

WHAT FEES WILL I BE CHARGED WITH?

A sales load fee* is charged depending on your investment amount and horizon.

FRONT-END LOAD

A minimal fee will be deducted upfront when you open an account.

- May decrease the shares or units your money can buy
- Allows you to redeem your investment anytime without paying exit fees

INVESTMENT AMOUNT	FRONT-END RATE
Less than PHP 100K	2.00%
PHP 100K to less than PHP 1M	1.50%
PHP 1M to less than PHP 5M	1.00%
PHP 5M and up	0.50%

BACK-END LOAD

No fee will be deducted when you open an account.

- Allows you to maximize your money by getting the most number of shares or units it can buy
- Charges you with an exit fee should you redeem your investment within five years

REDEMPTION PERIOD	BACK-END RATE
1st Year	5.00%
2nd Year	4.00%
3rd Year	3.00%
4th Year	2.00%
5th Year	1.00%
Beyond 5 years	None

*The sales load fee is subject to 12% VAT and applies to all peso-denominated Sun Life Prosperity Funds except the Sun Life Prosperity Peso Starter Fund.



Your lifetime partner in your pursuit of prosperity.

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Talk to your Sun Life Financial Advisor or Relationship Manager today.



SUN LIFE PROSPERITY FUNDS PHILIPPINE PESO-DENOMINATED

Partnering for Prosperity

A lifetime partner, like Sun Life Asset Management, inspires you to live your dreams, believes in you, supports you, and makes life even brighter.

WHAT IS A MUTUAL FUND AND HOW DOES IT WORK?

A **mutual fund** is an investment company that pools money from different investors. The money is invested in various securities depending on the objective of the fund.

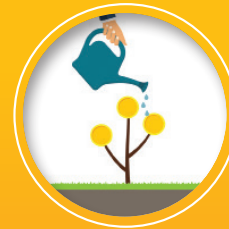
The **Sun Life Prosperity Funds**, a suite of mutual funds managed and distributed by **Sun Life Asset Management Company, Inc.**, cater to various risk appetites and investment horizons.



Investors buy shares/units in their desired mutual fund company



The mutual fund company pools the investors' money



Fund managers invest the money in different securities with the objective of making it grow over time



Investors will share in the potential returns of the fund

WHY SHOULD I INVEST IN MUTUAL FUNDS?



HIGHER POTENTIAL RETURNS

The Sun Life Prosperity Funds have historically generated higher returns compared to traditional deposit products.
Note: Past performance does not guarantee future performance.



AFFORDABILITY

Start investing with only PHP 1,000.
Note: Only the Sun Life Prosperity Peso Starter Fund maintains a PHP 100 minimum and additional investment amounts.



LIQUIDITY

Redeem your investment anytime at current fund value*.
**Some Funds may have a holding period.*



DIVERSIFICATION

Funds are invested in a wide range of financial outlets to minimize risks, i.e. interest rates, market prices, etc.



PROFESSIONAL FUND MANAGEMENT

Funds are managed by investment professionals dedicated to ensure that each one generates the best returns over the long-term.



GLOBAL EXPERTISE

Sun Life Asset Management is a member of the Sun Life group of companies. Sun Life operates in a number of markets worldwide, such as Canada, the United States, and the United Kingdom.

Visit bit.ly/SLAMCIBrightIdeas to find out more about mutual funds.

WHICH MUTUAL FUND SHOULD I INVEST IN?

It all depends on your financial goals. Ask yourself: *What is my financial goal? How long can I keep my money invested? What level of risk am I willing to take?*

The answers will help you decide which among the Sun Life Prosperity Funds suit you best.

SHORT-TERM
(1-3 years)

LONG-TERM
(10 years and up)

MODEST POTENTIAL RETURN
LOW RISK

HIGH POTENTIAL RETURN
HIGH RISK



MONEY MARKET FUNDS
Short-Term Securities



BOND FUNDS
Government and Corporate Bonds



BALANCED FUNDS
Bonds and Stocks



EQUITY FUNDS
Stocks

We also have tools that will help you determine the best fund for your investment needs. Go to sunlifefunds.com and check these out:

1

MONEY FOR LIFE PLANNER

Establish your investment personality and outline your goals.

