










WELCOME KIT

YOUR GUIDE TO PROSPERITY



Sun Life
Asset Management

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President's Message



Dear Valued Investor,

Welcome to the Sun Life Asset Management family!

Congratulations on taking an important step towards a brighter, more prosperous life. It is our honor to be your partner in this pursuit. We are committed to helping you have a delightful investing journey through the following pillars:



Ease of managing and growing your investments

- Manage your account conveniently through our digital channels, including the **My Sun Life Client Portal** and the **Sun Life PH Mobile App** (available on **Google Play** and the **App Store**).
- Make additional investments via the **Bills Payment** facilities of BDO, BPI, and Metrobank or via the **Sun Life Online Payment Page** on our website.



Expert fund management and advice

- Your funds are strategically managed by professional investment managers, with years of solid fund management expertise on local and global investment portfolio approaches.
- You can also connect with an SEC-certified Sun Life Mutual Fund Advisor should you need guidance in creating a plan that will bring you closer to your investment goals.



Empowered investing journey

- Access various client forums and learn from credible resource speakers so you can make informed decisions on your investments.
- Join our client promos and be rewarded today for taking steps to secure your financial future.

More details are available in this Welcome Kit and our website at www.sunlifefunds.com. Should you have further queries or if you need assistance with your investments, please feel free to get in touch with us through the following:

- Your Sun Life Mutual Fund Advisor or Relationship Manager
- Via e-mail at sunlink@sunlife.com
- Through the **Sun Life Client Care** at **(632) 8-849-9888**, or if you are using a PLDT line, via our domestic toll-free number at **1-800-10-SUNLIFE (7865433)**

We appreciate the opportunity to guide you towards a brighter future. May this be the beginning of a wonderful partnership for years to come.



GERALD L. BAUTISTA

President

Sun Life Asset Management Company, Inc. (SLAMCI)

Building Your Investment Portfolio

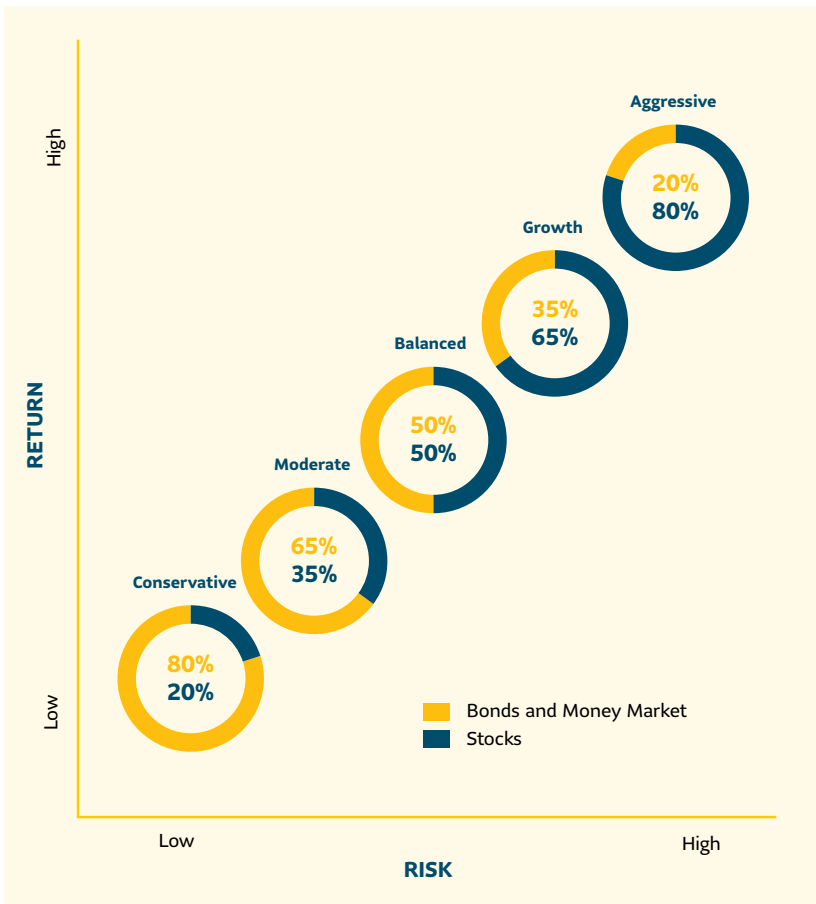
A strong and goal-oriented investment portfolio is ideal, as it will enable you to weather market volatilities. Our diverse investment portfolios are designed for various investor profiles. Start building your own in four easy steps:

1. Identify your risk profile.

Your risk profile summarizes your unique needs, financial capacity, and overall attitude towards risk.

