

Account Information Form (Individual)

IMPORTANT NOTES & INSTRUCTIONS:

This **Account Information Form - Individual** is composed of Sections A to D, including the Annex Sheets, if required. Please submit the accomplished form via email to your SLIMTC Relationship Manager or to your Certified UITF Sales Personnel, along with the required documents. Write **N/A** if the question is not applicable. Sign the form only when completely filled out. **Fields with asterisk (*) are ALL MANDATORY.**

FOR SLIMTC USE ONLY

Account Number

Portfolio/Client Code

A. GENERAL INFORMATION

IMPORTANT NOTE: For joint accounts who wish to add another account holder, please accomplish this form completely and Annex B1 - Secondary Account Holder Client Information.

1. Date accomplished* (DD-MMM-YYYY)

2. Account Type*

3. Product Type* **Unit Investment Trust Fund**

4. Account Name*

B. PRIMARY ACCOUNT HOLDER CLIENT INFORMATION

IMPORTANT NOTE: For Joint Account, all notices, updates and/or correspondences related to the account will be sent to the primary account holder.

5. Full Name*

6. Sex at Birth*

7. Civil Status*

8. Nationality*

Last Name*

First Name, Suffix*

Middle Name

9. Date of Birth*

10. City of Birth*

11. Country of Birth*

12. TIN*

13. Government ID Presented*

ID Number*

ID Expiry Date*

14. Address* (Address to be indicated should match with the IDs or utility bills presented)

(ex. DD-MMM-YYYY)

Floor No./Building/Street/ Barangay*

City*

Province/State*

Country*

Zip Code*

15. Home Number

16. Mobile Number*

17. Email Address*

18. Employment/Business Name*

19. Source of Wealth* (indicate all that apply)

Employment/Business Address

Floor No./Building/Street/ Barangay*

City*

Province/State*

Country*

Zip Code*

20. Position*

21. Nature of Employment/Business*

22. Estimated Gross Annual Income*

23. Expected Mode of Funding*

24. Foreign Account Tax Compliance Act (FATCA) Information

Are you a U.S. Person?*

24.a A U.S. person is any individual who falls under the following categories: a natural born U.S. citizen, a naturalized citizen of the United States of America, a non-U.S. Citizen who resides in the United States of America for income tax purposes, or a permanent resident of the United States of America with a valid permanent Resident Card (Green Card).

Your U.S. TIN may be any of the following: U.S. Social Security Number (SSN), Employer Identification Number (EIN), or Individual Taxpayer Number (ITIN). If you are a U.S. Person, but do not have a U.S. TIN, you undertake to provide one within thirty (30) calendar days from submitting this update.

24.b Foreign TIN (Other than U.S and PHL)

24.c Country of Tax Residence (Other than U.S and PHL)

25. Is the Client acting as a Trustee or, Agent, either as an individual or through a fiduciary relationship or similar arrangement?* (If yes, please fill out Annex C1 - Legal Arrangement Form)

26. I am a relative or associated to a person currently/formerly holding a position in any government agency of the Philippines or foreign government or an international organization.* (If yes, please provide the information below)

26.a Full Name

26.c Relationship

26.b Government Agency

26.d Position

27. Would you like to receive personalized communication and product offers from Sun Life Investment Management and Trust Corporation (SLIMTC); Sun Life of Canada (Philippines), Inc. (SLOCPI); Sun Life Asset Management Company, Inc. (SLAMCI); and other members of Sun Life Philippines or the Sun Life group that may help you with your financial needs?*

Sun Life Investment Management and Trust Corporation is a member of the Sun Life group of companies | www.slimtc.ph

For inquiries, feedback, requests, or complaint, you may contact us through (02) 8849 9888 or email us at SLIMTC.Communications.Notice@sunlife.com. Sun Life Investment Management and Trust Corporation (SLIMTC) is regulated by the Bangko Sentral ng Pilipinas (BSP). BSP Telephone Number (02) 8708 7087; Email: consumeraffairs@bsp.gov.ph; BSP Webchat: <http://www.bsp.gov.ph>

C. TERMS AND CONDITIONS

Unless the context requires otherwise, you and your refer to (all) the client/individuals and/or your Authorized Representative(s), as may be applicable, while we, *us*, *our*, and the Company refer to Sun Life Investment Management and Trust Corporation (SLIMTC).

IMPORTANT INFORMATION ON PROCEDURES FOR OPENING A NEW ACCOUNT

Any information provided in this Form, will be used to allow the Company to identify you and/or verify your information. This is to ensure that we protect you, your application, and your transaction with the Company from being used for money laundering and terrorist financing activities.