2

EXPENSE CALCULATOR

Identify where your money goes and see how much you can save and invest.

3

INVESTMENT CALCULATOR

See how your money can grow over time.



SUN LIFE PROSPERITY FUNDS PHILIPPINE PESO-DENOMINATED

Start your investing journey today and be on your way to prosperity.



**INVESTMENT
OBJECTIVE**



**TIME
HORIZON**



**RISK
PROFILE**



**INVESTMENT
MIX**



**FUND
TYPE**



SUN LIFE PROSPERITY PESO STARTER FUND

(Formerly Sun Life Prosperity Money Market Fund)

An alternative savings vehicle that provides higher potential annual returns compared to traditional bank accounts.

Preserve my capital

Short-Term

Conservative

Cash and Cash Equivalents

Money Market



SUN LIFE PROSPERITY GS FUND

Enjoy stable and modest returns by investing in a portfolio of government securities and other fixed income instruments.

Preserve my capital and earn some income

Medium-Term

Moderate

Government Securities; Cash and Cash Equivalents

Medium-Term Philippine Government Bond



SUN LIFE OF CANADA PROSPERITY BOND FUND

Enjoy steady growth by investing in a portfolio of government-issued and corporate bonds.

Preserve my capital and earn some income

Medium-Term

Moderate

Government and Corporate Bonds; Cash and Cash Equivalents

Medium-Term Bond



SUN LIFE OF CANADA PROSPERITY BALANCED FUND

Get the best of both worlds by diversifying your investments in a mix of bonds and stocks to ensure stability and growth.

Earn income and grow my capital

Medium to Long-Term

Balanced

Philippine Equities; Fixed Income; Cash and Cash Equivalents

Balanced



SUN LIFE PROSPERITY ACHIEVER FUND 2028, 2038, 2048

Prepare for a future need or milestone event by investing in your chosen fund, which adjusts its asset allocation as the chosen target date approaches.

Prioritize capital growth

Long-Term

Balanced

Philippine Equities; Fixed Income; Cash and Cash Equivalents

Target Date/ Multi-Asset/ Asset Allocation



SUN LIFE PROSPERITY PHILIPPINE STOCK INDEX FUND

Invest in the Philippine Stock Exchange Index (PSEi) without consuming much time and putting in huge amounts of money.

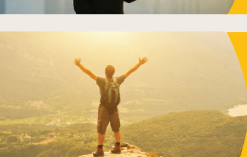
Mirror the performance of the PSEi

Long-Term

Aggressive

Philippine Equities; Cash and Cash Equivalents

Equity Index



SUN LIFE OF CANADA PROSPERITY PHILIPPINE EQUITY FUND

Maximize your money's earning potential by investing in a portfolio of high-grade stocks listed in the Philippine Stock Exchange.

Maximize returns

Long-Term

Aggressive

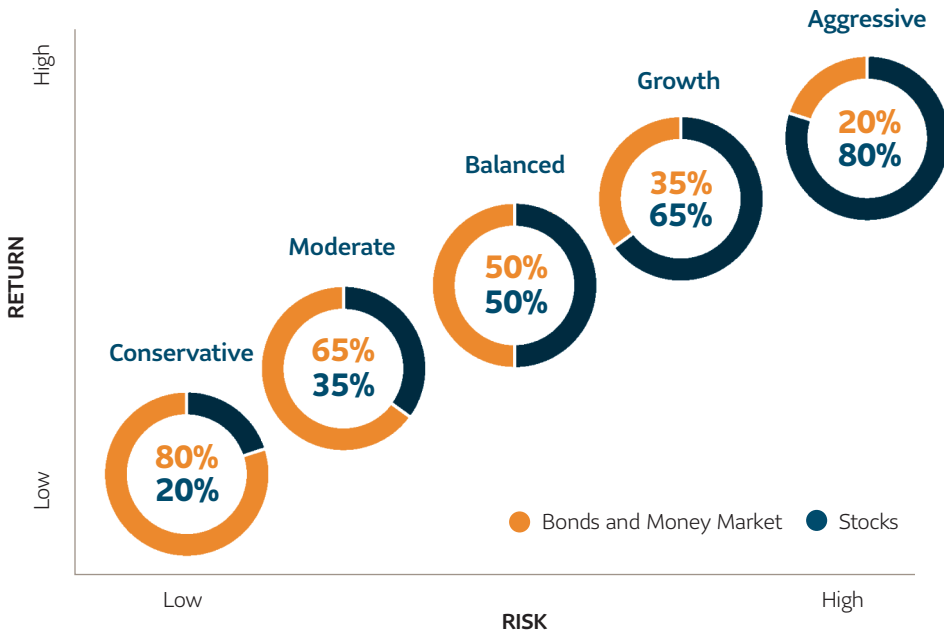
Philippine Equities; Cash and Cash Equivalents