2. Consider your asset allocation.

Avoid putting your eggs in one basket. We recommend allocating your funds across various asset classes to achieve potentially higher returns* for the level of risk you are willing to take.



* Past performance does not guarantee future performance.

Building Your Investment Portfolio

3. Take action.

Learn by keeping tabs on the news to get to know the market more or by consulting your Sun Life Mutual Fund Advisor. **Diversify** to avoid relying on one asset class only. **Rebalance** your portfolio as necessary to ensure that it is regularly consistent with your changing needs.

4. Partner with Sun Life Asset Management.

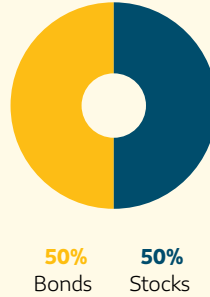
Make strategic investing a part of your lifestyle by enlisting us as your partner. Here's an example of how our funds can work for your needs.

Investor Profile

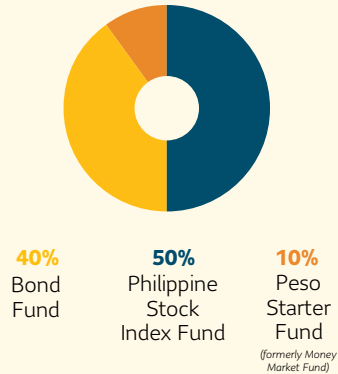


Mikko wants a balance of stability and capital growth. His financial needs are not immediate, allowing him to stay invested for the longer haul and take possible losses. His risk profile is **balanced**.

The Investment Mix Solution



The Sun Life Prosperity Funds



Disclaimer: This material is for your reference only and does not constitute advice given by Sun Life. Please review your financial needs depending on your personal situation and objectives.

Notes on Your Investments

Minimum Investment Amounts

Philippine Peso-Denominated Funds	Minimum Initial	Minimum Additional	Minimum Redemption	Maintaining Balance
Peso Starter Fund <i>(formerly Money Market Fund)</i>			PHP 100	
World Equity Index Feeder Fund (WEIFF)	PHP 10,000		PHP 1,000	PHP 10,000
Other Philippine peso-denominated Sun Life Prosperity Funds			PHP 1,000	

US Dollar-Denominated Funds	Minimum Initial	Minimum Additional	Minimum Redemption	Maintaining Balance
All US Dollar-denominated Sun Life Prosperity Funds	USD 500		USD 100	USD 500

Additional Investments

- When making additional investments to an **existing fund**, follow the **minimum additional** investment amounts.
- When making additional investments to a **new fund**, follow the **minimum initial** investment amounts.



Redemptions

- When redeeming, follow the **minimum redemption** amounts while ensuring that **maintaining balances** are observed.

Fund Switches

- A maximum of **ten (10) switch-outs** are allowed in a year, free of charge. Anything in excess is subject to the payment of documentary stamp tax (DST).
- When switching out from a **source fund**, the latter should still maintain its required **maintaining balance**.
- When switching to a **new destination fund**, switch amount should follow the fund's **minimum initial** investment amount.
- When switching to an **existing destination fund**, switch amount should follow the fund's **minimum additional** investment amount.

Notes on Your Investments

Turnaround Times

Your mutual fund transactions are also subject to **turnaround times**. These are in terms of **number of business days** from a certain **Transaction Date (T)**, which is SLAMCI's processing date as determined by the cut-off and upon submission of complete requirements.

The daily cut-off time for all account opening and subsequent transactions is **12:00 NN**.

