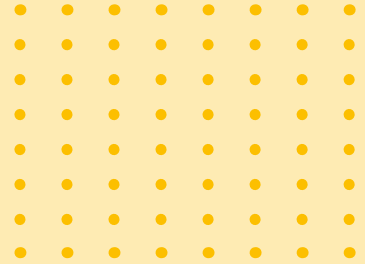
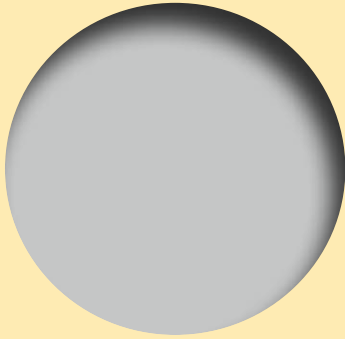


# PROSPECTS





# PROSPECTS

A publication of Sun Life Asset Management Company, Inc. (SLAMCI)



Sun Life Asset Management Company, Inc., a wholly owned subsidiary of Sun Life Financial Philippines, is committed to be your partner in your pursuit of prosperity. Established in 2000, it has since become the leading non-bank asset management company in the country managing 12 Mutual Funds, with PHP 84B in Assets Under Management (AUM) as of December 2017.

## MISSION

Be a lifetime partner of Filipinos in their pursuit of prosperity by enlightening them with sound advice, empowering them with relevant wealth solutions, and engaging them through excellent service.

## VISION

Become the most trusted and leading asset management company, guiding Filipinos to prosperity with highly engaged partners.



Digital technology is a gateway to a brighter future ahead. Harness its power in your financial journey so you can be on your way to prosperity.



# MESSAGE FROM THE PRESIDENT



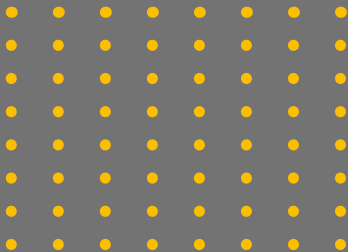
If I could sum up the 2017 story of Sun Life Asset Management Company, Inc. in one word, it would be with this: *growth*. It has been one productive year that saw us flourishing in different aspects, all for the advancement of our company, and for the benefit of our clients.

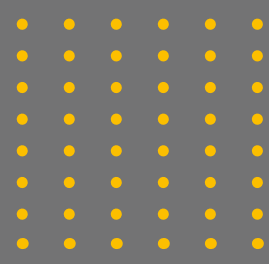
For instance, we expanded our product suite with the introduction of the *Sun Life Prosperity Dollar Starter Fund* designed for conservative investors who are keen on transitioning from traditional bank deposit products to investments, bringing the total number of the Sun Life Prosperity Funds to twelve (12).

Programs designed to seamlessly integrate investing into our clients' lives were also enhanced, including *Auto-Invest*, *Bills Payment*, and *Sun Synergy Recharged*. Meanwhile, the management and distribution fees of the *Sun Life Prosperity Bond*, *GS*, and *Dynamic Funds* were also lowered, allowing clients to potentially enjoy higher returns on their investments.

Growth paved the way for milestones. The previous year saw us marking an AUM of *Php 84 billion*, thus cementing our position as the largest non-bank asset management company in the Philippines to date. SLAMCI also received several citations from the Philippine Investment Funds Association (PIFA) for the performance of the Sun Life Prosperity Funds, which the company is managing, and from the Philippine Quill Awards for the company's revolutionary offering that enables Filipinos to conveniently invest in mutual funds: the *Sun Life Prosperity Card*.

The 2017 full-year returns of the Sun Life Prosperity Funds were really promising for our investors. All funds managed by Sun Life have generated positive returns for the year. In fact, the peso fixed income funds were the top funds in their respective categories, and the peso equity and balanced funds generated double-digit returns for the year.





The 2017 results are testament of our commitment to provide superior returns to our investors. There is a whole community working hard to make sure that you will always have a delightful investing experience with SLAMCI, and rooting for you as you pursue financial prosperity.

I would like to make special mention of the outgoing chairman of the Sun Life Prosperity Funds, **Riza Mantaring**, who has shaped SLAMCI and the Funds to be what they are today. As a genuine advocate of financial security, Riza has always believed in investing as a valuable tool in one's financial journey, where it complements Sun Life's insurance business. Riza will be leaving behind a rich legacy, one which I know our incoming chairman, **Benedict Sison**, will further enrich. Given his expertise, dedication, and passion for helping Filipinos achieve prosperity, I have no doubt that Sun Life and the Prosperity Funds will further thrive under his watch.

The possibilities ahead are definitely exciting, as we strive to expand our reach to serve even more Filipinos. Financial literacy continues to be at the core of our mission. After all, it is only when people are well-informed about money management and financial instruments that they can make the best choices and create their brighter future.

As we move forward, we aim to grow more, so we can be more and do more, not just for our clients, but for many other Filipinos who dream of achieving prosperity. We look forward to nurturing these dreams and helping them become a reality. This is where we shall draw inspiration and strength, as we continue our story and strive to soar higher.



**Riza Mantaring**



**Benedict Sison**

*Valerie N. Pama*

**VALERIE N. PAMA**



It goes without saying that technology has changed the lives of Filipinos in many ways. For the most part, it has been for the better, where communicating, interacting, and transacting have become easier and more convenient.

In the same way, Sun Life Asset Management Company, Inc. (SLAMCI) has strived to leverage on technology to develop new products, programs, services, and channels, in a bid to offer bright choices as we assist you in your financial journey in the age of digital transformation.

We have been relentless in this endeavor, and while it is a continuing story, several milestones have been marked thus far. These and more shall be unveiled as you flip through the pages of this year's *Prospects*. We aim to share with you what we have accomplished; after all, you are among those who have inspired us to innovate and improve

SLAMCI is grateful for the steadfast support that you have given us over the years. It is because of your unwavering trust that we have achieved a record-high Assets Under Management (AUM) of Php 84 billion as end of 2017 and solidified

our position as the largest non-bank affiliated asset management company in the Philippines.

This further fuels our passion to improve our suite of products and services. Over the coming months, you can expect new products that will cater to more of your growing investment needs, as well as more bank partners for your *Bills Payment* requirements.

Behind all these initiatives is a team dedicated to seeing you fulfill your financial goals. Allow us to take this opportunity to introduce to you the hardworking and dedicated people of the *Investor Services* and *Finance* teams. They have been instrumental in fulfilling the company's mission and promise to be your constant guide and partner in your journey to financial freedom and security.

