



IT'S TIME FOR A

**Brighter
life**

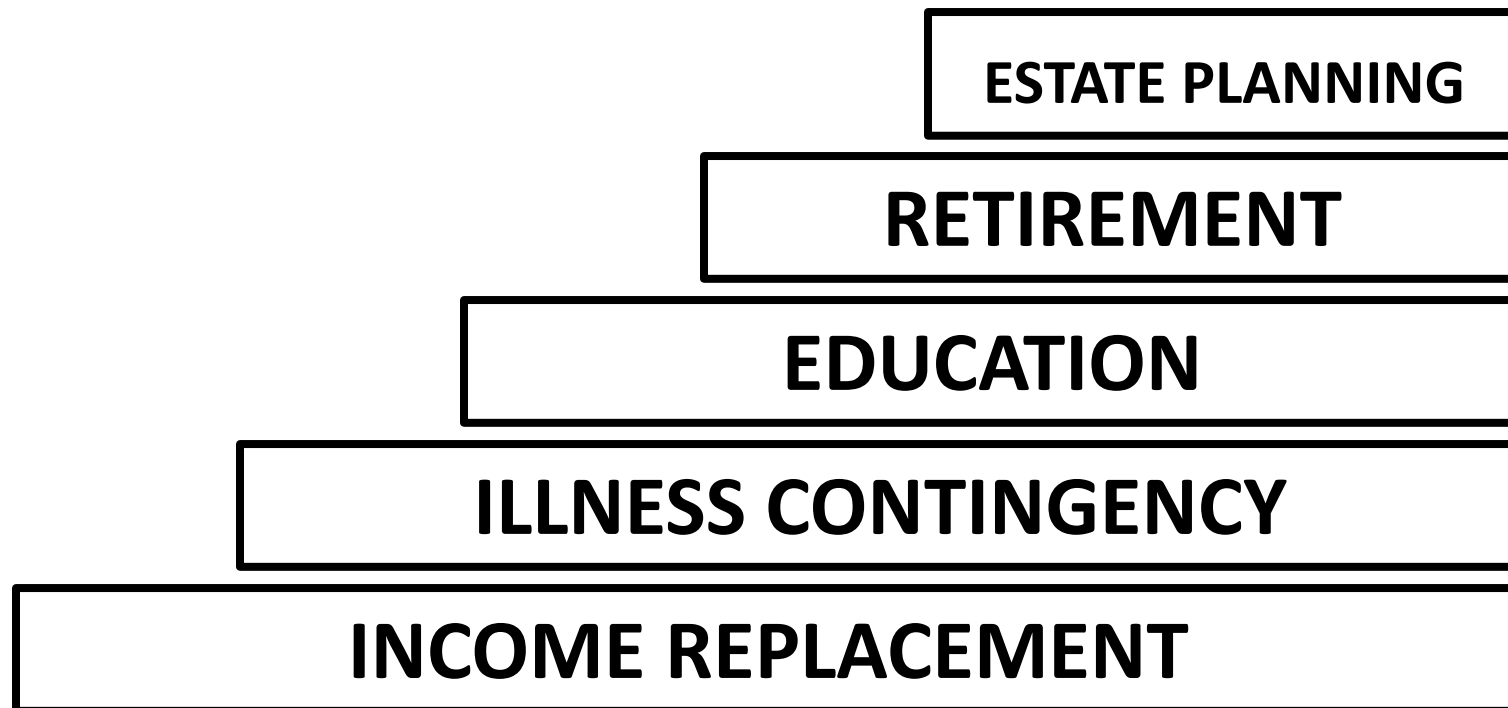
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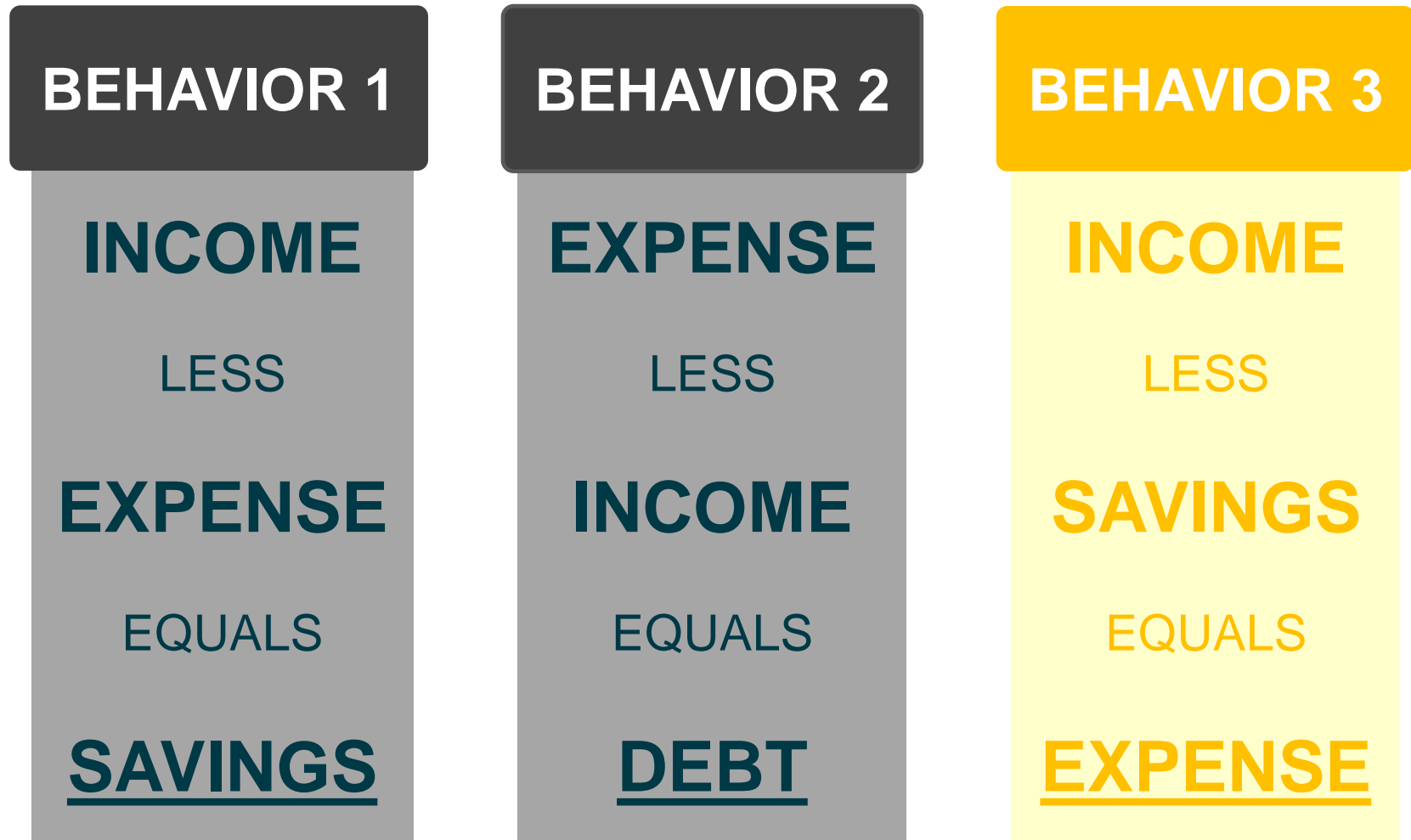


Hierarchy of Financial Planning



TAKE CONTROL OF YOUR FINANCES

How do you allocate your monthly income?

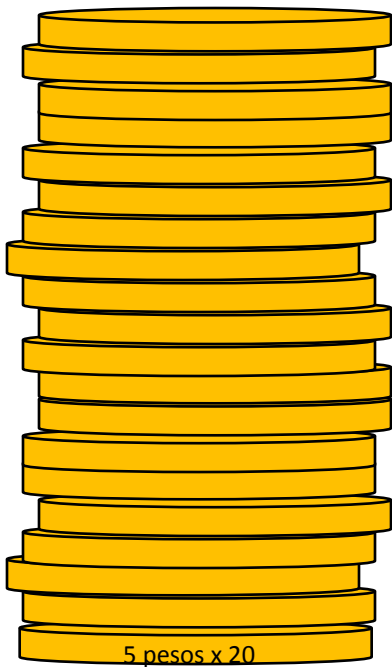


**IS YOUR FAMILY'S FUTURE
SECURE IF YOU SUDDENLY
RUN OUT OF TIME?**





Income Replacement



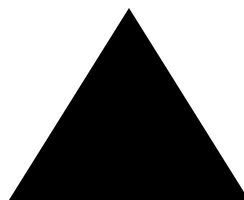
Representing 100% of your income

Living standard of your family

High

Same

Low





Income Replacement

SAD Events:

- Sickness
- Accident
- Death



Living standard of your family

- High
- Same
- Low

ENSURE FUTURE INCOME

BRIGHT CHOICE: SECURE YOUR FAMILY'S INCOME THROUGH LIFE INSURANCE



YOU WORKING FOR MONEY
INCOME GROWS

INCOME STOPS/DROPS

Age: 35

UNTIMELY DEATH

Your family will have to scale down their standard of living when what you have accumulated to date - bank deposits and investments - is not enough.



YOU WORKING FOR MONEY
INCOME GROWS

YOUR MONEY WORKING FOR YOU
INCOME CONTINUES

Age: 35

UNTIMELY DEATH

LIFE INSURANCE FILLS THE GAP between your existing wealth versus funds needed to support the family.

How much would you need to provide **CONTINUING INCOME** for your loved ones?



FAMILY INCOME NEEDS	LIABILITIES OR DEBTS	EXISTING CASH ASSETS
<p>P 50,000 (income your family needs to maintain their current standard of living)</p> <p>X 12 months</p> <p>÷ 4 % (reasonable interest rate today)</p>	<p>Liabilities : P 1,500,000 (e.g. house, car, personal loans, etc.)</p> <p>+</p> <p>Emergency Fund: P 300,000 (3-6 months income to help meet the unexpected)</p> <p>+</p> <p>Final Expenses : P 1,200,000 (e.g. medical bills, funeral costs, estate taxes, etc.)</p>	<p>Existing Life Insurance Coverage</p> <p>Individual : P 2,000,000</p> <p>Group : P 2,000,000</p> <p>+</p> <p>Cash Savings and Investment P 12,000,000</p>
<p>P 15,000,000 Amount Needed to Provide for the Family</p>	<p>PLUS: P 3,000,000 Amount Needed to Meet Liabilities</p>	<p>LESS: P 16,000,000 Total Cash Assets</p>

Shortfall/Surplus in Income Continuation Needs:

P 2,000,000



LIFE GOAL: INCOME CONTINUATION + FUND ACCUMULATION

Secure a **BRIGHTER LIFE** for **YOU** and your **FAMILY**



Ensure future income for your family while accumulating a Fund Value for your other life goals.



P 62,440 annually for 10 years*

Age: 35

Age: 45

P 2 MILLION
DEATH BENEFIT

(plus projected **Fund Value** of **P 1.4 Million**** at **8%** at age **55**)

Age: 88

Sample Product Solution

SUN MAXILINK PRIME

35 YEAR OLD MALE | NON-SMOKER | Face Amount: P 1 Million

WITH ACCIDENT & DISABILITY COVERAGE

* Additional payments may be required if fund value is insufficient to pay for the applicable fees.

