957,326	14,493	12,589			959,230
Others:						-
10						-
11						-
12						-
TOTAL	27,466,870	3,089,674	5,001,033	-	-	25,555,510

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE Corporate Assets 3-12 ACCOUNTS/ NOTES RECEIVABLE

Name / Address of Debtor or Maker of Note*	Date Granted / Issued	Original Amount	Date of Last Payment	Amount Paid During the Year	Balance as of 12-31-PY	Balance as of 12-31-CY	Remarks <i>(Description: Nature, and Security, if any)</i>
(1)	(2)	(3)	(4)	(5)	(7)	(8)	(8)
Accounts Receivable:							
Secured:							
1							
2							
3							
Unsecured:							
1	Insurance Claims Receivable						
2							
3							
Sub-total							
Notes Receivable:							
Secured:							
1							
2							
3							
Unsecured:							
1							
2							
3							
Sub-total							
Other Receivable:*							
1	Advances to Employees						
2	Advances to Agents						
3	Advances to DOSRI						
4	Other receivable					265,188,019	Represents collection in transit from trustee banks
5	Receivable from parent company				7,248,288		Represents pension related receivable for the employee transfer to SLOCPI
Sub-total							
					7,248,287	265,188,019	
GRAND TOTALS					7,248,287	265,188,019	
<i>*To be Itemized in detail.</i>							

SCHEDULE 3-13 Corporate Assets - PROPERTY and EQUIPMENT

Particulars *	Date of Purchase	Estimated Life	Acquisition Cost	Accumulated Depreciation	Net Book Value	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Furniture						
Sub-Total						
Fixtures	NOT APPLICABLE					
Sub-Total						
Office Equipment						
Sub-Total						
Transportation Equipment						
Sub-Total						
GRAND TOTALS						
<i>*To be itemized in detail.</i>						

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE Corporate assets 3-14 Corporate Assets - INVENTORIES

Particulars (1)	Nature of Account (2)	COST		Remarks (5)
		Previous Year (3)	Current Year (4)	
1 Caskets				
2 Urns				
3 Memorial Lots				
4				
5				
6				
7				
TOTAL				
NOT APPLICABLE				
<i>*To be Itemized in detail.</i>				

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 3-15 Corporate Assets - OTHER ASSETS

Particulars (1)	Nature of Account (2)	Balance	Balance of	Remarks (2)
		Previous Year (3)	Current Year (4)	
1 Prepaid taxes	Represent taxes paid in advance for Documentary Stamp Taxes (DST), Input VAT (net of Output VAT) and Tax Credits (taxes withheld at source	189,839	271,584	
2 Prepaid expenses	Represent expenditures paid in advance that will have a future benefit to the Company . This account include payment for system enhancement	41,666	11,156,539	
3 Security and miscellaneous depositions	Represent security deposits from rental and utilities that the Company paid as security for the use of office space, parking slots, telephone or electric meter.	792,500	792,500	
4		-	-	
5		-	-	
6				
7				
8				
9				
10				
TOTAL		1,024,005	12,220,623	
<i>*To be Itemized in detail.</i>				

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 4 - INSURANCE PREMIUM RESERVE

Plan	Balance of	Balance
	Previous Year	Current Year
(1)	(2)	(3)
1 Memorial	NOT APPLICABLE	
2 Pension		
3 Education		
TOTAL		

AL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plan

SCHEDULE 5 - OTHER RESERVES

Plan	Balance of	Balance
	Previous Year	Current Year
(1)	(2)	(3)
1 Memorial		
2 Pension	-	-
3 Education	-	-
TOTAL	94,807,401	-

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 6 - PLANHOLDERS' BENEFITS PAYABLE

Name of Planholder (1)	Nature of Account (2)	Balance	Balance	Remarks (5)
		Previous Year (3)	Current Year (4)	
Memorial Plan:				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Sub-total				
Education Plan:				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Sub-total				
Pension Plan:				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Sub-total				
Grand Total				

SEE ATTACHED FILE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 7 - PLANHOLDERS' DEPOSITS

Name of Planholder (1)	Balance of	Received	Refunded	Balance
	Previous Year (2)	During the Year (3)	During the Year (4)	Current Year 2+3-4 (5)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
25				
GRAND TOTAL				