As this issue of *Prospects* offers you a closer look at our programs, our people, and your fellow investors whose lives have been significantly enriched by investing, we hope that you will be inspired to share more about SLAMCI to your family and friends, so they too may be inspired to begin their investing story. This way, we can create a ripple that will lead more Filipinos to a brighter, more prosperous life.

# PROSPECTS

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# IN PROSPECTS 2018



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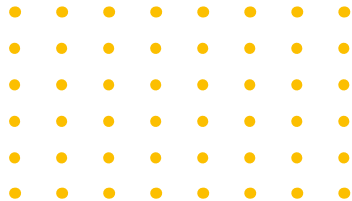
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# SHINE BRIGHT WITH THE BEST

Euromoney's 2018  
Best Asset Management Company — Philippines

SLAMCI shone the brightest in Euromoney's annual Private Banking and Wealth Management Survey where it was named the Best Asset Management Company in the Philippines for 2018.

A leading barometer of the world's best service and product providers, the survey was conducted in 66 countries and with over 600 financial institutions participating.

It's all for you. SLAMCI strives to be the best so we can help you shine your brightest.

Thank you for the continued trust and support!





A stylized illustration of a cityscape with various buildings in shades of yellow, orange, and grey. Overlaid on the scene are several dotted white lines connecting circular nodes, resembling a network or data flow. Small white stars are scattered throughout the yellow background. The overall aesthetic is modern and optimistic.

# **GREATER HEIGHTS**

Your dreams and goals fuel our desire to excel and reach greater heights. These have paved the way for notable innovations, enabling you to make the most of what the market has to offer, and enriching your journey as an investor.



# 2017 HIGHLIGHTS

## INDUSTRY LEADERSHIP



Largest non-bank affiliated asset management company with over **P84B** in Assets Under Management (as of December 2017)

## DIVERSE PRODUCT SUITE



12 Philippine Peso and US Dollar denominated mutual funds, called the Sun Life Prosperity Funds

## STRONG DISTRIBUTION NETWORK



**Over 2,900**  
Financial Advisors



**10**  
Bank Partners



**4**  
Broker Partners

## PROFESSIONAL PORTFOLIO MANAGEMENT



**65 Awards of Excellence for Fund Performance** in the Philippine Investment Funds Association Awards (2006-2016)

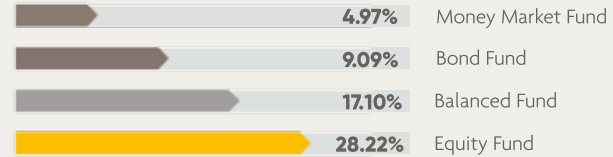
**PLUS!** Recognitions from *Euromoney*, *Reader's Digest*, and the International Association of Business Communicators (IABC)

## GROWING CLIENT BASE



Trusted by more than 100,000 clients

## COMPETITIVE RETURNS



5-Year Cumulative Returns as of December 2017

*Past performance is not indicative of future performance.*

## BRIGHT OFFERINGS

*Our illustrious suite of tools make it easier to do business with us.*



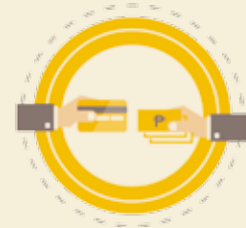
### SUN LIFE PROSPERITY CARD

A unique and lasting present  
at just Php 5,000



### AUTO-INVEST

Regular investments through  
your bank account



### BILLS PAYMENT

Convenient investment  
top-ups via BDO



### Regular Investments Simplified for Employees

Affordable investment for as  
low as Php 300 a month



### MY SUN LIFE ACCOUNT

Add, switch, or redeem from your mutual  
funds investment using the My Sun Life Client  
Portal or Sun Life PH mobile app



### SUN SYNERGY RECHARGED

Security and earnings through  
insurance protection and potentially  
high-yielding investments



# A BRIGHTER ECONOMIC OUTLOOK

*2017 brought us several challenges and opportunities. It made for an exciting chapter in our story, but overall, it paved the way for a brighter life under the Sun.*



**Michael D. Enriquez**

*Chief Investments Officer*

The fixed income and equity markets both registered decent gains in the previous year, with the Sun Life Prosperity GS Fund, Bond Fund, and Money Market Funds ending the year as the top funds in their respective categories. Meanwhile, the Sun Life Prosperity Philippine Stock Index Fund and World Voyager Fund each generated more than 20% returns for its investors in 2017.

## THE GLOBAL MARKETS

Global growth started to pick-up in 2017, 10 years after the Great Recession started. Global economic growth has been accelerating, and stock markets around the world hit record highs. In fact, the International Monetary Fund (IMF) even said in October that “the outlook is strengthening, with a notable pickup in investment, trade, and industrial production, together with rising confidence.” The IMF likewise predicted that global growth will average 3.7% in 2017— that’s half a percentage point higher than in 2016.

On top of these, the economy of the United States also started to show signs of recovery, and the Federal Reserve is set to slowly hike interest rates.

## THE LOCAL MARKET

We started 2017 strong with the equity markets posting gains, as investors flocked into the market with strong interest. This came about as the world was still processing three (3) major surprises in 2016: Donald Trump winning the US presidency, BREXIT, and the victory of Davao City Mayor Rodrigo Duterte in the Philippine presidential elections.

In terms of the economy, rising domestic and external export demand helped make the Philippines one of Asia’s best-performing economies, with various key sectors posting high levels of growth. Stable domestic consumption held its own, but the growth in the public sector investment enabled the economy to sustain the country’s growth rate. While there was a realistic level of skepticism as to the passage of the Tax Reform for Acceleration and Inclusion (TRAIN) Law in early 2017, the Duterte Administration was able to muster this reform agenda in both chambers of Congress, and it was signed into law by late December. The implementation of the TRAIN Law gave way for the Filipino worker to better enjoy the fruits of his labor by reducing, if not totally eliminating, the withheld income tax which used to take a significant

chunk from one's take-home pay. However, this came at a price in the form of an increase in other taxes, such as excise taxes and other taxes for certain goods. Skeptics of the law remain apprehensive of its effects on the ordinary Juan dela Cruz who's just trying to get by; but investors are optimistic of the promises that this new law offers.

### KEY THEMES FOR 2018

For 2018, investors will closely keep their eyes on the execution of the infrastructure roll-out of the government. The market will monitor how this policy push by the government will translate to economic impact on growth, employment, investments, and consumption spending.

