

OPPORTUNITY TRACKER FUND

OPPORTUNITIES AWAIT YOU



The **Opportunity Tracker Fund** is designed to help you pursue opportunities in the market. Being a balanced fund, it allows you to experience equity returns with the stability of a fixed income asset while managing volatility and risk through its indexing strategy.

It's ideal for those who are ready to experience the world of wealth accumulation and for those who wish to diversify their financial portfolio.

Match it with any of Sun Life's peso variable life insurance products and get on track with your opportunities today.

MANAGE RISK

Rest easy knowing that the Opportunity Tracker Fund won't be swayed by short term market movements. That's because it applies a systematic process of allocating weights among equities, fixed income, and cash.

BENEFIT FROM A BALANCED STRATEGY

The Opportunity Tracker Fund provides a middle ground between equity and fixed income asset classes by utilizing an indexing strategy, which tracks the performance of the Philippine Stock Exchange Index (PSEi) and the portfolio duration of the Bloomberg Phil Sovereign Bond Index AI (BPHILR). It's managed by Sun Life's team of professional fund managers, who will ensure that you'll be able to maximize returns.

DO YOU WISH TO EXPERIENCE HIGHER EARNING POTENTIAL?



If you want to experience higher potential returns but are also wary of the risks that this entails, the key is to balance risk and return. You can do that with the Sun Life Opportunity Tracker Fund.

Try Sun MaxiLink Prime with Opportunity Tracker Fund as fund allocation to build wealth and secure your loved ones' future.



Secure your loved ones future through the life insurance cash benefit equal to at least twice the Face Amount which goes to your family during an unfortunate event.



Harness the full potential of your investment by paying for at least 10 years or increase your fund's value through additional payments on top of your regular premium.



Worry less about the market's ups and downs, as the fund utilizes a systematic methodology that allows it to address market volatility.



Strengthen your coverage with additional benefits that provide maximum protection.

DO YOU WISH TO DIVERSIFY YOUR FINANCIAL PORTFOLIO?

If you wish to provide some stability to your present portfolio, Sun Life Opportunity Tracker Fund is an ideal choice. The fund is not as volatile because it applies a completely systematic process based on a set of proprietary rules in following market momentum.

Diversify through the **Sun MaxiLink One with Opportunity Tracker Fund** as fund option and enjoy higher earning potential with less volatility than traditional equity investments.



Enjoy the convenience of paying one-time while securing your loved ones.



Experience a convenient application and policy approval processes through the Guaranteed Insurability Offer* subject to the limits of Sun Life. The Opportunity Tracker Fund is also available as fund option for all other peso-denominated VUL products** via the regular underwriting process.



Take advantage of zero upfront charges for faster accumulation of fund.

* For policies issued under the Guaranteed Insurability Offer, coverage shall be limited to the Fund Value plus charges paid, in case of the insured's death within the first 2 years from policy effective date or date of last reinstatement whichever is later, except if death is due to accident.

** Aside from Sun MaxiLink Prime and Sun MaxiLink One, the Opportunity Tracker Fund is also available as a fund option to the following products: Sun MaxiLink Bright, Sun FlexiLink, Sun FlexiLink 1 and Sun FlexiLink Assist.

HOW IT WORKS

- Macro economic factors, index prices and earnings data serve as inputs to assess the current condition of the market.



- The Trend Indicator utilizes the inputs to determine the allocated portions for equities and fixed income.



- Allocated portions follow their respective indices - PSEi for Equities and BPILR for Fixed Income.

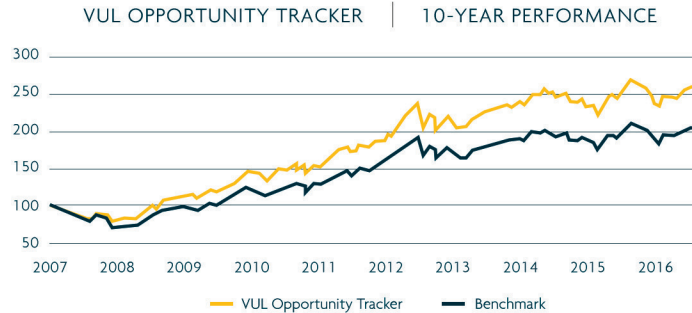


PORTFOLIO BACK TEST ILLUSTRATION

Based on the current methodology, the back test shows that the 10-Year Fund Performance of the VUL Opportunity Tracker Fund outperforms the Index by 2.6% (December 2007 – July 2017).

Fund Performance	YTD	3YR	5YR	10YR
VUL Opportunity Tracker Fund	8.5%	6.9%	9.3%	10.3%
Balanced Fund Benchmark	8.8%	6.0%	8.0%	7.6%
Difference	-0.3%	0.9%	1.3%	2.6%

*Returns are annualized for periods greater than one year. No management fees are assumed.



Opportunities await.

Call 849-9888 or contact your Sun Life Advisor.

Visit sunlife.com.ph



sunlife.com.ph | 849.9888

Sun Life Financial is a leading international financial services organization providing a diverse range of insurance, wealth and asset management solutions to individuals and corporate Clients. Sun Life Financial has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of June 30, 2017, Sun Life Financial had total assets under management of \$944 billion. For more information, please visit www.sunlife.com.

Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.

This document is issued by Sun Life of Canada (Philippines), Inc.

Important information about the product is contained in the policy proposal (available through your Sun Life Advisor) and the insurance policy contract. Should there be any discrepancy between the statement(s) contained in this material and the insurance policy contract, the provisions of the insurance policy contract will prevail. The investment risks, including but not limited to credit risk, mark-to-market risk, taxation risk, regulatory risk, currency risk, interest risk, liquidity risk and default risk associated with this product are to be borne solely by the policy owner.

DISCLAIMER: The material is for information purposes only and does not constitute investment advice. It reflects our general view of what may happen based on information available, which may change without notice. We do not warrant completeness or accuracy of the data herein. This material is a copyrighted work. You may share and distribute this material subject to proper attribution. You may not revise, transform, or build upon this material without prior written consent of Sun Life of Canada (Philippines), Inc. Past performance is not necessarily indicative of the future or likely performance of the fund.

© Sun Life of Canada (Philippines), Inc. All rights reserved.