SEE ATTACHED FILE

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 8 - COUNSELORS' BOND RESERVE

Name of Sales Counselor	Balance of	Received	Refunded	Balance
	Previous Year	During the Year	During the Year	Current Year
(1)	(2)	(3)	(4)	(5)
1 ASPEN	1,606			1,606
2 BIRTHRIGHT	5,385			5,385
3 CAGAYAN DE ORO	9,783			9,783
4 DRAGONWOOD	-			-
5 ILOILO	11,367			11,367
6 JARRAH	-			-
7 MAPLE	2,306			2,306
8 ACACIA	195,920			195,920
9 ALMOND	64,643			64,643
10 BANYAN	57,618			57,618
11 BAYWOOD	97,137			97,137
12 BICOL	19,735			19,735
13 BIRCH	277,821			277,821
14 BRISTLECONE	141,126			141,126
15 BROKER	1,013			1,013
16 CEBU	145,907			145,907
17 CEDAR	278,502			278,502
18 CENTRAL LUZON	57,791			57,791
19 CHESTNUT	197,208			197,208
20 CORINTHIAN	49,083		1,352	47,731
21 COTTONWOOD	7,765			7,765
22 CYPRESS	156,155			156,155
23 DURIAN	111,616			111,616
24 DAVAO	227,708		28,447	199,261
25 EUCALYPTUS	172,108			172,108
26 EVERGREEN	11,842			11,842
27 GOLDENRAIN	92,767		2,030	90,737
28 GREEN FIR	213,651			213,651
29 JACARANDA	190,744			190,744
30 LINDEN	2,762			2,762
31 MAGNOLIA WOODS	81,418			81,418
32 MANGO	75			75
33 MAHOGANY	72,115			72,115
34 MANGROVE	56,018			56,018
35 MARKET DEV BACOLOD	51,836			51,836
36 MULBERRY	41,180			41,180
37 MARKET DEV BULACAN	42,370			42,370
38 MARKET DEV DAGUPAN	68,602			68,602
39 MINT	50,665			50,665
40 MARKET DEV ISABELA	2,868			2,868
41 MKT DEV LUZ	115,765			115,765
42 METRO MANILA	1,283,680	11,161	10,064	1,284,778
43 MOLAVE	171,930			171,930
44 MULAWIN	251,736			251,736
45 NARRA	113,395			113,395
46 RED OAK	95,997			95,997
47 OLIVE	98,515			98,515
48 OSMANTHUS	297,699			297,699
49 PALM	98,992			98,992
50 GENUS PINE	40,266			40,266
51 QUEZON CITY	10,846			10,846
52 REDWOOD	202,501			202,501
53 ROSEWOOD	111,675		8,071	103,604
54 ROYAL POINCIANA	61,569			61,569
55 SEQUOIA	386,971			386,971
56 RSOHO	7,397			7,397
57 RED SPRUCE	66,155			66,155
58 TINDALO	346,729			346,729
GRAND TOTAL	7,030,034	11,161	49,964	6,991,232

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 9 - ACCOUNTS/NOTES PAYABLE

Name of Creditor*	Nature of Account	Balance	Balance of	Remarks
		Previous Year	Current Year	
(1)	(2)	(3)	(4)	(5)
Notes Payable				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
Sub-total				
Accounts Payable				
1				
2				
3				
4				
5				
Sub-total				
Other Payable				
1	Payable to Parent Company	6,080,944	5,742,778	
2				
3				
4				
5				
Sub-total		6,080,944	5,742,778	
GRAND TOTAL		6,080,944	5,742,778	
<i>*To be Itemized in detail.</i>				

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 10 - TAXES PAYABLE

	Particulars (1)	Nature of Account (2)	Balance	Balance of	Remarks (5)
			Previous Year (3)	Current Year (4)	
1	Value added taxes		490,304	607,887	
2	Withholding taxes		74,219	99,060	
3	Final taxes		1,000,207	617,935	
4					
5					
6					
7					
	TOTAL		1,564,730	1,324,881	
	<i>*To be Itemized in detail.</i>				