Compliance with the Data Privacy Act of 2012 (Republic Act No. 10173)

You agree that Sun Life Investment Management and Trust Corporation (SLIMTC), Sun Life Asset Management Company, Inc. (SLAMCI), and Sun Life of Canada (Philippines), Inc. (SLOCPI), collectively "Sun Life Philippines" or "Sun Life group," shall process your personal data to: a) evaluate your application and administer your account as a Sun Life Philippines' client; b) process transactions and enforce/fulfill contractual rights/obligations; c) improve the provision of products and services (including improvement in systems and business processes, data analytics, automated processing, etc.); d) comply with legal obligations, as well as laws and regulations (domestic or foreign); and e) manage risks and pursue its legitimate interests. Sun Life Philippines likewise uses automated processes, including artificial intelligence, to perform document verification by analyzing visual, data, and metadata elements. This automated analysis helps Sun Life Philippines assess the legitimacy of the documents you have submitted.

Sun Life Philippines may disclose your personal data with each other, its affiliates, service providers, regulators, and other third parties for purposes consistent with the foregoing, and to: (1) centralize and update your data; (2) simplify your application experience such as by pre-populating data fields; (3) simplify Know-Your-Client and risk rating processes, where possible; and 4) automated processing or profiling (e.g. marketing profiling).

Your rights include the right to be informed, access your data, rectify errors, object to automated processing or profiling, and file a complaint. For more information about your rights and how we protect your data, you may access our privacy policy at <https://www.sunlife.com/sl/pslf-philippines/en/privacy/>. Should you have any concerns in relation to your rights or the processing of your personal data, you may get in touch with our Data Protection Officer at privacy.slimtc@sunlife.com.

Your personal data shall be retained throughout the existence of your account(s) and/or upon the later of the expiration of the retention limit set by Sun Life Philippines' standards, laws and regulations, counted from account closure. You certify that you understand and agree with the declarations and authorizations above and the Company's privacy policy at <https://www.sunlife.com/sl/pslf-philippines/en/privacy/>.

Compliance with the Foreign Account Tax Compliance Act (FATCA)

The Foreign Account Tax Compliance Act (FATCA) requires us to identify, collect, and report tax-related information of our clients. You agree to inform us within thirty (30) calendar days of any change in your circumstances, which makes inaccurate in this form any previously declared information in FATCA; and provide an updated form to SLIMTC. You also agree for us to disclose your local and/or foreign tax status to the appropriate authority in accordance with the applicable law and/or regulation.

Recording of Telephone Conversations

Subject to any applicable law, you agree that the Company may record its telephone conversations with you and use such recording or transcript in any dispute in connection with the services provided to you and/or disclose the same to any regulatory authority having jurisdiction over the Company when so ordered by the relevant regulatory authority.

Applicable Laws

This application and related documents shall be governed by and interpreted in accordance with local or foreign laws that apply to SLIMTC. Any legal action arising thereupon shall be filed exclusively before the courts of Makati City, Philippines.

D. CLIENT ATTESTATION

By signing below, you confirm that:

