




PROSPECTS



Partner with
Sun Life Asset Management
in your pursuit of a brighter,
more prosperous life.


Providing **RELEVANT**
WEALTH SOLUTIONS
and **EXCELLENT SERVICE**
brings great rewards.



In 2018, Sun Life Asset Management was recognized in the 12th Philippine Investment Funds Association Annual Awards with 17 awards of distinction for fund management. Meanwhile, the 2018 Euromoney Private Banking and Wealth Management Survey bestowed the company with a 'Best Asset Management Company (Philippines)' citation.

Partner with the country's best and be on your way to an even brighter future.





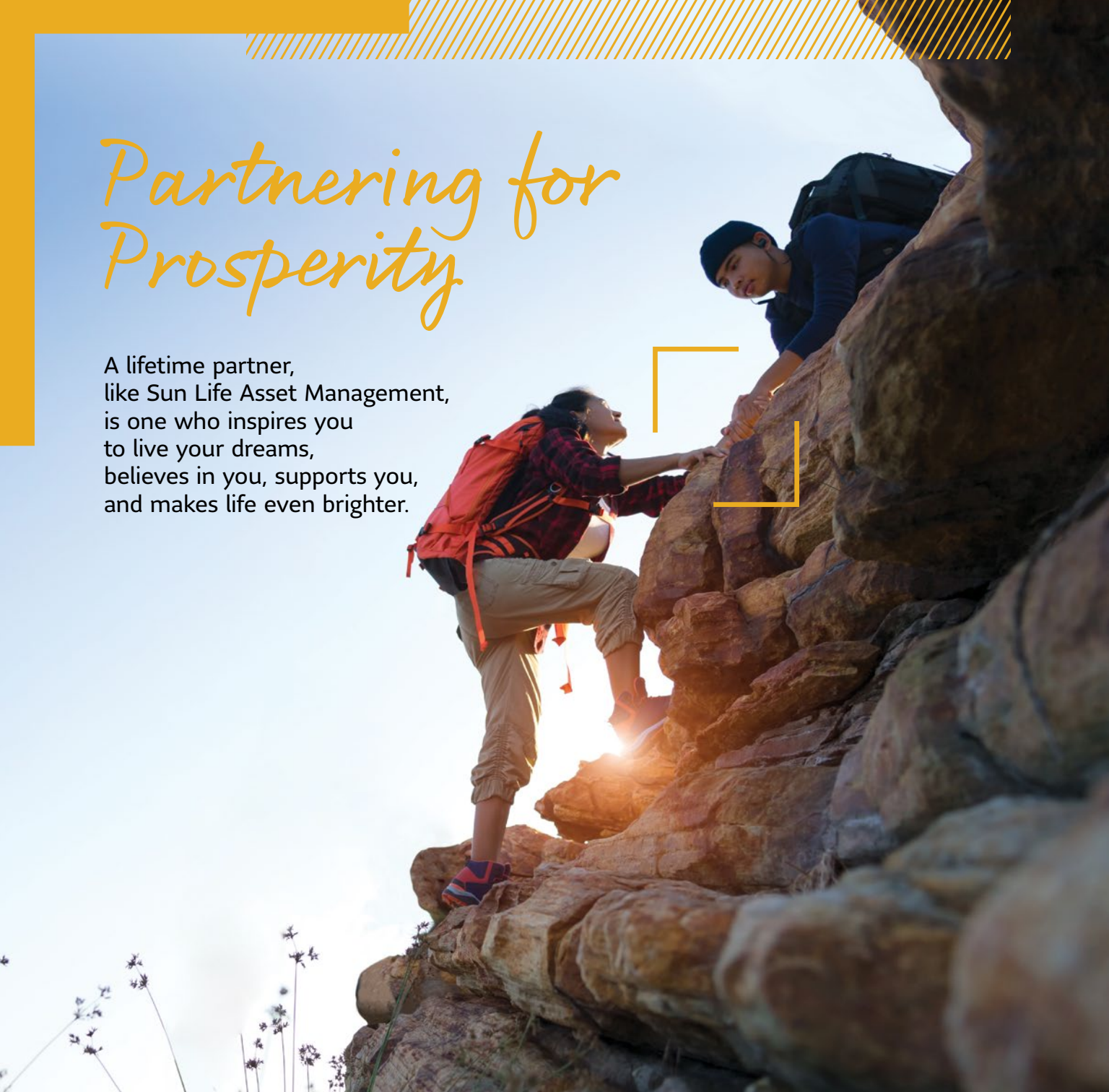
Sun Life Asset Management Company, Inc. (SLAMCI), a wholly-owned subsidiary of Sun Life of Canada (Philippines), Inc., advocates financial prosperity through **sound advice, relevant wealth solutions, and excellent service**. These key themes solidify SLAMCI's dedication to remain Filipinos' lifetime partner in their pursuit of financial prosperity.

Founded in 2000, SLAMCI is one of the Philippines' largest asset management companies with over Php 55 billion assets under management invested in 15 Sun Life Prosperity Funds (*as of May 2019*).

For more information on SLAMCI's products and programs, visit sunlifefunds.com.

Partnering for Prosperity

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



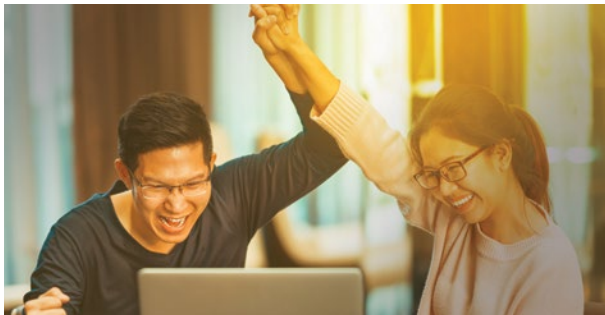
In Prospects 2019



BEGIN YOUR JOURNEY TO PROSPERITY

We seek to touch the lives of more Filipinos as they set out to build brighter futures.

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SHINE WITH THE BEST

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Editor's Note

Whether or not we realize and affirm it, humans are bound by social and emotional connectivity, a reality deeply rooted on dependence on others for affiliation, guidance, or security, among others. Our everyday lives are anchored on this inclination to build connections and relationships, and it shines through in our respective motivations, choices, and actions.

Sun Life Asset Management Company, Inc. (SLAMCI) recognizes that this notion is quintessential to its investors' experiences. As such, it has spent the past 19 years partnering with thousands of investors in financially preparing for the future, not only for their own benefit, but for their loved ones, too.



gandie

**ANDREA MARIA
GADIA**

This year is no different. SLAMCI has once again followed through on its commitment to enable more Filipinos reach their goals through mutual fund investments.

In this issue of *Prospects*, we give you a peek at innovative offerings and inspiring client stories that solidify our promise to empower investors to live even brighter. The issue is divided into sections that align with the progression of one's investing experience: *Begin Your Journey to Prosperity*, *Shine with the Best*, and *Invest Today*.