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 11- ACCRUED EXPENSES

Name of Creditor *	Nature / Description of Account	Balance	Balance of	Remarks
		Previous Year	Current Year	
(1)	(2)	(3)	(4)	(5)
1	Payable to agents	3,244,124	2,695,386	
2	Provision for dividends			
3	Unidentified bank credits	6,311,231	3,231,752	
4	Repairs and maintenance	-		
5	Salaries and employee benefits	-		
6	Professional fees	503,940	580,834	
7	Rentals			
8	Government remittance payable			
9	Utilities			
10	Other miscellaneous payable	926,788	988,049	
	TOTAL	10,986,083	7,496,021	
<i>*To be Itemized in detail.</i>				

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

SCHEDULE 13 - STOCKHOLDERS' EQUITY

Authorized Capital Stock: Number of Shares - 5,000,000; Amount - P 125,000,000

	Name of Stockholder	Citizenship	Number	Par Value	Subscribed	Percentage	Subscription	Paid-up Capital Stock		Additional	Deposit for	Dividends Paid	Dividends Payable
			of Shares	per Share	Capital	of Ownership	Receivable	Common	Preferred	Paid-in Capital	Future Subscription	During the Year	Current Year
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	Sun Life of Canada (Philippines), Inc.	Dutch	4,999,995	25	124,999,875	100%	-	74,999,875	50,000,000	374,999,625			
2	Peter D. Walker	Canadian	1	25	25	0%	-	25		75			
3	Michael Oliver G. Manuel	Filipino	1	25	25	0%	-	25		75			
4	Rizalina G. Mantaring	Filipino	1	25	25	0%	-	25		75			
5	Rafael M. Alunan III	Filipino	1	25	25	0%	-	25		75			
6	Oscar S. Reyes	Filipino	1	25	25	0%	-	25		75			
	Grand Total		5,000,000		125,000,000			75,000,000	50,000,000	375,000,000			

ANNUAL STATEMENT for the Year Ended December 31, 2015 of Sun Life Financial Plans, Inc.

INVESTMENT AT COST for the year ended December 31, 2015							
	PENSION	LIFE/MEMORIAL	EDUCATIONAL	TOTAL TRUST FUND	INSURANCE PREMIUM FUND	CORPORATE ASSETS	GRAND TOTAL
1. BONDS							
A. GOVERNMENT							
A.1 FX Rate T-Notes	3,719,193,409		1,945,400,490	5,664,593,899		267,466,425	5,932,060,324
A.2 Floating Rate T-Notes							-
A.3 Retail T-Bonds							-
A.4 ST Denom Bonds (ERAP)							
A.5 Agrarian Reform Bonds/Landbank							
A.6 Philippine Issued Eurobonds (P, \$)							
B. PRIVATE BONDS							
C. FOREIGN BONDS							
2. STOCKS							
3. REAL ESTATE							
4. PURCHASE MONEY MORTGAGES							
5. MORTGAGE LOANS ON REAL ESTATE							
6. COLLATERAL LOANS							
7. GUARANTEED LOANS							
8. OTHER LOANS							
8.1 Car Loans							
8.2 Chattel							
8.3 Other Loans							
9. SHORT-TERM INVESTMENTS							
9.1 Short-Term Government Bonds							
9.1.1 Treasury Bills							
9.2 Commercial Papers							
9.3 Promissory Note							
9.4 Fixed Income							
9.5 Repurchase Agreement							
10. OTHER INVESTMENTS							
10.1 Contract Receivables							
10.2 Proprietary Shares							
10.3 Mutual Funds						13,265,652	13,265,652
10.4 Long-Term Commercial Papers							
10.5 Real Estate Investment Trust (REIT)							
10.6 Tier 2 Notes							
10.7 Service Assets							
11. FIXED DEPOSITS							
11.1 Super/Special Savings	381,564		137,746	519,311		17,659,972	18,179,283
11.2 Time Deposits	1,898,570,000		226,844,000	2,125,414,000		97,749,945	2,223,163,945
TOTAL INVESTMENTS	5,618,144,973	-	2,172,382,237	7,790,527,210	-	396,141,994	8,186,669,203

12/31/2015