

PRODUCT HIGHLIGHT SHEET

PHP - Denominated Unit Investment Trust Funds (UITFs)



Fund Name	METRO MONEY MARKET FUND		METRO SHORT TERM FUND	METRO MAX- 3 BOND FUND	METRO MAX- 5 BOND FUND	METRO CORPORATE BOND FUND	METRO UNIT PAYING FUND
Fund Classification	Money Market Fund			Fixed Income Fund - Intermediate Term	Fixed Income Fund - Medium Term	Fixed Income Fund - Medium Term	Fixed Income Fund - Long Term
Fund Objective	The Fund intends to achieve for its participants liquidity and income that is higher than that of regular time deposit products by investing in a diversified mix of peso-denominated deposits with a maximum weighted average duration of one year.	The Fund intends to achieve for its participants liquidity and income that is higher than that of regular time deposit products by investing in a diversified portfolio of peso-denominated deposits and fixed income securities with a maximum weighted average fund duration of one year.	The Fund intends to achieve for its participants income and potential returns that are higher than regular deposit products by investing in a diversified portfolio of peso-denominated fixed income securities with a maximum weighted average duration of three years.	The Fund intends to achieve for its participants income and potential returns that are higher than regular deposit products by investing in a diversified portfolio of peso-denominated fixed income securities with a maximum weighted average duration of five years.	The Fund intends to achieve for its participants income generation and capital appreciation by investing in a diversified portfolio of predominantly peso-denominated corporate fixed-income securities with a maximum weighted average duration of five years.	The Fund intends to achieve for its participants, income to be distributed on a quarterly basis, and capital appreciation over time by investing in a diversified portfolio of fixed income instruments and preferred shares; and may invest up to 40% of its total assets in preferred shares	
Risk Profile	Conservative		Moderate				
Qualified Participants	All Philippine residents, including resident aliens and Filipino citizens residing therein, and domestic corporations.			Filipino individuals, resident and non-resident aliens, and corporate accounts			
Investment Outlets	- Government Securities - Time Deposits		- Government Securities - Corporate Bonds - Time Deposits				- Government Securities - Corporate Bonds - Time Deposits - Local Equities (Preferred Shares)
Minimum Initial Investment	Php 10,000						
Minimum Additional/Redemption Amount	Php 1,000						
Investment Horizon	At least 30 days		At least 6 mos	At least 1 year	At least 3 years	At least 5 years	At least 5 years
Trust Fee	0.60% p.a. based on NAV			0.75% p.a. based on NAV	1.0 % p.a. based on NAV	0.75% based on NAV	0.50% based on NAV
Benchmark	Average rate of the most recent 91-day Philippine Treasury Bill Auction, net of applicable taxes	• 75% average rate of the most recent 91-day Philippine Treasury Bill Auction, net of applicable taxes and • 25% Markit iBoxx ALBI Philippines Money Market Index	Markit iBoxx ALBI Philippines 1-3 Index	Markit iBoxx ALBI Philippines 1-5 Index	• 80% BPI Philippine corporate Bond Index and • 20% average rate of the most recent 91-day Philippine Treasury Bill Auction, net of applicable taxes	• 60% Markit iBoxx ALBI Philippines 1-5 index, and • 40% BPI Philippine Corporate Bond Index.	
NAVPU Availability	T (end-of-day)						
Redemption Settlement Period	T (end-of-day)			T+1		T+3	
Minimum Holding Period	7 Calendar Days						
Early Redemption Charge	50% of income on redeemed amount						
Target Fund	--None--						
Restrictions in Participation	Persons, non-residents of the Philippines			--None-			

