

PRODUCT HIGHLIGHT SHEET

PHP - Denominated Unit Investment Trust Funds (UITFs)



	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		
Minimum Initial Investment	Php 10,000					
Minimum Additional/Redemption Amount	Php 1,000					
Minimum Maintaining Balance	Php 10,000					
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
Dealing day and cut-off	Any banking day, up to 12:00 PM for branch and 2:30 PM for electronic channels					
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 tax	• 75% average rate of the most recent 91-day Philippine Treasury Bill Auction, net of applicable taxes and • 25% Markit 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	Day 1 (At end-of-day)					
Redemption Settlement Period	Same as date of redemption		1 banking day after redemption		3 banking days after redemption	
Minimum Holding Period	--None--		7 Calendar Days			
Early Redemption Charge	--None--		7 Calendar Days			
Target Fund	--None--					
Restrictions in Participation	Persons, non-residents of the Philippines			--None--		

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	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	Equity Index Tracker Fund	Equity - Unit Paying
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.			
Minimum Initial Investment	Php 10,000			
Minimum Additional/Redemption Amount	Php 1,000			
Minimum Maintaining Balance	Php 10,000			
Investment Horizon	Minimum of 5 years			
Dealing day and cut-off	Any banking day, up to 12:00 PM for branch and 2:30 PM for electronic channels			
Trust Fee	2.00% p.a. based on NAV		1.00% p.a. based on NAV	1.25% p.a. based on NAV
Benchmark	<ul style="list-style-type: none"> • 60% Philippine Stock Exchange Index (PSEI) and • 40% Marikit iBoxx ALBI Philippines 1-5 Index 		Philippine Stock Exchange index (PSEI)	Philippine Stock Exchange Dividend Yield Index (PSE DivY)
NAVPU Availability	Day 1 (At end-of-day)			
Redemption Settlement Period	3 banking days after redemption		2 banking days after redemption	
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)



	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 intends to achieve for its 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				
Minimum Initial Investment		Php 1,000			Php 10,000
Minimum Additional/Redemption Amount		Php 500			Php 1,000
Minimum Maintaining Balance		Php 1,000			Php 10,000
Investment Horizon	At least 3 years			At least 5 years	
Dealing day and cut-off	Any banking day, up to 12:00 PM for branch and 2:30 PM for electronic channels				
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	<ul style="list-style-type: none"> 60% Philippine Stock Exchange Index (PSEI) and 40% Marikit 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		At end-of-day		2 banking days after date of transaction	2 banking days after date of transaction
Redemption Settlement Period	1 banking day after redemption	2 banking days after redemption		5 banking days after redemption	6 banking days after redemption
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	<ol style="list-style-type: none"> Credit Suisse (LUX) Digital Health Equity Fund (USD) Credit Suisse (LUX) Security Equity Fund (USD) Nikko AM Ark Disruptive Innovation Fund (USD) Franklin Technology Fund (USD) Robeco Global Consumer Trends F USD iShares Global Energy ETF iShares MSCI ACWI ETF iShares MSCI Emerging Markets ETF iShares MSCI World ETF The Real Estate Select Sector SPDR Fund CS (Lux) Infrastructure Equity Fund EB USD Consumer Staples Select Sector SPDR ETF (XLP) Health Care Select Sector SPDR ETF (XLV) SPDR S&P Metals and Mining ETF (XME)
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)



	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			
Minimum Initial Investment	\$ 500			
Minimum Additional/Redemption Amount	\$ 100			
Minimum Maintaining Balance	\$ 500			
Investment Horizon	At least 30 days	At least 6 mos	At least 3 years	At least 5 years
Dealing day and cut-off	Any banking day, up to 12:00 PM for branch and 2:30 PM for electronic channels			
Trust Fee	0.375% p.a. based on NAV	0.50% p.a. based on NAV	1.0% p.a. based on NAV	
Benchmark	Phillippine Dollar Deposit Rate Savings Deposits (PPSDUS\$), net of applicable taxes	3-month US Treasury Bill Yield (net of applicabile taxes)	<ul style="list-style-type: none"> • 60% JP Morgan Philippines Total Return Index (JACIPHTR) and • 40% Phillippine Dollar Deposit Rate Savings Deposits (PPSDUS\$) 	<ul style="list-style-type: none"> • 90% JP Morgan JACI Investment Grade Total Return Index (JACIIGTR) and • 10% Phillippine Dollar Deposit Rate Savings Deposit
NAVPU Availability	Day 1 (At end-of-day)			
Redemption Settlement Period	1 banking day after redemption date			3 banking days after redemption
Minimum Holding Period	--None--	7 Calendar Days		
Early Redemption Fee	--None--	7 Calendar Days		
Target Fund	--None--			
Restrictions in Participation	--None--			

PRODUCT HIGHLIGHT SHEET

USD - Denominated Unit Investment Trust Funds (UITFs)



	METRO\$ US INVESTMENT GRADE CORPORATE BOND FEEDER FUND	METRO\$ US EQUITY FEEDER FUND	METRO\$ EUROZONE EQUITY FEEDER FUND	METRO\$ JAPAN EQUITY FEEDER FUND	METRO\$ CHINA EQUITY FEEDER FUND	METRO\$ WORLD 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 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	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
Risk Profile	Aggressive					
Qualified Participants	Filipino individuals, resident and non-resident aliens, and corporate accounts					Filipino individuals, resident and non-resident aliens, and corporate accounts Note: Persons from US is not allowed to open a M\$WEFF account. For guidelines on US Person qualifications, refer to the Foreign Account Tax Compliance Act (FATCA).
Minimum Initial Investment	\$ 500					
Minimum Additional/Redemption Amount	\$ 100					
Minimum Maintaining Balance	\$ 500					
Investment Horizon	At least 5 years					
Dealing day and cut-off	Any banking day, up to 12:00 PM for branch and 2:30 PM for electronic channels					
Trust Fee	0.50% p.a. based on NAV	0.75% p.a. based on NAV				1.0% p.a. based on NAV
Benchmark	iBoxx USD Liquid Investment Grade Index TR	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	MSCI ACWI Net Total Return USD Index
NAVPU Availability	1 banking day after date of transaction					2 banking days after date of transaction
Redemption Settlement Period	4 banking days after redemption					
Minimum Holding Period	7 calendar days					
Early Redemption Fee	50% of income on redeemed amount					
Target Fund	ISHARES iBOXX \$ INVESTMENT GRADE CORPORATE BOND ETF	ISHARES CORE S&P 500 ETF	ISHARES MSCI EUROZONE ETF	iSHARES MSCI JAPAN ETF	iShares MSCI China A UCITS ETF USD	Artisan Global Opportunities Fund
Restrictions in Participation	--None--	--None--			Persons, dual-citizenships and entities from the United States of America (USA) and Canada	Persons, dual-citizenships and entities from United States of America (USA)



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	✓	✓	✓	✓		✓	✓	✓	✓



Why My Choice Investment funds?

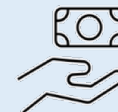
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