

# SUN MAXILINK DOLLAR ONE

Your link to global investments



Sun Life

**SUN MAXILINK DOLLAR ONE** is a dollar-denominated investment-linked life insurance product that protects you from life's uncertainties until age 88, giving you financial security and peace of mind. It also allows you to boost the value of your dollars by investing in global funds! Designed to maximize your investment and fast-track your earnings, **SUN MAXILINK DOLLAR ONE** has no upfront charges!



#### **LIFE INSURANCE COVERAGE**

Secure your loved ones' future with guaranteed life insurance protection equivalent to at least 125% of the Single Premium.



#### **CONVENIENT ONE-TIME PAYMENT**

Enjoy the convenience of paying one-time while securing your loved ones and making your dollars grow.



#### **EASY ACCESS TO GLOBAL FUNDS**

Take advantage of global investment opportunities that can provide higher potential earnings and increase diversification of dollar assets.



#### **LOYALTY BONUS**

Keep your policy active for at least 10 years and receive a Loyalty Bonus! This may be credited to your policy in the form of units at the end of the 10th year and every five years thereafter as long as your policy is in force.



#### **NO UPFRONT CHARGES**

Allow your investment to grow faster since there are no premium charges. Your dollars are fully invested to achieve maximum potential returns.

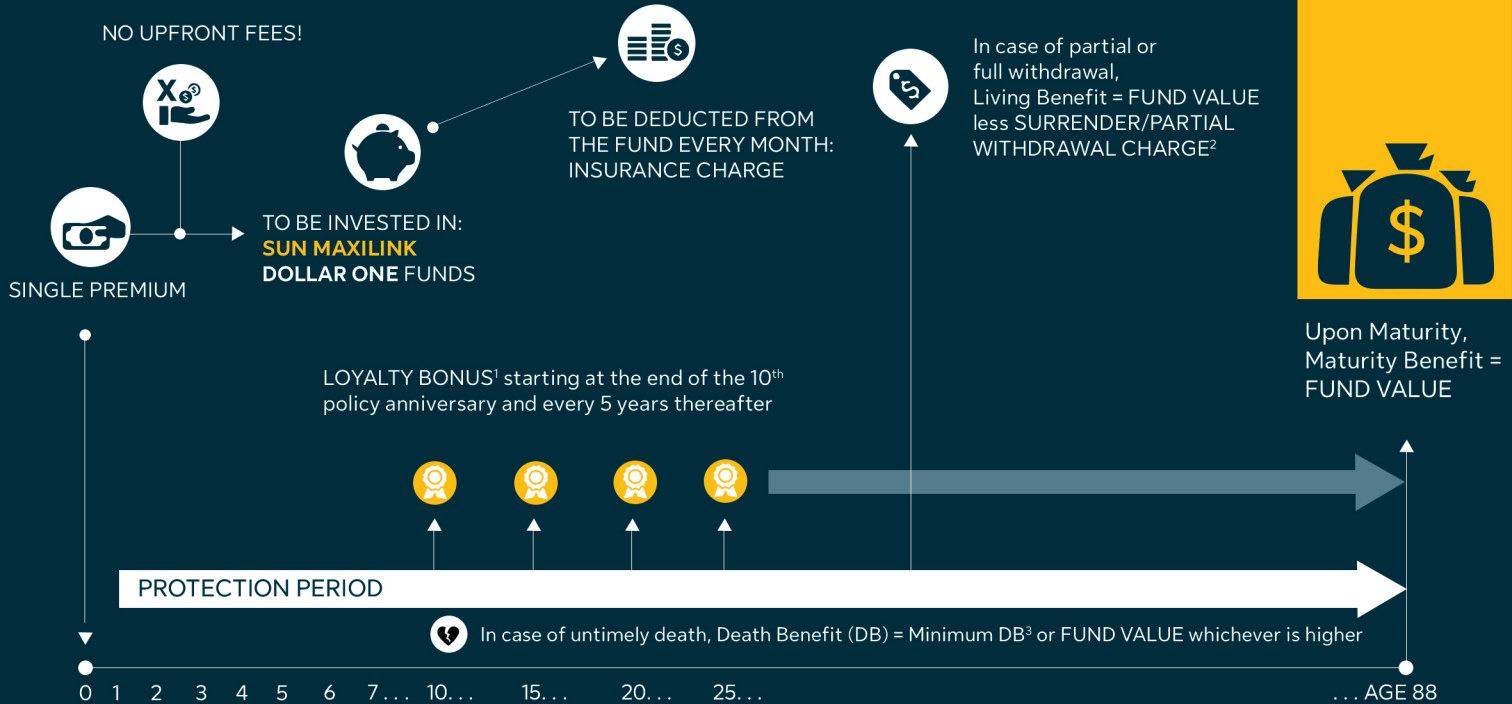


#### **GUARANTEED ACCEPTANCE**

Experience hassle-free application and policy approval through the Guaranteed Insurability Offer, subject to certain limits of the Company.

NOTE: The above benefits are subject to the specific guidelines set by the Company and the actual provisions of the insurance policy contract.

# HOW DOES **SUN MAXILINK DOLLAR ONE** WORK?



<sup>1</sup>The amount of Loyalty Bonus is determined by the Company from time to time and will only be used to create additional units for allocation to the policy in accordance with the Fund Allocation Instruction. It is not guaranteed and will depend on the actual performance of the fund.

<sup>2</sup>Dependent on policy year.

<sup>3</sup>The Minimum Death Benefit is equal to 125% of Single Premium less 125% of each partial withdrawal (if any). However, for application settled under GIO, Sun Life will pay the Fund Value plus charges if the insured dies within 2 years after the issue date of the policy, and such death is due to causes other than accident.

## The Brighter Life with Sun Life

You certainly have a picture of what the Brighter Life looks like for you. Financial Planning is a crucial step to help you get there.

When it comes to Financial Planning, your Sun Life financial advisor can help you develop a customized plan and recommend the appropriate product solutions that can give you Money for Life.

**Money for Life** is Sun Life's lifestage and needs-based financial planning approach to ensure that you are prepared for every stage of your life.

These financial needs encompass the concerns that you may encounter over your lifetime.

**SUN MaxiLink Dollar One** is suitable for addressing the following needs:



### Life Stage

Preparing Ahead

Nurturing my health and wealth



Leaving a Legacy

Ensuring lasting golden years

### Financial Needs

PRIMARY



Growing a retirement fund



Accumulating a fund for loved ones

SECONDARY



Preserving a retirement fund



Planning for estate transfer

# Experience **SUN MAXILINK DOLLAR ONE** TODAY!

Call 8849-9888 or contact your Sun Life Advisor.

▶ VISIT [SUNLIFE.COM.PH](https://www.sunlife.com.ph)



Sun Life Financial is a leading international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients.

Sun Life of Canada (Phils.), Inc. is a member of the Sun Life Financial group of companies with over 120 years worth of experience in financial planning and wealth management.



Sun Life

VISIT [sunlife.com.ph](http://sunlife.com.ph)

In the Philippines, Sun Life Financial is represented by Sun Life of Canada (Phils.), Inc., offering life insurance products; Sun Life Asset Management Company, Inc., managing and distributing the Sun Life Prosperity Funds; and Sun Life Financial Plans, Inc.

This document is issued by Sun Life of Canada (Philippines), Inc. Important information about Sun MaxiLink Dollar One is contained in the policy proposal (available through your Sun Life Advisor) and the insurance policy contract. Should there be any discrepancy between the statement(s) contained in this material and the insurance policy contract, the provisions of the insurance policy contract will prevail.

The investment risks, including but not limited to credit risk, mark-to-market risk, taxation risk, regulatory risk, currency risk, interest rate risk, liquidity risk, and default risk associated with this product are to be borne solely by the policy owner.

## GLOBAL INCOME FUND

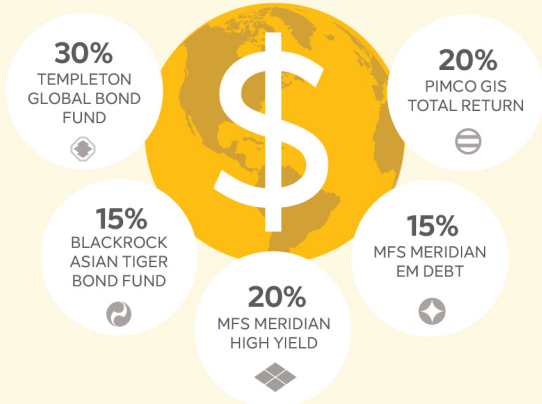
### FUND OBJECTIVE:

The Fund is designed to stay invested only in foreign currency denominated high-quality fixed income and fixed income-linked instruments that are classified as average to below average risk.

### HOW DOES GLOBAL INCOME FUND WORK?

Global Income Fund is a fund-of-funds which invests in a globally diversified portfolio of thoroughly selected 5 fixed income funds. To provide superior potential returns, target allocation will be as follows:

#### GLOBAL INCOME FUND



### THE GLOBAL INCOME FUND IS COMPOSED OF:



#### TEMPLETON GLOBAL BOND FUND

Invests principally in a portfolio of fixed or floating rate debt securities and debt obligations issued by government or government-related issuers worldwide.



#### PIMCO GIS TOTAL RETURN

A diverse portfolio of intermediate-term, investment grade securities, actively managed to maximize total return while minimizing risk relative to the benchmark. The Fund invests primarily in US government, mortgage and corporate bonds, but may have tactical allocations to municipal, high yield and non-US markets.



#### BLACKROCK ASIAN TIGER BOND FUND

This Fund invests at least 70% of its total assets in the fixed income securities of governments, agencies, and companies domiciled in, or exercising the predominant part of their economic activity in Asian Tiger countries.



#### MFS MERIDIAN HIGH YIELD

Invests primarily in below-investment grade debt instruments. The Fund generally focuses its investments in US corporate debt instruments, but may also invest in non-US issuers located in developed and emerging market countries and government debt instruments.



#### MFS MERIDIAN EM DEBT

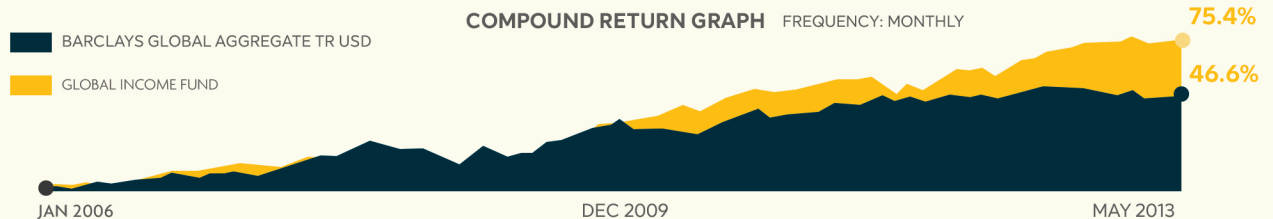
A globally diversified portfolio of emerging market debt focusing primarily on US Dollar-denominated emerging market debt, specifically sovereign debt, but corporate debt may also be used when sovereign fundamentals are sound.

## GLOBAL INCOME FUND – HISTORICAL PERFORMANCE

HISTORICAL RETURNS AS AT MAY 31, 2013\*

Category	Fund Name	Allocation	1-Year	3-Year	5-Year	7-Year
GLOBAL	TEMPLETON GLOBAL BOND FUND	30%	15.87%	7.00%	9.21%	9.59%
US	PIMCO GIS TOTAL RETURN	20%	2.93%	4.61%	6.11%	6.56%
REGIONAL	BLACKROCK ASIAN TIGER BOND	15%	10.61%	8.16%	8.24%	7.57%
HIGH YIELD	MFS MERIDIAN HIGH YIELD	20%	12.78%	10.39%	6.60%	5.97%
EM DEBT	MFS MERIDIAN EM DEBT	15%	10.60%	9.52%	9.00%	9.05%
Global Income Portfolio			4.78%	6.65%	8.95%	7.80%

\* Returns shown for the Global Income Portfolio are hypothetical and based on the target allocation held over the specified period, rebalanced monthly. Hypothetical performance does not represent actual performance of a portfolio, and is not a guarantee of the expected future performance. Investments may decline in value. Underlying funds and allocations may vary over time. The historical returns illustrated do not consider applicable product fees and charges.



Historical performance shows that Global Income Fund has consistently exceeded its benchmark (Barclays Global Aggregate TRU USD) since December 2009.