- a) All information provided in this Form are true, correct, and complete.
- b) The funds where your investments are sourced from were not generated from, or in any way related to, any of the unlawful activities listed in the Anti-Money Laundering Act (AMLA) and the Terrorism Financing Prevention and Suppression Act (TFPSA).
- c) You consent to be bound by the obligations set out in the AMLA, TFPSA, and relevant United Nations Security Council Resolutions (UNSCR) relating to the prevention and suppression of terrorism, terrorist financing, and financing of proliferation of weapons of mass destruction, including the freezing and unfreezing actions as well as prohibitions from conducting transactions with designated persons and entities. In this regard, you authorize the Company to freeze and unfreeze your account pursuant to UNSCR and issuances of the Anti-Money Laundering Commission (AMLC), regardless of the filing of civil forfeiture proceedings or by order of the court or other government agency in accordance with law.
- d) You agree to immediately send the required/updated information to SLIMTC if any of the above information has changed, every three (3) years after account opening, or anytime upon SLIMTC's request. Otherwise, the Company may terminate your account with us. Further, you agree that prior to our receipt of updated information, we may continue to rely and act on the basis of information you have previously provided to us.
- e) SLIMTC may terminate your account if all your funds or portfolios with us have not been funded for six (6) months. SLIMTC has the right, in its sole discretion, but without any obligation to do so, to freeze your account without incurring any liability in case: (i) your account is the subject of an ongoing investigation for cybercrime, identity theft, estafa, fraud or financial crimes; or (ii) there is a dispute related to the account.
- f) You agree that for notifications, updates and communications regarding your account, SLIMTC will use your nominated email address as the main communication channel.
- g) Electronic or digital signatures or sign-in-wraps utilized in the Forms you submit to us shall have the same force and effect as a manual signature. You understand the risks and assume full responsibility for all your electronic transactions, and warrant that SLIMTC can rely on your electronic signatures and/or instructions via electronic means. We shall not be liable for acting upon such instructions, notices or requests nor shall we be obliged to investigate the authenticity of or verify the accuracy and completeness of your instructions, notices or requests. However, we may, in our sole discretion and without liability, refuse to immediately act on your instruction or request if we reasonably believe that the same is fraudulent.
- h) Should SLIMTC, at any time, require the physical versions of the documents you submitted electronically, you agree to provide them without delay.
 - i) We can make adjustments to your account(s) to correct any error. For any violation of our terms/conditions/policies, we reserve the right to terminate your account and charge you a fee.
 - j) You, acting as trustee or agent, ARE DULY AUTHORIZED TO REPRESENT YOUR TRUSTOR, PRINCIPAL, OR GRANTOR, and have obtained and hold correct and current information on the identity of the trustor, principal or grantor, or beneficiaries of this arrangement. You further undertake that you shall make available to SLIMTC and any regulatory authority having jurisdiction over it, to the extent allowed by law, information on the beneficial ownership and the assets subject of the legal arrangement to be held or managed under the terms of the said arrangement.
- k) If you chose a joint account, the secondary account holders confirm that you:
 - i) Agree that except for instances that we need to communicate with all joint account holders, notices, updates, and/or communications to the primary account holder shall be notice to all of you.
 - ii) Will individually submit the Annex B1 - Secondary Account Holder Client Information Form, where all of your personal information and declarations are set out, true, correct, and complete.
 - iii) Agree to be jointly bound with the primary account holder under a joint account arrangement.
 - iv) Understand and agree with the details concerning the joint account as stipulated in section D.

Client Suitability Assessment (CSA) Form

IMPORTANT NOTES & INSTRUCTIONS:

Please submit the accomplished Client Suitability Assessment Form via email to your SLIMTC Relationship Manager or to your Certified UITF Sales Personnel, along with the required documents.

For Joint Accounts, SLIMTC shall only require the Primary Account Holder/s to complete the CSA Form. Secondary Account Holder/s should proceed to the Client Acknowledgment portion directly.

This CSA will be used in assessing your investment profile based on your investment objectives, cash flow requirements, tolerance to risk, and financial profile. There are no right or wrong answers. Simply indicate what is most applicable to you under the circumstances cited. Please ensure that all questions are answered before submitting the form to SLIMTC.

FOR SLIMTC USE ONLY

ACCOUNT NUMBER

CLIENT RISK PROFILE QUESTIONNAIRE

1. How many years of investment experience do you have?
2. What portion of your assets will be invested and managed by SLIMTC?
3. In general, what is the time period intended for your investment?
4. Will you require the ability to withdraw your investment from SLIMTC?
5. What is your key investment objective?
6. Which among the following financial instruments are you currently invested in or had actual experience in terms of investments? *(Select all that apply)*

Time Deposits	UITFS/Mutual Funds, Promissory Notes, Corporate Bonds	Others, please specify below:
Government Securities	Derivatives, Foreign Currency Swaps, Hedged Instruments	
	Stocks/Equities, Preferred Shares	
7. How would you rate your self as an investor?
8. How much is your approximate investible income?
9. How much is your approximate financial obligations?

FOR CUSP/RM USE ONLY

TOTAL SCORE

CLIENT RISK PROFILE

- a. **CONSERVATIVE.** Client prefers an investment where the primary goal is to prevent the loss of principal. Exposure is limited to savings accounts.
- b. **MODERATELY CONSERVATIVE.** Client is willing and able to expose funds to a minimal degree of risk and fluctuation to achieve modest returns. Exposure is predominantly fixed income with a small portion in equities.
- c. **MODERATE.** Client is willing and able to expose funds to a moderate level of risk and fluctuation to achieve income and capital growth. Has almost equal exposure in fixed income and equities
- d. **MODERATELY AGGRESSIVE.** Client is willing and able to expose funds to higher degree of risk and fluctuation to achieve higher income and capital growth. Exposure is predominantly equities with a small portion in fixed income
- e. **AGGRESSIVE.** Client is willing and able to accept significantly higher risks involving absolute/uncorrelated returns and even possible loss of investment for potentially higher results. Very experienced, exposure is predominantly, if not all, in equities.