Inflation will remain a challenge for the year, as the TRAIN Law is expected to push up costs. The Bangko Sentral ng Pilipinas (BSP) is projected to closely watch the prices of goods and services, as there is also a threat of second-round effects of inflation in the form of wage hikes and transport cost adjustments. These would push up the consumer price index, and force the BSP to engage in a tighter monetary policy than they prefer.

Finally, we take into account the risk of peso depreciation, as strong growth necessitates an equally strong demand for imported capital goods. With the widening of the country's current account and inflationary pressures, the Philippine Peso is expected to weaken against the US Dollar.

Nevertheless, we remain confident that these challenges are also opportunities for us to strive more to secure our future as well as that of our loved ones through proper financial literacy and wise financial management.

This year, we once again embark on a journey facing changes locally and from around the world, while remaining confident and optimistic of a brighter tomorrow.

With this, we remain positive that we will reach our goals and aspirations for the rest of 2018.

### The 2017 Story



▲ Global Growth



Philippines:  
One of Asia's  
Best Performing  
Economies



Passage of the  
TRAIN Law

### Key Themes & Risks for 2018



Impact of the  
TRAIN Law and  
Execution of the  
*Build, Build, Build*



Inflation



Currency  
Depreciation



# THE SMART INVESTOR

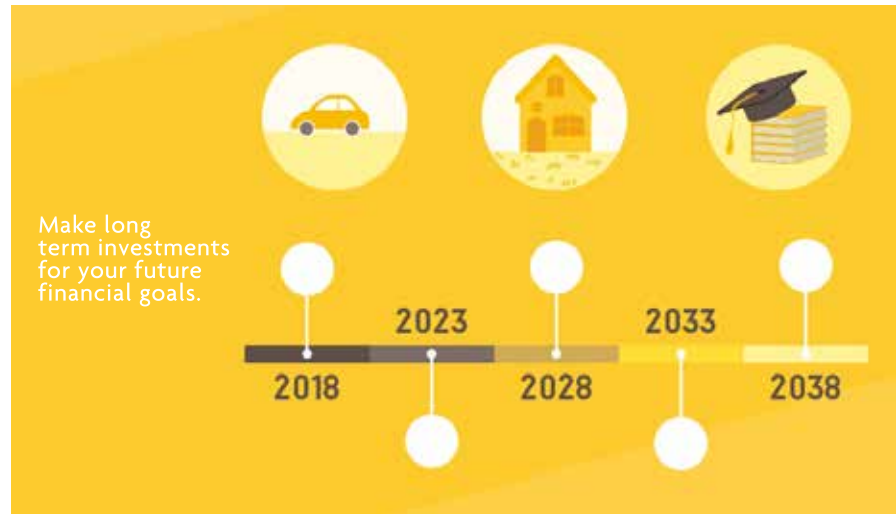
As a 23-year-old young professional, I was once afraid of investing because I did not know where to start. I was willing to learn, but I did not have enough tools to get started. I also thought that investing would need a lot of capital. Little did I know that I could already start my investment journey with Php 5,000.

These are just some of the many reasons why less than 1% of Filipinos practice investing. Perhaps one of the main reasons is the lack of awareness on investments and how they work. Filipinos are generally scared to lose their hard-earned money investing on something they do not understand. Lack of available funds is another, as Filipinos generally put less importance on investing due to other financial responsibilities.

There is a common misconception that investing is only for the rich, and that you would need a lot of money to be able to invest. Although there are plenty of reasons why Filipinos do not invest, there are a lot more reasons why you should. But before you start your journey to investing, here are a few things to consider:



Ryan Benedict C. Galang



## 1. Identify your objectives.

Do you want to grow your money? Buy a car, perhaps a house and lot, prepare for your child's education, or set up your retirement fund? Whatever your goals are, you should set a realistic timeline as to when you intend to accomplish them. Before investing, you should also make sure that you have managed to set aside some funds for a rainy day, and that you have no existing financial obligations.



## 2. Assess your risk profile.

Are you a conservative, moderately aggressive, or aggressive investor? Do you want a low-risk, stable investment with modest returns, or are you willing to take on more risks for potentially higher returns? Most investment houses carefully assess your risk profile before you get started, as different types of investments have different levels of risk associated with them.



## 3. Diversification is key.

The Philippine Stock Exchange Index or the PSEi, which is composed of the 30 biggest companies in the Philippines, is a good representation of the stock market's tremendous growth over the past 10 years. Investing definitely involves many risks, but a smart investor manages money by mixing a variety of investments within a portfolio. Whether it be through deposits, bonds, stocks, real estate, mutual funds, or unit investment trust funds, a smart investor makes sure to diversify risk. Investing in a passively managed fund like the Sun Life Prosperity Philippine Stock Index Fund is a good way of doing so, as this allows you to diversify your money in a mix of Philippine stocks for as low as Php 5,000.

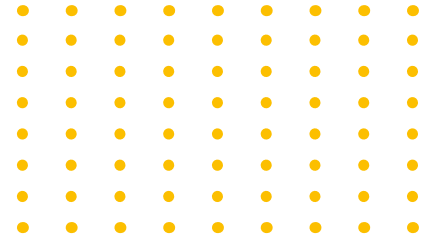


## 4. Investing is a habit.

By now, you have probably seen a ton of advertisements from life coaches or financial advocates saying that you could have earned this much if you started investing 10 years ago. The truth is, it is never too late to start investing. For millennials like me, it is good to start investing early as you are able to take on more risk. Investing regularly through Peso cost-averaging is a good technique that allows you to develop the habit of investing without having to worry when to get in or out of the market. You can simply do so by regularly setting aside a fixed amount and putting it in investments. You can also make use of SLAMCI's Auto-Invest facility as a mechanism for regular investing.

Investing is about the willingness to learn and prepare for the future. What is important is that you take the first step towards investing.

**“Investing definitely involves many risks, but a smart investor manages money by mixing a variety of investments within a portfolio.”**



Invest for a  
**brighter future** and  
enjoy exciting rewards!

**Invest now!**



For more details, visit [sunlife.com.ph](http://sunlife.com.ph)  
or talk to your Sun Life Advisor.







# NEW DAWN

Investing has significantly evolved through the years, and SLAMCI is at the forefront with new funds, programs, and tools designed to empower you as you pursue the brighter prospects ahead.



# STABILITY AMIDST UNCERTAINTY

## *Sun Life Prosperity Dollar Starter Fund*

As the saying goes, “There is no reward without risk.” We certainly want higher returns for our investments, but we all know this comes with an equal amount of risk. Given this, how does one balance higher potential returns with stability?