The pursuit of prosperity begins with setting the base for a rewarding financial journey. SLAMCI's Market Education Team takes you inside the world of **Mutual Funds 101**, the company's financial advocacy program where the investing public learns the importance of building wealth nests to reach desired milestones regardless of their current life stages.

Then, we introduce SLAMCI's latest products and programs, all of which equip investors to get started on their investments with ease. This section puts the spotlight on the **Sun Life Prosperity Achiever Funds**, the first target date mutual funds in the industry, which allow investors to invest, stay the course, and potentially achieve their goals at their desired time frame. Such fund offerings are supported by a lineup of initiatives that utilize digital enhancements, among which are the beefed up **Bills Payment** and **SLAMCI Online** programs that allow clients to invest right at their fingertips.

The journey is then sealed with **stories of hope and triumph** where brand ambassador Matteo Guidicelli, mutual fund advisors, and long-term investors provide their take on how investing in mutual funds has allowed them to experience brighter lives.

We hope these narratives inspire you, our dear readers, to continue your journey with SLAMCI. If you will allow it, it will be our utmost privilege to be your lifetime partner in seeing your financial goals through. ■

*How would you define
a lifetime partner?*

One who weathers the storm and
ride the waves with you in life's
bull and bear markets.

- Dino Macasaet, Content Editor

Someone who supports you so you
may reach your full potential and
achieve your aspirations.

- Princess Adao, Content Editor

A partner is someone who wants
what is best for you always and
in all ways.

- Nick Veluz, Managing Editor

Someone who makes you a nicer
and a wiser person intellectually,
emotionally, and financially.

- Trixie Cruz, Managing Editor

PROSPECTS

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Message from the President



The pursuit of prosperity serves as the core of our business; your response to this thrust, meanwhile, serves as the inspiration behind our initiatives now and in the years to come.

To our Valued Sun Life Prosperity Fund Investors,

Over the years, we at Sun Life Asset Management Company, Inc. (SLAMCI) have remained committed to ensure you, our dear investors, are given an opportunity to achieve brighter, more prosperous lives through mutual fund investments. As we near our 20th year in the business, this dedication to meet your needs has, more than ever, continued to be key in all our undertakings.

The pursuit of prosperity serves as the core of our business; your response to this thrust, meanwhile, serves as the inspiration behind our initiatives now and in the years to come.

SLAMCI is anchored on a triad that reaffirms our dedication to be your partner for prosperity: sound advice, relevant wealth solutions, and excellent service. Over the past year, we have endeavored to provide these with the needs of the investing public in mind.

In the past year, we introduced several improvements in the way we do business with you. These initiatives allowed us to not only address your needs, but keep with the times in terms of creativity and innovation.

COMPREHENSIVE PRODUCT SUITE



15 Mutual Funds,
including the NEW
Sun Life Prosperity Achiever Fund 2028,
Achiever Fund 2038, and Achiever Fund 2048
the first target-date mutual funds in the Philippines

STRONG DISTRIBUTION NETWORK



Over
2,500
Financial
Advisors



9
Bank
Partners



5
Broker
Partners

PROFESSIONAL FUND MANAGEMENT



Php 55 billion in assets under management
(as of May 2019)

INDUSTRY LEADERSHIP



- ★ **2018 Best Asset Management Company in the Philippines**
Euromoney Private Banking Survey
- ★ **Most Awarded Asset Management Company for 2017 Fund Performance**
Philippine Investment Funds Association Awards
- ★ **Platinum Rating (Investment Funds Category)**
Reader's Digest Trusted Brands Survey

All these improvements are backed by the stellar performance of our funds, and we are pleased that various award-giving bodies took notice.

2018 FUND PERFORMANCE

Fund	5-Year Returns
Philippine Equity	16.88%
Dollar Abundance	8.80%
Balanced	8.47%
Money Market	8.24%
Bond	3.53%

*5-Year Cumulative Returns as of December 2018
Past performance is not indicative of future performance.*

Such initiatives and achievements aim to inspire a specific mindset among Filipino investors: a commitment to long-term investing, with the help of our professional fund managers. This practice of investing for long-term goals emphasizes the importance of investing as early as possible, and to stay the course by riding market developments such as volatility, so that one may potentially reap higher returns on capital investments.

This year, we look forward to growing even more so that we may bring you the most delightful investing experience. Do expect more bright offerings including financial planning sessions and webinars, incentive promos, and partnerships with distributors.

We are grateful for your staunch support through the years, and we look forward to further strengthening this partnership with you in the years to come. ■

Valerie N. Pama

VALERIE N. PAMA
President



THE SUN LIFE PROSPERITY CARD

Give the Gift of Prosperity
now available at Php 1,000

Visit the nearest Sun Life Client Service Center today
and get one for yourself or for a loved one!



INVEST EASILY

WITH THE SUN LIFE
BILLS PAYMENT PROGRAM

*Skip the line.
Invest online!*

Participating banks:



BPI



Metrobank

Bright Tips for the Filipino Investor

Things to note before investing in mutual funds

WORDS BY CHERRY SALAS AND KATIE BUENAOBRA

It doesn't entail much to start investing in mutual funds. It may seem intimidating at first, but the best way to familiarize yourself with investing is to utilize the resources available to you.

For instance, Sun Life Asset Management Company, Inc. (SLAMCI) regularly holds financial education activities like Mutual Funds (MF) 101. The Sun Life Financial Philippines website, sunlife.com.ph, is likewise a treasure trove of information. There are now plenty of ways to learn how you can build your wealth nest.

SLAMCI would like to share with you some tips that can get you on track with your financial goals.

Spend less than what you earn

Pay yourself first. This means committing to saving and investing a fixed amount each time you get paid. Ask yourself, "How much of my salary can I set aside for savings and investments?" Instead of setting aside only what remains after you spend, aim to put away an amount for savings and investments, and then leave the rest for expenses. By paying yourself first before spending, you will reduce unnecessary debt.

Set SMART financial goals

Financial goals can be as broad as preparing for retirement, buying a car, owning a home, travelling abroad, funding your education, or opening a business.

When you set financial goals, make sure these are SMART: specific, measurable, attainable, realistic, and time-bound.

To be specific, you need to breakdown the details of your financial goal. To be measurable, you have to put a price tag on your goal. To be attainable, it should be within reach given your efforts and resources. To be realistic, you need to take on a practical approach in terms of pursuing it. To be time-bound, you need to identify when you aim to achieve it.



CHERRY
SALAS

KATIE
BUENAOBRA

SLAMCI's Market Education Partners

Invest early

Investing means growing your money and having more for tomorrow. Your money at present could be worth more in the future as a result of returns earned. Thus, it is best to start your investing journey early.

The good news is it only takes as little as Php 100 to make that first step. This amount can go a long way, especially if you invest regularly and consistently.