**100% Balanced Fund. No withdrawals are made from age 35 to 55. Projected Fund Value is not guaranteed.

LIFE GOAL: COMPREHENSIVE PROTECTION + FUND ACCUMULATION

Secure a **BRIGHTER LIFE** for **YOU** and your **FAMILY**



Ensure income for you and your family when the inevitable comes while accumulating a Fund Value for your other life goals.



with **CRITICAL ILLNESS COVERAGE** of P 1 MILLION

P 56,980*

P 59,670*

P 64,110*

P 69,140*

P 2 MILLION

DEATH BENEFIT

(plus projected **Fund Value** of
P 1.6 Million** at 8% at age 55)

Age: 35

Age: 40

Age: 45

Age: 50

Age: 55

Age: 88

Sample Product Solution

SUN FLEXILINK

35 YEAR OLD MALE | NON-SMOKER | Face Amount: P 2 Million

WITH ACCIDENT, DISABILITY, & CRITICAL ILLNESS COVERAGE

* Premium holiday in 20 years, additional payments may be required if fund value is insufficient to pay for the applicable fees. Annual premium for CIB starts at P4,480 and increases every 5 years.

** 100% Balanced Fund. No withdrawals are made from 35 to 55. Projected Fund Value is not guaranteed.

**ARE YOU
FINANCIALLY PREPARED
WHEN A SERIOUS ILLNESS
STRIKES?**



THE REALITY: CRITICAL ILLNESS IS INEVITABLE.



According to National Statistics Office (NSO),
THE TOP 3 LEADING CAUSES OF DEATH
are due to **CRITICAL ILLNESS**.



**Diseases of
the heart**



**Cerebrovascular
diseases (stroke)**



**Malignant Neoplasms
(cancer)**

25% of ALL CHRONIC DISEASE DEATHS
occur in **people UNDER 60 years old**



NSO 2009 data show that **5 out of 10 deaths**
are **CARDIOVASCULAR** in nature.



More than **12 million people**
are diagnosed with **CANCER EVERY YEAR**.



SOURCES:

NSO – top 3 leading causes of death, 5 out of 10 Filipinos die of Heart Disease

Statistics on chronic disease and cancer – WHO 2005 // Various Critical Health Societies' Websites/Philip S. Chua, FEU-NRMF February 2001

THE REALITY: SURVIVAL IS POSSIBLE BUT COSTLY.



average cost of
CHEMOTHERAPY PER SESSION is
P 60,000



a **TRIPLE CARDIAC BYPASS SURGERY**
would normally cost an average of
P 900,000
when done in the St. Luke's Medical Center



OUT OF
100
WHO GET SICK



95%
SACRIFICE THEIR
SAVINGS



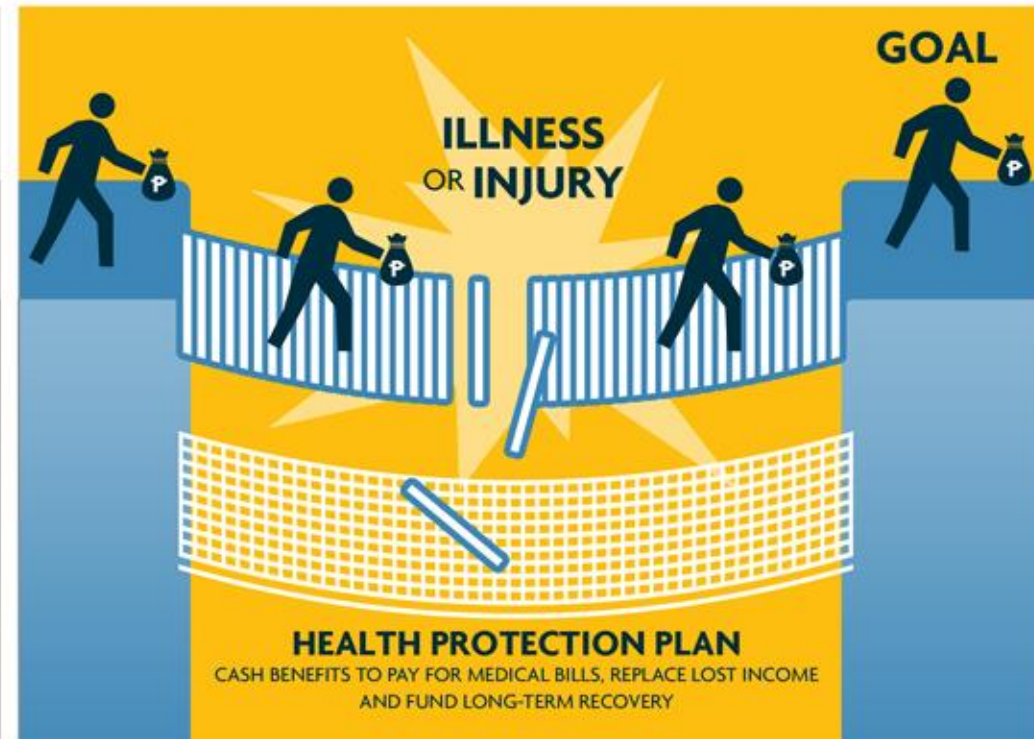
53%
BORROW FROM
FAMILY MEMBERS

ENSURE INCOME IN CASE OF ILLNESS/INJURY

BRIGHT CHOICE: CREATE A SAFETY NET



An illness not only affects you physically but financially as well. When this happens, you are blocked from achieving your goals and dreams in life.



A health protection plan provides the safety net that would help you get back on your feet after a serious illness.

LIFE GOAL: ENSURE INCOME IN CASE OF HOSPITALIZATION

What would happen if you get **HOSPITALIZED** for 15 DAYS?



The cash benefits serve as your alternative source of income and help you cope with unexpected expenses not covered by HMO.



*Sample Product Solution

SUN FIRST AID

OWNER: 30 YEAR OLD | FEMALE | PLAN P 3,000

50% ROP with Accident & Disability Coverage, inclusive of Surgical Benefit of up to P30,000 per year.

Death benefit is equivalent to total original annual premiums paid less policy loans.

** Money back feature is equivalent to 50% of the total original annual premiums paid less policy loans (paid only if insured is alive at maturity).

LIFE GOAL: ENSURE INCOME IN CASE OF A CRITICAL ILLNESS

What would happen if **CRITICAL ILLNESS STRIKES?**



The lump-sum cash benefit allows you to focus on **RECOVERY** as it provides the **FLEXIBILITY** to spend it according to your needs.



RECEIVE **P 1 MILLION**
from **CRITICAL ILLNESS**
COVERAGE



*Sample Product Solution
SUN LIFEASSURE

OWNER: 30 YEAR OLD | FEMALE | NON-SMOKER

with Life Insurance Coverage of P 1 Million and Disability Coverage.

Annual premium increases every 5 years, plan is renewable until age 69 without proof of insurability and terminated at age 70.

** Any of the 36 Critical Illnesses specified in the contract.

**ARE YOU READY TO SEND THEM
TO THE BEST SCHOOLS
IN SPITE OF THE RISING COST OF EDUCATION?**



THE REALITY:

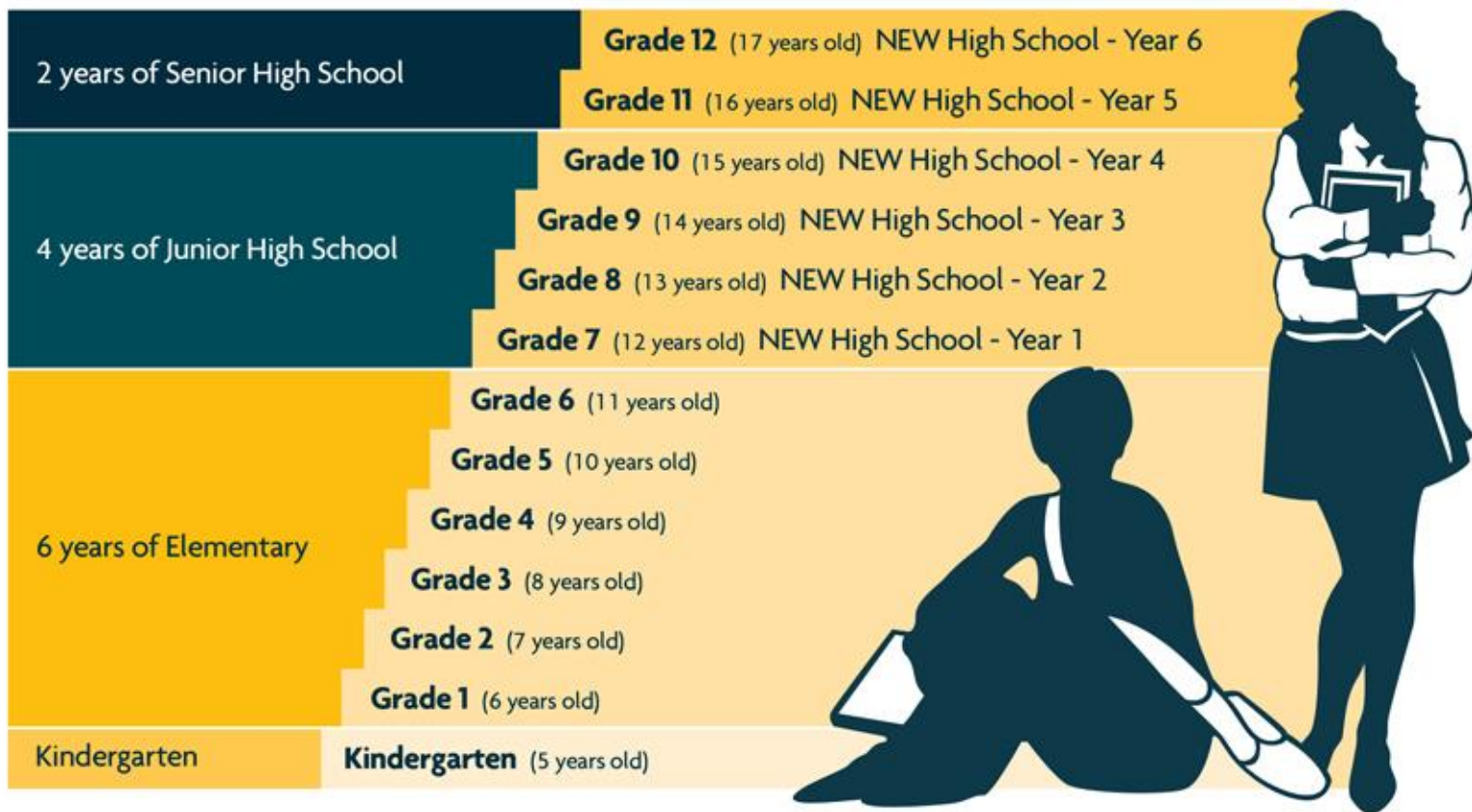
ANNUAL COLLEGE TUITION FEE IS ON THE RISE.



SCHOOL (Metro Manila)	2008** (Source)	2014 (Base Year)	2019 (in 5 years)	2024 (in 10 years)	2029 (in 15 years)	2034 (in 20 years)
University of Asia and the Pacific	P 124,800	P 249,651	P 444,902	P 792,859	P 1,412,954	P 2,518,023
De La Salle University	P 110,448	P 220,941	P 393,738	P 701,681	P 1,250,464	P 2,228,450
Ateneo de Manila University	P 90,613	P 181,263	P 323,028	P 575,668	P 1,025,897	P 1,828,250
Assumption College	P 84,315	P 168,664	P 300,576	P 535,657	P 954,593	P 1,701,179
Mapua Institute of Technology	P 84,000	P 168,034	P 299,453	P 533,655	P 951,027	P 1,694,823
St. Scholastica's College	P 75,072	P 150,174	P 267,626	P 476,935	P 849,946	P 1,514,688
Colegio de San Juan de Letran	P 50,440	P 100,900	P 179,815	P 320,447	P 571,069	P 1,017,701
University of the East	P 47,840	P 95,699	P 170,546	P 303,929	P 541,632	P 965,242
University of Sto. Tomas	P 45,062	P 90,142	P 160,642	P 286,281	P 510,180	P 909,192
St. Paul College (Quezon City)	P 44,256	P 88,530	P 157,769	P 281,160	P 501,055	P 892,930
University of the Philippines	P 36,000	P 72,015	P 128,337	P 228,709	P 407,583	P 726,353

THE REALITY: THE EXTRA YEARS IN SCHOOL WILL EQUATE TO ADDITIONAL EDUCATION COSTS.

