

FUND PERFORMANCE REPORT OPPORTUNITY TRACKER FUND

April 2026



Sun Life

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

Launch Date	October 2017	Fund Size	PHP 1,095,398,214
Net Asset Value Per Unit	PHP 0.8784		

What does the Fund invest in?

The Opportunity Tracker Fund is offered as a fund option exclusive to Sun FlexiLink, Sun FlexiLink1, Sun MaxiLink 100, Sun MaxiLink Prime, Sun MaxiLink Bright, and Sun MaxiLink One, which are investment-linked life insurance products regulated by the Insurance Commission. The Fund is designed to provide optimum returns consisting of current income and capital growth through investment in a mix of fixed-income and equity instruments.

The Fund is suitable for clients with a **balanced risk profile** and long-term investment horizon. This is for clients who want to enjoy the relative safety of fixed income securities without sacrificing the growth potential of equities.

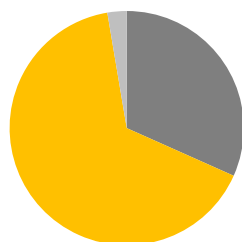
Top Equity Holdings:

International Container Terminal, 3.75%
Metropolitan Bank & Trust Comp, 3.1%
PLDT Inc., 2.43%
Aboitiz Equity Ventures Inc., 2.07%
BDO Unibank Inc., 1.94%

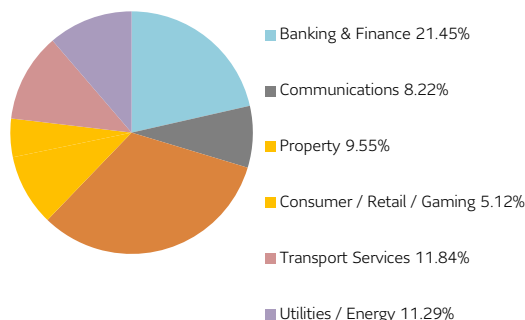
Top Fixed Income Holdings:

Treasury Notes 2029, 8.96%
Treasury Notes 2032, 7.2%
Treasury Notes 2035, 5.98%
Treasury Notes 2030, 4.56%
Treasury Notes 2044, 2.24%

Portfolio Mix

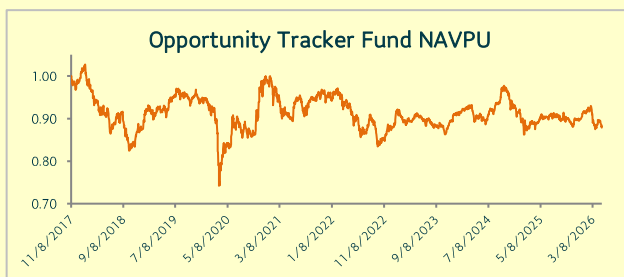


Sector Allocation



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

How has the Fund performed?



VUL Opportunity Tracker Fund Absolute Return

Since Inception	YTD	1-Year	3-Year	5-Year
-12.16%	-2.28%	-2.05%	-2.50%	-2.99%

Market Review

- The Philippine Stock Exchange Index (PSEI) declined in April as the lack of a resolution to the conflict in Iran caused persistent risk-off sentiment. The PSEI lost 1.9% month-on-month and closed at 5,833.64
- In fixed income, Peso government bond yields ended the month mixed with 5Y bonds higher by 10bps while longer maturities were lower by as much as 10bps.
- A ceasefire announcement between the USA and Iran led to a relief rally that brought the PSEI back above 6,000. However, the Strait of Hormuz remained closed and oil prices stayed elevated. This led to another sell off to close the month of April
- The Peso was weaker in April as the Philippines remains vulnerable to high oil prices. The Peso breached the P60:\$1 level and closed at all time low versus the US Dollar. Inflation was also higher at 4.1% in March
- BSP hiked its policy rate by 25bp and signaled more room for hikes as higher oil and fertilizer prices spill over to prices of other goods and services. The central bank remarked that government spending in 2H26 could push inflation higher.
- Support remains at 5,800 for the PSEI. Developments over the opening of the Strait Hormuz remains the main driver of the market moving forward.
- For fixed income, we expect bond yields to settle at recent ranges as rate hikes were quickly priced in at the onset of the war in the Middle East.

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 Sun Life Financial Advisor.