Diversify your investment portfolio

At SLAMCI, we heavily promote maintaining a portfolio comprised of several funds. This practice allows you to effectively manage risks associated with investing in mutual funds. The basic types of diversification are by asset class, by sector, by management style, and by location.

Put your money in different products like special savings accounts, properties, gold, works of art, securities like mutual funds and stocks, or your own business. When buying stocks, buy companies in more than just one sector. Invest in a variety of stocks: property, financial, consumer, or services. When buying pooled funds, your choice of funds can be actively or passively managed by a fund manager. If there are opportunities offshore, invest not just in the Philippines, but also in opportunities in both developed and emerging markets.

Make investing a habit

It does not matter how big or small you are able to commit for savings and investments. What is important is to form a habit of always setting aside a portion of your salary. Start with an amount that you are comfortable with, then work your way up to putting away at least 20% of your monthly take-home pay. ■

Bright New Offerings

Head over to sunlifefunds.com to see how you can apply these tips.

Bright Tip	Brighter Solution
Spend less than what you earn	Identify where your money goes and see how much you can save and invest through the Expense Calculator . 
Set SMART financial goals	Establish your investment personality and outline your goals through the Money for Life Planner . 
Invest early	See how your money can grow over time with the Investment Calculator . 
Diversify your investment portfolio	Take your pick from SLAMCI's 15 Sun Life Prosperity Funds that cater to every investor personality and risk profile. Find out more about our recommended investment portfolios on <i>page 25</i> . 
Make investing a habit	Exercise financial discipline through the Auto-Invest program . Find out more on <i>page 18</i> . 

Consult your Sun Life Financial Advisor for more information.

Financial Literacy for a Brighter Life

A look at Sun Life's financial literacy advocacy

WORDS BY CHERRY SALAS AND KATIE BUENAOBRA

The advent of digital technology has paved the way for easier investing. As such, financial services companies are becoming more and more creative with the tools and programs they offer clients. However, no matter how fancy a tool may be or how brilliant a program is, none of it can guarantee success in the clients' financial journey if they are not properly educated on its fundamentals.

Unfortunately, financial literacy continues to be a challenge for many Filipinos. In fact, a 2015 Global Financial Literacy Survey* showed that only 25% of Filipino adults are financially literate, while the rest struggle with basic concepts like saving and money management.

In order to address these concerns, Sun Life Asset Management Company, Inc. (SLAMCI) launched an investor education initiative dubbed "Mutual Funds (MF) 101" in 2017.

A free seminar held monthly at different locations and via digital platforms, MF 101 is designed to introduce participants to the concept of personal finance. It also strives to teach them how to invest in mutual funds. Among the topics discussed are financial planning and investing, as well SLAMCI's suite of mutual funds, the Sun Life Prosperity Funds. The event is open to the general public, and no investment experience is required.

To date, MF 101 has reached more than one thousand individuals through its many sessions, showing a keen interest among Filipinos to learn and grow in their financial journey.

While primarily geared towards building financial literacy to change consumer behavior, MF 101 also aims to transform the Filipino mindset by inculcating a culture of investing.

After all, Filipinos are taught to save but not to invest; thus, SLAMCI aims to help them shift from a "savings" mindset to an "investment" mindset. It may take a while to complete such a goal, but every MF 101 session brings SLAMCI closer to this goal.

Through MF 101, SLAMCI hopes to empower Filipinos to make wise financial decisions that could lead them to a better and brighter life. ■

Start your journey to prosperity by learning the basics of investing in mutual funds.

MUTUAL FUNDS 101

Visit <http://bit.ly/SLAMCI-Events> to reserve a slot. Pre-registration is required. See you there!

Sun Life
Asset Management

To know more about MF 101, visit <http://bit.ly/SLAMCI-Events>.

*S&P Global Financial Literacy Survey by Standard & Poor's, Gallup, the World Bank and George Washington University's Global Financial Literacy Excellence Center



SUN RISE

Regular Investments Simplified for Employees

An easy and affordable investment program that allows employees to regularly invest in mutual funds through automatic contributions from their salaries, and to benefit from free financial education seminars.

WHY INVEST WITH SUN RISE?

Put your money in potentially higher-yielding funds to address your long-term financial goals.



Travel

Php 70,118.85

5 YEARS



College Fund

Php 164,698.74

10 YEARS



Own Home

Php 292,272.81

15 YEARS



Retirement

Php 464,351.10

20 YEARS

Fund values assume a Php 1,000/month investment and a 6% annual return. Assumed performance and past performance do not guarantee future performance.

Visit www.sunlifefunds.com for more information.



Get on Track with Your Life Goals

Designed to take the complexity out of building a diversified portfolio that changes over time, the Achiever Funds balance risks while considering an investor's time horizon.

WORDS BY RYAN GALANG

Whatever your goals are, the Achiever Funds can help realize them sooner than you know.

The road to investing might be difficult for many. With the multitude of banks and asset management firms offering a variety of investment options – from equity-laced funds to bond, money market, and feeder funds – choosing products that suit one’s needs and lifestyle can be overwhelming.

“Pursuing our financial goals is easier if we attach a target date to it,” says Sun Life Asset Management Company, Inc. (SLAMCI) President Valerie Pama. “This helps us be more focused in our financial journey.”

This was the inspiration behind SLAMCI’s latest product offering, the Sun Life Prosperity Achiever Funds.

A first in the industry, the Achiever Funds is a suite of target date mutual funds that seek to grow assets over a specific period of time, functioning as simple investment solutions to help finance life goals. Target date funds are designed to address an investor’s goal – commonly retirement. The idea is to invest in the fund that matches one’s capital need against a given time frame.

With an initial investment of only Php 1,000, investors can choose among three options: Achiever Fund 2028, Achiever Fund 2038, and Achiever Fund 2048. At the onset, these funds are mostly invested in equities or stocks, which can potentially generate high returns. As the target date of each one approaches, SLAMCI’s professional fund managers will systematically move the assets of the funds to fixed income securities.

Pama says, “Investors will no longer need to manually rebalance their portfolios themselves because SLAMCI’s professional fund managers will adjust the asset allocations on their behalf.” This shift allows the investor to preserve both the capital and the accumulated potential gains from the investment, so he can achieve his goals on time.

To know more about these funds, consult a Sun Life Financial Advisor, visit sunlifefunds.com, or call 849-9888. ■

Thinking of buying a car in 10 years? Consider investing in the **Achiever Fund 2028.**




Planning for your child's future? The **Achiever Fund 2038** may be the product for you.



Preparing for your retirement is never too early. Invest in the **Achiever Fund 2048.**





**Sun Life's suite of programs
make investing easier and
more delightful.**

WORDS BY RIZ PANAGDATO AND JOHN NATIVIDAD

*A World
of Convenience*

The road to financial prosperity can be a little daunting. It takes a lot of hard work, requires much time, and demands a lot of patience. But investing journeys can be made more pleasant with programs that harness the power of technology, allowing one to keep finances in check, at his own time and pace.