With the K to 12 Basic Education Program, your child enters college at age 18.



BUILD AN EDUCATION FUND

**BRIGHT CHOICE: MAKE MONEY EARN MORE
TO KEEP UP WITH THE COST OF EDUCATION**



TIME

Start as early as you can



MONEY

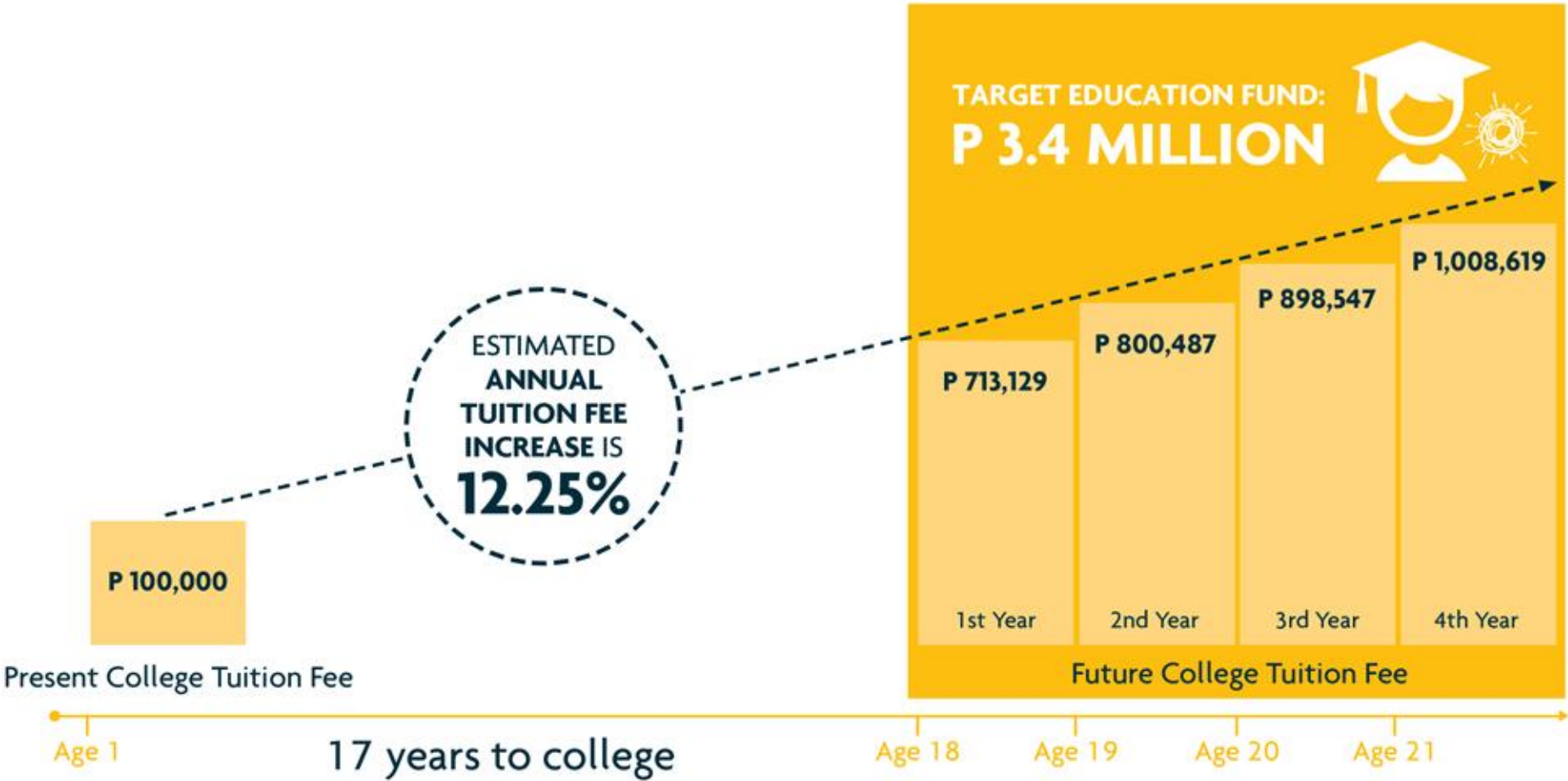
Save as much as you can



INTEREST

Find better-than-inflation rates

How much will tuition cost by the time your **child** enters college?



* Sample Computation

LIFE GOAL: BUILD A COLLEGE EDUCATION FUND

How much do they need to set aside annually to have an **Education Fund of P 3.4 Million?**

The money I don't spend now is the money I will spend for my Child's College Education.



364D-TIME DEPOSIT potentially earning 2.41% p.a.
P 251,874 annually for 10 years*

Parents' Age: 35
Child's Age: 1

Parents' Age: 45



P 3.4 Million***
EDUCATION FUND

Child's Age: 18



SUN MAXILINK PRIME potentially earning 8% p.a.
Parent with **LIFE INSURANCE COVERAGE** of at least P 2 Million
P 151,440 annually for 10 years**

Parents' Age: 35
Child's Age: 1

Parents' Age: 45



P 3.4 Million***
EDUCATION FUND

Child's Age: 18

**Sample Product Solution

SUN MAXILINK PRIME

OWNER: 35 YEAR OLD | MALE | NON-SMOKER | Face Amount: P 1,000,000
with Accident and Disability Coverage | 100% Balanced Fund

Additional payments may be required if fund value is insufficient to pay the applicable fees.

*364D-Time Deposit, rolled over every year, projected return is based on the 5-year historical interest rate of 2.41% per annum.

***Projected value for education at 2.41% and 8% are not guaranteed. Past performance is not indicative of future results.

No withdrawals are made for 17 years.

**WOULD YOU LIKE TO BE FINANCIALLY FREE
IN YOUR RETIREMENT YEARS?**



THE REALITY: WHY SHOULD WE TAKE RETIREMENT SERIOUSLY?



THE NATIONAL STATISTICAL COORDINATION BOARD ESTIMATES LIFE EXPECTANCY TO BE AT



ACCORDING TO **ITS TIME!** FINDINGS, OUT OF 100 RETIREES:

ONLY **2** ARE FINANCIALLY INDEPENDENT

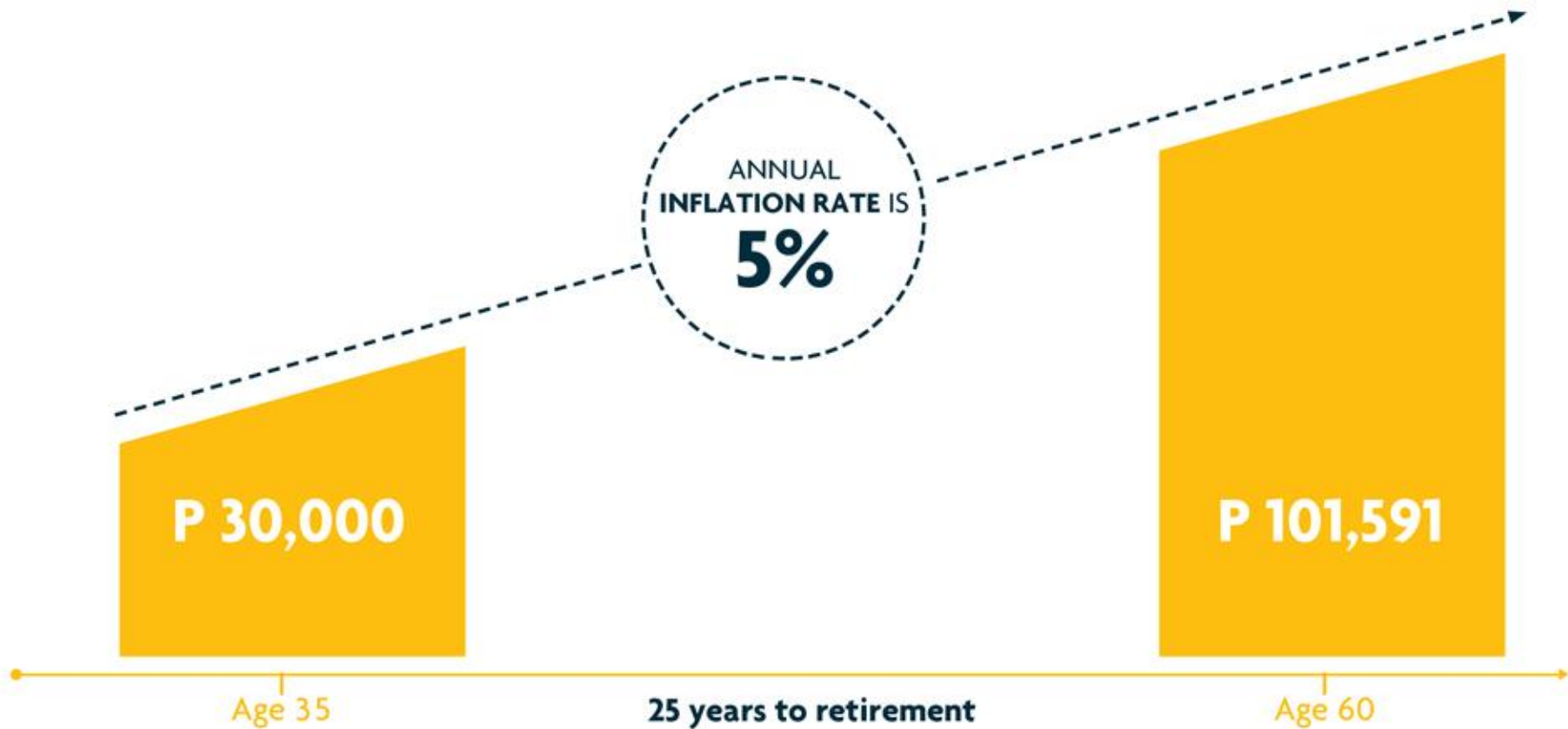


AVERAGE MONTHLY PENSION IN THE PHILIPPINES IS ONLY

P 8,000



THE REALITY: RETIREMENT WILL COST MORE WITH INFLATION.



* Inflation rate was averaged for the past 15 years from 1998 to 2012 based on the figures published in the National Statistics Office website.

PREPARE A RETIREMENT FUND

BRIGHT CHOICE: BUILD PASSIVE INCOME



TIME

Start as early as you can



MONEY

Save as much as you can



INTEREST

Find better-than-inflation rates

BUILD PASSIVE INCOME

BRIGHT CHOICE: START SAVING EARLY (TIME)



How much money will you have if you saved EARLY?



Saved starting **45** years old
P 100,000 annually for 15 YEARS

P 1.5 Million*
at age 60



Saved starting **40** years old
P 100,000 annually for 20 YEARS

P 2 Million*
at age 60



Saved starting **35** years old
P 100,000 annually for 25 YEARS

P 2.5 Million*
at age 60

BUILD PASSIVE INCOME

BRIGHT CHOICE: SAVE AS MUCH AS YOU CAN (MONEY)



How much money will you have if you SAVED MORE?



P 100,000 annually
Saved for 10 years

P 1,000,000*



P 150,000 annually
Saved for 10 years

P 1,500,000*



P 200,000 annually
Saved for 10 years

P 2,000,000*

*Assuming the money does not earn any interest

BUILD PASSIVE INCOME

BRIGHT CHOICE: FIND BETTER INTEREST RATES (INTEREST)



How much money will you have if your money EARNs MORE?



