

## PRODUCT HIGHLIGHT SHEET

### SUN LIFE PROSPERITY ACHIEVER FUND 2048, INC.

*as of March 2024*

#### BRIEF INFORMATION

The Fund is an open-end investment company engaged in the sale and distribution of mutual fund units, which aims to generate long-term capital appreciation through a portfolio of equities, fixed income securities and alternative financial instruments, adjusted accordingly as the target date of the Fund (Year 2048) approaches.

#### PRODUCT SUITABILITY

The recommended investment timeframe for this Fund is 30 years. This Fund is suitable for investors who:

- Have a **balanced risk profile** and long-term investment horizon;
- Want a diversified portfolio of investment in equities and fixed income; and/or
- Are willing to take high risks for potentially high capital returns over the long-term

#### KEY PRODUCT FEATURES

<b>Fund Category / Type</b>	Multi-asset/Asset Allocation
<b>Base Currency</b>	Philippine Pesos
<b>Benchmark</b>	50% Philippine Stock Exchange Index (PSEi) + 48% Bloomberg Sovereign Bond Index 1-5 Year + 2% Philippine Peso TD Rate 1 Month to 3 Months
<b>Investment Strategy</b>	The Sun Life Prosperity Achiever Fund 2048 aims to generate long-term capital appreciation through a portfolio of equities, fixed income securities and alternative financial instruments, adjusted accordingly as the target date of the Fund (Year 2048) approaches.

This Product Highlight Sheet only highlights the key features and risks of this unlisted capital market product. We recommend that you read this Product Highlights Sheet together with the Fund's Prospectus dated 21 December 2018 and its supplementary (if any). Investors are advised to request, read, and understand the Prospectus before deciding to invest.

<b>Fiscal year-end</b>	December 31
<b>Dividend Policy</b>	The unitholders are not entitled to any dividends. The Fund may allow non-guaranteed unit-paying and/or income-paying feature/s if so declared and approved by the Board of Directors of the Fund, and accordingly permitted by the Securities and Exchange Commission.
<b>Date Rendered Effective</b>	21 December 2018
<b>Fund Manager (include delegatee, if any)</b>	Sun Life Asset Management Company, Inc., (SLAMCI) outsourced to Sun Life Investment Management and Trust Corporation (SLIMTC) via an Investment Management Agreement (IMA)
<b>Fund Distributor (include delegatee, if any)</b>	Sun Life Asset Management Company, Inc. (SLAMCI)
<b>Custodian (include delegatee, if any)</b>	<p><b>Citibank Philippines</b> 34th Street, Bonifacio Global City, Taguig, 1634</p> <p><b>Philippine Depository &amp; Trust Corp.</b> 29th Floor, BDO Equitable Tower 8751 Paseo de Roxas, Makati City 1226</p> <p>All other assets which by their nature cannot be held in custody by the Custodian will be reported to the Independent Oversight Entity in compliance with the requirements of SEC Memorandum Circular Number 33 Series of 2020.</p>
<b>Transfer Agent</b>	Sun Life Asset Management Company, Inc. (SLAMCI)
<b>Fund Advisor (if any)</b>	None
<b>Independent Auditor</b>	Navarro Amper & Company / Deloitte Touche Tohmatsu
<b>Law Firm (if any)</b>	Nisce Mamuric Guinto Rivera & Alcantara Law Offices

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## RISK FACTORS

The Company's activities expose it to a variety of operational and financial risks such as market risk (which includes interest rate risk and equity price risk), credit risk, foreign exchange risk, fund manager risk, dilution risk, liquidity risk, large transaction risk, non-guarantee, regulatory risk, and operational risk.

**Market Risk:** Market risk is the risk of possible decline in the value of the Fund due to fluctuations in prices of the fund's assets. Since the Fund may invest in both equity and fixed income securities, it is subject to two types of market risks: (1) Interest Rate Risk applicable to fixed income investments of the Fund; and (2) Equity Price Risk applicable to the equity investments of the Fund.

**Interest Rate Risk:** Interest Rate Risk is a type of Market Risk which is applicable to the Fund's investments in bonds, if any. This refers to the increase/decrease of a bond price due to movement in market factors such as changes in interest rates. A change in interest rates is the period when interest rates rise or fall thus causing the decline or increase in the market price of the bonds held by the Fund, if any. This risk is minimized by closely monitoring the direction of interest rates and aligning it with the appropriate strategy of the Fund.

