

FUND PERFORMANCE REPORT MYFUTURE 2025 FUND

November 2025



Sun Life

This document contains key information concerning the underlying funds of Sun Life's unit-linked policies.

Launch Date	June 2008	Fund Size	PHP 612,069,893
Net Asset Value Per Unit	PHP 2.7789		

What does the Fund invest in?

The MyFuture Fund is offered as a fund option exclusive to Sun FlexiLink, Sun FlexiLink1, Sun MaxiLink 100, Sun MaxiLink Bright, Sun MaxiLink Prime and Sun MaxiLink One, which are investment-linked life insurance products regulated by the Insurance Commission. The Fund is a target date fund that invests primarily in high-quality stocks and a mix of government and domestic corporate debt in accordance with an asset allocation strategy that promotes capital appreciation at the onset to maximize earning potential in the earlier years and shifts to wealth preservation to reduce exposure to risk as the maturity of the fund approaches.

The Fund is suitable for clients with a **balanced risk profile** and long-term investment horizon. This is for clients who aim to prepare for a future need or any life milestones (e.g. buy a car, open a business, child's education, retirement).

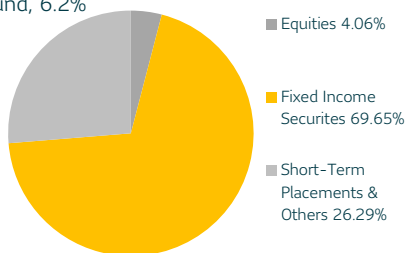
Top Equity Holdings:

- SLIMTC PHP Multi-Class Money Market Fund, 6.2%
- International Container Terminal, 0.65%
- SM Investments Corporation, 0.51%
- BDO Unibank Inc., 0.36%
- Bank of the Philippine Islands, 0.35%

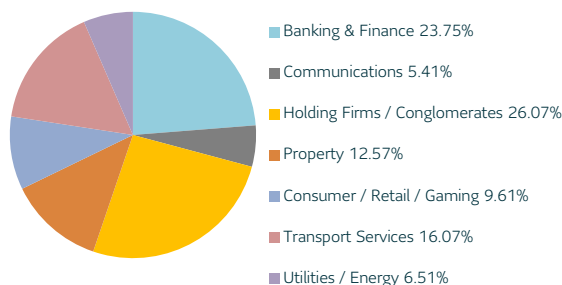
Top Fixed Income Holdings:

- Treasury Notes 2026, 41.36%
- BSP Bills, 17.22%
- Treasury Notes 2026, 11.07%

Portfolio Mix

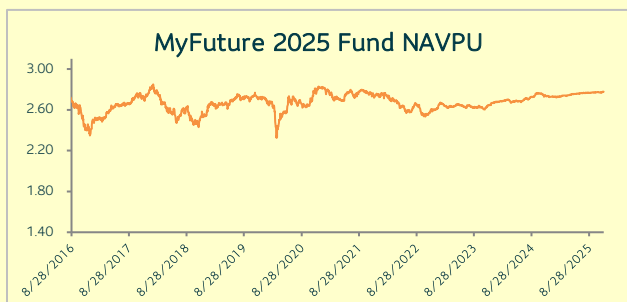


Sector Allocation



*Portfolio Mix & Sector Allocation may shift depending on market conditions.

How has the Fund performed?



VUL MyFuture 2025 Fund Absolute Return

Since Inception	YTD	1-Year	3-Year	5-Year
177.89%	1.90%	1.77%	6.80%	0.87%

Market Review

- The Philippine Stock Exchange Index (PSEI) saw a volatile November. Buying towards the end of the month brought the index to 6,022.24, a gain of 1.6% MoM.
- 3Q GDP growth came in at 4%, significantly lower than both previous quarter's and market estimates. The miss drove the PSEI to a new YTD low.
- For the FI market, PHP government bond yields fell by around 20 basis points at the short end. Longer maturities lagged, dropping by only 5-10 basis points. Overall, PHP Fixed Income returns were positive for the month.
- Inflation for October was at 1.7% YoY, lower than the expected 1.8% and under BSP's target range of 2-4%.
- The 6,000 level remains the resistance for the PSEI. Sentiment remains challenged as the corruption scandal surrounding ghost flood control projects remains unresolved. A lack of positive catalysts may keep the market between 5,740 and 6,000.
- Php fixed income will continue to be bullish as growth and inflation remain below government targets. Global developments could also be a catalyst for the rest of the year.

VUL Fund performance depends on various market and economic conditions. Past performance is not a guarantee or indication of future results. Thus, returns are not guaranteed and may differ from the original investment. Information contained in this Fund Performance Report do not constitute advice. For more information on our insurance product /s, please consult a SunLife Financial Advisor.