Invested P 100,000
1% per annum
for 10 years

P 110,462



Invested P 100,000
5% per annum
for 10 years

P 162,889



Invested P 100,000
8% per annum
for 10 years

P 215,893

BUILD PASSIVE INCOME

TIME VALUE OF MONEY



How can you save P 1 Million?

MONEY (Savings)	INTEREST (Annual Rate of Return)			
	4%	6%	8%	10%
Annual				
P 12,000	37 years	30 years	26 years	23 years
P 24,000	25 years	21 years	19 years	17 years
P 36,000	19 years	17 years	15 years	14 years
P 48,000	16 years	14 years	13 years	12 years
P 60,000	13 years	12 years	11 years	10 years
Number of Years needed to save P 1 Million				



TIME
Start as early as you can



MONEY
Save as much as you can



INTEREST
Find better-than-inflation rates

How much will you need to become **FINANCIALLY FREE** in your retirement years?



LIFE GOAL: RETIREMENT FUNDING

How much do they need to set aside annually to build a Retirement Fund of P 24.4 Million?



The money I don't spend now is the money I will spend for my Retirement.



364D-TIME DEPOSIT potentially earning 2.41% p.a.
P 1,494,018 annually for 10 years*

Age 35

Age 45



Age 60



SUN LIFE PROSPERITY FUND potentially earning 8% p.a.
P 491,637 annually for 10 years**

Age 35

Age 45



Age 60

**Sample Product Solution

SUN LIFE PROSPERITY FUND

with fund allocation of 100% Balanced Fund, back-end sales load, potential return at 8% is net of asset management charge.

* 364D-Time Deposit, rolled over every year, projected returns based on the 5-year historical interest rate of 2.41% per annum

*** Projected value for retirement is not guaranteed. No withdrawals are made for 25 years. Past performance is not indicative of future results.

KEYMAN PROTECTION

Keyman Insurance



A **KEYMAN** is any person in the organization who is crucial to a business – the one whose absence would sink the company.

Therefore, **KEYMAN INSURANCE** is simply life insurance on the Key Person in a business.

The amount of protection or fund that will be built over a target period should approximate at least the following:

- *Cost to replace the key person (professional head hunters' fees)*
- *Financial impact of the loss in terms of business slow down*
- *In worse scenarios, the cost impact of closure if the key man is irreplaceable*

SAMPLE INCOME CONTINUATION PLAN FOR :

FEMALE , 35 yo., non-smoker MARRIED Working Wife
WITH 1 CHILD , AGE 5 ; Plans to have 2nd baby in 3 years

HUSBAND, 37yo., smoker Working Husband

*BOTH SPOUSES SHARES IN THEIR LIVING EXPENSES with HUSBAND
sharing at 60%; WIFE SHARES 40%*

HUSBAND TAKES CARE OF CHILD'S EDUCATION

P50,000 annually on primary

PLANS TO SEND CHILD TO U.P. COLLEGE by Y2029

Variable Life Insurance Proposal

In the Philippines, insurance products are being offered through Sun Life of Canada (Philippines), Inc., a member of the Sun Life Financial group of companies. In this proposal, *you* and *your* refer to the policy owner while *we*, *us*, *our* and *the Company* refer to Sun Life of Canada (Philippines), Inc.

Proposal Information

On the life of : FEMALE CLIENT

Age Last Birthday : 35 (Female)

Currency : Philippine Peso

Basic Plan	Benefit Amount	Regular Premium
Sun FlexiLink - Non-Smoker	Ps 500,000.00	Ps 10,905.00
Additional Benefits		
Total Disability Benefit (Waiver of Premium) - TDB		Ps 1,325.00
Accidental Death Benefit - ADB	Ps 500,000.00	Ps 500.00
Hospital Income Benefit - HIB	Ps 1,000.00 /day	Ps 2,470.00
Female Critical Illness and Maternity Benefit - FCM	Ps 500,000.00	Ps 5,925.00
Total Initial Annual Regular Premium		Ps 21,125.00
Annual Excess Premium (to be Billed Regularly)		Ps 0.00
Total Initial Annual Premium (to be Billed Regularly)		Ps 21,125.00
Excess Premium (One-time)		Ps 0.00

Class: Standard

Sun FlexiLink is a variable life insurance product payable until age 88. The living benefit is equal to the fund value, which is partially or fully withdrawable from the policy's share in the separate account(s). The death benefit is the higher of the sum of the face amount and the fund value or the minimum death benefit. The minimum death benefit is equal to 500% of the regular premium plus 125% of each paid excess premium, if any, less 125% of each partial withdrawal, if any. No other benefits are payable under this product.

The policy is a variable contract. Only the face amount is guaranteed. The rest of the benefits, namely the fund value and the actual death benefit payable depend on the investment experience of separate account(s) linked to the policy.

The investment risks associated with this product are borne solely by the policy owner.

If you decide the policy is not suitable for your needs, then you may return said documents for cancellation by giving us written notice. We must receive such notice within 15 days from the date you receive the policy. We will refund the fund value of the units allocated to your policy inclusive of the initial charges.

Fund Allocation

100% Growth PLUS Fund

ent in a Hospital as a result of Injury or Sickness, on the recommendation of a Hospital Income. Such Hospital Confinement must occur before the earlier of the insured's 60th birthday and the maturity date of the policy.

For a minimum of three(3) days before we pay the Daily Hospital Income benefit for Injury, the waiting period will not apply, in which case, we will pay the benefit benefit.

If the life insured is confined in the Intensive Care Unit of the Hospital due to Injury and Hospital Confinement of the life insured is classified as a Dread Disease.

Following:

Major Organ Transplant
Dissecting Aortic Aneurysm
End Stage Lung Disease
Poliomyelitis

9. Multiple Sclerosis
10. Chronic Liver Disease
11. Progressive Muscular Dystrophy

If the life insured for both Intensive Care and the Dread Disease, we will pay for

the Hospital Confinement up to a maximum of 1,000 days.

If the life insured is again confined to a Hospital due to the same or related Injury or Sickness, the Hospital Confinement will be considered a continuation of the prior period. Benefits will commence on the date of Injury or Sickness and the total combined Hospital Confinement will be subject to the

expiration date of this benefit or date of last reinstatement, we will provide no benefits for Hospital Confinement for which the life insured received medical advice or treatment or medication prior to the date of this benefit or last reinstatement.

If the life insured is enrolled in the Hospital Income Benefit with us, the aggregate maximum of daily hospital income is Ps

the Hospital Income Benefit for the life insured caused by or resulting from any of the following: (a) attempted suicide or declared or undeclared, insurrection, riots, civil commotion or any hostile action; (b) committing or attempting to commit a criminal offense; (c) nervous or mental disorder; (d) abortion or complication of any of these; (e) congenital deformities and defects; (f) cosmetic or plastic surgery, except as a result of Injury and recommended by a physician; (g) Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome and its complications and variations thereof.

Each year with premiums at issue age rates. We may change the premium rate of this benefit more than once a year, subject to the approval of the Insurance Commission. We will not increase the premium rates prior to the renewal year.

Female Critical Illness and Maternity Benefits

Once the life insured is diagnosed to be suffering from any one or more of the following diseases as defined in the benefit provisions or has undergone any of the specified surgeries or diagnosed to have any of the specified pregnancy complications or delivers a child, you will receive a percentage of Ps 500,000.00 (Female Benefit Amount), as specified below, subject to an aggregate maximum amount in respect of all policies with us covering these benefits.

	Summary of Benefits	Benefit	Maximum Amount for Multiple Policies**
Female Critical Illness Benefit	(1) Cancer* of the Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube or Vagina or Carcinoma-in-situ of the Uterine Corpus, Ovary, Fallopian Tube or Vagina must actually undergo required operation	Ps 125,000.00	Ps 500,000.00
	(2) Systemic Lupus Erythematosus (S.L.E.)	Ps 125,000.00	Ps 500,000.00
	(3) Rheumatoid Arthritis	Ps 75,000.00	Ps 300,000.00
	(4) Severe Osteoporosis	Ps 50,000.00	Ps 200,000.00
	(5) Hysterectomy or Dilatation and Curettage	Ps 25,000.00	Ps 100,000.00 ***
	(6) Major Plastic Surgery Benefit due to Accidents	Ps 50,000.00	Ps 200,000.00
	(7) Skin Transplantation Benefit due to Accidental Burning	Ps 50,000.00	Ps 200,000.00
Maternity Benefit	(8) Pregnancy Complications* (a) Disseminated Intravascular Coagulation (D.I.C.) (b) Ectopic Pregnancy (c) Hydatidiform Mole	Ps 50,000.00	Ps 200,000.00
	(9) Benefit for Every Child Delivered (maximum of three)	Ps 10,000.00	Ps 40,000.00

For Female Critical Illness Benefit covering benefits:

- (1), (2), (3), (4) and (5), the diagnosis must occur at least 90 days after the date of issue of the policy or date of last reinstatement whichever is later.
- (5), the life insured must have been diagnosed of the necessity of and must actually undergo Hysterectomy or Dilatation and Curettage.
- (6) and (7), for the injury sustained due to accident requiring Major Plastic Surgery or Skin Transplantation, the life insured must actually undergo surgery or skin transplantation.

For Maternity Benefit covering benefits:

- (8) and (9), the diagnosis and child birth should occur at least 12 months after the date of issue of the policy or date of last reinstatement, whichever is later.

* We will not pay benefit under this benefit in respect of more than one illness. Payment of any one of the cancer types and any one of the Pregnancy Complications will terminate Benefits (1) and (8) respectively.

** If the life insured has several policies with (a) Female Critical Illness Benefit, (b) Female Critical Illness and Maternity Benefits, (c) Female Benefit and/or (d) Female and Maternity Benefits with us, the aggregate maximum in respect of all policies covering the life insured for each benefit shall not exceed the amounts in the last column of the table above.

*** For Hysterectomy and Dilatation and Curettage, the aggregate maximum payout is Ps 100,000.00, provided that the aggregate maximum benefit payable for Dilatation and Curettage does not exceed Ps 25,000.00 per life insured.

Coverage for each benefit under the Female Critical Illness Benefit and Pregnancy Complications automatically terminates when the said benefit becomes payable.

In the event that two or more related diseases and/or surgery concur, we will pay only for one with the highest benefit.

We will provide 5 free diagnostic procedures. Within the first ten (10) policy years, the life insured may avail of these diagnostic procedures once every policy year for five policy years. Availment should commence after the first policy anniversary. The diagnostic procedures provided will be determined by and subject to conditions specified by us. The diagnostic procedures must also be performed at medical clinics appointed by us.

Premium Schedule

Duration	Female Critical Illness and Maternity Benefits Premium
1-5	5,925.00
6-10	6,100.00
11-15	6,580.00
16-20	6,720.00
21-25	6,860.00
26-30	7,000.00

Note: The benefit renews every 5 years with a changed premium but can only be kept in force until the date shown in Policy Details. We may change the premium rate of the benefit from time to time but not more often than once a year, and only subject to the prior approval of the Insurance Commission. We will advise the owner by written notice as to the new premium rate prior to the renewal date.

The figures shown herein are based on assumptions in the accompanying first page of this proposal.

Exclusion for Female Critical Illness and Maternity

We will not pay for claims resulting directly or indirectly from, or arising from, or caused or contributed by, any of the following: (a) any pre-existing Condition or recurring diseases which are diagnosed or which the life insured contracted or surgery undergone prior to the effective date of the policy or date of last reinstatement, whichever is later, unless such disease or surgery was disclosed in the application; or (b) any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or (c) any congenital defect; or (d) attempted suicide or self-inflicted injury while sane or insane; or (e) any type or form of cancer for which the life insured has had prior to the date of issue of the policy or date of last reinstatement, whichever is later; or (f) intoxication by alcohol or drugs not prescribed by a registered doctor.

