

## Key Information and Investment Disclosure Statement

Sun Life Investment Management (SLIMTC) PHP Multi-Class Money Market Fund  
As of Quarter Ended of 30 June 2025



FUND FACTS		Class A	Class B	Class C
<b>Classification:</b> Money Market Fund	<b>Net Asset Value per unit (NAVPU)</b>	PHP 1.0337	PHP 1.0644	PHP 1.0679
<b>Total Fund NAV:</b> PHP 4,937 Mn	<b>Launch Date</b>	25 Sep 2024	14 Mar 2024	14 Mar 2024
<b>Dealing Period:</b> Up to 11:00 AM of any business day	<b>Minimum Initial Participation</b>	PHP 5,000	PHP 5 Mn	PHP 5,000
	<b>Minimum Maintaining Participation</b>	PHP 5,000	PHP 5 Mn	PHP 5,000
<b>Redemption Settlement:</b> Trade Date + 1 Business Days (end of business day).	<b>Minimum Additional Participation</b>	PHP 5,000	PHP 500,000	PHP 5,000
	<b>Minimum Redemption Amount</b>	PHP 5,000	PHP 5,000	PHP 5,000
	<b>Initial NAVPU:</b>	PHP 1.0000	PHP 1.0000	PHP 1.0000
<b>Minimum Holding Period:</b> None	<b>Early Redemption Fee:</b>	None	None	None

FEES			
<b>Trustee Fees (Class A):</b> 0.50% p.a. <b>Trustee Fees (Class B):</b> 0.25% p.a. <b>Trustee Fees (Class C):</b> 0.00% p.a.	<b>Custodianship Fees*<sup>1</sup>:</b> 0.0085% p.a.	<b>External Auditor Fees*<sup>2</sup></b> 0.0030% p.a.	<b>Other Fees*<sup>3</sup>:</b> 0.00%
Sun Life Investment Management and Trust Corporation	Citibank, N.A., Manila	Navarro Amper & Co.	None

\*As a percentage of average daily NAV for the quarter valued at PHP 6,402,799,101.49

<sup>1</sup>0.85 bps p.a. based on the nominal value at month-end plus cost per transaction for local assets made by the Fund. Transaction cost varies per asset type.

<sup>2</sup>Subject to annual negotiation with the external auditor and shall be charged based on final approved fee for the year.

<sup>3</sup>Other Fees such as Benchmark Licensing Fee for the Fund's Benchmark are charged to SLIMTC.

### INVESTMENT OBJECTIVE AND STRATEGY

The Fund aims to preserve capital and generate stable income by investing in liquid short term fixed income instruments and generate excess return over the benchmark.

### CLIENT SUITABILITY

A client profiling process should be performed prior to participating in the Fund to guide the prospective Participants if the Fund is suited to his/her investment objectives and risk tolerance. Participants are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

- The Sun Life Investment Management (SLIMTC) PHP Multi-Class Money Market Fund is primarily suitable for investors with a short-term investment horizon, have at least a Conservative risk profile, and looking for a steady income stream, and willing to take on the pertinent risks.
- Participants/trustors are recommended to stay invested in the Fund for at least 1 year.

### KEY RISK AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or not comfortable with any of the accompanying risks:

**Market/Price Risk:** This refers to current and prospective risk to client's earnings or principal contribution arising from changes in the value of the client's holdings of investment portfolios.

**Liquidity Risk:** This refers to current and prospective risk to client's earnings or principal contribution arising from inability to liquidate assets quickly with minimal loss in value.

**Credit Risk/Default Risk:** This refers to current and prospective risk to client's earnings or principal contribution arising from an obligor's failure to meet the terms of any contract with the trust entity or otherwise perform as agreed.

**Potential Conflict of Interest:** Client investments may be further exposed to the risk of any actual or potential conflicts of interest in the handling of in-house or related party transactions of SLIMTC.

- **THE UNIT INVESTMENT TRUST FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPU MOVEMENTS/FLUCTUATIONS ONLY.**
- **WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE PARTICIPANT.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, EVIDENT BAD FAITH, OR GROSS NEGLIGENCE.**

For more information and other online disclosures regarding SLIMTC UITFs, please visit our website at [www.slimtc.com.ph](http://www.slimtc.com.ph) or call 8849-9888 or email us at [SLIMTC.Solutions@sunlife.com](mailto:SLIMTC.Solutions@sunlife.com).

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**Tax Risk:** Clients are advised to consult with their own professional advisers of the exact tax implications, appropriate tax rates, and any changes in tax laws or practice in its own jurisdiction.