CLIENT ACKNOWLEDGEMENT

- a. I/We understand that this assessment is based on the information/data I/We provided and is designed to help us evaluate our financial needs as at the date of this declaration. I/We am/are aware that our financial needs may change over time depending on our financial situation and objectives; and understand/s that any incomplete or inaccurate information provided may affect this assessment. No guarantee is given as to the accuracy or completeness of the suggestions and recommendations provided as a result of this assessment.
- b. I/We understand that the products and services offered by SLIMTC are not covered by the Philippine Deposit Insurance Corporation (PDIC). Any income or loss from the said products and services shall be for the account of the client. SLIMTC is not liable for losses unless upon willful default, bad faith or gross negligence. I/We understand that my/our circumstances and attitude to risk can change over time, as such, SLIMTC will require me/us to update my/our risk profile at least once every three (3) years. However, should there be any change in my/our financial status before the end of this period, I/we can agree to notify SLIMTC so that my/our records can be updated immediately.
- c. **For Joint Accounts,** the Secondary Account Holder/s acknowledge/s that SLIMTC shall use the Primary Account Holder's CSA Score for the account which shall be binding on all of them.

RELATIONSHIP MANAGER / CERTIFIED UITF SALES PERSONNEL (CUSP) ATTESTATION

- a. I declare that I have performed sufficient fact-finding and analysis to ensure that the investment portfolio/strategy I recommended is suitable to the client based on the needs, objectives, risk profile, other holdings, financial situation and other facts the client has disclosed.
- b. I also declare that the recommended investment strategy/portfolios are consistent with the client's financial condition and risk appetite. In case the client opted to engage in an investment strategy / portfolios other than those recommended, I also declare that I have explained all the risks related to the same.
- c. I have considered the complexity of the investment strategy/portfolio and the underlying securities/financial products involved and the client's ability to understand it prior to making an investment strategy/portfolio recommendation.

Risk Disclosure Statement

IMPORTANT NOTES & INSTRUCTIONS:

Please submit the accomplished **Risk Disclosure Statement Form** via email to your SLIMTC Relationship Manager or to your Certified UITF Sales Personnel, along with the required documents.

FOR SLIMTC USE ONLY

ACCOUNT NUMBER

Prior to availing of any of the products or services of Sun Life Investment Management and Trust Corporation ("SLIMTC"), the client is hereby informed of the associated risks in such products and services. The risks enumerated in this document are not meant to be exhaustive as some products may be more volatile and riskier than others. For further information, you may get in touch with your Certified UITF Sales Personnel/Relationship Manager or send an email to SLIMTC.Communications.Notice@sunlife.com.

The Investment Management Accounts, Trust Accounts, Other Fiduciary Accounts, and Unit Investment Trust Funds (UITF) are not considered as deposit products and are not insured with and covered by the Philippine Deposit Insurance Corporation ("PDIC").

THE INVESTMENTS DO NOT PROVIDE GUARANTEED RETURNS. WHEN MARKET AND OTHER CONDITIONS ARE UNFAVORABLE, THE INVESTED AMOUNT IN WHOLE OR IN PART MAY LOSE ITS VALUE.

FOR INVESTMENTS IN THE UITF, NO RETURN IS GUARANTEED, EVEN IF INVESTED IN GOVERNMENT SECURITIES AND HIGH GRADE PRIME INVESTMENT OUTLETS. THE CLIENT'S PRINCIPAL AND EARNINGS FROM INVESTMENT IN THE FUND CAN BE LOST IN WHOLE OR IN PART WHEN THE NET ASSET VALUE PER UNIT (NAVPU) AT THE TIME OF REDEMPTION IS LOWER THAN THE NAVPU AT THE TIME OF PARTICIPATION. GAINS FROM AN INVESTMENT ARE REALIZED WHEN THE NAVPU AT THE TIME OF REDEMPTION IS HIGHER THAN THE NAVPU AT THE TIME OF PARTICIPATION.

Your availment of SLIMTC's products and services exposes you to the following risks:

a. **Market Risk:** This refers to current and prospective risk to investor's earnings or principal contribution arising from changes in the value of the client's holdings or investment portfolios. Security prices may rise or fall due to several factors. Such movements will affect the value of the capital of the investor.

i. **Interest rate.** This is the possibility for an investor to experience losses due to changes in interest rates. The purchase and sale of a debt instrument may result in profit or loss because the value of a debt instrument changes inversely with prevailing interest rates.

ii. **Foreign Exchange.** This is the possibility for an investor to experience losses due to fluctuations in foreign exchange rates. The exchange rates depend upon a variety of global and local factors, e.g., interest rates, economic performance, and political developments.

iii. **Country Risk.** This refers to the possibility for an investor to experience losses arising from investments in securities issued in foreign countries due to the political, economic and social structures of such countries. There are risks in foreign investments due to the possible internal and external conflicts, currency devaluation, foreign ownership limitations and tax increases of the foreign country involved which are difficult to predict but must be considered when making such investments.

b. **Credit Risk:** This refers to the possibility for an investor to experience losses due to the obligor's failure to meet the terms of any contract with the trust entity or otherwise perform as agreed. Credit risk arises from credit migration, defaults, and/or credit concentration. Defaults and downgrades relating to investment activities such as issuer defaults, country downgrades, custodian and/or broker late or failed delivery, expose the portfolio to potential decline in value. This also includes custodian and/or broker late or failed delivery.

c. **Liquidity Risk:** This refers to current and prospective risk to investor's earnings or principal contribution arising from inability to liquidate assets quickly with minimal loss in value. This may be caused by trading in securities with small or few outstanding issues, absence of buyers, limited buy/sell activity, or underdeveloped capital market. Portfolios with derivatives are also exposed to liquidity risk from collateral requirements required under the derivative contracts.

e. **Reinvestment Risk:** This is the risk associated with the possibility of having lower returns or earnings when maturing funds or interest earnings of funds are reinvested. Investors who redeem and realize their gains run the risk of reinvesting their funds in an alternative investment outlet with lower yields. Similarly, the fund manager is faced with the risk of not being able to find good or better alternative investment outlets as some of the securities in the fund matures.

f. **Operational Risk:** This refers to risk of potential losses arising from SLIMTC processes, people, and systems, and/or from external events. Operational risk arises from, but are not limited to:

i. **Regulatory Changes.** There may be changes in laws and regulations that could have an adverse impact on the value and return of your investments, which may result in you losing all or part of your investments. These changes are outside the control of SLIMTC and it will not be liable for any loss you may incur as a result of said regulatory changes.

ii. **Potential Conflicts 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. These transactions may include: purchase of own-institution or affiliate obligations; purchase of assets from or sales to own institution, directors, officers, subsidiaries, affiliates, or other related interests / parties; or purchases or sales between fiduciary/managed accounts.

iii. **Data Export.** The client's data may be hosted in a different country. There is a potential risk for data may face some level of vulnerability, regardless of where the server is located. These risks may involve breaches in data privacy and data security.

b. **Other Risks:**

i. **Complex Products.** Complex products such as derivatives are not suitable for all clients and are intended for experienced and sophisticated clients. There is a potential risk of loss of all or a substantial portion of the investment due to leveraging or other practices. There could be a mismatch between the change in the price of a hedge versus the change in the price of the exposure it hedges.

ii. **Taxation/ Changes in Taxation Rules.** 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.

CLIENT ACKNOWLEDGEMENT

I have fully read and understood this Risk Disclosure Statement and the nature and extent of the risks involved in the services and/or products I will avail from SLIMTC;

I am willing to take all risks involved in the services/products;

I have independently assessed and determined that the product or service is aligned with my risk tolerance, investment objectives, investment experience / sophistication, financial condition and needs, and personal circumstances. In the event that the product/transactions may not be aligned, I attest that I have been made aware of the risks and nature of the product/ services involved and have decided to proceed despite SLIMTC's assessment; and

This document shall form part of the terms and conditions of the services and/or products that I will avail from SLIMTC.

RELATIONSHIP MANAGER/CUSP ATTESTATION

I attest that I have:

1. advised the client to read this Risk Disclosure Statement;
2. encouraged the client to ask questions on matters contained in this Risk Disclosure Statement; and
3. fully explained the same to the client.

Participating Trust Agreement

IMPORTANT NOTES & INSTRUCTIONS:

Please submit the accomplished Participating Trust Agreement Form via email to your SLIMTC Relationship Manager or to your Certified UITF Sales Personnel, along with the required documents.

FOR SLIMTC USE ONLY

ACCOUNT NUMBER

The undersigned Participant/s, as TRUSTOR (regardless of number), through this Participating Trust Agreement (the "Agreement"), hereby agrees to participate in the selected investment product in the Initial Subscription section (the "FUND") a fund established and administered by Sun Life Investment Management and Trust Corporation (the "TRUSTEE").

It is expressly understood and agreed that this Agreement is subject to, and does not amend, modify or limit, the Fund's Declarations of Trust (the "Plan Rules") pertaining to the investments of the TRUSTOR, and the TRUSTOR is amenable to all the terms and conditions contained therein. As such, the TRUSTOR hereby explicitly declares that investment in the FUND is suitable to the investment requirements of the TRUSTOR.