Account opening follows a **T+2** turnaround time until further notice. For **subsequent transactions**, kindly refer to the tables below:

Transaction Channels	Peso Funds	Subscription (Initial or Additional)	Redemption	Fund Switch
• Client Portal and Mobile App	Peso Starter Fund (formerly Money Market Fund)	Transaction Date (T) or same day	T+1	Transaction Date (T) or same day
• Sun Life Online Payment Page	Bond and GS Funds		T+3	
• Sun Life Cash Deposit Machine	Balanced, Achiever (2028, 2038, and 2048), Index, and Equity Funds		T+4	
• SLAMCI Forms	WEIFF		T+2	T+5
• Bills Payment Facility for Additional Investments	All Philippine peso-denominated Sun Life Prosperity Funds, except WEIFF	T+1*	Not applicable	
	WEIFF	T+3	Not applicable	
• Auto-Invest Program for Additional Investments	All Philippine peso-denominated Sun Life Prosperity Funds	5 th or 20 th day of the month**	Not applicable	

Transaction Channels	Dollar Funds	Subscription (Initial or Additional)	Redemption	Fund Switch
• Client Portal and Mobile App	Dollar Starter Fund	Transaction Date (T) or same day	T+1	
	Other US Dollar-denominated Sun Life Prosperity Funds		T+4	
• SLAMCI Forms				

* If the payment falls within the participating banks' cut-off times, the applicable NAVPS/NAVPU computed the next business day will be applied. Check payments will undergo one (1) day clearing.

** Investing in the **World Equity Index Feeder Fund** via **Auto-Invest** will still follow T+2 subscription turnaround time.

Notes on Your Investments

Determining Settlement Dates

Here's a sample calendar to help you count the number of days to the settlement of **subscription**, **redemption**, and **fund switch** transactions given a standard turnaround time. Please make sure to skip counting weekends and non-working holidays.



Example Turnaround Time	1-Mar Wed	2-Mar Thu	3-Mar Fri	4-Mar Sat	5-Mar Sun	6-Mar Mon	7-Mar Tue
T+4 Received before cut-off	Transaction Date	Day 1 (T+1)	Day 2 (T+2)	—	—	Day 3 (T+3)	Day 4 (T+4)
T+3 Received after cut-off	X	Transaction Date	Day 1 (T+1)	—	—	Day 2 (T+2)	Day 3 (T+3)

Sales Load Options

A **sales load** is a commission charged by SLAMCI when you buy or sell shares or units. The rate will depend on your investment amount or horizon. There are two (2) types of subscription options:

FRONT-END LOAD

Deducted upon **initial or additional purchase** of shares or units.

Investment Amount	Front-End Rate (Plus 12% VAT)
Less than PHP 100K (Less than USD 2K)	2.00% (2.24%)
PHP 100K to less than PHP 1M (USD 2K to less than USD 20K)	1.50% (1.68%)
PHP 1M to less than PHP 5M (USD 20K to less than USD 100K)	1.00% (1.12%)
PHP 5M and up (USD 100K and up)	0.50% (0.56%)

BACK-END LOAD

Deducted upon **redemption** of shares or units.

Redemption Period	Back-End Rate (Plus 12% VAT)
1st Year	5.00% (5.60%)
2nd Year	4.00% (4.48%)
3rd Year	3.00% (3.36%)
4th Year	2.00% (2.24%)
5th Year	1.00% (1.12%)
Beyond five (5) years	None

Notes on Your Investments

Notes on Sales Loads:

- The sales load fees apply to all peso and dollar-denominated Sun Life Prosperity Funds except the **Peso Starter Fund** (formerly Money Market Fund) and **Dollar Starter Fund**, which are both zero-load or no load funds.
- For the three (3) **Achiever Funds**, only the back-end option is allowed.

Minimum Holding Periods

The following funds have a **minimum holding period**, or the minimum amount of time you should hold your investments in these. If you redeem or switch out before this period, you will be charged an **early redemption fee** based on the redemption or switch amount.

Fund	Minimum Holding Period	Early Redemption Fee
No Load Funds		
Peso Starter Fund	7 calendar days	0.25%
Dollar Starter Fund		
Loaded Funds under Front-End Sales Load		
Dollar Wellspring Fund	180 calendar days	1.00%*
World Equity Index Feeder Fund	30 calendar days	

- * Applies to front-end subscriptions only. If you are subscribed to the Dollar Wellspring Fund or the World Equity Index Feeder Fund under the **back-end option**, you **will not be charged** an early redemption fee should you redeem or switch within the minimum period, and only the applicable back-end sales load fee will apply.



Financial Transactions

A Quick Guide

The following channels are available for existing Sun Life Prosperity Funds investors. Just select the option that is most convenient for you.