In response to this trend, Sun Life Asset Management Company, Inc. (SLAMCI) launched the Sun Life Prosperity Dollar Starter Fund last November 2017. The fund aims to provide investors with a modest, yet consistent return that is potentially higher than the returns of conventional bank deposit products. After all, in the midst of recent developments in the dynamic global market, some investors are looking for an outlet that can provide decent returns with minimal risk.

### WHY IS THE FUND GOOD FOR YOU?



**HIGHER  
POTENTIAL  
RETURNS**



**MINIMAL  
RISK**



**SHORT TERM  
INVESTMENT HORIZON**

### WHO SHOULD INVEST IN THIS FUND?



- Clients who want to transition from bank deposits to investments
- Investors who are new to investing in US Dollar-denominated funds and want to park their excess US Dollars
- Those who have availed of the following: World Voyager, Dollar Advantage, Dollar Wellspring, and Dollar Abundance who want to diversify their US Dollar portfolio

### HOW MUCH IS THE MINIMUM INVESTMENT?



**USD 500**

MINIMUM  
INITIAL  
INVESTMENT

**USD 100**

MINIMUM  
SUBSEQUENT  
INVESTMENT

# SUN LIFE PROSPERITY ACHIEVER FUNDS

*All of us dream of arriving at a milestone event, or reaching a future need such as marriage, a dream home, our children's education, or retirement*

Within each of us is an achiever with targets and goals. The only difference is how one accomplishes an objective and how long it takes to realize it.

So how does one achieve their goal within a reasonable timeframe? This is where the three (3) **Sun Life Prosperity Achiever Funds** come in. As the name would suggest, these are mutual funds that aim to assist investors in preparing for their target goals within a specific time frame. There are three varieties of the Sun Life Prosperity Achiever Funds: Achiever Fund 2028, Achiever Fund 2038, and Achiever Fund 2048. Each variant is designed to be aligned with the investor's target date when one wishes to withdraw money, or when one aims to achieve their goals.

The Sun Life Prosperity Achiever Funds are long-term investment solutions that keep in mind the investors' goals and capital needs. The longer you keep your money, the greater the potential rewards you may reap out of your investment. An important feature of the product is the Funds invest a large portion of its assets in equities (shares) at the onset to maximize the Funds' potential return. Then, the Funds reduce the overall risk of the

investment as the "target date" comes closer by reallocating the Funds to fixed income securities (bonds). This shift follows a glide path, thereby creating an ideally balanced mix between equities and fixed income; imagine a plane gliding down to the runway as it reaches its destination.

The Sun Life Prosperity Achiever Funds are ideal for investors who are preparing for future goals, while aiming to build up their money. The Funds are for investors who have a moderate risk profile with a long-term investment horizon.

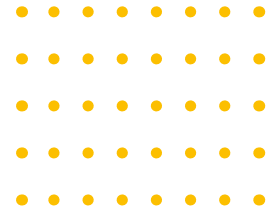
The Sun Life Prosperity Achiever Funds are designed to be aligned with the investors' current life stage. A 20-year old young professional who wants to buy a car in 10 years can invest in the Achiever Fund 2028, a 30-year old individual can decide to select the Achiever Fund 2038, or the Achiever Fund 2048 for their children's education or for their retirement, respectively.

The Sun Life Achiever Prosperity Funds are designed to help you, the investor, to achieve your goals, while being aligned within your timeframe.





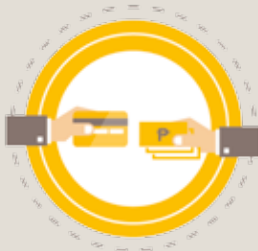
# INVESTING MADE EASY



*Though it may sound daunting, investing can be straightforward and simple.*

As the saying goes, time flies and it flies fast. One day, you are balancing a paycheck for a single-person household then the next, you're preparing for your children's future. Therefore, it is always high time to start investing – the earlier the better. But how does one get into investing the right way?

At Sun Life, we understand the need to make investing a habit. We want our clients to experience convenient and hassle-free investing through our **Bills Payment** and **Auto-Invest** programs.



## BILLS PAYMENT

This is a facility that allows you to make subsequent investments to your Sun Life Prosperity Funds through various electronic channels (online, mobile, and through ATM), similar to how you pay your monthly bills.

Currently, we have partnered with BDO, allowing our clients to carry out investing with more ease and convenience. This facility will soon be available as well with Metrobank and BPI, within the year.



## AUTO INVEST

This program lets you invest regularly straight from your bank account, allowing you to achieve your financial goals faster and with no hassle.

Choose from any of our four (4) partner banks: BPI, BDO, Metrobank, and Security Bank to enroll your mutual fund account to invest at regular intervals for your Sun Life Prosperity Funds. You can set the intervals for monthly or quarterly investments depending on your needs. This way, you maximize the benefits of an automated contribution so that there is no risk of forgetting to invest.

# PAVING THE WAY FOR A FINANCIALLY SECURE WORKFORCE

*by Jerome Antonio F. Lim*



## SUN RISE



Companies eager to create a financially secure workforce just got a boost from Sun Life Asset Management Company, Inc. (SLAMCI), with its regular investment program that allows employees to start investing for as low as Php 300.

SUN R.I.S.E. (Regular Investments Simplified for Employees) is a workplace investment program that gives employees access to peso-denominated Sun Life Prosperity Funds through monthly contributions from their salaries. Through salary deduction, employees are able to develop the discipline of investing and budgeting their expenses as this becomes their forced savings or emergency and retirement fund. Employees also get to practice peso cost-averaging by investing on a regular basis, which helps protect them from market fluctuations and keep in time with the market.

The benefits don't end there. Employees can look forward to their investments complementing their existing company benefits, putting them in a position to reduce their debts and loans, while looking forward to potentially higher returns through their investment in mutual funds.

Meanwhile, employers who will adopt the program will also enjoy significant benefits. For instance, productivity will increase as the workforce becomes free from financial worries. Similarly, employee retention is also enhanced due to job satisfaction. Moreover, regular financial planning sessions pave the way for a financially literate workforce. Employers can use this program as a means to go beyond just giving monthly salaries, and eventually partner with their employees towards financial prosperity.

Among the Sun Life Prosperity Funds eligible for the Sun R.I.S.E program are the Sun Life Prosperity Money Market Fund, Sun Life Prosperity GS Fund, Sun Life Prosperity Bond Fund, Sun Life Prosperity Balanced Fund, Sun Life Prosperity Philippine Equity Fund\*, and Sun Life Prosperity Philippine Stock Index Fund\*.

