



# **Fixed Income Funds**

Investing in fixed income funds is an affordable and easy way for you to protect and grow the money you've been saving up for future expenditures through time deposits, government securities, or corporate bonds. They are good for short-term (30 days to one year) or medium-term (one to five years) goals.



Grow your money while keeping risks minimal. This fund is designed to protect your money through low risk, high-yielding time deposits.

Fund Classification	Risk Profile	Investment Horizon
Money Market	Conservative	At least 30 days
	Fund Assets	
Invested in Peso-	denominated high-yield	ing time deposits.
Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period
PHP 10,000	PHP 1,000	7 calendar days
	Trust Fee	
0.60% per an	num based on Net Asse	t Value (NAV)
Early Redemption Charge	Dealing Day and Cut-off	Redemption Settlement Date
50% of income on redeemed amount	Any banking day, up to 12:00 PM*	Same as date of redemption



Get higher returns while keeping your money safe. This fund is designed to earn through time deposits and fixed income investments with a maximum duration of 1 year.

Fund Classification	<b>Risk Profile</b>	Investment Horizon	
Money Market	Moderate	At least 6 months	
	Fund Assets		
Invested in Peso-denominated money market instruments and fixed income securities that have a maximum duration of 1 year.			
Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period	
PHP 10,000	PHP 1,000	7 calendar days	
Trust Fee			
0.60% per annum based on Net Asset Value (NAV)			
Early Redemption Charge	Dealing Day and Cut-off	Redemption Settlement Date	
50% of income on redeemed amount	Any banking day, up to 12:00 PM*	Same as date of redemption	



Earn through bonds without buying them yourself. This fund grows as the multiple bonds inside pay out coupons and mature. The bonds in this fund have terms of 3 years or less.

Fund Classification	Risk Profile	Investment Horizon	
Bond – Intermediate term	Moderate	At least 1 year	
	Fund Assets		
Invested in Peso-denominated fixed income securities with a maximum duration of 3 years.			
Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period	
PHP 10,000	PHP 1,000	7 calendar days	
Trust Fee			
0.75% per annum based on Net Asset Value (NAV)			
Early Redemption Charge	Dealing Day and Cut- off	Redemption Settlement Date	
50% of income on redeemed amount	Any banking day, up to 12:00 PM*	1 banking day after redemption	



Earn through bonds without buying them yourself. This fund grows as the multiple bonds inside pay out coupons and mature. The bonds in this fund have terms of 5 years or less.

Fund Classification	Risk Profile	Investment Horizon	
Bond – Medium term	Moderate	At least 3 years	
	Fund Assets		
Invested in Peso-denominated fixed income securities with a maximum duration of 5 years.			
Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period	
PHP 10,000	PHP 1,000	7 calendar days	
Trust Fee			
1% per annum based on Net Asset Value (NAV)			
Early Redemption Charge	Dealing Day and Cut-off	Redemption Settlement Date	
50% of income on redeemed amount	Any banking day, up to 12:00 PM*	1 banking day after redemption	



Invest in bonds from corporations with high credit ratings. The bonds in this fund have terms of 5 years or less.

Fund Classification	Risk Profile	Investment Horizon	
Bond – Medium term	Moderate	At least 5 years	
	Fund Assets		
Invested in Peso-denominated corporate fixed income securities with a maximum duration of 5 years.			
Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period	
PHP 10,000	PHP 1,000	7 calendar days	
Trust Fee			
0.75% per annum based on Net Asset Value (NAV)			
Early Redemption Charge	Dealing Day and Cut-off	Redemption Settlement Date	
50% of income on redeemed amount	Any banking day, up to 12:00 PM*	3 banking days after redemption	



Invest in stocks that pay out dividends and bonds that pay out interest. You get payouts every February, May, August, and November.				
Fund Classification	Risk Profile		Investment Horizon	
Bond – Long term	Mod	erate	At least 5 years	
Fund Assets				
Invested in a combination of preferred shares listed at the Philippine Stock Exchange (PSE) and fixed income securities that will generate income to be distributed to qualified participants on a quarterly basis.				
Min. Initial Participation / Maintaining Balance	Min. Additional Participation /		Minimum Holding Period	
PHP 10,000	PHP 1,000		7 calendar days	
Income Distributio	on Dates Se		tlement of Income Distribution	
Every 3 <sup>rd</sup> Monday of May, August and No	-		g day after distribution date	
Min. Redemption		Redemption Settlement Date		
None		3 banking days after redemption		
	Trus	t Fee		
0.5% per annum based on Net Asset Value (NAV)				
Early Redemption Charge		Dealing Day and Cut-off		
50% of income on redeemed amount		Any bank	king day, up to 12:00 PM*	

\*Cut-off periods may change due to prevailing conditions.

\*\* Amounts of distribution may vary, are not guaranteed, and are determined by the Trustee in accordance with the Plan Rules. Income distribution may result in an immediate decrease in NAVPU by the amount of the distribution.



Grow your US dollar savings with minimal risk. This fund grows in value through USD-denominated time deposits with an average term of 1 year or less.

Fund Classification	<b>Risk Profile</b>	Investment Horizon
Money Market	Conservative	At least 30 days
	Fund Assets	
	minated deposit instrum Je weighted duration of	
Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period
USD 500	USD 100	7 calendar days
	Trust Fee	I
0.125% per ai	nnum based on Net Asse	et Value (NAV)
Early Redemption Charge	Dealing Day and Cut-off	Redemption Settlement Date
50% of income on redeemed amount	Any banking day, up to 12:00 PM*	1 banking day after redemption date



This fund contains a mix of US dollar-denominated time deposits and fixed income investments that will mature in 1 year or less.

Fund Classification	<b>Risk Profile</b>	Investment Horizon
Money Market	Moderate	At least 6 months
	Fund Assets	
	denominated money ma ies that have a maximur	
Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period
USD 500	USD 100	7 calendar days
	Trust Fee	
0.50% per an	num based on Net Asse	t Value (NAV)
Early Redemption Charge	Dealing Day and Cut-off	Redemption Settlement Date
50% of income on redeemed amount	Any banking day, up to 12:00 PM*	1 banking day after redemption date



Invest in high-quality US Dollar-denominated bonds with a maximum term of 5 years. The value of this fund increases through coupon payouts and bonds maturing.

Fund Classification	Risk Profile	Investment Horizon	
Bond – Medium term	Moderate	At least 3 years	
	Fund Assets		
Invested in US dollar-denominated fixed income securities with a maximum duration of 5 years.			
Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period	
USD 500	USD 100	7 calendar days	
	Trust Fee		
1% per ann	um based on Net Asset \	Value (NAV)	
Early Redemption Charge	Dealing Day and Cut-off	Redemption Settlement Date	
50% of income on redeemed amount	Any banking day, up to 12:00 PM*	1 banking day after redemption date	



Expand your investment journey across Asia. This fund invests in highquality bonds across the Asian region with a maximum term of 8 years.

Risk Profile	_
	Investment Horizon
Aggressive	At least 5 years
Fund Assets	
Asian governments and	d corporates with a
Min. Additional Participation / Redemption Amount	Minimum Holding Period
USD 100	7 calendar days
Trust Fee	
um based on Net Asset \	/alue (NAV)
Dealing Day and Cut-off	Redemption Settlement Date
Any banking day, up to 12:00 PM*	3 banking days after redemption
	Fund Assets   ht-grade US dollar-denor   Asian governments and   ximum duration of 8 yea   Min. Additional   Participation /   Redemption   Amount   USD 100   Trust Fee   um based on Net Asset \   Dealing Day and   Cut-off   Any banking day, up

## What are UITFs?

Unit Investment Trust Funds (UITFs) are financial instruments managed by professionals who will help you make the most of your money. They do not earn through a fixed interest rate but grow in value depending on the assets they carry and the market.

UITFs carry a risk of going down in value as the market moves. UITFs also contain different levels of risk based on what assets are inside them. Unlike time deposits, these investment are not insured. A simple Suitability Assessment will make sure you only invest in UITFs you are comfortable with.

## What is investment horizon?

The investment horizon is the recommended amount of time you should stay invested in this fund so that you can reap its full benefits.

## What is minimum holding period?

The minimum holding period is the minimum amount of time you should stay invested in this fund. If you redeem or withdraw your money before the minimum holding period is complete, you will pay an early redemption charge.

## What is dealing day?

The dealing day is when you can do transactions related to the fund. Any transactions made after the fund's cut-off will be processed on the next banking day.

## What is redemption settlement date?

Withdrawing your investment, whether partial or in-full, is called redemption. The redemption date is when you order a redemption. Meanwhile, the redemption settlement date is when your investment is credit to your settlement account.

Learn more at https://metrobank.com.ph/invest/uitf

## **IMPORTANT NOTE ON UITFs**

Unit Investment Trust Funds (UITFs) are **NEITHER deposits account NOR obligations of, NOR guaranteed, NOR insured** by the METROPOLITAN BANK & TRUST COMPANY or its affiliates or subsidiaries. UITFs are not covered by the Philippine Deposit Insurance Corporation (PDIC) and do not offer a guaranteed return or yield. Any income or loss arising from market fluctuations and price volatility of the securities held by the UITF, even if invested in government securities, is for the account of the investor/s. As such, units of participation of the investor/s when redeemed, may be worth more than or less than his/her initial investment/principal. **Historical performance is purely for reference purposes** and is not an assurance of future performance. **The Trustee is not liable for investment losses** unless such was incurred upon willful default, bad faith or gross negligence.

Prospective clients undergo a profiling process to determine their suitability to invest in a particular UITF based on their investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before making a decision to invest. Investors in the UITF are susceptible to different kinds of risks with varying degrees depending on the underlying securities of the UITF they choose and a clear understanding of these risks must be established before any investment is made. A detailed explanation of these risks may be found in the Key Information and Investment Disclosure Statement (KIIDS) of each UITF. Fees other than the Trust/Management Fee, such as External Audit and Custodianship Fees are described more thoroughly in the Key Information and Investment Disclosure Statement (KIIDS) of the Funds.



Metropolitan Bank and Trust Company is regulated by the Bangko Sentral ng Pilipinas (BSP).

For any inquiries and complaints relating to Trust Products and Services, you may call our hotline: 8-8700-700 (Mondays – Fridays from 9:00 am to 6:00 pm), send an email to customercare@metrobank.com.ph or visit our website at https://www.metrobank.com.ph/invest/uitf to know more.

You may also file complaints at BSP Financial Consumer Protection Department at (632) 8708-7087 or consumeraffairs@bsp.gov.ph.

To know your rights under BSP Circular No. 857 (Regulations on Financial Consumer Protection), please access a copy at the BSP website (www.bsp.gov.ph).