

Key Information and Investment Disclosure Statement

Sun Life Investment Management (SLIMTC) PHP Multi-Class Equity Index Fund

As of Month Ended of 30 September 2024



FUND FACTS		Unit Class C
Classification: Equity Fund	Net Asset Value per unit (NAVPU)	PHP 1.0974
Total Fund NAV: PHP 17.792 Mn	Launch Date	11 July 2024
Dealing Period: Up to 12:00 NN of any business day	Minimum Investment	PHP 5,000
	Maintaining Participation	PHP 5,000
Redemption Settlement: Trade Date + 3 Business Days (end of business day).	Minimum Additional Investment	PHP 5,000
	Initial NAVPu:	PHP 1.0000
	Minimum Holding Period:	None
Minimum Holding Period: None	Early Redemption Fee:	None

FEES			
Trustee Fees ¹ (Class C): 0.00%	Custodianship Fees ¹ : 0.0086% p.a.	External Auditor Fees ¹ : 0.9382%	Other Fees ¹ : 0.1276%
Sun Life Investment Management and Trust Corporation	Citibank, N.A., Manila	Navarro Amper & Co.	PSE Licensing Fee

¹As a percentage of average daily NAV for the month valued at PHP 11.606 Mn

INVESTMENT OBJECTIVE AND STRATEGY

The objective of the fund is to achieve long-term capital appreciation via an indexing strategy based on the Philippine Stock Exchange Index (PSEi) constituents, while maintaining a reasonable level of liquidity for investor requirements.

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 Fund is suitable for investors with a longer-term investment horizon, have an aggressive risk profile, looking for higher returns compared to other investment outlets with shorter investment horizons, 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.

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 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 or call 8849-9888 or email us at SLIMTC.Solutions@sunlife.com.

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FUND PERFORMANCE AND STATISTICS		NAVPU over the past 12 months			
As of 30 September 2024 (Purely for reference purposes and not a guarantee of future results)		Highest	Class C 1.1255		
		Lowest	0.9684		
Fund's NAVPu vs Benchmark		Statistics			
		Portfolio Beta	1.00		
		Volatility Past 1 Year ^{3*}	1.20%		
		Tracking Error			
		Sharpe Ratio ^{4*}	8.08		
		Information Ratio ^{5*}	(7.91)		
		Number of Holdings	30		
		Tracking Error (12-mo. Rolling) ^{6*}	0.04%		
		³ Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time. ⁴ 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. ⁵ 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. ⁶ 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 Performance (%)			
		Period	1 Month	Since Inception	
Fund (Class C) ¹	5.75%	9.74%			
Benchmark ²	5.44%	10.04%			
¹ Past performance is not indicative of future performance ² The Fund's benchmark is 100% Philippine Stock Exchange Index (PSEi) (Bloomberg Ticker: PCOMP Index), is a price-return benchmark. The Fund aims to generate excess return over of its benchmark.					
Portfolio Composition		Top Ten Holdings ⁸ (%)			
Allocation	% of Portfolio	Issue	% of Portfolio		
Equities	99.65%	SM Investments Corporation	13.92%		
Cash ⁷	0.35%	ICTSI	10.40%		
Total	100%	BDO Unibank, Inc.	9.09%		
Sector Holdings		Bank of the Philippine Islands	8.66%		
Holding Firms	28.73%	SM Prime Holdings, Inc.	8.55%		
Property	14.97%	Ayala Land, Inc.	6.42%		
Financials	21.96%	Ayala Corporation	5.28%		
Communications	5.67%	Metropolitan Bank & Trust Co.	4.21%		
Consumer/Retail	11.64%	Jollibee Foods Corporation	3.37%		
Utilities/Energy	5.27%	Manila Electric Company	3.18%		
Transport Services	10.40%	Total	73.07%		
Gaming	0.67%				
Mining and Oil	0.37%				
Total Equity Holdings	99.65%				
⁷ Cash consists of savings and time deposits with other banks, and money market funds.		⁸ The complete list of portfolio holdings is available upon request			

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

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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 PSEi gained 13.4% during the third quarter, ending above the 7000 level as the BSP and US Fed started to cut policy rates in August and September, respectively. The BSP likewise announced a 2.5% cut in reserve requirement ratio effective October 25 which will increase the capacity of banks to lend, and in turn, improve their earnings. Banks and property were the top performing sectors during the quarter as foreign flows flocked into the local bourse. Foreign investors bought \$334m of local shares which helped the index to close at 7,272 by end-September. With declining inflation, the BSP is expected to cut further in the coming months. September inflation print declined to 1.9%, from previous month's 3.3%, due to lower food and transport prices. In the coming months, the local bourse may test the 7,500 level given the seasonally strong fourth quarter. Currently, the PSEi trades 12.8x price-earnings multiple which is still lower than the mean of 17.2x.

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, equity and equity-linked constituents of the PSE and Such other tradeable investment outlets as may be allowed by the BSP. 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.

RESIDENCY OF TARGET MARKET

Filipino Citizens, 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. You may also contact the BSP Financial Consumer Protection Office at +632-8708-7087 or email consumeraffairs@bsp.gov.ph.