*Interested in implementing the SUN R.I.S.E program in your workplace? Connect with us now! Send us an e-mail at [PHIL-SunRISE@sunlife.com](mailto:PHIL-SunRISE@sunlife.com) or call 555-8888 local 6647/ 5885.*

*You may also contact your Sun Life Advisor or visit [sunlifefunds.com](http://sunlifefunds.com) to know more.*

*\*Available only through Sun R.I.S.E worksite*



# LET'S GET DIGITAL!

by John Manuel S. Natividad

## DIGITAL FINANCIAL PLANNING

The **Money for Life Financial Planner** gets a new and improved look together with Sun Life PH's website revamp. Those who are looking to get a quick and easy financial checkup will appreciate the Money for Life tool's visual and straightforward approach to financial planning. The tool gives the users a view of their *life stage*, *financial profile*, and *current needs*; it then suggests *tailor-fit investment solutions*. Since its relaunch, the Money for Life Planner has been used more than 100,000 times.



Visit [www.moneyforlife.com.ph](http://www.moneyforlife.com.ph) and use the updated Money for Life Planner.



### CONNECT WITH A FINANCIAL ADVISOR

In the past 5 years, Sun Life Financial Philippines reported over 19,500 individuals wanting to connect through different digital channels. In line with its mission to help Filipinos achieve lifetime financial security, Sun Life launched **Advisor Match**, a platform that provides interested individuals with an easy and efficient way to find and get in touch with a Sun Life Financial Advisor near them.

Within 24 hours of contact request, Advisor Match connects clients with a top financial advisor. Since its launch last February 2017, Advisor Match has reached out to more than 10,000 interested individuals and brought in more than 1,000 new clients.

Find a financial advisor at [www.sunlife.com.ph](http://www.sunlife.com.ph).



### MANAGE MUTUAL FUND INVESTMENTS ONLINE

Viewing and managing one's mutual fund investments is now more convenient than ever with **My Sun Life Client Account Online** along with the **Sun Life PH Mobile App**. Once enrolled, Sun Life Asset Management Company Inc. (SLAMCI) clients may check the daily value of their investments anywhere, hassle-free, and in real time.

Performing financial transactions like *adding funds* and *redemption of funds*, as well as *inter-fund transfers*, have become effortless without the need for pen and paper.

Sign up with My Sun Life Client Account Online at [www.sunlife.com.ph](http://www.sunlife.com.ph) and download the Sun Life PH mobile app from the Apple App Store or Google Play.

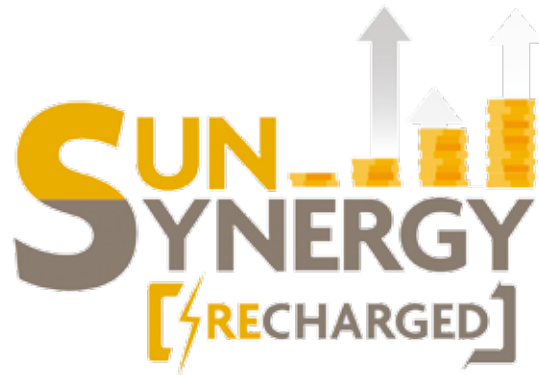
### SCHEDULED ONLINE INVESTMENTS

Did you know that SLAMCI investors may take advantage of the BDO Online Banking platform's **scheduled bills payment** feature? To enroll in the bank's Auto-Invest functionality, simply follow the steps below:

- 1 Log in to BDO Online Banking.
- 2 Under "My Quick Links," click "Pay Bills."
- 3 Enter payment details.
- 4 Under "Payment Schedule," select "Regular Scheduled Date," then choose the preferred frequency.
- 5 Click "Submit."

Check the BDO bills payment guidelines at [bitly/SLAMCI-BDO-BP](http://bitly/SLAMCI-BDO-BP)





Automatic Premium Payment Facility

Use your mutual fund investments to pay your insurance policy premiums!

## 3 EASY STEPS



### TALK

to your Sun Life advisor.



### ACCOMPLISH

the Synergy Client Authorization form (CAF).



### SUBMIT

the Sun Synergy CAF at the nearest Sun Life Client Service Center

## ENJOY THESE BENEFITS!



An alternative to settling your renewal insurance premium payments



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 **Sun Life**  
Asset Management





# MEANINGFUL PURSUITS

Every investing journey is a treasure trove of stories. **Sun Stories** uncovers the tales of the people who have created their own vision of prosperity and those whose mission is to make it a reality.



## Sun Stories

# A TRUSTED FRIEND

*“He’s like a member of the family,” says long-time Sun Life client Rosario Santos of her financial advisor, Erwin Acampado.*

Out of her desire to protect her family and to become financially secure, Rosario Santos looked into investing. Financial advisor Erwin Acampado was on a mission to ensure that more Filipinos become financially secure. It was their shared goal that brought these two together, and the relationship evolved from that of a client and an advisor to one between two good friends.

“My investments with the company started with life insurance, but it was my trust in Erwin that really started my interest in investing more. It is important to have a good relationship with your financial advisor because he informs you of important updates,” she said.

“He tells you when things are bad. He analyzes the situation; he tells you when to pull out, if needed, and he makes you feel like the risks are calculated and smart. He knows what’s best for my needs. He has been with us so long, it’s like he’s become a part of the family,” she added.

In the beginning, Rosario was wary of investing her hard-earned money, thinking that the overall outlook of the economy was bleak.

“Erwin eased (my) outlook of the economy. For example, he related the Philippine economy to the world economy. He elaborated and analyzed the results of the elections and its impact,” she explained.

His understanding of the market and his explanation of it in relation to Rosario’s finances gave her the confidence to start investing with Sun Life. His explanation of Mutual Funds and its benefits also impressed and convinced her to try the fund: “Upon talking to Erwin, he goes, ‘These are your options. If you do this, this is what you’ll have. Do you have extra funds? There’s this fund you might benefit from. You have the option if you like it or not, if it fits your requirement.’”



**Rosario Santos**

*Sun Life Client since 2007*

**“Sun Life is a stable company. Will the company allow you to benefit from the investment? They are very customer-centric. I don’t feel secure, I am secure.”**

“What’s good about Erwin is, he sees the present situation and he sees your possible needs in the future, such as your retirement,” she continued.

To emphasize the security Sun Life has given her and her family, Rosario added that, “Sun Life is a stable company. Will the company allow you to benefit from the investment? They are very customer-centric. I don’t feel secure, I am secure.”

## Sun Stories

# MUTUALLY BENEFICIAL

*Card MBA receives guidance from Sun Life that is helpful to their members.*

As an organization that offers start-up capital to its members, it is imperative that Card MBA (Mutual Benefits Association) is able to understand the ins and outs of investing. Through their partnership with SLAMCI, May Dawat, General Manager of Card MBA, said the lessons they are learning are slowly trickling down to the people they serve.