Auto-Invest: Regular Investing

Regularly investing a fixed amount allows investors to average their acquisition cost and minimize the impact of market volatilities on investment portfolios.

To champion this habit, the **Auto-Invest** program was developed to enable clients to subscribe regularly in peso-denominated Sun Life Prosperity Funds through automatic deductions from their bank accounts in BDO, BPI, Metrobank, or Security Bank. The program eliminates the need to submit further documentation for additional investments in the Funds.

Rona Joan Bartolini, a Sun Life mutual fund advisor since 2015, notes the program's many benefits to her clients. "It encourages clients to remain committed to investing. It also reduces the tedious task of accomplishing forms that come with manually adding to investments," she says. "Such behavior eventually rewards the client with a feeling of accomplishment, especially when he sees his money growing at a better rate than it would in a regular bank account."

Bartolini bundles investments made via Auto-Invest with another SLAMCI program, **Sun Synergy Recharged**, which allows clients to pay for their insurance premiums using the proceeds from their mutual fund investments. She says, "This practice is beneficial two-fold: it enables clients to potentially earn more from mutual funds as compared to traditional bank products, and it also gives them peace of mind knowing that the payment for their insurance premiums are covered."

Ysabela Calderon, a SLAMCI client since 2018, is among those who have chosen to sync their bank account with their Prosperity Funds investments. "Before I partnered with SLAMCI, it was easy to just forget about my investments in mutual funds," she says. "With Auto-Invest and its automatic bank transfers, I don't have to constantly think of how much I have invested or how much I should invest for a certain time. The program takes out the hassle and the worry."

Bills Payment: Efficient Investing

Another program that has paved the way to more ease and convenience when investing in the Prosperity Funds is the **Bills Payment Program** with partner banks BDO, BPI, and Metrobank.



**RIZ
PANAGDATO**

**JOHN
NATIVIDAD**

SLAMCI's Auxiliary Programs Partner

SLAMCI's Digital Distribution Partner

Bills Payment is a facility that enables clients to make additional investments in peso-denominated Sun Life Prosperity Funds through a bank partner's payment channels: online banking, mobile banking, over-the-counter (OTC), or ATM (applicable only to BDO accounts).

Abbey Aquino, a Sun Life mutual fund advisor since 2013, champions the Bills Payment program to her clients. "It's a convenient way to invest any time they wish and wherever they may be," she says. "The Bills Payment program is client-friendly as well, as it gives them the freedom to choose how their investments should go – whether through their nominated time or through varying investment placements."

e-KYC: Inclusive Investing

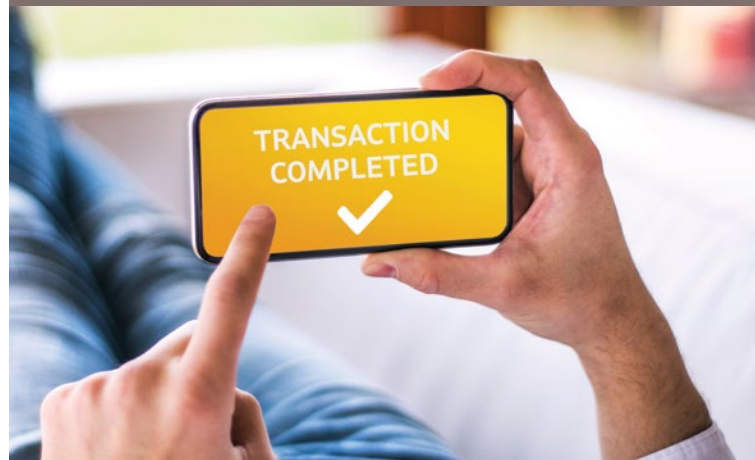
Meanwhile, the **e-KYC (Electronic Know Your Client)** program is Sun Life Asset Management's latest contribution to investing in the digital age. It is anchored on investment transactions made on Sun Life's digital platforms, including the My Sun Life portal (sunlife.com.ph), Sun Life PH mobile app (App Store/Google Play) and the online mutual fund account application portal.

With this innovative new offering, clients may open an account with SLAMCI via the My Sun Life portal without the need to visit a Sun Life Client Service Center. A simple selfie is all a client needs to immediately open a mutual fund account and begin their investment journey in peso-denominated Prosperity Funds. Through this platform, clients may invest any amount from Php 100 up to Php 50,000.

The e-KYC program aligns with Sun Life's Money for Life Financial Planner, where clients are able to identify the type of investor they are and which funds are suitable to their lifestyle. After taking the short investor quiz, they may immediately proceed to setting up a mutual fund account with SLAMCI.

For more information on these programs, please visit <http://bit.ly/SLAMCIPrograms>. ■

Enjoy the following benefits when you invest via our online programs:



- **Convenience**
Perform your transactions anytime and anywhere!
- **Affordability**
There is no additional cost when you enroll in our programs*. You may also add to your investments for as low as Php 1,000. Investments in the Money Market Fund via Bills Payment, meanwhile, begin at only Php 100.
- **Efficiency**
Skip long lines and complete your transactions right away.
- **Security**
Sun Life and its partner banks employ safety measures against hacking and fraud.

** Except for transactions done over-the-counter via the Bills Payment Program.*

Follow these simple enrollment steps to get started on your investments in **peso-denominated** Prosperity Funds.

Auto-Invest

(open to existing investors)

1



Accomplish the *Automatic Debit Agreement Form* of BDO, BPI, Metrobank, or Security Bank.

2



Accomplish the *Sun Life Auto-Invest Enrollment Form*.

3



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

Bills Payment

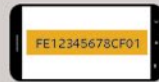
via electronic channels
(open to existing investors)

1



Ensure that you have a BDO, BPI, or Metrobank account before enrolling your Sun Life Prosperity Fund as a biller via the banks' respective mobile applications or websites.

2



Indicate the corresponding mutual fund account number to be enrolled, along with the prefix of your chosen sales load: "FE" for Front-End/ Option A sales load (e.g. FE12345678CF01) or "BE" for Back-End/ Option B sales load (e.g. BE12345678CF01). This applies to all Funds except for the Money Market Fund, where you simply input the original 12-digit account number (e.g. 12345678CF01).

3



Await the screen confirming your transaction. Once confirmed, you may proceed with payment for your Fund/s by selecting the Fund as biller.

Bills Payment via OTC is open to all investors including non-bank account holders. Enrollment is not needed.

e-KYC

(open to new and existing investors)

1



Begin your brighter journey by exploring tools available to you on sunlife.com.ph. Take the *Money for Life* quiz to determine your client risk profile, or read articles on the *Bright Tips* page to know more about Sun Life's investment vehicles.

2



Learn more about the Sun Life Prosperity Funds to determine which Fund suits you best. Once you've decided, click "Buy Now".

3



Completely fill-out the online application form, share your selfie (for verification purposes), and transfer your initial investment (via bank transfer/ Prosperity Card) into your chosen Sun Life Prosperity Fund.