For purposes of exclusion a) above, pre-existing condition means any condition or illness: which existed or was existing; or where its cause existed or was existing; or where the life insured had knowledge, received treatment or medical consultation of the condition or disease; or where any laboratory test or investigation showed the likely presence of the condition or illness; prior to the date of issue of the policy, or date of last reinstatement, whichever is later.

We will not pay for claims under Benefits (6) and (7) directly or indirectly caused by or resulting from any of the following: (a) violation or attempted violation of the law or resistance to arrest or participation in any criminal act; or (b) war (whether declared or undeclared), civil war or any warlike operations; or (c) flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than as a passenger on a regular schedule airline or licensed charter aircraft; or (d) engaging in hazardous sports including mountaineering necessitating the use of ropes or guides, parachuting, scuba diving or other underwater pastimes, any kind of racing on horse or wheel, any form of combat, other than those stated in the application; or (e) becoming directly involved as a member of the armed forces of any military or usurped power in any war, civil war, revolution, insurrection or civil commotion; or (f) participation or attempted participation in any riot, strike commotion or civil commotion; or (g) attempted suicide or self-inflicted injury while sane or insane; or (h) assault or murder; or (i) physical or mental infirmity or any disease; or (j) intoxication by alcohol or drugs not prescribed by a registered doctor.

Premium Holiday Illustration

If your fund value is sufficient, you can apply to suspend payments of regular premium and excess premium, if any. During this premium holiday, the payment of the monthly charges will be taken from the fund value. The following table is an illustration of a premium holiday after 10 years of premium payment.

The values illustrated below are not guaranteed. The investment returns used are for illustrative purposes and are not based on past performance with respect to the fund where your policy is linked. The returns are likely to change during the investment period. Also, the assumed returns do not represent the upper and lower limits of the actual return that may be realized. Values are calculated assuming the fund is earning 4%*, 8%* and 10%*. It is assumed that the mode of payment is annual. If mode of payment is other than annual, values shown may change.

End of Year	Attained Age	Premiums Paid	Charges**	PROJECTED BENEFITS					
				Fund Value			Death Benefit		
				4%	8%	10%	4%	8%	10%
1	36	21,125	20,215	1,143	1,379	1,498	501,143	501,379	501,498
2	37	21,125	16,950	5,820	6,584	6,975	505,820	506,584	506,975
3	38	21,125	14,230	13,456	15,029	15,849	513,456	515,029	515,849
4	39	21,125	12,056	23,610	26,399	27,878	523,610	526,399	527,878
5	40	21,125	12,063	34,152	38,651	41,076	534,152	538,651	541,076
6	41	21,300	11,699	45,658	52,428	56,139	545,658	552,428	556,139
7	42	21,300	11,756	57,555	67,222	72,614	557,555	567,222	572,614
8	43	21,300	11,823	69,846	83,103	90,629	569,846	583,103	590,629
9	44	21,300	11,898	82,540	100,146	110,326	582,540	600,146	610,326
10	45	21,300	11,982	97,104	120,138	133,700	597,104	620,138	633,700
11	46		12,013	88,623	117,011	134,129	588,623	617,011	634,129
12	47		12,118	79,703	113,530	134,490	579,703	613,530	634,490
13	48		12,238	70,314	109,653	134,760	570,314	609,653	634,760
14	49		12,371	60,423	105,334	134,916	560,423	605,334	634,916
15	50		12,511	51,502	102,759	137,630	551,502	602,759	637,630
16	51		12,802	40,438	97,453	137,614	540,438	597,453	637,614
17	52		12,975	28,767	91,551	137,413	528,767	591,551	637,413
18	53		13,166	16,445	84,989	136,992	516,445	584,989	636,992
19	54		13,355	3,451	77,717	136,331	503,451	577,717	636,331
20	55		4,506		71,467	138,175		571,467	638,175
20	55		4,506		71,467	138,175		571,467	638,175
25	60				20,897	134,586		520,897	634,586
30	65					145,681			645,681



Ten year contribution of P212,125; Potential Fund Value of P113,700 by end of 10th yr.

Investment Fund Description

Balanced Fund

The fund is designed to provide optimum returns through investment in a mix of government and domestic corporate debt and locally-listed equity securities.

Bond Fund

The fund is designed to stay invested only in high-quality fixed income instruments that are classified as below average risk.

Equity Fund

The fund is designed to produce long term capital appreciation through investment in high quality stocks that are diversified across sectors.

Money Market Fund (available only for fund switching/transfers)

The fund is designed to ensure capital protection and provide adequate liquidity while maximizing yields on short-term placements.

MyFuture Fund

The fund is a target date fund that will invest primarily in high-quality stocks and a mix of government and domestic corporate debt in accordance with an asset allocation strategy that will become increasingly conservative as the maturity of the fund approaches.

Growth PLUS Fund

The fund is designed mainly to generate long-term capital appreciation through investment in high-quality equity and equity-linked securities, diversified across sectors, which distribute periodic dividends and provide sustainable dividend yields.

Historical Investment Performance of Investment Funds of Sun Life's Variable Life Insurance Products

Year-to-Date Return														
Fund Name (Fund Launch Date)	31-Dec-05	31-Dec-06	31-Dec-07	31-Dec-08	31-Dec-09	31-Dec-10	31-Dec-11	31-Dec-12	31-Dec-13	31-Dec-14	Ave. Annual Compounded Return (for completed years)	3-Year Return (2014 vs 2011)	5-Year Return (2014 vs 2009)	10-Year Return (2014 vs 2004)
Peso Balanced (Dec. 6, 2004)	8.53%	47.07%	18.79%	-26.72%	27.03%	26.92%	1.95%	23.20%	1.14%	11.81%	12.27%	39.32%	80.27%	218.20%
Peso Bond (Sep. 13, 2004)	11.94%	15.88%	4.98%	0.01%	6.11%	10.69%	6.90%	6.56%	8.25%	0.16%	7.05%	15.53%	36.70%	97.56%
Peso Equity (Sep. 13, 2004)	14.32%	48.55%	18.91%	-36.70%	47.10%	36.98%	1.34%	30.97%	1.31%	19.73%	15.28%	58.88%	120.55%	314.68%
Peso Money Market (Jun. 25, 2007)	N/A	N/A	1.25%*	2.19%	1.49%	1.03%	0.50%	0.66%	-0.34%	-0.37%	0.73%	-0.07%	1.47%	N/A
MyFuture 2020 (Jun. 7, 2008)	N/A	N/A	N/A	-8.16%*	34.12%	33.77%	1.84%	31.37%	2.88%	16.74%	19.30%	57.79%	114.97%	N/A
MyFuture 2025 (Jun. 7, 2008)	N/A	N/A	N/A	-9.74%*	32.88%	33.56%	2.25%	31.15%	2.97%	18.15%	19.39%	59.55%	117.90%	N/A
MyFuture 2030 (Jun. 7, 2008)	N/A	N/A	N/A	-11.12%*	36.04%	34.36%	1.61%	30.93%	2.10%	20.58%	20.05%	61.19%	120.06%	N/A
MyFuture 2035 (Jun. 7, 2008)	N/A	N/A	N/A	-11.21%*	36.48%	34.98%	1.71%	30.93%	3.31%	20.55%	20.46%	63.06%	123.87%	N/A
MyFuture 2040 (Jun. 7, 2008)	N/A	N/A	N/A	-11.75%*	37.44%	34.21%	1.94%	30.96%	3.14%	20.36%	20.47%	62.57%	122.41%	N/A

Variable Life Insurance Proposal

In the Philippines, insurance products are being offered through Sun Life of Canada (Philippines), Inc., a member of the Sun Life Financial group of companies. In this proposal, *you* and *your* refer to the policy owner while *we*, *us*, *our* and *the Company* refer to Sun Life of Canada (Philippines), Inc.

Proposal Information

On the life of : FEMALE CLIENT

Age Last Birthday : 35 (Female)

Currency : Philippine Peso

Basic Plan	Benefit Amount	Regular Premium
Sun FlexiLink - Non-Smoker	Ps 500,000.00	Ps 10,905.00
Additional Benefits		
Total Disability Benefit (Waiver of Premium) - TDB		Ps 1,325.00
Accidental Death Benefit - ADB	Ps 500,000.00	Ps 500.00
Hospital Income Benefit - HIB	Ps 1,000.00 /day	Ps 2,470.00
Female Critical Illness and Maternity Benefit - FCM	Ps 500,000.00	Ps 5,925.00

Class: Standard

Total Initial Annual Regular Premium Ps 21,125.00

What if you add P1,000/mo or P12,000/yr to your contribution??

Total Initial Annual Premium (to be Billed Regularly) Ps 12,000.00

Total Initial Annual Premium (to be Billed Regularly) Ps 33,125.00

Excess Premium (One-time) Ps 0.00

Sun FlexiLink is a variable life insurance product payable until age 88. The living benefit is equal to the fund value, which is partially or fully withdrawable from the policy's share in the separate account(s). The death benefit is the higher of the sum of the face amount and the fund value or the minimum death benefit. The minimum death benefit is equal to 500% of the regular premium plus 125% of each paid excess premium, if any, less 125% of each partial withdrawal, if any. No other benefits are payable under this product.

The policy is a variable contract. Only the face amount is guaranteed. The rest of the benefits, namely the fund value and the actual death benefit payable depend on the investment experience of separate account(s) linked to the policy.

The investment risks associated with this product are borne solely by the policy owner.

If you decide the policy is not suitable for your needs, then you may return said documents for cancellation by giving us written notice. We must receive such notice within 15 days from the date you receive the policy. We will refund the fund value of the units allocated to your policy inclusive of the initial charges.

Fund Allocation

100% Growth PLUS Fund

Premium Holiday Illustration

If your fund value is sufficient, you can apply to suspend payments of regular premium and excess premium, if any. During this premium holiday, the payment of the monthly charges will be taken from the fund value. The following table is an illustration of a premium holiday after 10 years of premium payment.

The values illustrated below are not guaranteed. The investment returns used are for illustrative purposes and are not based on past performance with respect to the fund where your policy is linked. The returns are likely to change during the investment period. Also, the assumed returns do not represent the upper and lower limits of the actual return that may be realized. Values are calculated assuming the fund is earning 4%*, 8%* and 10%*. It is assumed that the mode of payment is annual. If mode of payment is other than annual, values shown may change.

End of Year	Attained Age	Premiums Paid	Charges**	PROJECTED BENEFITS					
				Fund Value			Death Benefit		
				4%	8%	10%	4%	8%	10%
1	36	33,125	20,815	12,987	13,670	14,012	512,987	513,670	514,012
2	37	33,125	17,550	29,970	32,126	33,227	529,970	532,126	533,227
3	38	33,125	14,830	50,391	54,858	57,181	550,391	554,858	557,181
4	39	33,125	12,656	73,828	81,633	85,765	573,828	581,633	585,765
5	40	33,125	12,663	98,171	110,492	117,136	598,171	610,492	617,136
6	41	33,300	12,299	124,016	142,175	152,148	624,016	642,175	652,148
7	42	33,300	12,356	150,810	176,274	190,523	650,810	676,274	690,523
8	43	33,300	12,423	178,578	212,969	232,578	678,578	712,969	732,578
9	44	33,300	12,498	207,352	252,452	278,665	707,352	752,452	778,665
10	45	33,300	12,582	240,747	299,144	333,734	740,747	799,144	833,734
11	46		12,013	237,862	310,008	353,717	737,862	810,008	853,717
12	47		12,118	234,757	321,611	375,542	734,757	821,611	875,542
13	48		12,238	231,410	333,996	399,375	731,410	833,996	899,375
14	49		12,371	227,795	347,210	425,397	727,795	847,210	925,397
15	50		12,511	228,556	367,872	461,584	728,556	867,872	961,584
16	51		12,802	224,391	383,285	493,234	724,391	883,285	993,234
17	52		12,975	219,887	399,722	527,795	719,887	899,722	1,027,795
18	53		13,166	215,011	417,245	565,534	715,011	917,245	1,065,534
19	54		13,355	209,754	435,940	606,764	709,754	935,940	1,106,764
20	55		13,517	208,471	464,103	662,815	708,471	964,103	1,162,815
20	55		13,517	208,471	464,103	662,815	708,471	964,103	1,162,815
25	60		13,888	179,948	602,400	984,238	679,948	1,102,400	1,484,238
30	65		12,580	159,043	823,199	1,521,686	659,043	1,323,199	2,021,686

Total contribution for 10 years is P332,125. Potential fund value on 10th year is P333,734 up to P1,521,686 by age 65!