“SLAMCI was the first to provide us with financial literacy. They trusted us to not limit ourselves to only time deposits. They taught us how to diversify our funds. We can’t be limited only to time deposits, because the rates aren’t very good. SLAMCI encouraged us to be brave in offering other funds whose objective is capital preservation,” she explained.

“For instance, Mutual Funds: we didn’t even know it existed until SLAMCI taught us in 2010. It’s a little new, but SLAMCI was the first one to ever teach us about the other investment options. They are also very consistent in providing us with market updates and introducing to us concepts which we weren’t aware of. We were also made more aware of our limited banking options. In a way, SLAMCI really enhanced our financial literacy, which we then also pass on to our members, and even our own internal staff,” she added.

Card MBA’s business aims to eradicate poverty by providing start-up capital to entrepreneurs to help them grow their business. They currently serve 82 provinces across the Philippines. “As a whole, Card MBA, aims to make all members grow, not only in their business, but also with their families and with themselves,” she said.

And it is through SLAMCI that they are able to slowly realize this dream. May is thankful for the guidance their relationship managers provide, who teach them where to invest their funds to get the best returns. “Our objective is capital preservation with income growth. We are able to achieve that through SLAMCI’s diverse set of mutual funds,” she said.



**May Dawat**

*General Manager, Card MBA*

**“We really attribute our financial literacy to what we have learned from SLAMCI. They were the first ones to open our mind to those concepts.”**

“We really attribute our financial literacy to what we have learned from SLAMCI. They were the first ones to open our mind to those concepts. Because of this knowledge, we are able to confidently encourage our members to trust us with their money to flourish. We really appreciate the SLAMCI market updates, which we share to our members and employees alike,” she concluded.



## Sun Stories

# AN EMPLOYER'S RESPONSIBILITY

*Rachel Cacabelos of Teleperformance on how Sun R.I.S.E. helped their employees be more financially savvy.*

Founded in Paris, France in 1978, Teleperformance came to the Philippines in 1996 and has steadily grown to become a preferred offshore contact center outsourcing option. Currently, they employ nearly 40,000 people and operate in around 30,000 workstations in 19 business sites in key areas in the Philippines.

“Teleperformance takes pride on its ‘People First’ vision. We consider our employees as our biggest asset, which is why we find it vital to provide a holistic approach on how we can continuously engage them. Aside from the usual fun events, we offer programs that improve their overall well-being, like financial wellness,” explained Rachel Cacabelos, Vice President of Human Resources at Teleperformance Philippines, of the company’s success.

In a nutshell, Teleperformance and its members are like a family, she claimed.

And it was this family atmosphere that led them to conduct a survey where they found that 77% of their employees do not have savings. “Our general population [are] ‘millennials’ with a YOLO (you only live once) perspective—making them susceptible to purchase the latest trends in gadgets and appliances and eat at fancy restaurants,” she said.

“Some employees are having a difficult time making ends meet. A typical example is an employee calling off because they do not have money for fare or food,” she added.

Alarmed by the situation, Rachel and her team looked for ways to encourage employees to be more financially savvy, and their “Prosper Financial Wellness” campaign was officially launched in June 2017. In using Sun R.I.S.E. (Regular Investments Simplified for Employees), they were able to show that saving and investing need not be an intimidating endeavor.

“Sun R.I.S.E. allowed our employees to see that there are many ways to make use of their hard-earned money. It opened doors for them to



**Rachel Cacabelos**

*Vice President of Human Resources,  
Teleperformance Philippines*

**“It opened doors for them to understand how investments can support their financial goals and secure their future.”**

understand how investments can support their financial goals and secure their future,” said Rachel.

“The Sun R.I.S.E. program emphasized that we value and care for the total well-being of our employees and that we want them to be successful both personally and professionally. It did not just help educate our employees about financial wellness but also helped them feel secure about their money and future. Through the program’s affordable and exclusive offers (initial contribution as low as Php 5,000 to be paid in six payouts), anyone can find a package that suits them. Truly, investment made easy,” she concluded.



## Sun Stories

# MAKING A DIFFERENCE

*For Eric Tan, being a financial advisor is not just about selling investment opportunities. It is about fulfilling an advocacy.*

Eric Tan's career with Sun Life began in 2012 at the prodding of his friends. He was already handling his own business and was investing in the stock market. He was initially wary of becoming a financial advisor. His initial hesitation was soon laid to rest when he felt fulfilled with his work at Sun Life.

"I learned very early on that I could help make a difference in the lives of others through the mission and advocacy of Sun Life," he said.

"I feel that the Mutual Fund is a viable venue for investing, especially for those who are too busy with their work to regularly research on what's happening in the financial or business sector. It also leverages the strength of Sun Life's investment team, giving a means to harness professional fund management at a minimal cost," he added.

He also explained that most Filipinos still don't know or don't care about investing and they just spend most of their earnings. Anyone who has the ability to invest would invest in cash or hard assets alone, he said.

"I have seen how people rely on themselves or their businesses solely for financial stability and how they learned the hard way that there are more efficient and effective ways to become more stable," he explained.

"I have also met people who made mistakes in the past by spending all their hard-earned money and not planning for their future until it's too late," he said.

"With SLAMCI, I can help people make efficient use of their assets. Having the ability to passively grow their liquid assets motivates me to continue sharing the values of saving and investing."

Eric knew he was on the right path when he recalled how he helped one client grow his initial investment to six digits in three years.



**Eric Tan**

*Financial Advisor, Sun Life*

**"I learned very early on that I could help make a difference in the lives of others through the mission and advocacy of Sun Life."**

"I have a client who just wanted his money to grow in the beginning. He placed a little amount at the onset. When it gained a bit, he put in more. Little did I know, he wanted the money to grow to compensate for his income," he said.

"Partnering with SLAMCI not only helped me personally with regard to my personal investments but it also created a means for me to help others, as well in a capacity that is not handed to most," he concluded.



## Sun Stories

# LEARNING FROM WITHIN

*As a Client Care trainer at Sun Life, Annie Fresnoza-Fajardo is bringing what she's learning from the inside to the rest of the world.*

According to Annie Fresnoza-Fajardo, she's more than just an employee of Sun Life—she's an advocate who shares the same vision with the company.

"I see Sun Life not just as a big and stable company in the country, but also as a company making a big difference among Filipinos in achieving financial freedom," she said.