Financial Transaction	My Sun Life Client Portal and Sun Life PH Mobile App	Bills Payment	Auto Invest	Sun Life Online Payment Page	Sun Life Cash Deposit Machine	SLAMCI Forms
Additional Investments	✓	✓	✓	✓	✓	✓
Redemptions	✓	Not applicable				✓
Fund Switches	✓	Not applicable				✓

Important Notes:

- Additional investments and fund switches can only be done while in the Philippines.
- The Mobile App only supports additional investments to existing funds. Additional investments in new funds via Mobile App are currently unavailable.
- **There is no need to submit any signed subsequent form or create a Client Portal / Mobile App transaction** when making additional investments via Bills Payment, Sun Life Online Payment Page, or the Sun Life Cash Deposit Machine.

Additional Investments



Sun Life Online Payment Page

Who can add: Individual, Joint OR, and Worksite accounts



Learn More



The **Sun Life Online Payment Page** allows you to easily add to your Philippine peso-denominated Sun Life Prosperity Funds via **BPI** or **Paynamic**.



Transactions via **BPI** are processed on the **same day** (subject to SLAMCI's daily cut-off time). The maximum transaction amount depends on the transaction limit set for your BPI account (**PHP 250,000 per day** for regular clients and **PHP 500,000 per day** for Preferred and Private Banking clients).



Transactions via **Paynamic** are processed after **two (2) business days** (subject to SLAMCI's daily cut-off time). The maximum investment amount varies per channel.

Financial Transactions



No need to submit a proof of payment or any form



No transaction fees*

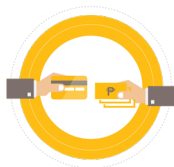
*Dragonpay may impose additional transaction fees.

Ready to add to your investments? Pay now [here](#).

2

Bills Payment

Who can add: Individual and Joint OR accounts



Learn More



Bills Payment allows you to make additional investments in peso-denominated Sun Life Prosperity Funds* through a bank partner's various payment channels: online banking, mobile banking, automated teller machine (ATM), or over-the-counter (OTC). Participating banks are **BDO**, **BPI**, and **Metrobank**.

Simply enroll your Fund(s) as payment merchant(s). Once enrolled, you can simply add to your investment anytime without the need to present any form or proof of payment.

* All Philippine peso-denominated funds, except Dynamic Fund, are available via Bills Payment. The **World Equity Index Feeder Fund** is available through BDO and BPI.

3

Auto-Invest

Who can add: Individual, Joint OR, and Joint AND accounts (as long as jointly signed by all Joint AND investors)



Learn More



Auto-Invest enables you to regularly add **monthly** or **quarterly** investments to your peso-denominated Sun Life Prosperity Funds* via automatic debit arrangement from your **BDO**, **BPI**, **Metrobank**, or **Security Bank** account.

* All Philippine peso-denominated funds, except Dynamic Fund, are available via Auto-Invest. The **Achiever Funds** are available through BDO, Metrobank, and Security Bank. The **World Equity Index Feeder Fund** is available through BDO.

Financial Transactions

4

My Sun Life Client Portal and Sun Life PH Mobile App

Who can add: Individual, Joint OR, and Worksite accounts



Learn More



Before transacting through these channels, create a My Sun Life Client Portal account first. To register your mutual fund (MF) account(s), prepare your account number (e.g., 01234567CF01) and go to bit.ly/mysunlifeaccount. Fill out the registration form, submit, and verify your registration when prompted.

You must register in the Client Portal before using the Sun Life PH Mobile App, which you may download from **Google Play** or the **App Store**.

There are two (2) ways to fund your additional investments through these channels:

- 1) **via bank (cash/check)** or
- 2) **via Sun Life Prosperity Card**

5

Sun Life Cash Deposit Machine

Who can add: Individual and Joint OR accounts

The self-service Sun Life Cash Deposit Machine (CDM) facility allows you to add to your peso-denominated funds in these select Sun Life Client Service Centers (CSCs):

Branch	Address
BGC Client Service Center	G/F Sun Life Centre, 5th Ave., cor. Rizal Drive, Bonifacio Global City, Taguig City
Quezon City Client Service Center	G/F Orצל II Building 1611, Quezon Avenue, Quezon City
ACE Client Service Center	2/F ACE Building, Rada St., Legaspi Village, Makati City

Before using the CDM, here are some key reminders:

- Prepare your MF account number for quick reference.
- Tap the Sun Life button and follow the easy payment steps.
- Pay only with peso notes. Insert one peso note at a time.
- A CDM can allow up to **PHP 50,000** per transaction, but you can pay via CDM multiple times under one (1) mutual fund account.