4



Await the screen confirming your transaction. Once confirmed, you may already view and manage your investment/s on the My Sun Life portal or Sun Life PH mobile app.

Prospects for 2019

A comprehensive look at market developments, plus a few notes on long-term investing | INTERVIEWS BY THE PROSPECTS TEAM



Ritchie Ryan G. Teo
Head of Fixed Income



Ma. Cristina (Gabs) B. Gabaldon
Head of Equities and Research



Michael Adrian (Mikko) O. Vergara
Fund Manager

What Sun Life Prosperity Funds do you handle?

Fixed Income Funds

Equity Funds

Dollar Fund-of-Funds

What's the best part about your job?

It deals with the financial markets, which I'm passionate about.

Seeing how our stock picks play out. We meet a lot of corporates and regulators who give us insights on different sectors. As a team, we deliberate on the information provided to us and collaborate on stock pick decisions.

Brainstorming with my team. We come from different backgrounds so the insights and the process of getting to those can be diverse. The job also entails interacting with foreign asset managers and seeing where perspectives and insights diverge and converge.

What is your go-to investing tip?

Understand what you're investing in and be aware of the risk and return associated with it. This practice will help you develop risk management, which should always go hand in hand with investing.

It is hard to time the market so it is best to employ peso cost averaging and have a long-term mindset. Always stay the course and ride the volatility of the market.

Only invest in something you can understand. There's no harm discussing with more than one resource person or investment provider, as the specialization or strategy can differ.

We sit down for a quick chat with key personnel from Sun Life's Investments Team – the folks who ensure the Sun Life Prosperity Funds are able to generate the best returns over the long-term.

Ritchie Teo, Gabs Gabaldon, and Mikko Vergara shed light on the merits of investing in mutual funds, and discuss why it's essential to build an investing habit and to do so across different asset classes.

SLAMCI: An ordinary investor can only appreciate so much about the market. What are the basic details he should seek to understand in order to grasp the gist of investing?

Ritchie: A good starting point is to read up on news regularly and to understand why prices move up or down.

Gabs: It would also be good to know who your fund manager is – their philosophy, investing style, and track record.

Mikko: Have an appreciation of what makes your investment returns go up or down. Also, return expectations and risk tolerance may not always match up, so take on only investment types that match your foreseeable needs.

SLAMCI: What is your general outlook on the markets for 2019?

Ritchie: One of our themes this year is global monetary easing, so for fixed income, we are constructive. We may see yields stay low for longer under this policy environment.

Gabs: In terms of equities, the rest of the year depends on how earnings would react to regulatory and economic changes. Tower sharing could impact the telco sector; awarding of projects could affect construction and

cement companies; while reserve requirement cuts could impact banks positively. Foreign investors look at these things when they evaluate investing in the Philippines.

Mikko: So far, global returns in 2019 are a combination of gaining back 4Q 2018's correction and minor growth expectations on earnings per share. I think the next leg can come from a moderation of risk expectations, accompanied by a degree of multiple expansion.

SLAMCI: How is Sun Life looking to manage its funds during this time?

Ritchie: We manage our bond funds via security selection, yield curve play, and duration management. It is an active style of fund management as we think there are opportunities out there for fixed income that the benchmark may not capture.

Gabs: We are looking at stocks on a very bottom-up basis. We really get to know the company, look at its fundamentals, and see how these fit in the overall portfolio strategy. We are quick to assess market-moving developments and rebalance the portfolio as needed.

Mikko: Active management and passive management have often been placed on opposing sides, but we think investors can benefit from the use of both.

SLAMCI: What opportunities can investors take advantage of?

Ritchie: The global monetary easing policy is very supportive to both risky assets and treasury bonds. It will boil down to the risk profile of the investor on what asset class they would like to go into.



Gabs: Industries that have potential include the property, banks, and construction sectors. The property sector still sees good demand on the residential and office segments coming from the Chinese and the BPOs. Banks could see higher loans growth on the back of the possible reserve requirement ratio cuts. The construction sector will benefit from government spending and the implementation of the “Build, Build, Build” program.

Mikko: Monetary policy and fundamentals remain strong for select markets like the United States. More thematic type fixed income assets continue to have an important place in the modern portfolio given the ability to pay out higher levels of income and temper overall portfolio volatility.

SLAMCI: To potentially enjoy higher returns on investments, diversification of one’s portfolio is crucial. Why is this so?

Ritchie: Diversification will lower the portfolio’s risk as assets move differently. Nobody can call the market right all the time, so in the long run, a portfolio that can get multiple sources of return will have a better chance of performing well.

Gabs: It spreads out your risk. In terms of local equities, different stocks and sectors move differently depending on market cycles, regulatory environment, among other factors.

Mikko: Global assets are more interconnected than ever, so we need to be aware of how interrelated or correlated these assets are. If we cannot avoid risk completely, there needs to be a way to minimize it under the current regulatory framework.

SLAMCI: To further manage risk in investments, we have been championing long-term investing. Why is this important?

Ritchie: Investing for the long-term lowers the risk of getting whipsawed in the market. Being a long-term investor will put emphasis on your investment themes, which will guide you to see the big picture rather than the noises.

Gabs: If one has a short-term horizon, market volatility, and emotional tendencies could derail their long-term goals. This is why investors should have a long-term investment horizon.

Mikko: Time gives you an opportunity for your gains to compound. Some opportunities take longer than others to manifest themselves. Also, clients’ needs change as they age, and oftentimes, unexpected needs supersede original ones.

SLAMCI: When is the best time to invest?

Ritchie: I believe that the best time to be an investor is now. The longer you are invested in the market, the better your chances are of having some degree of financial success.

Gabs: I agree. Investors can now have access to investment funds in a way that is most convenient for them as seen in several investing platforms online. There is also more transparency and disclosure that could help investors scrutinize which funds are best for them.

Mikko: It’s good now that Philippine assets are more on the radar screen globally, and that non-high net-worth clients have opportunities to buy offshore assets or funds. It is, however, more challenging in that the double-digit fixed income returns from the 80s and 90s are no longer available. You need to dig “harder” to find those excess returns. ■

Strengthening Your Investment Portfolio

We put the spotlight on goal-oriented and sustainable investment strategies | WORDS BY RYAN GALANG

Different personalities, different investing styles. There are countless ways for people to grown their money through investing, but at the end of the day, it will all depend on one's characteristics and the financial habits he has gained over the years.

For instance, some view investing as a tool to generate short-term returns. Thus, they try to predict market movements then chase investment returns. This behavior usually results in frustration and disappointment because results often do not translate to their expected outcomes.

However, in order to achieve the full potential of one's investing journey, Sun Life Asset Management advocates investing in mutual funds for the long-term, and to do so for a specific goal. As it is very difficult to predict the swings of the market, "time in the market" is more important than "timing the market." The longer one stays invested, the bigger the potential that his money will work harder. Moreover, the earlier one invests, the better the likelihood that he can potentially enjoy returns on this capital.