She considers herself lucky to be part of a company that enriches the lives of its employees by teaching them the benefits and advantages of saving and investing. She takes pride in sharing her learning with not only her colleagues, but also with people she meets outside of the company.

"Our advocacy of financial freedom though financial literacy is something I wholeheartedly share with the people I encounter, be it with people here in the office, with my new hires, or even with old colleagues who have procrastinated in terms of starting investing—more so the people I encounter outside Sun Life whose access to financial planning is quite limited," she said.

"I share my insight [because] it doesn't take a huge amount of money before someone can jump start their financial planning. They just have to start somewhere, [like] Sun Life, to see a huge difference."

Having worked with the Client Care team for 16 years, Annie says the most fulfilling part of her job is when she's able to ensure that clients' concerns are solved and they walk away knowing what their options are.

"I can recall a multitude of encounters with clients who were frustrated, disappointed, or even lost about the products they bought from us. Regardless if their story is complex or simple, they all require equal attention and care. I realized that clients [need] to be enlightened so that they can make sound decisions. Someone has to educate them, give



**Annie Fresnoza-Fajardo**

*Client Care Trainer, Sun Life*

**"It pays to know your dreams, your time horizon, and the correct investment vehicles for you to realize those dreams."**

them options, and always listen with a heart," she said. In order to fully live by her word, Annie shared she's taken strides in her journey toward financial security.

"It pays to know your dreams, your time horizon, and the correct investment vehicles for you to realize those dreams. I've made small steps in doing that by joining SLAMCI investment programs for employees," she said.



# AT YOUR SERVICE

As you invest in our funds for your brighter future, we also invest our time and effort to make all your goals come true. Meet the people whose passion is to help you chase your dreams.



# FACES OF SLAMCI



*(From left, clockwise) Richard Anthony Liboro (Agency Distribution), Ria Mercado (Risk Management), Maria Goretti Jimenez (Institutional Investments), Atty. Paolo Macapagal (Legal), Maria Charina Fuentes (Strategic Development), Candy Esteban (Finance), Valerie Pama (President), Moises Esguerra (Investments), Ramon Luis Osmeña (Group Investment Solutions), Rodel Carandang (Investor Services), Patricia Esther Cruz for Christopher Casipit (Marketing), Mylene Torres (I.T.), Ramon Javier Cang for Gerald Bautista (Banks and Alternative Channels), Atty. Ajee Co (Compliance)*





With the objective of reaching five million clients by 2020, the various teams within Sun Life Asset Management - Agency Distribution, Institutional Investments, Bank and Alternative Channels, Group Investment Solutions, Strategic Development, Investor Services, and Finance - work tirelessly together as they strive to expand the company's reach in various segments of society across the country. Under the leadership of Valerie N. Pama, President of SLAMCI, the teams pull together as one cohesive unit to ensure that SLAMCI truly becomes the Filipinos' trusted partner in their pursuit of prosperity.

Helping keep them on track to fulfill their goals and achieve success are different Sun Life Financial Philippines (SLFP) business units. In previous issues of *Prospects*, we featured the SLFP Investments team and SLAMCI's various distribution channels. This year, we are placing the spotlight on Finance and Investor Services.



### **Valerie N. Pama**

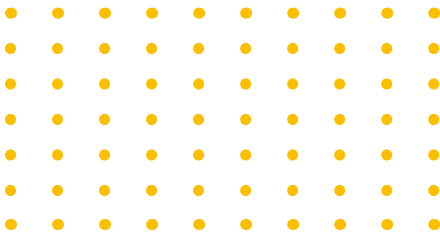
*President and Director, SLAMCI  
Director, Sun Life Prosperity Funds*

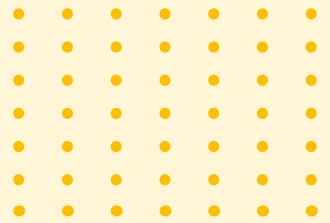
As president and director, Riena is responsible for keeping SLAMCI a smooth sailing ship, overseeing various aspects of the business including fund performance, product development, marketing, training, sales, finance, legal, risk, operations, and IT. She also lends her expertise beyond the company by currently sitting in the Philippine Investment Funds Association (PIFA) Board of Trustees.

Prior to joining SLAMCI, Riena held various positions at a leading international bank where she obtained exposure in different segments of the business such as treasury and capital markets, loans, and customer funding sales.

Riena graduated from the Ateneo de Manila University with a degree in Management Engineering. She obtained her Master's Degree in Business Administration, majoring in International Business and Finance, and Business Economics, from Katholieke Universiteit Leuven in Belgium, where she was awarded with distinction for exemplary academic performance.

In her spare time, Riena catches up with the latest episodes of her favorite Netflix shows. Also, Riena serves as lector at her church every week, and, when she finds time, she squeezes in a round of golf with her husband. She is a mother to three boys, two of which are living abroad to pursue undergraduate studies. As a family, the Pamas deeply treasure time in the company of each other and their extended relatives.





# FINANCE



*(Bottom row, left to right): Jeanemar Talaman, Geneth Karla La Rosa, Ma. Laarni Guevarra, Judith Villaflores, Ma. Karmina Bernardo, Resurreccion Bernardo, Candy Esteban, Dynnple Rose Dela Fuente, Merobhe Esmele, Alicia Larin, Edna Olan, Maria Rhocell Ignacio, Cecilia Jugan; (top row, left to right): Louie Valencia, Gerwin Ilagan, Rodel Hernandez, Jermar Serantes, Julius Fermano, Ivy Cueto, Ylah Maree, Espenilla, Angela De Luna, Jeanalyn Guevarra, Ken San Juan, Sheila De Leon, and Ronnie Sarmiento*



Behind every subscription and redemption, behind every Net Asset Value computation, and behind every financial statement stands the Finance team who ensures the accuracy and timeliness of reporting each transaction. Like well-oiled gears in a machine, the different areas of Finance work seamlessly day to day to make sure that SLAMCI delivers on its promise to its clients and stakeholders.

The responsibilities of the team include cash management, fund accounting, investment and treasury operations, bank relationship management, account reconciliation, and financial and tax reporting, including compliance with various reporting requirements by the regulating bodies covering SLAMCI and the Prosperity Funds. Each team member embodies the DNA of the Finance vision and mission: to pursue excellence powered by one direction and the passion to achieve, to be valued business partners for thought leadership, and to be accountable for financial reporting grounded on high integrity, trust, and respect.

The Finance team believes that no matter how small each task may seem, it can greatly contribute not only to the company's mission of serving its clients, but can also create a ripple effect in creating brighter lives for all Filipinos.