WEALTH BUILDING: A SINGLE PAY INVESTMENT- LINKED INSURANCE

VERSUS

MUTUAL FUND (PROSPERITY FUND)

Life's brighter under the sun



The Dilemma of Saving...

A Typical Filipino



12-16%
of his earnings



Highest level of investment of the average Filipino is in the form of time deposits

BUT

1-2%

Bank Savings/TD

vs.

5-6%

Average Inflation

EATEN UP

Life's brighter under the sun

<http://business.inquirer.net/3554/why-our-neighbors-are-richer-than-us>

Saving vs. Investing



merely means to put it aside as a store or reserve.

to commit it in order to earn a financial return.

The impact of inflation

Is your money earning enough?

















































YEAR	BANK SAVINGS @.250%	INFLATION @4.5%
2013	1,000,000	1,000,000
2014	1,002,500	956,938
2015	1,005,006	915,730
2016	1,007,519	876,297
2017	1,010,038	838,856
2018	1,012,563	802,733

GAIN
12,563

LOSS
197,267

Learn the Features...

Common Financial Instruments in the Phils.

FEATURES	REAL ASSETS			FINANCIAL ASSETS				
	BUSINESS	REAL ESTATE	COLLECTIBLES	BANKS	BONDS	UITF/MF	STOCKS	VARIABLE LIFE
Liquidity								
Rate of Return								
Low Risk								
Professional Management								
Insurance Protection								
Estate Tax Advantage								

Investment Management Process...

Life Cycle Investing Stages

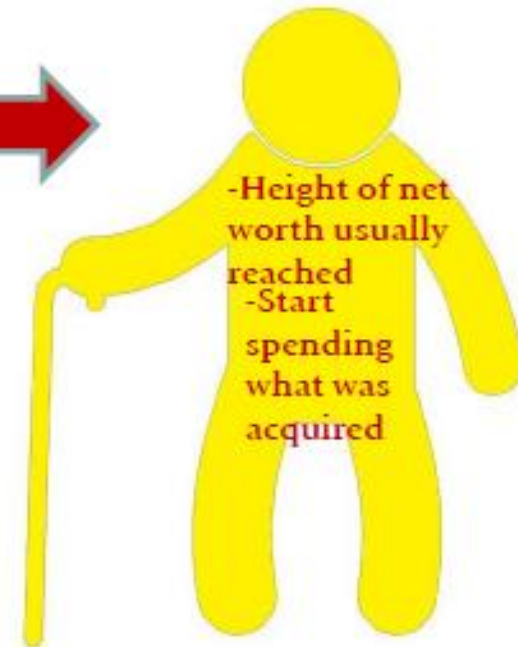
Accumulation
(20s-30s)



Consolidation
(40s-50s)



Decumulation
(60s-70s)



PRODUCTS TO CHOOSE FROM

**Income
Protection**

**Health
Protection**



**Ordinary
Life Insurance**

Income Protection

Education Fund

Retirement Fund

Business Fund

Health Protection



**Variable Life
Insurance**

Car/House Fund

Travel Fund

Education Fund

Retirement Fund

Business Fund



Mutual Funds

SUN MAXILINK ONE

This product is a single pay peso denominated and dollar denominated , protection and savings product that offers an opportunity for faster accumulation of fund value because it has no initial charges.

WHY SINGLE PAY VUL ?

☐ PROTECTION ON THE INVESTMENT AND THE OWNER

- **Provides 125% guaranteed benefit to the Owner/Insured's beneficiary** – Insurance proceed is equivalent to 125% of the single amount invested or the Fund Value whichever is higher , which cushions the Owner's investment against market volatilities
- If the Fund Owner / Administrator is not insurable anymore due to medical reasons, Sun Maxilink One allows application thru the **Guaranteed Insurability Offer (GIO)** where insurance coverage takes effect only after a window of two (2) years except if the cause of death is due to accident, the 25% insurance protection applies from the very first day

WHY SINGLE PAY VUL ?

FEATURES

GUARANTEED FACE AMOUNT

DIVERSIFICATION

FUND VALUE

GUARANTEED INSURABILITY

BENEFITS

PROTECTION BENEFIT. It combines yields on investment funds and guaranteed life coverage;

ASSET ALLOCATION. It allows you to combine high risk investments with those that are low risks

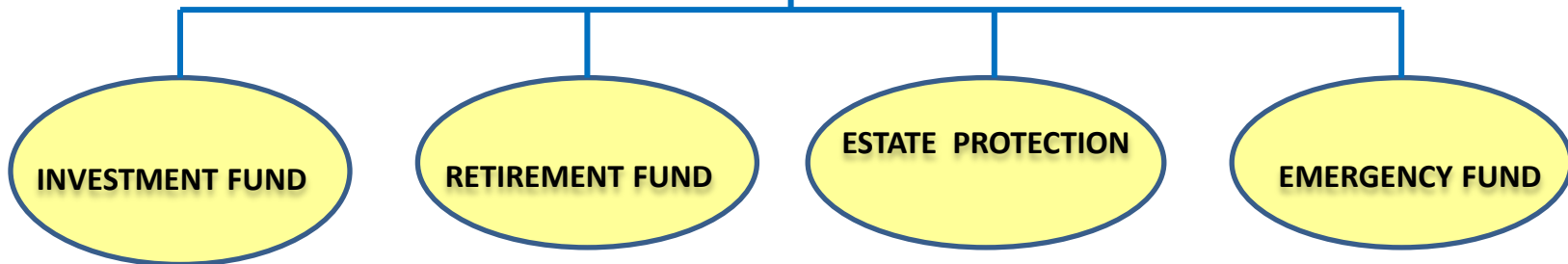
VARIOUS NEEDS . For comfortable retirement, emergency needs & supplement plans

FASTER UNDERWRITING. Guaranteed accepted as long as within limits and requirements are met.

WHY SINGLE PAY VUL ?



**INVESTMENT
FUND OF
P10,000,000**



Maximize gains, grow your funds in the hands of the 1st & oldest and no. 1 insurance company

Accumulate fund for a comfortable retirement

Establish fund for estate settlement and reduce taxable estate

Provide funds even when you are no longer there

WHY SINGLE PAY VUL ?

SUN MAXILINK ONE

1. A LOGICAL ALTERNATIVE TO TIME DEPOSIT & SDA



2. A TOOL TO DIVERSIFY AND BALANCE YOUR PORTFOLIO

3. A TRUST FUND CONCEPT FOR CHILDREN, GRANDCHILDREN /EMPLOYEES



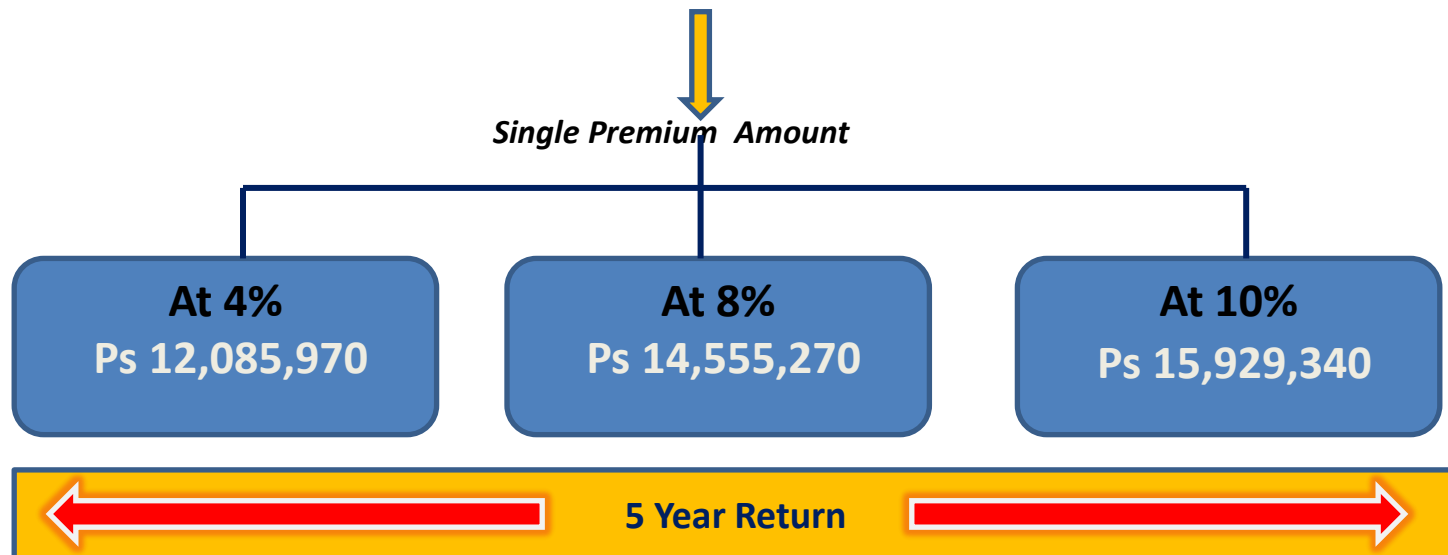
A logical alternative to Time Deposits & SDA's

For SME's, Coop's, business owners, professionals individuals,



Single Premium :P10,000,000

"How will the fund perform in 5 years?"



Vs.

TD Performance at 2.01% (360 days)

5 Years P11,005,990

(net of tax P10,762,230)

- ADDITIONAL FUND FOR THE FAMILY
- A FUND TO CUSHION OTHER NEEDS SUCH AS EDUCATION, HEALTH ISSUES & HOSPITALIZATION



HISTORICAL FUND PERFORMANCE

SUNLIFE MAXILINK HISTORICAL RETURNS

Fund Name	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	CAGR
Peso Growth	-	-	-	-	-	-	-	0.66%^	30.07%	0.74%	19.71%	16.19%
Peso Income	-	-	-	-	-	-	-	8.55%^	13.20%	13.55%	0.16%	8.79%
Peso Opportunity	-	-	-	-	-	-	-	0.50%^	23.93%	2.09%	11.77%	12.24%
MyFuture 2025	-	-	-	-	-	-	-	-	-	-	4.10%^	-
MyFuture 2030	-	-	-	-	-	-	-	-	-	-	5.22%^	-
MyFuture 2035	-	-	-	-	-	-	-	-	-	-	5.6%^	-
MyFuture 2040											5.54%^	
Global Income Fund (\$)	(Jul.23,2013)								-0.42%	1.02%	1.02%	
Global Opportunity (\$)	(Nov.28,2013)								-0.17%	1.45%	1.45%	-

* Completed years only.

^From fund inception only.

Growth Plus Fund – an equity driven investment fund composed of high-dividend yielding companies, launched only last April 8,2015 ;
 Latest NAVPS as of Oct.13,2015 is P0.8942, a very opportuned time to come in while the market is at low point

* Returns are net of applicable tax.