Just as investing for the long-term is very important, it is also very crucial for investors to construct investment portfolios aligned with goals and with the level of risk that one is willing to take.

"As it is very difficult to predict the swings of the market, 'time in the market is more important than 'timing the market.' The longer one stays invested, the bigger the potential that his money will work harder."




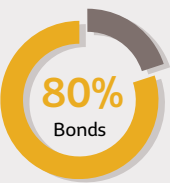
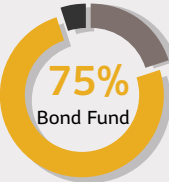

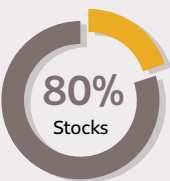

**RYAN
GALANG**

*SLAMCI's Product Management
and Development Partner*

To build and strengthen your investment portfolio, keep in mind the following:

- 1. Develop a goal-oriented portfolio that aligns with your risk tolerance.**
Reduce risk by developing a portfolio that is able to withstand changes in market environment. Doing so will help you pursue more stable returns for the level of risk you are willing to undertake.

Determine your financial goals first, then assess these against your risk profile and investment horizon. You may utilize the Money for Life Financial Planner at moneyforlife.com.ph to identify your investor profile.

Investor Profile	The Investment Mix Solution	The Sun Life Prosperity Funds
 <p>Anna is looking to travel to a dream destination with loved ones in the next 1 to 3 years. Her risk tolerance is classified as conservative.</p> <p><i>Note: Conservative risk tolerance is concerned with capital preservation and an inclination to take advantage of opportunities to grow money.</i></p>	 <p>20% Stocks 80% Bonds</p>	<p>An investment amount split three ways:</p>  <p>5% Money Market Fund 75% Bond Fund 20% Philippine Stock Index Fund</p>
 <p>Joe wants to retire comfortably in the next 20 years. His risk tolerance is classified as aggressive.</p> <p><i>Note: Aggressive risk tolerance is concerned with capital appreciation driving an investor's motivations to invest.</i></p>	 <p>20% Bonds 80% Stocks</p>	<p>An investment amount split three ways:</p>  <p>5% Money Market Fund 80% Philippine Stock Index Fund 15% Bond Fund</p>

2. Rebalance your portfolio.

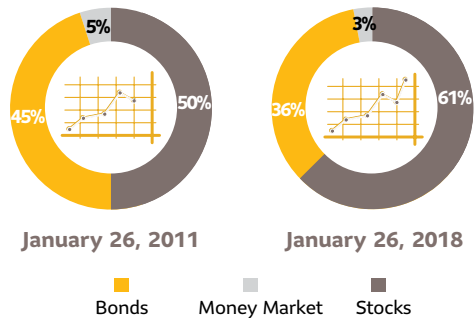
Rebalancing is about managing risks and making sure that your portfolio is not overly reliant on one stock, sector, or asset class.

Keep in mind that over time, your financial goals and time horizon may change due to life events, such as marriage, starting a family, or retirement. It is worthwhile to regularly assess if your risk profile is still aligned with your asset allocation policy.

These tips are only a few of the many ways you can achieve your long-term financial goals through a more strategic approach. With the Sun Life Prosperity Funds, you can rest easy knowing your investments are managed by professional fund managers who are dedicated to ensuring that you get the best returns over the long-term. ■

*Sun Life Asset Management Company, Inc. (SLAMCI) makes no representation as to the accuracy or completeness of this feature article. The information contained here is subject to change without notice and should not be considered as investment advice. Past performance is not indicative of future performance. Important information about Sun Life Financial products must be obtained from Sun Life Financial Advisors or Sun Life Mutual Fund Distributors.

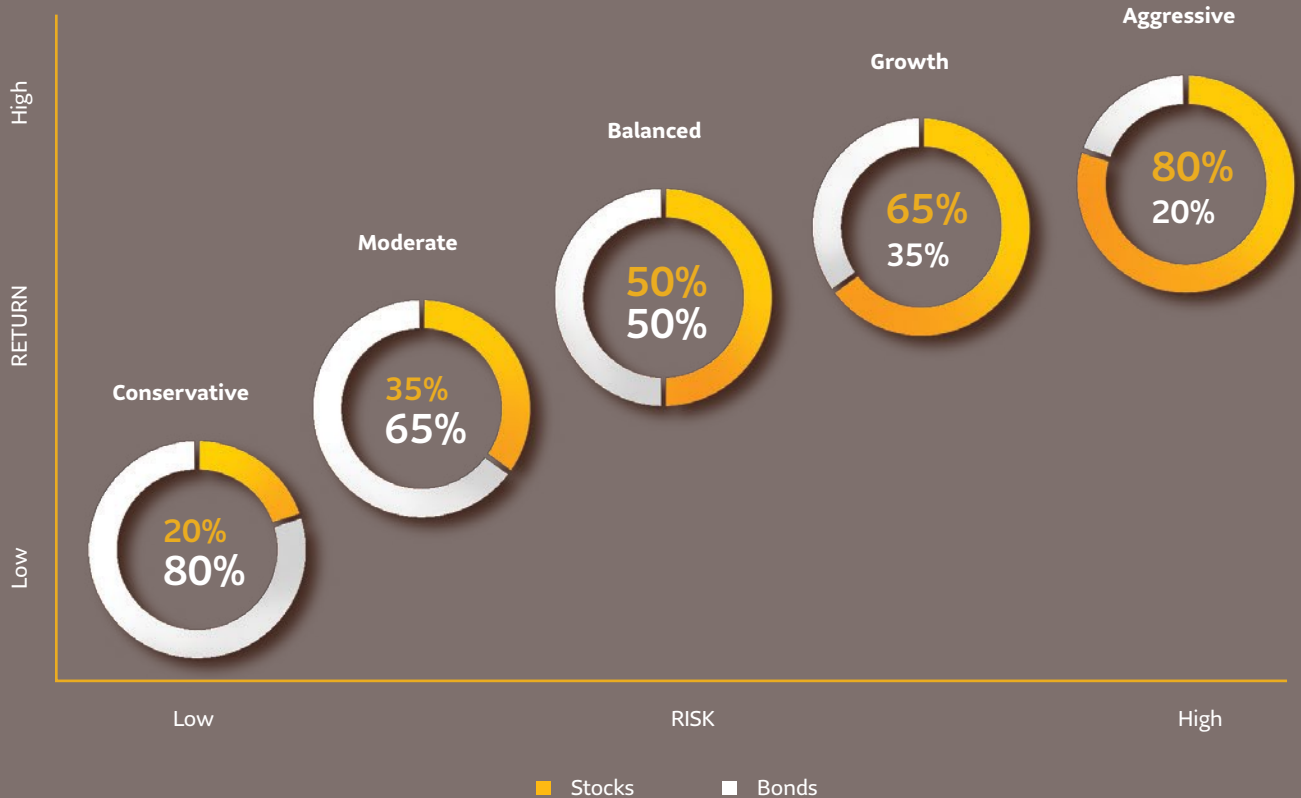
Maui, a conservative investor, opted for a “balanced” portfolio at the start of 2011 when asked by his financial advisor. As the stock market rallied to 9,000 in 2018, Maui did not make any changes to his portfolio. When he checked his investments, his allocations and risk level looked quite different from his initial portfolio.



Because Maui did not rebalance his portfolio in any time over the 7-year period, he ended up with a more aggressive portfolio than what he initially intended. This exposes him to more risk than he is comfortable with.

Investment Portfolio Mix

Sun Life Asset Management's recommended investment portfolios were designed with various investor profiles in mind.



For assistance on enhancing your investment portfolio, talk to your Sun Life Financial Advisor today.



Bright Partnerships, Brighter Generations

Brand ambassador Matteo Guidicelli and his fellow investors share their investment journeys.

WORDS BY LENNIE ARBOLEDA

A person's financial journey is shaped by several factors: what is presented on TV, shared online, taught in school, and passed on by friends, among others. However, for many, the foundation is molded right at home, with parents at the helm, whether knowingly or otherwise.

Ideally, it's the former.

After all, it is only when parents recognize their responsibility to impart sound financial advice to their children that they can strive to help them have a good start in their financial journey. This would lead the younger generation to stay rooted to the fundamentals of money management, no matter where their paths may lead them later on.

Such was the case for Sun Life Asset Management brand ambassador Matteo Guidicelli and Sun Life financial advisor Janice Mendoza. Young and thriving in their respective careers, both are quick to attribute their success to their parents, who offered much needed guidance in every aspect of life – their finances included.

The Son Takes After His Father

His father Gianluca's story of rags to riches is one that Matteo is always eager to tell, and rightfully so, given how inspiring it truly is.

"My Dad moved from Venice to the Philippines with very little money in his pocket and not knowing how to speak English, Filipino, or Cebuano. But he had a strong desire to start



a business, and somehow, he managed to make it work," Matteo shared. "He sold items from the Philippines to Italy. Whenever he received an order, he would ride his motorbike – a *habal-habal* – and go around Cebu looking for supplies. That's how our family's exporting business began."

With Gianluca's determination, passion, and financial discipline, the business flourished. These very traits also became Matteo's recipe for success, having learned from his own father and with the guidance of his mother Glenna.

"My parents always try to guide my siblings Giorgia and Paolo and me on how to manage our money properly," the actor said. "My Dad is not *kuripot*, but he's very much disciplined when it comes to managing finances. When I started earning on my own, he taught me how to spend, how to save, and more. There was a time when every single month, we discuss my expenses which are all summarized in a chart. If I overspend, he talks to me about it. I am very thankful for that."

Today, Matteo is even more hands-on with his finances. Not only does he save, but also invests to grow his money. "I've been investing in mutual funds for many years now. I've also allocated some of my money to another business venture: our restaurant, Da Gianni," he said. "It's been very fulfilling to progress in my financial journey, and it all started with what I learned at home."

The secure and nurturing bond he has with his parents has taught Matteo to be more discerning when it comes to his relationships. "I'm at an age when I'm actively preparing for my own future, so it's all about building lifetime partnerships that will help me grow further and flourish," he said. "My parents are the best role models I could ever have, and for that, I will always be grateful."



**LENNIE
ARBOLEDA**

SLAMCI's Communication Partner

A Mother-Daughter Partnership

The family that invests together builds a brighter future together. That's how it is for Janice and her mother Emy, who are each other's support system in their respective financial journeys.

Having been with Sun Life as Head Housekeeper for many years, Emy knew about mutual fund investing and all its benefits. In fact, she has her own mutual fund advisor and has been investing since 2009.

Emy retired in 2016 and has since enjoyed the benefits of her investment, where she used some of the proceeds to renovate her family's home.

Today, she continues to invest to ensure a comfortable retirement all through out. *"Ang gusto ko talaga ay, at any given time, meron kaming extra funds ng husband ko,"* she shared. *"Para makapag travel kami at para may perang naka-ready lang para sa mga unexpected na gastos."*

Apart from paving the way for her financial growth, Emy's investing habit also resulted to another fantastic outcome: inspiring her own daughter to pursue prosperity as well.

Janice has been investing since 2013, and now maintains an account in several mutual funds. Understanding the benefits of investing and experiencing them for herself were, in fact, what led her to pursue becoming a financial advisor. She left her 10-year career in a BPO to join Sun Life, eager to advocate financial security and encourage others the way her mom encouraged her.

"I've always been disciplined when it comes to spending and saving, but it really helped when I became an advisor," she mused. *"Mas naintindihan ko where to put my money and which instruments are available to me. If you compare SLAMCI's products with traditional bank deposits, mas malaki talaga yung difference in returns, kaya naging habit na rin namin ni Mommy na ilagay yung portion ng savings namin sa mutual funds."*



Janice has also learned the importance of setting goals to keep one focused throughout the financial journey. In fact, each of her investments is allocated for a specific target. *"Life has many surprises. Hindi mo alam kung kailan mo kakailanganin ang pera for your goals,"* she said. *"Minsan may mga expenses na wala sa plano. Maganda yung may mapagkukuhaan ka at any given time. Mas okay yung prepared ka lagi."*

The Silver Lining

In a culture where old beliefs and practices prevent people from properly discussing money matters and utilizing financial instruments, it's definitely a challenge raising a financially-prepared generation. But with parents like Gianluca and Emy guiding their children towards the bright path and partnering with them in their journey to prosperity, there is hope that the likes of Matteo and Janice – focused, eager to learn, and determined to succeed – will further multiply. And with every generation that prospers in this pursuit, surely, there is hope yet for a brighter Philippines. ■

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₱75,000

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 **Sun Life**
Asset Management

Promo runs until December 27, 2019, and is applicable for investments made under Sales Load Option B (back-end sales load).
Visit <http://bit.ly/InvestforRewards2019> for the complete promo terms and conditions.

Time to 'Make It Mutual'

Turn your dreams into reality by investing in mutual funds regularly | WORDS BY TRIXIE CRUZ AND PRINCESS ADAO

There was a time when only a few Filipinos could appreciate, experience, and enjoy the benefits of investing. People believed it was only for those with huge amounts of money at their disposal, and those who knew the ins and outs of the stock market.

The scenario today is vastly different. With the advent of technology, the intensified efforts of financial services companies, and the availability of related literature online, Filipinos are slowly becoming aware of why they should invest their money and how they too can do it.

It's a good thing when they end up making legitimate investments, such as those who nurture accounts with the Philippine Stock Exchange (PSE). In fact, PSE accounts recently broke past the one-million mark, wherein there are more middle class and millennials investing in the stock market.

However, there are still many Filipinos who end up falling for get-rich-quick schemes, where people with bad intentions take advantage of their eagerness to grow their money, as well as their lack of knowledge about proper investing.

In order to help Filipinos grow their money the right way, Sun Life Asset Management Company, Inc. (SLAMCI) is relaunching its highly successful campaign dubbed "Make It Mutual."

Partnering for Prosperity

"Make It Mutual" is SLAMCI's way of encouraging more Filipinos to invest in mutual funds.

With mutual funds, one only needs to identify his financial goals, select the fund that suits his risk appetite, and begin investing on a regular basis. He can rest easy knowing that professional fund managers are working hard to ensure he will be able to maximize returns on his investment.

In a nutshell, those who have a high aversion towards risk are suited for the fixed income-type and those who are not bothered with the ups-and-downs of the financial markets can opt for equity-type funds given this element of risk. For those who are somewhere in between, mixed balanced-type funds – a combination of fixed income and equities – are recommended as the fund manager can do a blended-type of investment.

The best part is that one can begin investing for as low as Php 100 only.



**TRIXIE
CRUZ**

**PRINCESS
ADAO**

SLAMCI's Marketing Partners

Invest Today for a Brighter Tomorrow

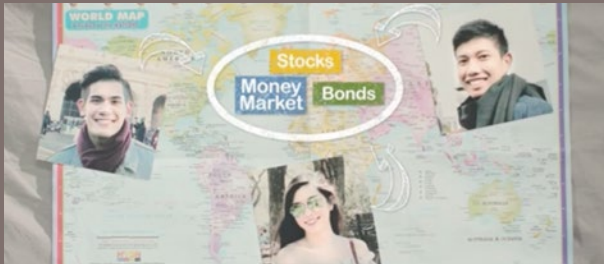
“Make It Mutual” is all about providing the basics to help Filipinos familiarize themselves with mutual funds. This new wave provides more guidance and specific information on which products to invest in according to one’s risk profile and time horizon.

The campaign also aims to highlight the need to invest regularly, and to begin at the soonest time possible. Remember: this practice enables you to build lasting financial wealth. If you start investing regularly early on, you would have a longer period to build your money, grow it, and use it to fund your goals, such as buying a house, starting a business, or ensuring a comfortable retirement. ■

When your life goals connect with Sun Life, that’s when we are able to “Make It Mutual”. Visit <http://bit.ly/MakeItMutual> to view a series of informational videos where brand ambassador Matteo Guidicelli shares tips on how to grow your money and turn your dreams into reality.

Episode 1: What are mutual funds?

Hit your investment sweet spot with the power of pooled funds.



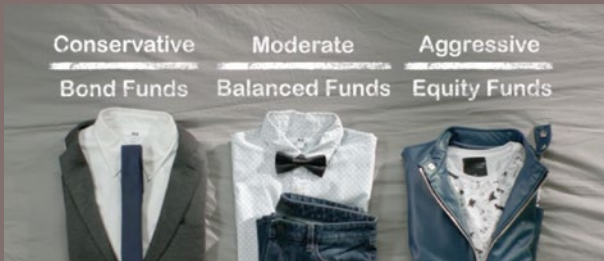
Episode 3: How to beat inflation

When the value of your money diminishes over time, it’s time to take on inflation.



Episode 2: Choosing the right fund

No matter your style, there is a mutual fund to fit your goals.



Episode 4: Investing regularly

Create your own investing regimen, and watch your resources grow.



Our Products and Programs

We have a wide range of mutual funds and programs to aid in your investment journey.

The Sun Life Prosperity Funds

Philippine-Peso Denominated Funds

1. Sun Life Prosperity Money Market Fund
2. Sun Life Prosperity GS (Government Securities) Fund
3. Sun Life of Canada Prosperity Bond Fund
4. Sun Life of Canada Prosperity Balanced Fund
5. Sun Life Prosperity Achiever Fund 2028
6. Sun Life Prosperity Achiever Fund 2038
7. Sun Life Prosperity Achiever Fund 2048
8. Sun Life Prosperity Dynamic Fund
9. Sun Life Prosperity Philippine Stock Index Fund
10. Sun Life of Canada Prosperity Philippine Equity Fund

US Dollar-Denominated Funds

1. Sun Life Prosperity Dollar Starter Fund
2. Sun Life Prosperity Dollar Abundance Fund
3. Sun Life Prosperity Dollar Wellspring Fund
4. Sun Life Prosperity Dollar Advantage Fund
5. Sun Life Prosperity World Voyager Fund

SLAMCI Auxiliary Programs

1. Sun Life Prosperity Card (Available in Php 5,000 and Php 1,000 denominations)
2. Auto-Invest Program via BDO, BPI, Metrobank, and Security Bank
3. Bills Payment Facility via BDO, BPI, and Metrobank
4. Sun R.I.S.E (Regular Investments Simplified for Employees)
5. Sun Synergy Recharged
6. SLAMCI Online
7. Sun Life PH Mobile App

Where to Find Us

Our major Client Service Centers are ready to serve you.

BINONDO

G/F ETY Building
Quintin Paredes Street
Binondo, Manila
Tel No. (02) 771-5892

DAVAO (PLAZA DE LUISA)

G/F Plaza de Luisa Commercial Complex
Ramon Magsaysay Street
Davao City, Davao Del Sur
Tel No. (082) 221-1589
Fax No. (082) 221-5946

ILOILO

Paragon Square Building
Donato Pison Avenue, Iloilo City
Tel. No. (033) 328-7103
Fax No. (033) 323-3474

QUEZON CITY (NORTH EDSA)

G/F Panorama TechnoHub Center
1029 EDSA, Veterans Village
Quezon City
Tel No. (02) 930-8232

BONIFACIO GLOBAL CITY

G/F Sun Life Centre
5th Avenue corner Rizal Drive
Bonifacio Global City, Taguig City
Tel. No. (02) 555-8888

DAVAO (MATINA IT PARK)

G/F Luisa Building
Matina IT Park, McArthur Highway
Davao City, Davao Del Sur
Tel Nos. (082) 298-3768
(082) 298-3769

MAKATI (LEPANTO)

G/F BA Lepanto Building
8747 Paseo De Roxas Street
Makati City
Tel. No. (02) 813-7229

QUEZON CITY (ORCEL)

G/F Orcel II Building
1611 Quezon Avenue
Quezon City
Tel. No. (02) 448-6515

CEBU

G/F Innove Plaza Building
Panay Road corner Samar Loop
Cebu Business Park, Cebu City
Tel. No. (032) 415-8540
Fax No. (032) 415-8564

GREENHILLS

1/F BTTC Center
288 Ortigas Avenue corner
Roosevelt Street
Greenhills, San Juan City
Tel. No. (02) 719-3996

ORTIGAS

45 San Miguel Building
San Miguel Avenue
Ortigas Center, Pasig City
Tel No. (02) 884-3727

To know more, visit sunlifefunds.com or talk to your Sun Life Financial Advisor/ Relationship Manager.



PROSPECTS

