

WHAT FEES WILL I BE CHARGED WITH?

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

FRONT-END LOAD

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

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

INVESTMENT AMOUNT	FRONT-END RATE
Less than USD 2K	2.00%
USD 2K to less than USD 20K	1.50%
USD 20K to less than USD 100K	1.00%
USD 100K and up	0.50%

BACK-END LOAD

No fee will be deducted when you open an account.

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

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

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



SUN LIFE PROSPERITY FUNDS US DOLLAR-DENOMINATED

Partnering for Prosperity

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



Your lifetime partner in your pursuit of prosperity.

sunlink@sunlife.com | 8-849-9888

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

WHAT IS A MUTUAL FUND AND HOW DOES IT WORK?

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

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



Investors buy shares/units in their desired mutual fund company



The mutual fund company pools the investors' money



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



Investors will share in the potential returns of the fund

WHY SHOULD I INVEST IN MUTUAL FUNDS?



HIGHER POTENTIAL RETURNS

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



AFFORDABILITY

Start investing with only USD 500 then make subsequent investments for as low as USD 100.



LIQUIDITY

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



DIVERSIFICATION

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



PROFESSIONAL FUND MANAGEMENT

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



GLOBAL EXPERTISE

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

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

WHICH MUTUAL FUND SHOULD I INVEST IN?

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

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

SHORT-TERM
(1-3 years)

LONG-TERM
(10 years and up)

MODEST POTENTIAL RETURN
LOW RISK

HIGH POTENTIAL RETURN
HIGH RISK



MONEY MARKET FUNDS
Short-Term Securities



BOND FUNDS
Government and Corporate Bonds



BALANCED FUNDS
Bonds and Stocks



EQUITY FUNDS
Stocks

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

- 1 MONEY FOR LIFE PLANNER**
Establish your investment personality and outline your goals.
- 2 EXPENSE CALCULATOR**
Identify where your money goes and see how much you can save and invest.
- 3 INVESTMENT CALCULATOR**
See how your money can grow over time.



SUN LIFE PROSPERITY FUNDS US DOLLAR-DENOMINATED

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



**INVESTMENT
OBJECTIVE**



**TIME
HORIZON**



**RISK
PROFILE**



**INVESTMENT
MIX**



**FUND
TYPE**



SUN LIFE PROSPERITY DOLLAR STARTER FUND

Generate stable and higher potential returns than traditional deposit products for your US Dollar investments.

Preserve my capital

Short-Term

Conservative

Fixed Income Securities; High-Yield Deposits

Short-Term Fixed Income



SUN LIFE PROSPERITY DOLLAR ABUNDANCE FUND

Enjoy steady growth by investing in a portfolio of US Dollar-denominated fixed income instruments.

Preserve my capital and earn some income

Medium to Long-Term

Moderate

Philippine and Global Fixed Income; Cash and Cash Equivalents

Long-Term Bond



SUN LIFE PROSPERITY DOLLAR WELLSPRING FUND

Generate a steady stream of income and enjoy long-term capital growth by investing in a diversified portfolio of global fixed income, equity, or equity-linked securities.

Earn income and grow my capital

Medium to Long-Term

Balanced

Global Equities; Fixed Income; Cash and Cash Equivalents

Global Multi-Asset Fund-of-Funds



SUN LIFE PROSPERITY DOLLAR ADVANTAGE FUND

Achieve balance by investing in a broad range of fixed income and equity securities traded internationally to ensure stability and growth.

Prioritize capital growth

Long-Term

Growth

Global Equities; Fixed Income; Cash and Cash Equivalents

Global Balanced Fund-of-Funds



SUN LIFE PROSPERITY WORLD VOYAGER FUND

Maximize the earning potential of your US Dollars and seize the best opportunities across the globe by investing in a diversified portfolio of global equities.

Maximize returns

Long-Term

Aggressive

Global Equities; Cash and Cash Equivalents

Global Equity Fund-of-Funds

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