Financial Transactions

6

SLAMCI Forms

Who can add: All account types

Submit the completed and signed **Request for Additional Investment** form and **proof of payment** through any of the following channels:



Sun Life Client Service Centers (physical form)



Via e-mail to RequestSLAMCI@sunlife.com (interactive form)

Redemptions and Fund Switches

1

My Sun Life Client Portal and Sun Life PH Mobile App

Who can redeem/switch: Individual, Joint OR, and Worksite accounts

Easily redeem or switch funds online in two simple steps:

1



Upon log-in, click **Redeem Fund** or **Switch Fund** and choose the mode of redemption whether by **shares (or units)** or by **amount**.

2



Accomplish the form and submit.

Full Redemptions and Full Switches

- When redeeming/switching your investments fully, redeeming/switching **by shares (or units)** is the recommended method.
- For redemptions, simply tick **Redeem all shares (or units)**. For switches, tick **Transfer all shares (or units)**.

2

SLAMCI Forms

Who can redeem/switch: All account types

Submit a completely filled out **Request for Redemption/Fund Switch** form to any of the following channels:

- Sun Life Client Service Centers (physical form)
- Via e-mail to RequestSLAMCI@sunlife.com (interactive form)

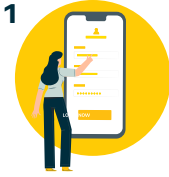
Note:

For both methods, if no application number is indicated as a special redemption instruction, your earliest investment(s) will be redeemed (first-in, first-out).

Non-Financial Transactions

Statement of Account (SOA)

The Statement of Account (SOA) is a quarterly document that reflects all of your investment transactions and balances in a given period. It is available in physical form or electronically as an **Electronic Statement of Account (e-SOA)**. The e-SOA may be accessed through the My Sun Life Client Portal. Go paperless in three easy steps:



Log in to your **My Sun Life Client Portal** account.



Click **Settings** at the left-hand panel and go to **Notification settings**.



Under **Mutual Fund**, tick the **Statement of Account (e-SOA)** checkbox and click **Update**.

For more details about the e-SOA, please visit [this link](#).

Auto-Invest Amendment and Cancellation

Submit a completely filled out **Amendment Form** or **Cancellation Form** to the nearest CSC (physical form) or to slamc@sunlife.com (interactive form). For any inquiries, you may contact us through the same e-mail.

Our Other Bright Offerings

Sun Life Prosperity Card



Learn More



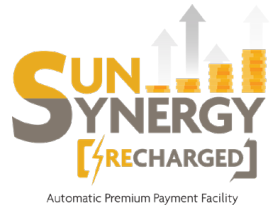
Sun RISE Program



Learn More



Sun Synergy Recharged



Learn More



Connect With Us

Client Services Directory

Full Directory of Branches	bit.ly/sunlifebranches
Account Verification <ul style="list-style-type: none"> Lifting of investment and redemption limits Financial Transactions <ul style="list-style-type: none"> Account Opening Additional Investments Redemptions Fund Switches 	RequestSLAMCI@sunlife.com
Downloadable SLAMCI Forms	bit.ly/slamciforms
Non-Financial Transactions <ul style="list-style-type: none"> Statements of Account Client Information Update Change in Servicing Advisor Account Change Request Auto-Invest Cancellation and Amendment Proxy Nomination Sun Synergy Inquiries 	slamc@sunlife.com
Other Concerns <ul style="list-style-type: none"> Client Portal Registration Account Consolidation Request 	sunlink@sunlife.com
Advisor Match	bit.ly/advisormatch
Online Mutual Fund Application (eKYC)	bit.ly/mfonlineapp
My Sun Life Client Portal Log-in / Sign-up	bit.ly/mysunlifeaccount

User Guides and Program Links

Client Portal and Mobile App (CPMA) Guide	sunlife.co/cpmaguide
One-Time Pin (OTP) FAQs	bit.ly/cpmaotp
Sun Life Online Payment Page and User Guides	sunlife.co/sunlifeonlinepay
Bills Payment Program and User Guide	sunlife.co/slamcibillspayment
Auto-Invest Program	bit.ly/slamciautoinvest
Electronic Statement of Account (e-SOA) FAQs	sunlife.co/esoa-faq
Mutual Fund Payment Methods	bit.ly/paymymutualfund

* We may revise some user guides any time if there are changes in our processes. You may refer to our [References](#) page for the latest versions.





Sun Life

Asset Management

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