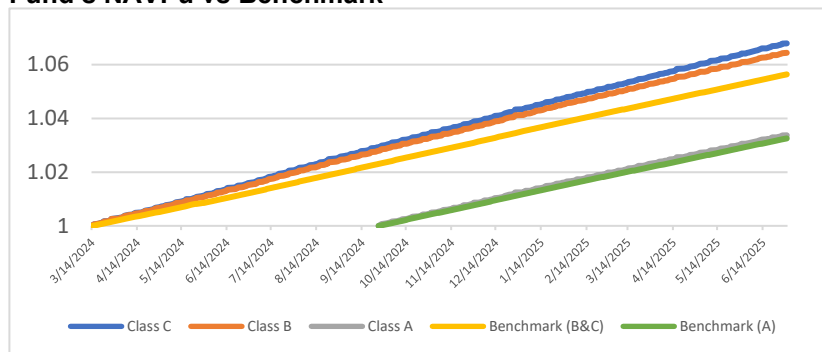
The Fund employs a risk management policy based on modified duration. Modified duration measures the sensitivity of bond prices to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates. All the Fund's investment outlets undergo evaluation in accordance with the Trustee's Investment Policy Manual. Regulatory exposure limits are monitored on a regular basis.

#### FUND PERFORMANCE AND STATISTICS

As of 30 June 2025

(Purely for reference purposes and not a guarantee of future results)

##### Fund's NAVPU vs Benchmark



##### Cumulative Performance (%)

Period	6 mos	3 mos	1 mo	1Y	S.I. <sup>1</sup>
<b>Fund (Class A)</b> <sup>2</sup>	2.10%	1.02%	0.31%	-	3.37%
<b>Fund (Class B)</b> <sup>2</sup>	2.23%	1.08%	0.33%	4.85%	6.44%
<b>Fund (Class C)</b> <sup>2</sup>	2.36%	1.15%	0.36%	5.12%	6.79%
<b>Benchmark (A)</b> <sup>3</sup>	2.11%	1.02%	0.35%	-	3.25%
<b>Benchmark (B&amp;C)</b> <sup>3</sup>	2.11%	1.02%	0.35%	4.37%	5.64%

<sup>1</sup> Launch Date of UITF Class B and C: 14 March 2024. Launch Date of UITF Class A: 25 September 2024

<sup>2</sup> Past performance is not indicative of future performance

<sup>3</sup> The Fund's benchmark, Philippines Peso TD Rate 1-3 months (Bloomberg Ticker: PPTD1M3M Index), is an index that show gross interest rates, and need to be indexed to create the benchmark. PPDTM1M3M Index is converted to a net-of-tax index for the actual use of the benchmark. The Fund aims to outperform the performance of its benchmark.

##### NAVPU over the past 12 months\*

	Class A	Class B	Class C
Highest	1.0337	1.0644	1.0679
Lowest	1.0000	1.0152	1.0159
<b>Statistics</b>			
Weighted Ave. Duration	0.30	0.30	0.30
Volatility Past 1 Year <sup>4*</sup>	0.01%	0.23%	0.23%
Sharpe Ratio <sup>5*</sup>	336.11	21.44	22.45
Information Ratio <sup>6*</sup>	0.39	4.62	7.20
Weighted Ave. Yield (net) <sup>7</sup>	3.93%	4.18%	4.43%

<sup>4</sup>Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

<sup>5</sup>Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. For funds with <1Y since inception, computation is cumulative return / cumulative volatility.

<sup>6</sup>Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

<sup>7</sup>Net of taxes and trust fees

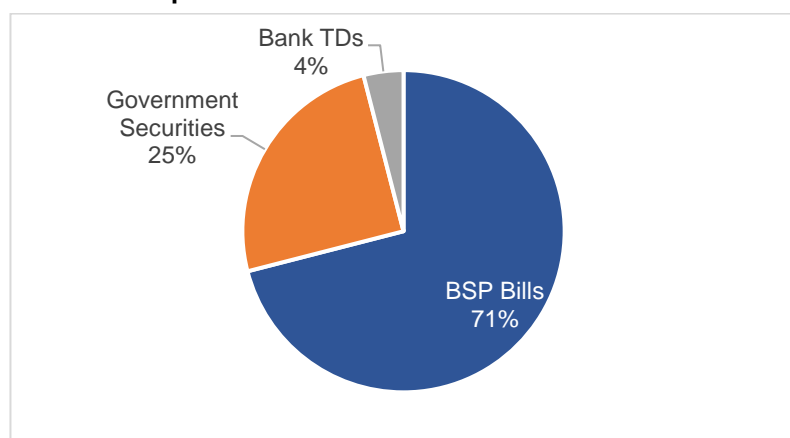
\*Cumulative Measurement is used when the fund or share class is <1Y since inception. Otherwise, annualized. Applicable unit share class/es for cumulative measurement is/are Unit Class A (Launched: 25 Sep 2024).