**Equity Price Risk:** For equity investments, changes in prices of equity refer to the equity investments held by the Fund either for strategic or trading purposes. These equity investments, if any, are subject to the daily price fluctuations, as determined by market forces. Hence, prices may vary as a result of the general economic and political conditions, as well as developments in the company's operations and overall profitability. To manage this risk, the equity investments included in the Fund's portfolio are carefully selected based on their fundamental soundness.

**Credit Risk:** Investments in bonds carry the risk that the issuer of the bonds might not be able to meet its interest and principal payments. In which case, the value of the bonds will be adversely affected and may result in a write-off of the concerned asset held by the Fund, resulting to a significant decrease in its NAVPU. To mitigate this risk, each Issuer/Borrower/Counterparty passes through a stringent credit process to determine whether its credit quality complies with the prescribed standards of the Fund. The credit quality of the Issuer/Borrower/Counterparty is reviewed periodically to ensure that excellent credit standing is maintained. Moreover, a 15% exposure limit to a single entity is likewise observed.

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**Foreign Exchange Risk:** The Fund is exposed to foreign exchange risk arising from currency exposures primarily with respect to the US dollars. Significant fluctuation in the exchange rates could significantly affect the Fund's financial position. The Fund's financial assets are primarily denominated in the same currencies as its insurance contracts, which mitigate the foreign exchange rate risk. Thus, the main foreign exchange risk arises from recognized assets and liabilities denominated in currencies other than in which the investments of the Fund are expected to be settled.

**Fund Manager Risk:** The performance of the Funds is also dependent on the Fund Manager's skills. Hence, the Fund may underperform in the market and/or in comparison with similar funds due to investment decisions made by the Fund Manager, and may also fail to meet the Fund's investment objectives. The Board of Directors of the Fund, however, shall ensure that all investment policies and restrictions enumerated in this Prospectus are strictly followed.

**Liquidity Risk:** The Fund is usually able to service redemptions of investors within seven (7) banking days after receiving the notice of redemption by paying out redemptions from available cash or cash equivalents. When redemptions exceed these liquid holdings, the Funds will have to sell less-liquid assets, and during periods of extreme market volatility, the Funds may not be able to find a buyer for such assets. As such, the Funds may not be able to generate sufficient cash from its sale of assets to meet the redemptions within the normal seven (7) banking day period. To mitigate this risk, the Fund maintains adequate highly liquid assets in the form of cash, cash equivalents and near cash assets in its portfolio.

**Large Transaction Risk:** If an investor in a Fund makes a large transaction, the Fund's cash flow may be affected. For example, if an investor redeems a large number of units of a Fund, that Fund may be forced to sell securities at unfavorable prices to pay for the proceeds of redemption. This unexpected sale may have a negative impact on the net asset value of the Fund. To mitigate this risk, the Fund may impose single investor limits to the ownership of the fund, when necessary. This limits the extent to which redemptions from any single investor can impact the Fund's cash flow.

**Non-Guarantee: Unlike deposits made with banks, an investment in the Fund is neither insured nor guaranteed by the PDIC. Hence, investors carry the risk of losing the value of their investment, without any guaranty in the form of insurance. Moreover, as with any investment, it is important to note that past performance of the Fund does not guarantee its future success.**

**Regulatory Risk:** The Funds' operations are subject to various regulations, such as those affecting accounting of assets and taxation. These regulations do change, and as a result, investors may experience lower investment returns or even losses depending on what such a regulatory change entails. For example, higher taxes would lower returns, and a mandated precautionary loan loss provisions could result in the Fund experiencing a loss in the value of assets. To mitigate this risk, the Fund adopts global best practices. Further, it maintains regular communications with the relevant government agencies to keep itself abreast of the issues giving them concern, and to have the opportunity to help them set standards for good governance. The Fund's investment manager, SLAMCI, also takes an active participation in

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the Philippine Investment Funds Association, Inc. (“PIFA”), an association of mutual fund companies in the Philippines.

**Operational Risk:** This is the risk of loss resulting from inadequate or failed internal processes, controls, people and systems. Categories of operational risks may fall under: sales and distribution, human resources, information technology, processes and people, accounting and finance, model risk, legal and regulatory and third-party relationships. The Fund ensures that internal controls and practices are consistent with enterprise-wide policies supporting the management of operational risks. The Fund has established business specific guidelines. Comprehensive investment program, including appropriate levels of self-insurance, is maintained to provide protection against potential losses.

**Taxation Risk:** Gains realized by investors upon redemption of shares in a mutual fund are not subject to personal income tax (R.A. 8424). However, since the fund will only issue units, investors are advised to consult their own professional advisers as to the tax implications of subscribing for, purchasing, holding, and redeeming units of the Fund.

The above risk factors are by no means exhaustive. New and/or unidentified risks may arise given the fast-changing financial markets and economic environment.

## FEES & CHARGES

<b>Sales Load Fee</b>	<p>In selling the units of the Fund, SLAMCI’s representatives and eligible dealers are not entitled to any commission. The investor is not charged any sales load upon purchase of units. However, if an investment is redeemed within five (5) years from date of original investment, a redemption fee (see Exhibit 1) will be charged based on the redeemed amount of the investor. Redemption on transferred units will also be subjected to applicable deferred sales charge.</p> <p style="text-align: center;">Exhibit 1.0 Back-End Load Rate</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><b>BACK-END Load Rate</b> Based on Market Value at Time of Redemption (excluding VAT)</th> </tr> </thead> <tbody> <tr> <td>Redemption on: 1<sup>st</sup> Year</td> <td style="text-align: center;">Up to 5.00%</td> </tr> <tr> <td>Redemption on: 2<sup>nd</sup> Year</td> <td style="text-align: center;">Up to 4.00%</td> </tr> <tr> <td>Redemption on: 3<sup>rd</sup> Year</td> <td style="text-align: center;">Up to 3.00%</td> </tr> <tr> <td>Redemption on: 4<sup>th</sup> Year</td> <td style="text-align: center;">Up to 2.00%</td> </tr> <tr> <td>Redemption on: 5<sup>th</sup> Year</td> <td style="text-align: center;">Up to 1.00%</td> </tr> <tr> <td>Redemption on: Beyond 5 Years</td> <td style="text-align: center;">None</td> </tr> </tbody> </table>		<b>BACK-END Load Rate</b> Based on Market Value at Time of Redemption (excluding VAT)	Redemption on: 1 <sup>st</sup> Year	Up to 5.00%	Redemption on: 2 <sup>nd</sup> Year	Up to 4.00%	Redemption on: 3 <sup>rd</sup> Year	Up to 3.00%	Redemption on: 4 <sup>th</sup> Year	Up to 2.00%	Redemption on: 5 <sup>th</sup> Year	Up to 1.00%	Redemption on: Beyond 5 Years	None
	<b>BACK-END Load Rate</b> Based on Market Value at Time of Redemption (excluding VAT)														
Redemption on: 1 <sup>st</sup> Year	Up to 5.00%														
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Redemption on: 4 <sup>th</sup> Year	Up to 2.00%														
Redemption on: 5 <sup>th</sup> Year	Up to 1.00%														
Redemption on: Beyond 5 Years	None														
<b>Redemption Fee</b>	<p>There will be a minimum holding period of five (5) years for units purchased.</p> <p>Redemptions made within the minimum holding period from the date of investment will be charged subject to applicable deferred sales charge.</p>														

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<b>Fund Manager's Fee</b>	0.625% per annum (excluding VAT)
<b>Distribution Fee</b>	0.625% per annum (excluding VAT)
<b>Transfer Agent Fee</b>	0.15% per annum (excluding VAT)
<b>Directors' Fees</b>	For year 2023, the total Independent Director's per diem is Php 254,740.28
<b>Custodian Fee</b>	The Fund agrees to pay to their custodian banks, as compensation for the latter's services and facilities, an annual fee equivalent of up to 0.02% of average assets under management. In no case may the total compensation to the custodian banks exceed any maximum limit prescribed under the law, rule and/or regulations.
<b>Regulatory Fee (SEC) for the Maintenance of the Issuance of Units</b>	0.01% per annum
<b>External Audit Fee</b>	[Year 2023] P 143,000.00 (excluding VAT) Professional Fee (PF) + 4% of PF for Out-of-Pocket Expenses
<b>Fees/charges paid by the investor when subscribing or redeeming the securities</b>	<b>The investor is not charged any sales load upon purchase of units.</b> However, the investment will be subject to minimum holding period of five (5) years. If an investment is redeemed within five (5) years from date of original investment, a redemption fee (see Exhibit 1) will be charged based on the redeemed amount of the investor.
<b>Applicable Taxes</b>	Investors are advised to consult their own professional advisers as to the tax implications of subscribing for, purchasing, holding, and redeeming units of the Fund. Gains realized by investors upon redemption of <b>shares</b> in a mutual fund are not subject to personal income tax (R.A. 8424). However, since the <b>fund will only issue units</b> , investors are advised to consult their own professional advisers as to the tax implications of subscribing for, purchasing, holding, and redeeming <b>units</b> of the Fund.
<b>Inter Fund Transfers from and to the Sun Life Prosperity Achiever Fund 2048</b>	<p><b><u>Transfers FROM the Sun Life Prosperity Achiever Fund 2048</u></b> Investors of the Sun Life Prosperity Achiever Fund 2048 may not transfer their investments to other Sun Life Prosperity Funds.</p> <p><b><u>Transfers TO the Sun Life Prosperity Achiever Fund 2048</u></b> Transfers from other eligible SunLife Prosperity Funds managed by SLAMCI to the Sun Life Prosperity Fund 2048 are allowed. However, the investor's original purchase option may not be changed upon such transfer. If the investor originally purchased on a front-end basis, then the investor cannot shift to the back end option when transferring.</p> <p>A transfer of back-end units does not trigger a deferred sales charge ("DSC"). The new units purchased on the transfer are deemed to have the same date of purchase as the original units that were redeemed to make the transfer.</p> <p>The minimum transfer amount to the Sun Life Prosperity Achiever Fund 2048 is PHP 1,000.00, provided that the investor</p>

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	already has the minimum required investment with the Fund. The order ticket to transfer must be made through the registered representative or dealer who must forward the order ticket to transfer to SLAMCI on the same day. On SLAMCI's receipt of an order ticket to transfer, units and/or shares from other funds will be redeemed, subject to the foregoing provisions on redemption, and the proceeds of redemption will be applied to the purchase of units of the Fund, at the applicable NAVPU.
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**TRANSACTION INFORMATION**

<b>Minimum Initial Investment</b>	Php 1,000
<b>Minimum Additional Investment</b>	Php 1,000
<b>Minimum Redemption Amount</b>	Php 1,000
<b>Minimum Balance</b>	Php 1,000
<b>Cooling-off Period</b>	N/A
<b>Period to Receive Payments</b>	T+3
<b>Cut-off Time for Valuation of Securities</b>	If received after 12 o'clock noon, subscriptions will be processed at the NAVPU calculated for the next business day.

**SUBSCRIPTION OF SECURITIES**

- Subscriptions received by SLAMCI or its authorized distributors by 12 o'clock noon on a business day will be processed at the NAVPU determined at the close of business that day. If received after 12 o'clock noon, subscriptions will be processed at the NAVPU calculated for the next business day.
- SLAMCI reserves the right to reject any specific subscription or to restrict purchases by a particular investor, for example, when such purchase is contrary to the best interests of the other unitholders or would otherwise disrupt the management of the Fund. This decision will be made within two (2) business days after receipt of the subscription and, in the event of a rejection, the subscription amount will be returned as soon as possible to the investor without interest and after deducting applicable bank charges.
- Units of the Fund are sold on cash basis only. Installment sales will not be made.

**PLEASE DO NOT MAKE PAYMENTS IN CASH TO THE INVESTMENT SOLICITOR OR ISSUE A CHEQUE IN THE NAME OF AN INDIVIDUAL AGENT**

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- Units of the Fund are offered for sale on a continuous basis at the NAVPU through SLAMCI's registered representatives and dealers. The dealers and registered representatives are required to forward to SLAMCI the prescribed and complete documents to purchase units of the Fund on the same business day they are received. For purposes of facilitating transactions, the completed documents may be submitted electronically through fax or on-line, or any mode of transmittal which SLAMCI may establish and deem acceptable from time to time. All payments to be forwarded to and received by SLAMCI should come with and must be supported by the appropriate documents. Payments must also be forwarded and received by SLAMCI through mediums recognized and accredited by SLAMCI. The investor's account will be credited for the subscription only when the payment is in the form of cash, cheque or electronic transfer. The subscription will not be processed into the investor's account until the payments have become available to the Fund for investment deployment. Investors should inquire with their banks the clearing time required for each form of payment and when their investments will be available to the Fund. Applicable bank charges will be deducted from the investible amount.
- SLAMCI has the option to process local cheques denominated in Philippine Pesos as cleared funds provided that:
  1. The Investor accomplishes a Waived Clearing Form upon payment.
  2. The cheque will be deposited into a bank accredited by SLAMCI for such purpose.
- To reduce the adverse effect to existing investors of large redemptions in the Fund, a subscription may be amended or rejected if it makes the investor a holder of 10% or more of the Fund's net assets on subscription date.
- The offer price will be the NAVPU at the end of the day. NAVPU is computed by dividing net asset value (total assets less total liabilities) by the total number of units issued and outstanding, as of the end of the reporting day.
- Completed subscriptions received by SLAMCI or its authorized distributors by 12 o'clock noon will be processed at the NAVPU determined by SLAMCI at the close of business that day. If received after 12 o'clock noon, subscriptions will be processed at the NAVPU calculated for the next business day.
- The *assets* of the Fund shall be deemed to include (i) all cash on hand, or on call, (ii) all bills, notes and accounts receivables, (iii) all shares of stocks and subscription rights, and other securities owned or contracted for the Fund, other than its own capital stock, (iv) all stock and cash dividends and cash distributions to be received by the Fund but declared to stockholders of record on a date on or before the date as of which the net asset value per share of the Fund is being determined, (v) all interests accrued on any interest-bearing security owned by the Fund, (vi) all real properties and interests therein, and (vii) all other property of every kind and nature including prepaid expenses.

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- The liabilities of the Fund shall be deemed to include (i) all bills, notes and accounts payable, (ii) all administrative expenses payable and/or accrued (including management fees), (iii) all contractual obligations for the payment of money or property, including the amount of any unpaid dividend declared upon the Fund's stock and payable to shareholders of record on or before the date on which the value of the Fund is being determined, (iv) all reserves authorized or approved by the Board of Directors for taxes or contingencies, and (v) all other liabilities of the Fund of whatsoever kind and nature except liabilities represented by the outstanding capital stock and surplus of the Fund.
- The Fund Manager (SLAMCI) shall compute and post the net asset value per unit of the Fund on a daily basis and shall:
  - Publish such daily prices in at least two (2) newspapers of general circulation in the Philippines, which may be done through industry organization/s; or
  - Upload daily in its website or industry association, through digital portals such as its website or social media accounts; or post them daily in a conspicuous place at the principal office of the investment company as well as in all its branches or correspondent offices which are designated redemption centers.

## REDEMPTION OF SECURITIES

- Units are redeemable at any time at their respective NAVPU. However, there will be a redemption fee computed based on applicable deferred sales charge of the redeemed amount on investments redeemed within five (5) years from the date of investment. Further, redemption of transferred units originally will be subjected to the applicable deferred sales charge.
- A unit holder may request for the redemption of his/her units by delivering an order ticket or any document to be prescribed and recognized by SLAMCI for redemption, to the appropriate registered representative, dealer or to SLAMCI. The order ticket for redemption must be accompanied by the appropriate certificate(s), if applicable, representing the units to be redeemed.
- The redemption price is the NAVPU at the close of business day if order ticket is received on or before 12 o'clock noon. After 12 o'clock noon, the order ticket is deemed to have been received the following business day, and the redemption price will be the NAVPU determined at the close of business on the next business day.

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- Payment upon redemption will be made either by issuing a cheque to the registered unit holder or through bank remittance. Payments for units redeemed, less any redemption charges and taxes applicable, will be made by the Fund within seven (7) business days from its receipt of the request for redemption. Payment made through bank remittance may be subjected to applicable bank charges, subject to the investor's arrangement with the remitting and receiving bank. SLAMCI reserves the right to deduct any applicable bank charges from the redemption value. For payment made through cheque issuance, investor will receive payment within seven (7) banking days from date of redemption for the amount redeemed.
- The Fund may suspend redemptions or postpone the date of payment for a redemption in accordance with R. A. No. 2629 and/or the Implementing Rules and Regulations of the 13 Investment Company Act upon approval of the Securities and Exchange Commission.
- The SEC may, whenever necessary or appropriate, in the public interest or for the protection of investors, suspend the redemption of securities of open-end companies.
- No deferred sales charge or redemption fee is imposed on redemptions on transferred units in case of death of the unit holder. In order to qualify for this waiver, redemption must be made within 1 year of a unit holder's death. SLAMCI must be notified in writing of such death at the time of the redemption request either by the legal heir or administrator of the estate appointed by the court. SLAMCI must be provided with satisfactory evidence of the death, identity of the heirs, or appointment of the administrator, or such other documents necessary to process the redemptions.
- **Automatic Transfer to the Sun Life Prosperity Money Market Fund:** Upon prior notice, all Unit Holders shall be automatically transferred to the Sun Life Prosperity Money Market Fund or an equivalent fund managed by the Fund Manager ("Holding Fund") on the last Business Day prior the target date of the fund (Year 2048). In the event that there is no Holding Fund available, redemption pay-outs will be automatically released to the Unit Holders subject to the redemption period allowed by law. Unit Holders who prefer to receive redemption pay-out instead of securities of the Holding Fund shall notify the Fund Manager in writing at least thirty (30) days before the date of the planned conversion. The NAVPS and/or NAVPU of the Sun Life Prosperity Money Market Fund, or an equivalent Fund and Sun Life Prosperity Achiever Fund 2048 on that Business Day shall be used as basis for computation of the transfer."

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The purpose of the automatic conversion to a Holding Fund is for investors to enjoy potentially better returns arising from a lower management fee of the Sun Life Prosperity Money Market Fund, or an equivalent fund managed by the Fund Manager, and given that the Fund will have the same investment objective as the Sun Life Prosperity Money Market Fund at the beginning of the Fund's target date (i.e. Year 2048).

## FUND PERFORMANCE

### Average Total Return of the Fund

As of March 2024, in %	1-Year	3-Year	5-Year	10-Year	Initial Value
Sun Life Prosperity Achiever Fund 2048, Inc.	-3.9%	-8.1%	-12.4%	-	1.000

### Annual Total Return of the Fund

As of March 2024, in %	1-Year	2-Year	3-Year	4-Year	Initial Value
Sun Life Prosperity Achiever Fund 2048, Inc.	-3.91%	-2.98%	-2.79%	-3.85%	1.000

### Fund's Performance against Benchmark

As of March 2024, in %	1-Year	3-Year	5-Year	10-Year	Initial Value
Sun Life Prosperity Achiever Fund 2048, Inc.	4.03%	2.09%	-12.02%	-	1.000
Benchmark	4.70%	5.22%	4.83%	-	-

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## Dividend Distribution

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## CONTACT INFORMATION / COMPLAINT

In case of complaints, investors may contact:

Sun Life Asset Management Company, Inc. (SLAMCI)  
8th Floor, Sun Life Centre  
5th Avenue Corner Rizal Drive, Bonifacio Global City, Taguig City  
E-mail: [sunlink@sunlife.com](mailto:sunlink@sunlife.com)  
Website: [www.sunlifefunds.com](http://www.sunlifefunds.com)  
Telephone No.: 849-9888

- For any inquiries and complaints relating to our services and products, the Investor may call SLAMCI's Client Care Center at 849-9888. If you are calling from the province, you may call toll-free at 1-800-10-SUNLIFE (1800-10-78-65433) from any PLDT line. Client Care Center business hours are from 8:00 AM to 7:00 PM, Mondays to Fridays.
- Investor may also send an e-mail at [sunlink@sunlife.com](mailto:sunlink@sunlife.com) or write a letter addressed to Sun Life Asset Management – Investor Services, 8F Sun Life Centre, 5th Avenue Corner Rizal Drive, Bonifacio Global City, Taguig 1634. Your complaints are logged in our system for monitoring purposes. SLAMCI endeavors to resolve your complaint at the soonest possible time. A company representative will reply to your complaint sent through e-mail within 24 hours upon receipt.
- A Code of Business Conduct in dealing with sensitive information covers SLAMCI employees. Rest assured that all Investor information and details about any complaint would remain private and confidential. Investor may also check Sun Life's privacy policy at <https://apps.sunlife.com.ph/privacy>.
- Alternatively, you may contact the Securities and Exchange Commission at <http://imessagemo.sec.gov.ph/login.php>. SLAMCI is regulated by the Securities and Exchange Commission (SEC).

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