Variable Life Insurance Proposal

In the Philippines, insurance products are being offered through Sun Life of Canada (Philippines), Inc., a member of the Sun Life Financial group of companies. In this proposal, *you* and *your* refer to the policy owner while *we*, *us*, *our* and *the Company* refer to Sun Life of Canada (Philippines), Inc.

Proposal Information

On the life of : ERLY B. DE GUZMAN

Age Last Birthday : 50 (Female)

Currency : Philippine Peso

Basic Plan	Face Amount	Single Premium
Sun MaxiLink One - Non-Smoker	Ps 250,000.00	Ps 1,000,000.00

Class: Standard

Total Single Premium Ps 1,000,000.00

Sun MaxiLink One is a single pay variable life insurance product until age 88. The living benefit is equal to the fund value, which is partially or fully withdrawable subject to withdrawal or surrender charge, if any from the policy's share in the separate account(s).

For application settled under Guaranteed Insurability Offer (GIO) where the life insured dies within the first two (2) years after the policy Effective Date and without reinstatement, and such death is due to causes other than accident, the death benefit payable will be limited to the Fund Value plus insurance charges paid. If the life insured dies due to accident after the policy is issued, the death benefit payable will be the higher of the Fund Value or the minimum death benefit, which is equal to the face amount plus the entire single premium less 125% of each partial withdrawal, if any.

The death benefit after 2 years is the higher of (1) the Fund Value, or (2) the minimum death benefit.

If applicant dies before policy Effective Date, then we will return single premium paid.

The policy is a variable contract. The fund value, the actual death benefit and the actual Cash Surrender Value payable depend on the investment experience of separate account(s) linked to the policy.

The investment risks associated with this product are borne solely by the policy owner.

If you decide the policy is not suitable for your needs, then you may return said documents for cancellation by giving us written notice. We must receive such notice within 15 days from the date you receive the policy. We will refund the fund value of the units allocated to your policy inclusive of the initial charges.

Fund Allocation

100% MyFuture 2030 Fund

Illustration of Benefits – MyFuture 2030 Fund (100%) 2 of 2

The values illustrated below are not guaranteed. The investment returns used are for illustrative purposes and are not based on past performance with respect to the fund where your policy is linked. The returns are likely to change during the investment period. Also, the assumed returns do not represent the upper and lower limits of the actual return that may be realized. Values are calculated assuming the fund is earning 4%*, 8%* and 10%*.

End of Year	Attained Age	Premium Paid	Charges**	PROJECTED BENEFITS					
				Fund Value			Death Benefit		
				4%	8%	10%	4%	8%	10%
1	51	1,000,000	1,130	1,037,803	1,077,029	1,096,644	1,038,933	1,078,159	1,097,774
2	52		761	1,077,460	1,160,649	1,203,404	1,079,351	1,162,540	1,205,295
3	53		662	1,118,765	1,251,139	1,320,984	1,250,000	1,251,139	1,320,984
4	54		523	1,161,820	1,348,920	1,450,111	1,250,000	1,348,920	1,450,111
5	55		339	1,206,741	1,454,344	1,591,860	1,250,000	1,454,344	1,591,860
6	56		115	1,253,640	1,568,006	1,747,465	1,253,640	1,568,006	1,747,465
7	57			1,302,485	1,690,552	1,918,281	1,302,485	1,690,552	1,918,281
8	58			1,353,233	1,822,676	2,105,794	1,353,233	1,822,676	2,105,794
9	59			1,405,958	1,965,125	2,311,637	1,405,958	1,965,125	2,311,637
10	60			1,487,288	2,153,911	2,578,006	1,487,288	2,153,911	2,578,006
11	61			1,545,236	2,322,248	2,830,008	1,545,236	2,322,248	2,830,008
12	62			1,605,443	2,503,741	3,106,643	1,605,443	2,503,741	3,106,643
13	63			1,667,994	2,699,418	3,410,319	1,667,994	2,699,418	3,410,319
14	64			1,732,983	2,910,388	3,743,680	1,732,983	2,910,388	3,743,680
15	65			1,833,231	3,189,985	4,175,063	1,833,231	3,189,985	4,175,063
5	55		339	1,206,741	1,454,344	1,591,860	1,250,000	1,454,344	1,591,860
10	60			1,487,288	2,153,911	2,578,006	1,487,288	2,153,911	2,578,006
15	65			1,833,231	3,189,985	4,175,063	1,833,231	3,189,985	4,175,063

Fund grows to P1.56M at 8% by end of 5 years to as much as P4.17M by age 65

Three (3) months prior to maturity, you will be notified of the maturing MyFuture Fund and you will be asked of your reinvestment decision with regards to the MyFuture Fund maturity benefit. If no instruction is received from you, then the MyFuture Fund maturity benefit will be transferred to the Income Fund. It is assumed in the illustration that the MyFuture Fund Maturity Benefit is withdrawn by you at the maturity date.

*The investment returns used are net of the fund management charge of 2.00% (plus VAT) of the fund value.

** Charges are based on a 4% investment return.

The projected values are net of a fund management charge of 2.00% (plus VAT) of the fund value; and insurance charges shall be deducted monthly from the investment fund. The figures shown above are net of all charges.

Cash Surrender Value is equal to the Fund Value less Surrender Charge and is payable in case of policy surrender. Surrender Charges during the first five (5) years are 5%, 4%, 3%, 2% and 1% of the Fund Value, respectively. The policy value could be lower than the premium paid. Partial withdrawal during the 1st 5 years shall also be subject to the same charges as above.

A loyalty bonus on the 10th policy anniversary year and every 5 years thereafter is included in the above illustration. The loyalty bonus is 2% of the average monthly fund balance of the preceding 5 years. It is non-guaranteed and will depend on the actual performance of the fund.

The Death Benefit illustrated for the first two years is based on the assumption that the policy is settled under GIO and death is due to causes other than accident. In case of death due to accident within the first two policy years, death benefit will be equal to the higher of (1) the Fund Value or (2) the minimum death benefit.

The term "accident" as used in this proposal, shall mean an unforeseen and involuntary event, which causes a bodily injury independently of disease, medical or surgical treatment.

Death of the life insured from an accident must occur within one year from the date of the accident and is not as a result of any of the following: (a) homicide; (b) suicide; (c) poison, carbon monoxide or drug overdose; (d) self-inflicted firearm injury; (e) committing a criminal offense; and (f) insurrection, civil commotion or hostile action of armed forces, whether or not the life insured was actually participating therein.

Investment Fund Description

Growth Fund

The fund is designed to produce long term capital appreciation through investment in high quality stocks that are diversified across sectors.

Income Fund

The fund is designed to stay invested only in high-quality fixed income instruments that are classified as below average risk.

Opportunity Fund

The fund is designed to provide optimum returns through investment in a mix of government and domestic corporate debt and locally-listed equity securities.

MyFuture Fund

The fund is a target date fund that will invest primarily in high-quality stocks and a mix of government and domestic corporate debt in accordance with an asset allocation strategy that will become increasingly conservative as the maturity of the fund approaches.

Growth PLUS Fund

The fund is designed mainly to generate long-term capital appreciation through investment in high-quality equity and equity-linked securities, diversified across sectors, which distribute periodic dividends and provide sustainable dividend yields.

Historical Investment Performance of Investment Funds of Sun Life's Variable Life Insurance Products

Fund Name (Fund Launch Date)	Year-to-Date Return				Ave. Annual Compounded Return (for completed years)	3-year Return (2014 vs 2011)
	31-Dec-11	31-Dec-12	31-Dec-13	31-Dec-14		
Peso Growth (May 2, 2011)	0.66%*	30.07%	0.74%	19.71%	16.19%	56.87%
Peso Income (May 2, 2011)	8.55%*	13.20%	13.55%	0.16%	8.79%	28.75%
Peso Opportunity (May 2, 2011)	0.50%*	23.93%	2.09%	11.77%	12.24%	41.41%
MyFuture 2025 (Jul. 25, 2014)	N/A	N/A	N/A	4.10%^	N/A	N/A
MyFuture 2030 (Jul. 25, 2014)	N/A	N/A	N/A	5.22%^	N/A	N/A
MyFuture 2035 (Jul. 25, 2014)	N/A	N/A	N/A	5.60%^	N/A	N/A
MyFuture 2040 (Jul. 25, 2014)	N/A	N/A	N/A	5.54%^	N/A	N/A
Dynamic (Nov. 10, 2014)	N/A	N/A	N/A	-0.93%*	N/A	N/A

EQUITY FUND

BALANCED FUND

* Returns are from Fund inception date and not full year returns.

^ MyFuture Funds were made available to Sun MaxiLink One last July 25, 2014.

Mutual Funds Overview

What is a mutual fund?

A mutual fund is where money from different shareholders are pooled and invested by an investment company into a diversified portfolio of securities.

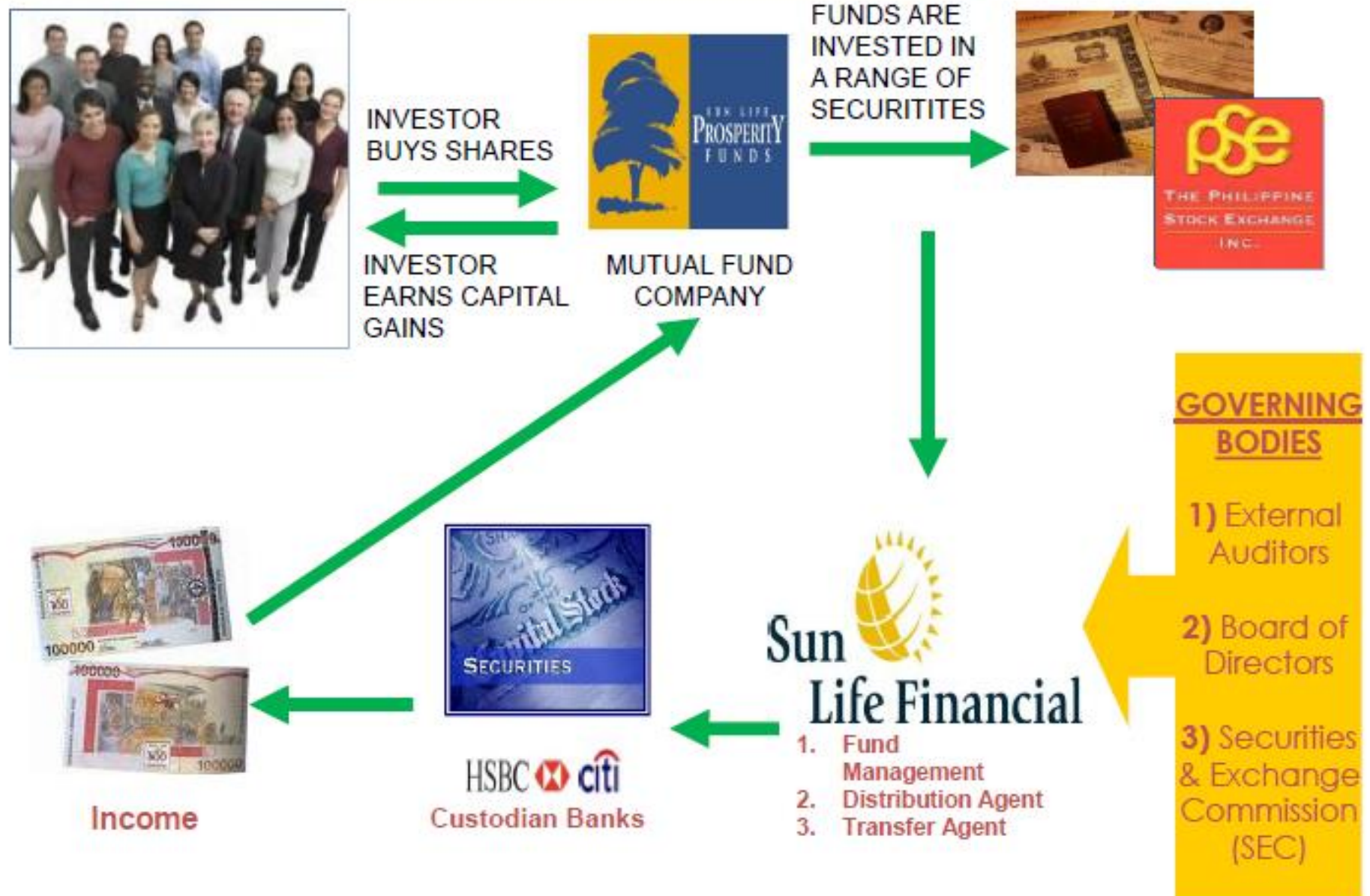
SLAMCI is the investment manager.