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### Portfolio Composition



### Top Ten Holdings<sup>8</sup> (%)

Issue	% of Portfolio
BSPBIL 0 07/29/25	18%
BSPBIL 0 07/22/25	11%
BSPBIL 0 07/08/25	11%
BSPBIL 0 08/05/25	10%
BSPBIL 0 07/15/25	9%
BSPBIL 0 07/01/25	6%
BSPBIL 0 08/26/25	6%
RPTB 0 03/18/26	6%
RPGB 6 01/04/27	5%
BSPBIL 0 08/19/25	5%
Total	81%

<sup>8</sup> Holdings as of 30 June 2025. SLIMTC is not a distributor of the underlying securities; this material does not constitute a solicitation for the purchase of the underlying securities.

### RELATED PARTY TRANSACTIONS

The Fund has investments and trade transactions with Sun Life Investment Management and Trust Corporation, its subsidiaries and related parties, as follows:

Related Party	Transaction	Market Value (Mn)
NONE	NONE	NONE

Investments in the said outlets were approved by the Management Committee. Likewise, all related party transactions are conducted on an arm's length and best execution basis and within established limits.

### OTHER DISCLOSURES

#### OUTLOOK AND STRATEGY

**Market Review.** The Bangko Sentral ng Pilipinas (BSP) has lowered benchmark rates twice in the second quarter – once in April, and again in June. BSP Governor Remolona indicated that another 25 basis point cut is being considered, especially if inflation remains subdued. Consequently, yields on short-term outlets moved 25 bps lower over the quarter. For the second quarter of 2025, total BSP Bills awarded reached PHP 610 billion for the 28-day tenor and PHP 875 billion for the 56-day tenor. Average awarded yields were in the range of 5.475% to 5.822% for the 28-day tenor and 5.501% to 5.823% for the 56-day tenor. 30-day time deposit rates were seen between 5.35% to 5.55% during the quarter. The Fund will maintain strategy of deploying inflows and maturities to the longest BSP Bills available. In addition, a portion of funds are deployed to T-bills and government securities. This will allow the fund to participate in the movement of yields lower as market participants price in the expected policy easing of the BSP.

#### INVESTMENT POLICY / PROSPECTIVE INVESTMENTS

The Fund may invest in deposits in other banks, securities issued or guaranteed by the Philippine Government or the BSP, tradable securities issued by any supranational entity and exchange-listed fixed income securities.

#### CUSTOMIZED BENCHMARKS

The Philippines Peso Time Deposit Rate 1 Month to 3 Month is a daily interest rate indicator sourced from data from the BSP and seen on Bloomberg. This benchmark is a weekly key interest rate published by the BSP. Starting 1 January 2020, universal and commercial banks are required to submit the amended reporting templates on banks' lending and deposit rates or Interest Rates on Loans and Deposits (IRLD) in accordance with Circular Nos. 1029 and 1037, series of 2019.

Data is subject to a one-week lag. The data is accrued daily to serve as the fund's benchmark on a net of tax basis (less 20% withholding tax). The fund's computation of the net-of-tax figure of the benchmark is considered as a customized benchmark by the BSP that is managed by SLIMTC.

For more details regarding the weekly source data of Philippines Peso Time Deposit Rate 1 Month to 3 Month, please visit [bsp.gov.ph/statistics/Financial System Accounts/winterestrates\\_data.aspx](https://bsp.gov.ph/statistics/Financial%20System%20Accounts/winterestrates_data.aspx).

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### CONFLICTS OF INTEREST

The customized benchmark is managed by SLIMTC which can result to conflict of interest. Inaccuracies or errors in the computation of the benchmark can show that the fund is performing better than it actually is.

To manage conflict of interest, SLIMTC implements an independent computation and validation process. Computation of benchmark figures is conducted by Portfolio Risk and Analytics, a team that is independent from the Portfolio Manager. Periodic quality assurance review is also conducted by another team that is independent to both Portfolio Management and Portfolio Risk and Analytics to validate correctness of the inputs and computations.

### RESIDENCY OF TARGET MARKET

Philippine residents, and domestic corporations, with capacity to contract and who are not considered US Persons under the US securities and tax laws.

Prospective participants should also consult their own tax advisors as to the specific Philippine tax consequences of acquiring, holding, and redeeming of units of any Fund/investment outlet, as well as the consequences arising under the laws of any other taxing jurisdiction

Sun Life Investment Management and Trust Corporation (SLIMTC) is regulated by the Bangko Sentral ng Pilipinas (BSP). For concerns, inquiries, or feedback regarding SLIMTC products and services, you may reach us via email at [SLIMTC.Solutions@sunlife.com](mailto:SLIMTC.Solutions@sunlife.com). You may also contact the BSP Financial Consumer Protection Office at +632-8708-7087 or email [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph).