Sun Life Investment Management

SLIMTC PHP Short-Term Multi-Class Fixed Income Bond Fund

Frequently Asked Questions

What is the SLIMTC Short-Term Multi-Class Fixed Income Bond Fund? What are the Fund's Investment Objective?

The SLIMTC Short-Term Multi-Class Fixed Income Bond Fund is an actively managed fixed income / bond fund. The Fund aims to generate income and potential returns that are higher than money market instruments by investing in a diversified portfolio of PHP-denominated fixed income instruments and money market investments including collective investment schemes. The fund's maximum portfolio duration will be two years.

As a Multi-Class Fund, it will have more than one class of Participation Unit.

As a Short-Term Fixed Income Bond Fund, it may invest in various fixed income instruments with a weighted average portfolio life/duration of more than one (1) year.

What are the benefits of investing in this Fund?

The Fund's Value Propositions are as follows:

1. **Achieve higher potential yield than other liquid instruments.** The Fund aims to generate income and potential returns that are higher than money market instruments by investing in a diversified portfolio of PHP-denominated fixed income instruments and money market instruments including collective investment schemes.

2. **Potential higher returns for those who are willing to wait.** The Fund is suitable for moderately conservative investors who are looking for an alternative liquid investment outlet for their PHP-denominated funds while waiting for the next big investment opportunity. It is recommended to investors who:

    - Want to experience potential returns higher than money market instruments.
    - Want to cushion impacts of market fluctuations through funds diversification.
    - Want to slowly move their funds towards less risky and liquid assets, as they realize gains from their long-term investments.

Who should be investing in this Fund?

Clients who have at least a **moderately conservative risk profile** may invest in this Fund, and have a one (1) to two (2) years investment horizon

What are the minimum investment amounts for this Fund? How much is the minimum additional investment?

Unit Class	Min. Investment to Open	Min. Additional Investment Amount
Class A	PHP 5,000.00	PHP 5,000.00
Class B	PHP 15,000,000.00	PHP 500,000.00

What is the currency of this Fund?

This Fund is available for subscription and redemption in Philippine Pesos.

What are the fees charged by the Fund?

The following fees are charged by the UITF:

Trust Fee	Fees charged by SLIMTC for the administration of the UITF - Class A: 0.90% per annum - Class B: 0.70% per annum
External Auditor Fee	Fee paid for the services of the external auditor of the UITF
Custodian Fee	Fee paid for the services of the custodian of securities of the UITF

The above fees are already included in the daily NAVpu computations that are published for the UITF.

Does the Fund have a Holding Period? How much is the early redemption fee?

Yes, this fund has a minimum holding period of **seven (7) business days.** This shall apply to each subscription transaction made, whether an initial subscription or an additional participation.

An **early redemption fee equivalent to 1.00%** of the redeemed amount shall be charged to the Participant for any redemption made prior to the completion of the minimum holding period.

If I want to invest in this Fund, what forms do I need to fill out? Is Fund Switching Allowed?

If the Client is:	**Documentary Requirement/s:**
An investor who **does not have an existing UITF Account with SLIMTC**	Account Onboarding Kit CSA Waiver Form – if Applicable Valid ID with Signature and Address Proof of Bank Account Ownership
An **existing SLIMTC UITF investor, but without a SLIMTC STFI Fund**	Participating Trust Agreement with Initial Investment Form CSA Waiver Form – if Applicable
An **existing investor of SLIMTC STFI Fund, but wants to add or switch from other SLIMTC UITFs**	SLIMTC Fund Order Form

For a copy of the above-mentioned forms, you may visit SLIMTC UITF Page.

Both the interclass and interfund switches are allowed for this UITF subject to the Switching Terms and Conditions, minimum holding period, and any applicable early redemption fee.

What are the payment options to subscribe or add to this Fund?

Similar to the other SLIMTC Peso UITFs, this UITF may be Funded via:

- **Fund Transfer via PESONET**
- **Wire Transfer via RTGS**
- **Bills Payment via BPI, BDO or Union Bank**