

## Key Information and Investment Disclosure Statement

### Sun Life Investment Management (SLIMTC) PHP Long-Term Multi-Class Fixed Income Bond Fund

As of Quarter Ended of 30 June 2025

FUND FACTS		Class A	Unit Class C
<b>Classification:</b> Fixed Income Fund	<b>Net Asset Value per unit (NAVPU)</b>	PHP 1.0009	PHP 1.073
<b>Total Fund NAV:</b> PHP 76.258 Mn	<b>Launch Date</b>	5 November 2024	24 June 2024
<b>Dealing Period:</b> Up to 12:00 NN of any business day	<b>Minimum Initial Participation</b>	PHP 5,000	PHP 5,000
	<b>Minimum Maintaining Participation</b>	PHP 5,000	PHP 5,000
<b>Redemption Settlement:</b> Trade Date + 2 Business Days (end of business day).	<b>Minimum Additional Participation</b>	PHP 5,000	PHP 5,000
	<b>Minimum Redemption Amount</b>	PHP 5,000	PHP 5,000
	<b>Initial NAVPU:</b>	PHP 1.0000	PHP 1.0000
<b>Minimum Holding Period:</b> None	<b>Early Redemption Fee:</b>	None	None

FEES			
<b>Trustee Fees (Class A)</b> <sup>1</sup> : 1.40% p.a.	<b>Custodianship Fees</b> <sup>2</sup> : 0.0138% p.a.	<b>External Auditor Fees</b> <sup>3</sup> : 0.1322% p.a.	<b>Other Fees</b> <sup>4</sup> : 0.00%
<b>Trustee Fees (Class C)</b> : 0.00% p.a.			
Sun Life Investment Management and Trust Corporation	Citibank, N.A., Manila	Navarro Amper & Co.	None

<sup>\*</sup>As a percentage of average daily NAV for the quarter valued at PHP 69,990,679.43.

<sup>1</sup>Amended Trust Fees as of 9 April 2025

<sup>2</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>3</sup>Subject to annual negotiation with the external auditor and shall be charged based on final approved fee for the year.

<sup>4</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 achieve consistency of source of return whether from total return or accrual stability while taking into consideration market to market volatility and mimic the Benchmark of Government Securities (GS) (i.e. Fixed Income Index Tracker).

#### 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 Long-Term Multi-Class Fixed Income Bond Fund is suitable for investors with a long-term investment horizon, have at least a Moderate 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 5 years.

#### KEY RISK AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or not comfortable with the accompanying risk

**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.

**Reinvestment Risk:** This refers to the risk associated with the possibility of having lower returns when maturing funds or interest earnings of funds are reinvested.

**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.

**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 UIT 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.ph](http://www.slimtc.ph) or call 8849-9888 or email us at [SLIMTC.Solutions@sunlife.com](mailto:SLIMTC.Solutions@sunlife.com).

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**Other Risks:** In case where past performance of a fixed income, equity or global fund instrument is being used to illustrate possible return, please be aware that past performance is not necessarily indicative of future performance. Complex products such as derivatives are not suitable for all clients and are intended for experienced and sophisticated clients.

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. The Fund may also use financial derivative instruments solely for the purpose of hedging risk exposures.

#### 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.	S.I. <sup>1</sup>
<b>Fund (Class A)<sup>2</sup></b>	1.41%	0.18%	0.11%	0.09%
<b>Fund (Class C)<sup>2</sup></b>	2.02%	0.52%	0.22%	7.30%
<b>Benchmark (A)<sup>3</sup></b>	1.85%	0.61%	0.22%	1.14%
<b>Benchmark (C)<sup>3</sup></b>	1.85%	0.61%	0.22%	7.74%

<sup>1</sup> Since Inception

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

<sup>3</sup> The Fund's benchmark is the Bloomberg Sovereign Bond Index 5+ Year, net of tax (adjusted by Sun Life) (Bloomberg Ticker: .BPHIL5P Index). The Fund aims to track the performance of its benchmark.

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

	Class A	Class C
Highest	1.0049	1.0758
Lowest	0.9830	1.0022

#### Statistics

Weighted Ave. Duration	6.52	6.52
Volatility Past 1 Year <sup>4*</sup>	0.10%	3.09%
Sharpe Ratio <sup>5*</sup>	0.89	2.29
Weighted Ave. Yield (net) <sup>6</sup>	5.03%	5.03%
Tracking Error (12-mo. Rolling) <sup>7*</sup>	1.26%	0.86%

<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>Net of taxes

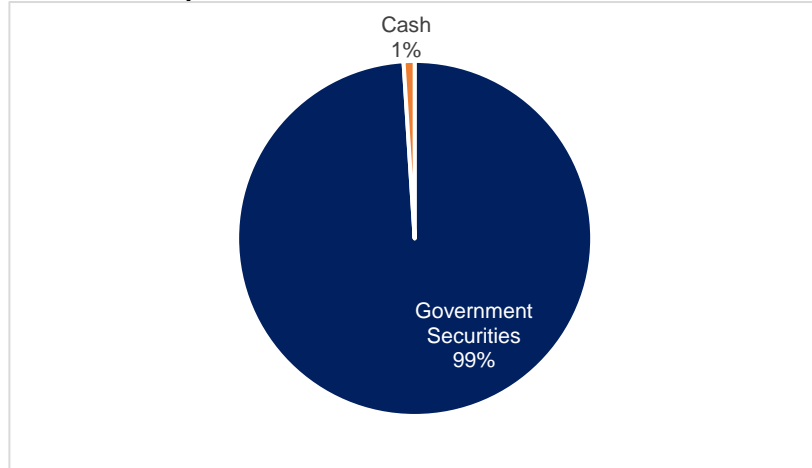
<sup>7</sup>Tracking Error measures the deviation between the Fund's return and benchmark return since the Fund's inception. The lower the number, the more aligned the Fund's return is with the benchmark.

\*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 Class A (Launched: 5 November 2024).

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### Portfolio Composition



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

Issue	% of Portfolio
FXTN 20-17 07/19/31 8%	14%
FXTN 20-23 01/24/39 6.75%	11%
FXTN 10-69 09/15/32 6.75%	9%
FXTN 20-27 05/23/44 6.875%	9%
FXTN 07-70 07/27/30 6.375%	7%
FXTN 10-72 01/25/34 6.25%	6%
FXTN 10-73 04/28/35 6.375%	6%
FXTN 10-68 06/23/32 7.25%	5%
FXTN 25-7 09/30/35 8%	5%
FXTN 10-71 08/17/33 6.625%	5%
<b>Total</b>	<b>77%</b>

<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) lowered the key rate to 5.25% during the second quarter of the year. Inflation remained persistently below the target of 2-4% while GDP also missed estimates, prompting the Central Bank to lower its inflation outlook for the year to 1.6% and to cut benchmark rates by 50 basis points over the quarter. However, global sentiment for duration deteriorated as the last remaining major credit rating agency, Moody's, downgraded U.S. sovereign debt a notch from its highest rating due to concerns about the growing budget deficit. As a result, the yield curve steepened. Local government bonds with tenor greater than three years saw yields move up to 30 bps higher during the quarter while short term rates moved lower by up to 25 bps

The fund's duration of 6.57 as of end June continues to track the duration of its benchmark.

#### 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. Subject to BSP guidelines and the Trustee's Trust Committee approval, the Fund may also avail of financial derivative instruments solely for the purpose of hedging risk exposures, as well as invest in other tradable investment outlets/categories as may be deemed suitable for the Fund.

#### CUSTOMIZED BENCHMARKS

The Bloomberg Philippine Sovereign Bond Index 5+ Year is a rules-based market-value weighted index created to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. Minimum par amount for inclusion in the index is PHP 3 Bn.

The base index rebalances monthly. Taxes on coupon of all constituents of the base index are netted and calculated on both security and index level values. 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 base benchmark, please visit <https://data.bloomberglp.com/professional/sites/10/GFI-Index-Family-Methodology.pdf>.

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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 Pilinas (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).**