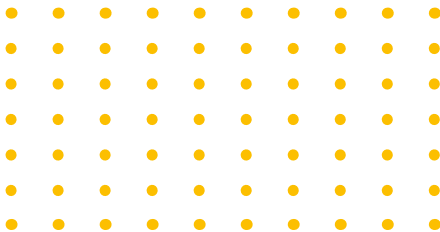
### **Candy S. Esteban**

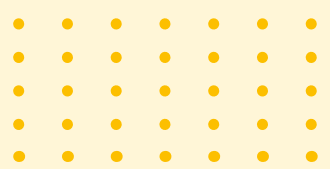
*Head, Financial Planning and Analysis  
Treasurer, SLAMCI and Sun Life Prosperity Funds*

Candy joined Sun Life in 2014 to lead the Financial Planning and Analysis (FP&A) function in the company. Shortly afterwards, she was asked to be the Treasurer for SLAMCI and the Prosperity Funds. As the head of FP&A, Candy leads the team that optimizes the company's profitability from a cost perspective. She also supports the business on the analysis of business programs and initiatives.

To date, Candy has close to 19 years of financial management experience—15 of which are from the banking industry. She was Chief Financial Officer for a savings bank, and led business planning and analysis in the areas of retail banking and wealth management. Candy graduated from the Ateneo De Manila University with a degree in Management Engineering. She also holds a Master's Degree in Business Administration from INSEAD.

She enjoys nature, good food, travel, and historical fiction.





# INVESTOR SERVICES



*(Standing from left) Mary Ann Somono-Cortavista, Jonah Lul Pascual, Aldric Galupe, Jernodioso Colongan, Lyza Placido, Charlene Garcia, Willine Gatoc, Xyrenne Tan, (Sitting from Left) Julianne Marie del Rosario, Myleen Caronan, Rodel Carandang, Ronald Santuangco, and Ma. Czarina Espiritu*



Supporting SLAMCI in its effort to provide excellent service is its operations team, Investor Services. Making sure all transactions are processed on time, the team is composed of capable, thorough, and persevering individuals.

Investor Services is responsible for processing investments, fund switches, and redemptions of individual and joint clients as well as groups, corporations, banks, and other institutions. They ensure the delivery of quality, responsive, and cost-efficient services to investors, advisors, and fund distribution partners in support of the overall organizational goals, growth objectives, and policies established by the Sun Life Asset Management Company, Inc. (SLAMCI) and the Philippine Leadership Team.

Challenges are not unusual to any individual, group, or company; thus, even with different client demands and shifting trends in the industry, Investor Services remains resilient but pliant. As Martin Luther King Jr. once said, "Our very survival depends on our ability to stay awake, to adjust to new ideas, to remain vigilant, and to face the challenge of change."



## Rodel C. Carandang

*Head, Investor Services and Process Management*

A Sun Lifer for 11 years now, Rodel has been leading the company's process improvement program, and has been with the Investor Services group for almost five years. His far-reaching experience in operations and quality management includes stints with leading companies in the food, manufacturing, electronics, and semi-conductor industries.

Rodel graduated at the prestigious Mapua Institute of Technology in Intramuros with a Bachelor's degree in Industrial Engineering and earned his Executive MBA (Master's Degree in Business Administration) at the Asian Institute of Management. He is a Lean Expert and a certified Six Sigma Black Belt. Rodel is also a registered Professional Industrial Engineer and ASEAN Engineer.

His favorite book, also written by his favorite author, is "21 Irrefutable Laws of Leadership" by John Maxwell. He lives by John Maxwell's words: "Anyone can steer the ship, but it takes a leader to chart the course." Another author he admires is Eleanor Doan, who once said, "You cannot kindle a fire in any other heart until it is burning within your own." Additionally, Rodel loves his superheroes just like everybody else and enjoys watching *Superman* films as well as the *Avengers* movies.

## PRODUCTS & PROGRAMS

### PHILIPPINE PESO-DENOMINATED FUNDS

Sun Life Prosperity Money Market Fund  
Sun Life Prosperity GS Fund  
Sun Life of Canada Prosperity Bond Fund  
Sun Life of Canada Prosperity Balanced Fund  
Sun Life Prosperity Dynamic Fund  
Sun Life Prosperity Philippine Stock Index Fund  
Sun Life of Canada Prosperity Philippine Equity Fund

### US DOLLAR-DENOMINATED FUNDS

Sun Life Prosperity Dollar Starter Fund  
Sun Life Prosperity Dollar Abundance Fund  
Sun Life Prosperity Dollar Advantage Fund  
Sun Life Prosperity Dollar Wellspring Fund  
Sun Life Prosperity World Voyager Fund

### SERVICES/AUXILIARY PROGRAMS

Sun Life Prosperity Card  
Auto-Invest Program  
Bills Payment Facility via BDO  
SUN R.I.S.E. (Regular Investments Simplified for Employees)  
SUN Synergy Recharged  
SLAMCI Online ([moneyforlife.com.ph](http://moneyforlife.com.ph))

## CLIENT SERVICE CENTERS

### BINONDO

G/F ETY Building  
Quintin Paredes Street,  
Binondo, Manila  
Tel No. (632) 771-5892

### BONIFACIO GLOBAL CITY

G/F Sun Life Center  
5th Ave. cor. Rizal Drive  
Bonifacio Global City, Taguig City  
Tel. No. (632) 555-8888

### CEBU

G/F Innove Plaza Building  
Panay Rd. corner Samar Loop  
Cebu Business Park, Cebu City  
Tel. No. (032) 415-8540

### DAVAO

G/F Plaza de Luisa Commercial Complex  
Ramon Magsaysay Street  
Davao City, Davao Del Sur  
Tel Nos. (082) 221-1589

### GREENHILLS

1/F BTTC Center  
288 Ortigas Avenue cor. Roosevelt Streets,  
Greenhills, San Juan City  
Tel. No. (632) 719-3996

### ILOILO

Paragon Square Building,  
Donato Pison Avenue Brgy. San Rafael,  
Mandurriao, Iloilo City, Iloilo  
Tel. No. (033) 328-7103

### MAKATI

G/F BA Lepanto Building  
8747 Paseo De Roxas Street,  
Makati City  
Tel. No. (632) 813-7229

### QUEZON CITY

G/F Orcell II Building  
1611 Quezon Ave.,  
Quezon City  
Tel. No. (632) 448-6515

*For a complete list of Sun Life Client Service Centers, Sales Offices, and New Business Offices, visit [www.sunlife.com.ph](http://www.sunlife.com.ph)*





# | PROSPECTS