Actively Managed Equity

For complete information on the funds, please refer to each one's prospectus found on sunlifefunds.com.

INVESTMENT PORTFOLIO MIX

Sun Life Asset Management's recommended investment portfolios were designed for various investor profiles.



How to build and strengthen your investment portfolio:

- 1** *Develop a goal-oriented portfolio that is aligned with your risk profile.* Reduce risk by developing a portfolio that is able to withstand changes in market environment. This will help you pursue more stable returns for the level of risk you are willing to take.
- 2** *Diversify and rebalance your portfolio.* Manage risks and make sure that your portfolio is not overly reliant on one stock, sector, or asset class.

INVESTOR PROFILE



Anna hopes to travel to a dream destination with loved ones in the next 1 to 3 years. Her risk profile is classified as **conservative**.

Note: The conservative risk profile means the investor wants to preserve her capital. She is also eager to take advantage of opportunities to grow money.

THE INVESTMENT MIX SOLUTION



80% Bonds
20% Stocks

THE SUN LIFE PROSPERITY FUNDS



75% Bond Fund
20% Philippine Stock Index Fund

5% Peso Starter Fund



Joe wants to retire comfortably in the next 20 years. His risk profile is classified as **aggressive**.

Note: The aggressive risk profile means the investor is willing to withstand fluctuations in the market for higher potential returns or capital growth.



80% Stocks
20% Bonds



80% Philippine Stock Index Fund
15% Bond Fund

5% Peso Starter Fund

To know more about which funds suit your investment needs, consult your Sun Life Financial Advisor or Relationship Manager, or visit sunlifefunds.com.

HOW DO I INVEST ONLINE?

Harness the power of technology to keep your finances in check at your own convenience.

SLAMCI ONLINE

(Open to New Investors)

1



Explore the tools available at sunlifefunds.com to determine your client risk profile.

2



Learn more about which Fund suits you best. Once you've decided, click "Buy Now".

3



Completely fill out the online application form, upload your selfie, and settle payment for your initial investment.

4



Once confirmed, you may already view and manage your investment(s) on the My Sun Life Client Portal or Sun Life PH Mobile App (available on Google Play and App Store). These tools may also be used by existing investors when monitoring and managing their investments.

BILLS PAYMENT

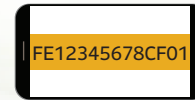
via electronic channels
(Open to Existing Investors)

1



Enroll your chosen Fund(s) as biller through your bank's mobile application or website.

2



Indicate the sales load prefix and account number to be enrolled in the reference number field of the application, e.g. FE/BE12345678CF01.
Note: Use "FE" or "BE" for Front-End or Back-End investments, respectively.

3



Once confirmed, you may proceed with payment for your Fund(s) by selecting the Fund(s) as biller.

Bills Payment via over-the-counter is open to all investors including non-bank accountholders. Participating banks include BDO, BPI, and Metrobank.

AUTO-INVEST

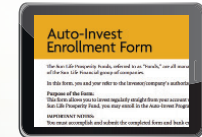
(Open to Existing Investors)

1



Accomplish the *Automatic Debit Agreement Form* of your bank.

2



Accomplish the *Auto-Invest Enrollment Form*.

3



Submit both forms to the nearest Sun Life Client Service Center and await the confirmation of your enrollment via SMS and e-mail.

Participating banks include BDO, BPI, Metrobank, and Security Bank.

Consult your Sun Life Financial Advisor or Relationship Manager for more information.