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Fund Name	METRO BALANCED FUND		METRO EQUITY FUND	METRO PHILIPPINE EQUITY INDEX TRACKER FUND (formerly METRO PSEI TRACKER FUND)	METRO HIGH DIVIDEND YIELD UNIT PAYING FUND
Fund Classification	Multi-Asset Fund		Equity Fund	Fixed Income Fund - Intermediate Term	Fixed Income Fund - Medium Term
Fund Objective	The Fund intends to achieve for its participants, growth and potentially high income from a combined portfolio of diversified fundamentally sound equities listed in the Philippine Stock Exchange and Peso-denominated fixed income instruments and securities.		The Fund intends to achieve for its participants maximum growth from a portfolio of diversified, blue chip and fundamentally sound equities listed at the Philippine Stock Exchange.	The Fund intends to achieve for its participants market returns closely approximating the return of the Philippine Stock Exchange Index (PSEi) by investing in the same companies comprising the PSEi and in approximately the same weights.	The Fund intends to achieve for its participants income and capital appreciation by investing in a portfolio of listed stocks which are expected to provide above average returns through distribution of cash and special dividends.
Risk Profile	Aggressive				
Qualified Participants	All Philippine residents, including resident aliens and Filipino citizens residing therein, and domestic corporations.				
Investment Outlets	- Local Equities - Government Securities - Corporate Bonds		- Local Equities		
Minimum Initial Investment	Php 10,000				
Minimum Additional/Redemption Amount	Php 1,000				
Investment Horizon	Minimum of 5 years				
Trust Fee	2.00% p.a. based on NAV			1.00% p.a. based on NAV	1.25% p.a. based on NAV
Benchmark	• 60% Philippine Stock Exchange Index (PSEi) and • 40% Markit iBoxx ALBI Philippines 1-5 index		Philippine Stock Exchange index (PSEi)		Philippine Stock Exchange Dividend Yield Index (PSE DivY)
NAVPU Availability	T (end-of-day)				
Redemption Settlement Period	T + 2				
Minimum Holding Period	7 Calendar Days				
Early Redemption Charge	50% of income on redeemed amount				
Target Fund	--None-				
Restrictions in Participation	--None-				

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PHP - Denominated Unit Investment Trust Funds (UITFs)



Fund Name	METRO ASPIRE BOND FEEDER FUND	METRO ASPIRE BALANCED FEEDER FUND	METRO ASPIRE EQUITY FEEDER FUND	METRO CLEAN ENERGY EQUITY FEEDER FUND	METRO THEMED EQUITY FUND-OF-FUNDS
Fund Classification	FEEDER FUND - FIXED INCOME	FEEDER FUND - MULTI-ASSET	FEEDER FUND - EQUITY	FEEDER FUND - EQUITY	FUND OF FUNDS - EQUITY
Fund Objective	The Fund intends to achieve for its participants, income and potentially high returns from a diversified portfolio of bonds and other fixed income securities by investing at least 90% in the Metro Max-5 Bond Fund	The Fund intends to achieve for its participants, income and potentially high returns from a diversified portfolio of bonds and fundamentally sound stocks listed in the PSE by investing at least 90% of its assets in the Metro Balanced Fund	The Fund intends to achieve for its participants, market returns from a portfolio of stocks that tracks the PSE Index through the Metro Philippine Equity Index Tracker Fund	The Fund ntends to achieve for it participants long-term capital growth by primarily investing in a USD denominated* collective investment scheme that is focused on investing in alternative energy and energy technologies including: renewable energy technology; renewable energy developers; alternative fuels; energy efficiency; enabling energy and infrastructure.	The Fund intends to achieve for its participants long-term capital growth by investing in a diversified portfolio of US Dollar-denominated* collective investment schemes.
Risk Profile	Moderate	Aggressive			
Qualified Participants	Filipino individuals, resident and non-resident aliens, and corporate accounts				
Investment Outlets	- Government Securities - Corporate Bonds - Time Deposits	- Local Equities - Government Securities - Corporate Bonds	Local Equities	Offshore Equities	Offshore Equities
Minimum Initial Investment	Php 1,000			Php 10,000	Php 10,000
Minimum Additional/Redemption Amount	Php 500			Php 1,000	Php 1,000
Investment Horizon	At least 3 years	At least 5 years			
Trust Fee	None (charged at Target Fund level)			0.75% p.a. based on NAV	1.50% p.a. based on NAV
Benchmark	Markit iBoxx ALBI Philippines 1-5 Index	• 60% Philippine Stock Exchange Index (PSEi) and • 40% Markit iBoxx ALBI Philippines 1-5 index	Philippine Stock Exchange index (PSEi)	MSCI ACWI Net Total Return Index (in PHP equivalent)	MSCI ACWI Net Total Return Index (in PHP equivalent)
NAVPU Availability	T (end-of-day)			T+2	T+2
Redemption Settlement Period	T+1	T+2		T+5	T+6
Minimum Holding Period	7 Calendar Days				
Early Redemption Charge	50% of income on redeemed amount				
Target Fund	Metro Max-5 Bond Fund	Metro Balanced Fund	Metro Philippine Equity Index Tracker Fund	BlackRock Global Funds (BGF) – Sustainable Energy Fund Class D2 – USD	1. Credit Suisse (LUX) Digital Health Equity Fund (USD) 2. Credit Suisse (LUX) Security Equity Fund (USD) 3. Nikko AM Ark Disruptive Innovation Fund (USD) 4. Franklin Technology Fund (USD) 5. Robeco Global Consumer Trends F USD 6. iShares Global Energy ETF 7. iShares MSCI ACWI ETF 8. iShares MSCI Emerging Markets ETF 9. iShares MSCI World ETF 10. The Real Estate Select Sector SPDR Fund 11. CS (Lux) Infrastructure Equity Fund EB USD
Restrictions in Participation	--None--			Persons, dual-citizenships and entities from the United States of America (USA) Canada, Indonesia, South Korea and Iceland	Persons, dual-citizenships and entities from the United States of America (USA) Canada, India and People's Republic of China