The TRUSTOR and the TRUSTEE likewise agree as follows:

- a. **Participation and Redemption** - Participation in the FUND and redemption of such participation shall be allowed only on the basis of the net asset value of each participation unit (the "NAVPU") determined in accordance with the applicable Plan Rules. The TRUSTOR's investment in the FUND shall be expressed in terms of number of units of participation as appearing in the TRUSTOR's evidence of participation. The TRUSTOR shall transfer, convey and pay unto the TRUSTEE, such amount representing the value of the units as indicated in the TRUSTOR's evidence of participation, in the currency likewise indicated therein. Redemption of the Trustor's participation in the FUND shall only be allowed through means pursuant to the TRUSTEE's policy. Participation and redemption shall be allowed only at such frequency or at such times as provided in the applicable Plan Rules.
- b. **Client Suitability** - Prior to the acceptance of participation, the TRUSTEE shall perform client suitability, through Client Suitability Assessment forms, which shall be acknowledged and signed by the TRUSTOR. Notwithstanding the investor classification/risk profiling made by the TRUSTEE of the TRUSTOR through the CSA, the TRUSTOR may waive the results of the CSA and invest in a Fund which bears a higher risk through the accomplishment of the CSA Waiver.
- c. **Disclosure of Risks** - Prior to the signing of the Agreement, the TRUSTOR shall have completely read, fully understood and acknowledged the Risk Disclosure Statement provided by the TRUSTEE.
- d. **Joint Trustor Accounts** - Designation of a joint account as an "AND" or "OR" account shall be made by all the holders of the said joint account who shall be co-TRUSTORS. In the case of "AND" accounts, all instructions in connection with the operation of the account including redemptions therefrom must be signed or authorized by all the co-TRUSTORS. In the case of "OR" accounts, any one of the co-TRUSTORS is authorized to operate the account and to effect redemptions therefrom.
- e. **Administration and Investment of the FUND** - The FUND, which is the pool of trust funds from the participating trustors thereof, shall be managed, administered and invested by the TRUSTEE under the operation of the applicable Plan Rules.
- f. **Disclosure of Investment Outlets** - The TRUSTEE shall make available for the information of any interested participant a list of prospective and outstanding investment outlets for the FUND, which list shall be updated quarterly.
- g. **Data Privacy and Processing** - The TRUSTEE is authorized to disclose information, in any form, and provide documents relating to the TRUSTOR if required, requested or permitted to do so by: (a) Any applicable law or regulation; (b) Any applicable central depository, clearing body, company registrar, securities exchange, securities custodians, courts, regulatory body, BSP examiners and auditors; (c) The issuer/brokers/counterparties of the securities where the FUND or any part thereof is invested/will be invested; or (d) The entities managing the target fund/s, in case of feeder fund or fund of fund UITFs. The TRUSTOR likewise authorizes the transfer, disclosure and communication of any information relating to him/her from the TRUSTEE to, between and among offices and branches, of the TRUSTEE in connection with the provision of any product or services to the TRUSTOR and/or for data processing, storage, analysis, customer satisfaction surveys and anti-money laundering and US Foreign Account Tax Compliance Act (and other similar laws) monitoring and reporting. The TRUSTOR likewise consents to the use, processing and retention of personal and sensitive information (as defined under the Data Privacy Act of 2012) pertaining to him/her by the TRUSTEE for the purpose of this Agreement and in accordance with laws and regulations.
- h. **Compensation** - As compensation for the TRUSTEE's services, it shall be entitled to compensation as provided in the applicable Plan Rules.
- i. **Cooling-Off Period** - The TRUSTOR who is an individual or a juridical entity that is considered a micro or small enterprise (as defined in applicable Department of Trade and Industry (DTI) regulations) is entitled to a cooling-off period of two (2) banking days (the "Cooling-Off Period") from the date of initial participation of the TRUSTOR in the Fund, without penalty. Should the TRUSTOR decide to avail of the Cooling-Off Period, the TRUSTOR shall inform the TRUSTEE through a written notice of redemption. Upon receipt of the notice, the request shall be implemented subject to the Redemption Cut-Off Time and Redemption Settlement Date of the Fund. As a result of the cancellation, the TRUSTOR understands that such cancellation may result in a gain or loss depending on the prevailing net asset value per unit (NAVPU). The TRUSTOR shall bear the loss and the payment of all applicable costs and expenses arising from the termination of the Agreement.
- j. **Liability of the TRUSTEE** - Save for cases solely attributable to the TRUSTEE's fraud, willful default, evident bad faith or gross negligence, the TRUSTEE shall not be liable for any loss or depreciation in the value of the FUND or in the value of the TRUSTOR's units of participation in the FUND arising from any act done by the TRUSTEE pursuant to the terms hereof and the applicable Plan Rules. Neither shall the TRUSTEE be liable for refraining to do any act where such inaction in the good faith judgment of the TRUSTEE is necessary and appropriate for the proper and advantageous administration and management of the FUND.
- k. **Complaints Handling** - The TRUSTEE is regulated by the Bangko Sentral ng Pilipinas. For any complaint regarding the account, the TRUSTOR may: (a) Call (02) 8849 9888 during business hours (8:30AM to 5:30PM, Monday to Friday); (b) Send an email to SLIMTC.Communications@sunlife.com; or (c) Send an email to/call/visit the TRUSTOR's assigned Relationship Manager. Complaints received will be immediately relayed/elevated to the designated business unit for appropriate handling in accordance with the TRUSTEE's policies. The TRUSTOR may also contact the BSP Financial Consumer Protection Office at (02) 8708-7087 and email: consumeraffairs@bsp.gov.ph.
- l. **Amendments** - This Agreement shall be deemed automatically modified as and when the Plan Rules are amended by the TRUSTEE in order to comply with applicable laws and/or Bangko Sentral ng Pilipinas rules and regulations and for such other purposes as may be deemed proper and reasonable by the TRUSTEE.

- m. **Term of Agreement** - This Agreement shall continue and remain in force until the termination of the FUND in accordance with the Plan Rules or with laws, rules and regulations then existing.
- n. **Reference Documents** - The terms and conditions in the Plan Rules, Risk Disclosure Statement, Client Suitability Assessment, and the Evidence of Participation are incorporated herein by reference and shall for integral parts hereof. In executing this Agreement, TRUSTOR represents that he has carefully read and fully understood the same, and that the TRUSTOR has agreed to be bound by all the terms and conditions thereof. In case of inconsistencies, the provisions of the Plan Rules shall prevail over those of this Agreement and the other reference documents.
- o. **Retention Policy** - The TRUSTEE shall only retain and keep agreements, documents and records regarding the account for the period required by law, regulations and the TRUSTEE's retention policies. The TRUSTEE is authorized to dispose of or delete agreements, documents and records after the expiration of this required retention period. The TRUSTEE shall not be responsible for producing these agreements, documents and records for any purpose, and shall not incur any liability for failure to produce the same beyond the agreed period.
- p. **Evidence of Participation** - Contributions of the TRUSTOR into the FUND shall be evidenced by a separate Confirmation of Participation or Statement of Account which shall be issued by the TRUSTEE for this purpose. Any evidence of participation is non-negotiable and serves only to confirm the units purchased as of its date. The possession of the original copy of any evidence of participation does not constitute proof that the units appearing therein remain outstanding. The TRUSTOR's outstanding units shall be based solely on the books and records of the TRUSTEE. The TRUSTEE reserves the right to require the prior endorsement/surrender of any evidence of participation upon redemption of units. Notwithstanding the requirement for endorsement/surrender, mere possession of evidence of participation shall not be presumed or deemed as proof of non-payment of the redemption.
- q. **THE TRUSTOR ACKNOWLEDGES THAT THE FUND IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT NOR AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY SUN LIFE INVESTMENT MANAGEMENT AND TRUST CORPORATION OR ITS AFFILIATES OR SUBSIDIARIES. THE FUND IS NOT INSURED OR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC). THE FUND DOES NOT CARRY ANY GUARANTEED RATE OF RETURN AND ANY INCOME OR LOSS ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE FUND, INCLUDING INVESTMENTS IN GOVERNMENT SECURITIES, IS FOR THE TRUSTOR'S ACCOUNT. THE UNITS OF PARTICIPATION IN THE FUND, WHEN REDEEMED, MAY BE WORTH MORE OR LESS THAN THE TRUSTOR'S INITIAL INVESTMENT. HISTORICAL PERFORMANCE, WHEN PRESENTED, IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE RESULTS. THE TRUSTEE IS NOT LIABLE FOR LOSSES, UNLESS THERE IS FRAUD, WILLFUL DEFAULT, EVIDENT BAD FAITH OR GROSS NEGLIGENCE ON ITS PART.**

NOMINATED SETTLEMENT BANK ACCOUNT

The TRUSTOR hereby designates the following account details as the 'Primary Settlement Account' for all its subsequent UITF redemptions. In case said TRUSTOR is a joint account operated as an "OR" account, the CO-TRUSTORS agree to designate this Primary Settlement Account and shall release Sun Life Investment Management and Trust Corporation (SLIMTC) from any liability whatsoever.

Bank Account Name *(should match the UITF account name)*

Bank Account Number

Bank Name

INITIAL SUBSCRIPTION INFORMATION

Please indicate the Fund that you want to invest in, along with the amount and mode of payment.

UITF Name

UITF Class

Currency

Amount in Words

Amount in Figures

TRUSTEE:

SLIMTC Personnel Name

Signature

SLIMTC Personnel Name

Signature

Sun Life Investment Management and Trust Corporation is a member of the Sun Life group of companies | www.slimtc.ph

For inquiries, feedback, requests, or complaint, you may contact us through (02) 8849 9888 or email us at SLIMTC.Communications.Notice@sunlife.com. Sun Life Investment Management and Trust Corporation (SLIMTC) is regulated by the Bangko Sentral ng Pilipinas (BSP). BSP Telephone Number (02) 8708 7087; Email: consumeraffairs@bsp.gov.ph; BSP Webchat: <http://www.bsp.gov.ph>

Client Signature Page

IMPORTANT NOTES & INSTRUCTIONS: For Joint Account, **ALL** account holders should sign below.

FOR SLIMTC USE ONLY

ACCOUNT NUMBER

CLIENT ATTESTATION

By affixing my/our signature/s below, I/we confirm the following:

1. I/we received sufficient information about the product and/or service that we are acquiring/onboarding from Sun Life Investment Management and Trust Corporation (SLIMTC). Such information was presented to me/us in a clear, concise, accurate, and understandable, manner.
2. The terms and conditions, features, risks, fees, and charges of the product and/or service that we are acquiring/ onboarding were made known to me/us and we understand the same.
3. A copy of the proposal and/or product disclosure was made available to me/us, and I/we were given enough time to review and understand the terms and conditions of the product and/or service prior to the signing of the contract/agreement or executing the transaction.
4. I/we were informed of our rights and obligations, as well as the rights and obligations of SLIMTC, under the product and/or service we are acquiring/onboarding.
5. I/we have carefully read, fully understand, and agree to be bound by the terms and conditions/attestations/acknowledgments found in the following: **Account Information Form** (pages 1-2); **Client Suitability Assessment** (page 3); **Risk Disclosure Statement** (page 4); and **Participating Trust Agreement** (pages 5-6), of this Account Opening Kit.

Primary Account Holder

Signature

City, Country of Signing

Date Signed

Secondary Account Holder

Signature

City, Country of Signing

Date Signed

Secondary Account Holder

Signature

City, Country of Signing

Date Signed

Secondary Account Holder

Signature

City, Country of Signing

Date Signed

Secondary Account Holder

Signature

City, Country of Signing

Date Signed

RELATIONSHIP MANAGER / CUSP ATTESTATION

By affixing my signature below, I confirm:

1. That I have obtained satisfactory evidence to establish the accuracy of the information in this form and the Client/s' true identity.
2. That I met the Client/s personally or via video conference to perform the appropriate account onboarding and Client Suitability Assessment (CSA) processes.
3. That I verified that the Client personally signed the form, whether physically or electronically.
4. To the best of my knowledge, the Client/s is not engaged in any unlawful activity as mentioned in the Anti-Money Laundering Act (AMLA); and any amount that the Client will invest comes from legitimate sources. If at any time, in my opinion, the credibility of the Client/s' financial sources become questionable, I will immediately inform SLIMTC in writing to provide any other information needed to comply with local and foreign laws.
5. That I advised the Client/s that transactions will only be processed upon submission of complete information, documentary requirements, and cleared funds
6. If applicable, I made full disclosure to the Client/s that I receive compensation on a commission basis from the sale of investment products.
7. The RM/CUSP attestations in the **Client Suitability Assessment** (page 3), of this Account Opening Kit, and the **Client Suitability Assessment Waiver** (if applicable).

Mode of Account Onboarding

Distribution Channel

RM/CUSP Name

RM/CUSP Code

Signature

NBO

City, Country of Signing

Date Signed

FOR SLIMTC USE ONLY

Reviewed & Signature Verified By:

SLIMTC Personnel Name

Signature

Date Signed

Approved By:

SLIMTC Personnel Name

Signature

Date Signed

Sun Life Investment Management and Trust Corporation is a member of the Sun Life group of companies | www.slimtc.ph

For inquiries, feedback, requests, or complaint, you may contact us through (02) 8849 9888 or email us at SLIMTC.Communications.Notice@sunlife.com. Sun Life Investment Management and Trust Corporation (SLIMTC) is regulated by the Bangko Sentral ng Pilipinas (BSP). BSP Telephone Number (02) 8708 7087; Email: consumeraffairs@bsp.gov.ph; BSP Webchat: <http://www.bsp.gov.ph>