Where is the money invested?

Mutual fund companies (*ex. bond fund, equity fund, etc.*) specify the investment objectives and philosophies that will govern the investment of funds it manages.

Mutual Funds Overview



How Do Investors Earn?

- Earnings are computed based on the NAVPS on the date of investment and the NAVPS on the (current) date of the valuation.
- Gains realized by investors upon redemption are (excluded from gross income) **tax-free**.

Initial Investment Amount	P 1,000,000.00
NAVPS, initial	P 1.50
No of shares bought	666,667
NAVPS, current	P 2.00
NAVPS, initial	P 1.50
Capital Gains/share	P 0.50
Multiply by the No of shares bought	666,667
Gain on Investment	P 333,333.33
Current Investment Value	P 1,333,333.33
Total ROI (Gain on Investment divided by the Investment amount)	33%

PESO FUNDS

- ① Sun Life of Canada Prosperity Phil. Equity Fund, Inc.
- ② Sun Life of Canada Prosperity Balanced Fund, Inc.
- ③ Sun Life of Canada Prosperity Bond Fund, Inc.
- ④ Sun Life Prosperity Philippine Stock Index Fund, Inc.
- ⑤ Sun Life Prosperity Government Security (GS) Fund, Inc.
- ⑥ Sun Life Prosperity Money Market Fund, Inc.

DOLLAR FUNDS

- ① Sun Life Prosperity Dollar Advantage (Balanced) Fund, Inc.
- ② Sun Life Prosperity Dollar Abundance (Bond) Fund, Inc.

Bonds vs. Equities



Bonds are financial obligations of an entity to pay a fixed sum of money to repay the principal and interest – nothing more. Thus, they are safe but have limited upside.



Equities represent a share in the ownership of a corporation, no repayment of principal and interest is guaranteed because the investor shares in the profits (and losses) of the company. Thus, the owner bears all the risk but the potential for capital appreciation is huge.

Sun Life Prosperity Funds

FUNDS*	GENERAL INVESTMENT OBJECTIVE	FUND PORTFOLIO
(Peso) Bond Fund	<ul style="list-style-type: none"> ▪ Provide regular interest income ▪ Capital preservation 	<ul style="list-style-type: none"> ▪ High quality debt instruments issued by the Phil. Government and prime Phil companies ▪ <i>T-bills, T-Notes, T-bonds & Corp. Debt Papers</i>
(Peso) Balanced Fund	<ul style="list-style-type: none"> ▪ Provide total returns consisting of current income and capital growth 	<ul style="list-style-type: none"> ▪ Mix of high-quality debt (bonds) and equity (stocks) securities from both domestic and foreign issuers ▪ <i>T-bills, T-Notes, T-bonds & Corp. Debt Papers</i> ▪ <i>Blue chip stocks listed in PSE</i>
(Peso) Equity Fund	<ul style="list-style-type: none"> ▪ Long-term capital appreciation 	<ul style="list-style-type: none"> ▪ Phil. Equities, including common stock, preferred stock and securities convertible into such equity securities ▪ <i>Blue chip stocks listed in PSE</i>
(Peso) Index Fund	<ul style="list-style-type: none"> ▪ Track the performance of the Philippine Stock Exchange Index (PSEi) 	<ul style="list-style-type: none"> ▪ 30 common stocks included in the Philippine Stock Exchange Index (PSEi)
(Peso) GS Fund	<ul style="list-style-type: none"> ▪ Provide regular interest income ▪ Capital preservation 	<ul style="list-style-type: none"> ▪ High quality debt instruments issued by the Phil. Government ▪ <i>T-bills, T-Notes, T-bonds</i>
(Peso) Money Market	<ul style="list-style-type: none"> ▪ Generate income over the short-term 	<ul style="list-style-type: none"> ▪ Cash and cash equivalent

Sun Life Prosperity Funds

FUNDS*	GENERAL INVESTMENT OBJECTIVE	FUND PORTFOLIO
(Dollar Bond) Abundance Fund	<ul style="list-style-type: none">▪ Generate total returns consisting of current income and capital growth in US Dollars & other major world currencies	<ul style="list-style-type: none">▪ Fixed income instruments in US Dollars or other major world currencies issued by the Phil., US government or other major world economies or corporations▪ <i>ROPs & Dollar Corp. Debt Paper</i>
(Dollar Balanced) Advantage Fund	<ul style="list-style-type: none">▪ Capital growth in US Dollars	<ul style="list-style-type: none">▪ Fixed income investments issued by Phil. or foreign governments and corporations, common stocks and related securities▪ <i>ROPs & Dollar Corp. Debt Paper</i>▪ <i>Offshore mutual funds or equities</i>

Sun Life Funds Historical Performance



HISTORICAL RETURNS

PROSPERITY FUND (Launch Date)	FULL YEAR/ ANNUAL RETURN (Past 10 Years)									
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Bond Fund (April 5, 2000)	11.05%	11.96%	2.42%	1.65%	5.67%	7.86%	8.56%	5.68%	4.93%	1.14%
Balanced Fund (April 5, 2000)	9.98%	34.29%	17.21%	-23.73%	21.70%	30.72%	3.49%	25.37%	-1.40%	11.75%
Phil. Equity Fund (April 5, 2000)	11.35%	44.00%	20.58%	-37.60%	43.50%	41.24%	2.86%	32.98%	-2.83%	17.77%
Money Market Fund (July 1, 2004)	4.90%	3.89%	2.03%	2.13%	1.39%	0.78%	0.36%	0.25%	-0.31%	-0.08%
GS Fund (March 1, 2005)		12.73%	3.83%	0.93%	7.61%	10.92%	6.13%	6.04%	2.27%	0.95%
\$ Advantage Fund (July 1, 2002)	7.43%	11.08%	3.55%	-8.58%	9.44%	4.71%	-1.36%	8.70%	10.98%	0.29%
\$ Abundance Fund (March 1, 2005)		9.05%	2.61%	-6.92%	16.29%	7.26%	5.77%	10.72%	-10.46%	6.01%

- Returns are net of applicable management fees and taxes
- Historical returns reflect past performance but is not a guarantee of future returns

HISTORICAL RETURNS

As of September 30, 2015



How much is my P1 Million over the short-term in?

SUN LIFE PROSPERITY FUND	Past 2 Years September 2013 - September 2015				Past 3 Years September 2012 - September 2015			
	P1 Million/ \$20,000	Total	Ave Annual	CAGR	P1 Million/ \$20,000	Total	Ave Annual	CAGR
Bond	1,014,380	1.44%	0.72%	0.72%	1,097,508	9.75%	3.25%	3.15%
Balanced	1,034,087	3.41%	1.70%	1.69%	1,132,882	13.29%	4.43%	4.25%
Phil. Equity	1,051,936	5.19%	2.60%	2.56%	1,163,408	16.34%	5.45%	5.17%
Money Market	1,004,961	0.50%	0.25%	0.25%	1,003,539	0.35%	0.12%	0.12%
GS	998,064	-0.19%	-0.10%	-0.10%	1,057,794	5.78%	1.93%	1.89%
\$ Advantage	\$ 19,454	-2.73%	-1.36%	-1.37%	\$ 21,008	5.04%	1.68%	1.65%
\$ Abundance	\$ 21,467	7.34%	3.67%	3.60%	\$ 19,155	-4.22%	-1.41%	-1.43%

- Returns are net of applicable management fees and taxes
- Historical returns reflect past performance but is not a guarantee of future returns

HISTORICAL RETURNS

As of September 30, 2015



How much is my P1 Million over the long-term in?

SUN LIFE PROSPERITY FUND	Past 5 Years September 2010 - September 2015				Past 7 Years September 2008 - September 2015				Past 10 Years September 2005 - September 2015			
	P1 Million/ \$20,000	Total	Ave Annual	CAGR	P1 Million/ \$20,000	Total	Ave Annual	CAGR	P1 Million/ \$20,000	Total	Ave Annual	CAGR
Bond	1,257,147	25.71%	5.14%	4.68%	1,436,100	43.61%	6.23%	5.31%	1,736,552	73.66%	7.37%	5.67%
Balanced	1,413,465	41.35%	8.27%	7.17%	1,973,724	97.37%	13.91%	10.20%	2,814,379	181.44%	18.14%	10.90%
Phil. Equity	1,525,558	52.56%	10.51%	8.81%	2,409,231	140.92%	20.13%	13.38%	3,482,071	248.21%	24.82%	13.29%
Money Market	1,011,593	1.16%	0.23%	0.23%	1,038,257	3.83%	0.55%	0.54%	1,131,571	13.16%	1.32%	1.24%
GS	1,208,281	20.83%	4.17%	3.86%	1,468,895	46.89%	6.70%	5.65%	1,656,598	65.66%	6.57%	5.18%
\$ Advantage	\$ 21,736	8.68%	1.74%	1.68%	\$ 24,090	20.45%	2.92%	2.69%	\$ 27,502	37.51%	3.75%	3.24%
\$ Abundance	\$ 21,532	7.66%	1.53%	1.49%	\$ 26,630	33.15%	4.74%	4.18%	\$ 29,514	47.57%	4.76%	3.97%

- Returns are net of applicable management fees and taxes
- Historical returns reflect past performance but is not a guarantee of future returns

HISTORICAL RETURNS

As of September 30, 2015



SUN LIFE PROSPERITY FUND	AUM (in Billion Pesos)	NAVPS	YTD	Y-O-Y
Bond	5.30	2.7441	1.60%	3.27%
Balanced	15.21	3.6131	-3.92%	-3.90%
Phil. Equity	15.62	3.8261	-6.40%	-6.87%
Money Market	0.50	1.1344	0.82%	0.73%
GS	0.32	1.5466	0.89%	2.89%
\$ Advantage	2.44	\$ 2.9900	-6.78%	-7.02%
\$ Abundance	0.77	\$ 2.8139	0.07%	3.65%
Dynamic Fund	3.19	0.9296	-7.02%	-6.01%
Phil Stock Index*	1.18	0.8883	-12.13%	

TOTAL AUM is Php 44.52 Billion

* YTD Return is computed from its inception date (May 5, 2015)

- Returns are net of applicable management fees and taxes
- Historical returns reflect past performance but is not a guarantee of future returns

THANK YOU!

DISCLAIMER: Sun Life of Canada (Philippines), Inc. (SLOCPI) makes no representation as to the accuracy or completeness of the material contained herein which is subject to change without notice. Information, including forecasts, in this presentation should not be considered as a recommendation in relation to holding, purchasing or selling shares, securities or other instruments in or in entities related to, SLOCPI. Investors should understand that statements regarding future prospects may or may not be realized. Invest wisely. Important information about the Sun Life Prosperity Funds is contained in their prospectuses, which may be obtained from duly authorized Sun Life Mutual Fund Distributors. Read the prospectus carefully before investing. Share values and thus yields will fluctuate. Please note that return statistics only indicate past performance over the periods indicated and not future performance.



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