PRODUCT HIGHLIGHT SHEET

USD - Denominated Unit Investment Trust Funds (UITFs)



Fund Name	Metro\$ Money Market Fund	Metro\$ Short Term Fund	Metro\$ Max-5 Bond Fund	Metro\$ Asian Investment Grade Bond Fund
Fund Classification	Money Market Fund		Fixed Income Fund - Medium Term	Fixed Income Fund - Long Term
Fund Objective	The Fund intends to achieve for its participants, income and liquidity by investing in a portfolio of US Dollar-denominated deposits and other money market instruments with a maximum weighted average duration of one year	The Fund intends to achieve for its participants, income and liquidity by investing in a diversified portfolio of US Dollar-denominated fixed income securities and money market instruments with a maximum weighted average duration of one year	The Fund intends to achieve for its participants, Income and potential returns that are higher than regular deposit products by investing in a diversified portfolio of US Dollar-denominated fixed securities and money market instruments with a maximum weighted average duration of five years	The Fund intends to achieve for its participants, income generation and capital appreciation by investing in a diversified portfolio of investment grade US\$-denominated fixed income securities issued within the Asian region with a maximum average duration of eight years
Risk Profile	Conservative	Moderate		Aggressive
Qualified Participants	Filipino individuals, resident and non-resident aliens, and corporate accounts			
Investment Outlets	Time Deposits	- Corporate Bonds - Time Deposits	- Government Securities - Corporate Bonds - Time Deposits	
Minimum Initial Investment	\$ 500			
Minimum Additional/Redemption Amount	\$ 100			
Investment Horizon	At least 30 days	At least 6 mos	At least 3 years	At least 5 years
Trust Fee	0.375% p.a. based on NAV	0.50% p.a. based on NAV	1.0% p.a. based on NAV	
Benchmark	Philippine Dollar Deposit Rates Savings Deposits (PPSDUS\$), net of applicable taxes	3-month US Treasury Bill Yield (net of applicable taxes)	• 60% JP Morgan Philippines Total Return index (JACIPHTR) and • 40% Philippine Dollar Deposit Rate Savings Deposit (PPSDUS\$)	• 90% JP Morgan JACI Investment Grade Total Return Index (JACIIGTR) • 10% Philippine Dollar Deposit Rate Savings Deposit (PPSDUS\$)
NAVPU Availability	T (end-of-day)			
Redemption Settlement Period	T+1			T+3
Minimum Holding Period	7 Calendar Days			
Early Redemption Fee	50% of income on redeemed amount			
Target Fund	--None--			
Restrictions in Participation	--None--			

PRODUCT HIGHLIGHT SHEET

USD - Denominated Unit Investment Trust Funds (UITFs)



Fund Name	Metro\$ US Investment Grade Corporate Bond Feeder Fund	Metro\$ World Equity Feeder Fund	Metro\$ US Equity Feeder Fund	Metro\$ Eurozone Equity Feeder Fund	Metro\$ Japan Equity Feeder Fund	Metro\$ China Equity Feeder Fund	
Fund Classification	Feeder Fund - Fixed Income	Feeder Fund - Equity					
Fund Objective	The Fund intends to provide market returns from a representative portfolio of US Dollar-denominated, investment grade corporate bonds that comprise the US Investment Grade Corporate Market by investing at least 90% of its assets in the iSHARES iBOXX \$ INVESTMENT GRADE CORPORATE BOND ETF	The Fund intends to achieve for its participants, long term capital appreciation by investing in a target fund that is focused on equity shares of high-value companies worldwide	The Fund intends to provide market returns from a representative portfolio of stocks that comprise the US Equity Market by investing at least 90% of its assets in the iSHARES CORE S&P 500 ETF	The Fund intends to provide market returns from a representative portfolio of stocks that comprise the European Equity Market by investing at least 90% of its assets in the iSHARES MSCI EUROZONE ETF	The Fund intends to provide market returns from a representative portfolio of stocks that comprise the Japan Equity Market by investing at least 90% of its assets in the iSHARES MSCI JAPAN ETF	The Fund intends to provide market returns from a representative portfolio of stocks that comprise the China Equity Market by investing at least 90% of its assets in the iShares MSCI China A UCITS ETF USD	
Risk Profile	Aggressive						
Qaulified Participants	Filipino individuals, resident and non-resident aliens, and corporate accounts						
Investment Outlets	Offshore Bonds	Offshore Equities					
Minimum Initial Investment	\$ 500						
Minimum Additional/Redemption Amount	\$ 100						
Investment Horizon	At least 5 years						
Trust Fee	0.50% p.a. based on NAV	1.0% p.a. based on NAV	0.75% p.a. based on NAV				
Benchmark	iBoxx USD Liquid Investment Grade Index TR	MSCI ACWI Net Total Return USD Index	S&P 500 Total Return Index	MSCI EU Net Total Return Index	MSCI Japan Net Total Return USD Index	MSCI China A Inclusion Net Return USD Index	
NAVPU Availability	T+1	T+2	T+1				
Redemption Settlement Period	T+4						
Minimum Holding Period		7 Calendar Days					
Early Redemption Fee	50% of income on redeemed amount						
Target Fund	ISHARES iBOXX \$ INVESTMENT GRADE CORPORATE BOND ETF	Artisan Global Opportunities Fund	ISHARES CORE S&P 500 ETF	ISHARES MSCI EUROZONE ETF	iSHARES MSCI JAPAN ETF	iShares MSCI China A UCITS ETF USD	
Restrictions in Participation	--None--	Persons, dual-citizenships and entities from United States of America (USA)	--None--				Persons, dual-citizenships and entities from the United States of America (USA) and Canada



What is a UITF?

Unit Investment Trust Fund (UITF) is a collective investment scheme where money is pooled from various investors and invested collectively by professional fund managers in different high- yielding financial instruments. Investing in UITFs is an easy and affordable way to grow and diversify your money.

Metrobank has a wide range of UITFs through **My Choice Investment funds** that are suitable for your risk profile, investment horizon and financial goals.



What are the risks when investing in UITFs?

UITFs carry different degrees of risk because the value of your investment is based on the Net Asset Value per unit (NAVPU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily.

A detailed description of the specific risks applicable per fund can be found in the Key Information and Investment Disclosure Statement (KIIDS).

Asset Type	Interest Rate Risk	Market / Price Risk	Liquidity Risk	Credit Risk / Default Risk	Reinvestment Risk	Foreign Exchange Risk	Country Risk	Underlying Fund Risk	Other Risks
PHP UITFs									
Money Market Fund	✓	✓	✓	✓	✓		✓		✓
Bond Fund	✓	✓	✓	✓	✓		✓		✓
Multi-Asset	✓	✓	✓	✓	✓		✓		✓
Equity Fund		✓	✓						✓
Equity Feeder Fund/ Fund-of-funds		✓	✓			✓	✓	✓	✓
USD UITFs									
Money Market Fund	✓		✓	✓	✓	✓	✓		✓
Bond Fund	✓	✓	✓	✓	✓	✓	✓		✓
Feeder Fund	✓	✓	✓	✓		✓	✓	✓	✓

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Why My Choice Investment funds?

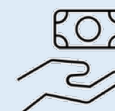
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Available in PHP and USD. My Choice Investment funds are available in both Philippine Peso and US dollar denominations.

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