

	METRO MONEY MARKET FUND	METRO SHORT TERM BOND FUND	METRO MAX- 3 BOND FUND	METRO MAX- 5 BOND FUND	METRO CORPORATE BOND FUND	METRO UNIT PAYING FUND
Inception Date	April 4, 2005	March 15, 2017	April 8, 2005	April 6, 2005	November 23, 2016	September 22, 2017
Fund Classification	Money Market Fund	Fixed Income Fund - Intermediate Term	Fixed Income Fund - Intermediate 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, other short-dated securities, and money market instruments with remaining term to maturity of not more than three (3) years, and has a weighted average portfolio life of one (1) year or less.	The Fund intends to achieve for its participants income and potential returns that are higher than regular traditional deposit products by investing in a diversified portfolio of peso-denominated fixed income securities, other short-dated instruments with a maximum weighted average portfolio duration of two (2) 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 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.	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					
Unit Income Distribution Schedule	--None--					Every 3rd Monday of February, May, August and November
Settlement of Unit Income Distribution	--None--					1 Banking Day after distribution date
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	3 Month PHP Treasury Bill Yield, net of applicable taxes	1-Year PHP Treasury Bill Yield, net of applicable taxes	Markit iBoxx ALBI Philippines 1-3 Index	Markit iBoxx ALBI Philippines 1-5 Index	Markit iBoxx ALBI Philippines 1-5 Index	Markit iBoxx ALBI Philippines (Domestic)
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--	50% of income on redeemed amount				
Target Fund				--None--		
Restrictions in Participation	Persons, non-residents of the Philippines		--None--			

	METROBANK PERA MONEY MARKET FUND	METROBANK PERA BOND FUND	METROBANK PERA EQUITY FUND
Inception Date	October 1, 2020	October 1, 2020	October 1, 2020
Fund Classification	Money Market Fund	Fixed Income Fund - Medium Term	Equity Fund
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 and other short-dated securities, and money market instruments, which are tax-exempt in accordance with the PERA Law. The Fund shall have a remaining term to maturity of not more than three (3) years, and has a weighted average portfolio life of one (1) year or less.	The Fund intends to achieve for its PERA participants high income and potential returns that are higher than regular traditional deposit products by investing in a diversified portfolio of peso-denominated fixed income securities and instruments which are tax-exempt in accordance with the PERA Law and shall have a maximum weighted average duration of five years.	The Fund intends to achieve for its PERA participants maximum growth from a portfolio of diversified equities listed at the Philippine Stock Exchange (PSE) which the Fund are tax-exempt in accordance with the PERA Law.
Risk Profile	Conservative	Moderate	Aggressive
Qualified Participants	All Philippine residents, including resident aliens and Filipino citizens residing therein, with legal capacity to contract and possesses a Tax Identification Number (TIN).	All Philippine residents, including resident aliens and Filipino citizens residing therein, with legal capacity to contract and possesses a Tax Identification Number (TIN).	All Philippine residents, including resident aliens and Filipino citizens residing therein, with legal capacity to contract and possesses a Tax Identification Number (TIN).
Minimum Initial Investment		Php 5,000	
Minimum Additional/Redemption Amount		Php 5,000	
Minimum Maintaining Balance		Php 5,000	
Investment Horizon	At least 6 mos.	At least three (3) years	At least five (5) years
Dealing day and cut-off	Any banking day, up to 12:00 PM for branch and 2:30 PM for electronic channels		
Unit Income Distribution Schedule	--None--		
Settlement of Unit Income Distribution	--None--		
Trust Fee	0.50% based on NAV	0.75% based on NAV	1.0% based on NAV
Benchmark	3 Month PHP Treasury Bill Yield, net of applicable taxes	Markit iBoxx ALBI Philippines 1-5 Index	PSEi
NAVPU Availability	Day 1 (At end-of-day)		
Redemption Settlement Period	1 banking day after redemption	1 banking day after redemption	2 banking days after redemption
Minimum Holding Period	7 calendar days from date of participation		
Early Redemption Charge	50% of income on redeemed amount		
Target Fund	--None--		
Restrictions in Participation	Persons, non-residents of the Philippines		

	METRO BALANCED FUND	METRO EQUITY FUND	METRO PHILIPPINE EQUITY INDEX TRACKER FUND (formerly METRO PSEI TRACKER FUND)	METRO HIGH DIVIDEND YIELD UNIT PAYING FUND (formerly METRO HIGH DIVIDEND YIELD FUND)
Inception Date	April 8, 2005	March 1, 2007	October 10, 2014	October 10, 2014
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	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	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			
Unit Income Distribution Schedule	--None--			Every 4th Monday of April and October
Settlement of Unit Income Distribution	--None--			1 Banking Day after distribution date
Trust Fee	2.00% p.a. based on NAV		1.00% 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	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--			

	METRO ASPIRE BOND FEEDER FUND	METRO ASPIRE BALANCED FEEDER FUND	METRO ASPIRE EQUITY FEEDER FUND	METRO CLEAN ENERGY EQUITY FEEDER FUND	METRO MULTI - THEMED EQUITY FUND-OF-FUNDS
Inception Date	August 27, 2015	August 27, 2015	August 27, 2015	July 25, 2022	August 16, 2021
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 domestic corporate accounts			Filipino individuals, resident and non-resident aliens, and domestic corporate accounts. Note: Persons from US, Canada, Indonesia, South Korea and Iceland are not allowed to open a Metro Clean Energy Equity Feeder Fund account. For guidelines on US Person qualifications, refer to the Foreign Account Tax Compliance Act (FATCA)	Filipino individuals, resident and non-resident aliens, and domestic corporate accounts. Note: Persons from US, Canada, India and People's Republic of China are not allowed to open a Metro Multi-Themed Equity Fund of Funds account. For guidelines on US Person qualifications, refer to the Foreign Account Tax Compliance Act (FATCA)
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	None (charged at Target Fund level) • 60% Philippine Stock Exchange Index (PSEI) and • 40% Markit iBoxx ALBI Philippines 1-5 Index	Philippine Stock Exchange Index (PSEI)	BlackRock Global Funds (BGF) – Sustainable Energy Fund Class D2 – (In PHP Equivalent), which is also the fund's Target Fund	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 Build-Up Period		2 Years		--None--	
Re-Enrollment Fee	Php100, if re-enrollment will be done after 1 month of regular subscription plan discontinuance			--None--	
Minimum Holding Period		--None--		7 Calendar Days	
Early Redemption Charge		--None--		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"> 1. UBS (LUX) Digital Health Equity Fund (USD) 2. UBS (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. UBS (LUX) Infrastructure Equity Fund USD 12. Consumer Staples Select Sector SPDR ETF (XLP) 13. Health Care Select Sector SPDR ETF (XLV) 14. SPDR S&P Metals and Mining ETF (XME) 15. iShares Core S&P 500 UCITS ETF 16. The Utilities Select Sector SPDR® Fund 17. The Financial Select Sector SPDR® Fund 18. The Materials Select Sector SPDR® Fund 19. VanEck Semiconductor ETF 20. iShares Edge MSCI World Momentum Factor UCITS ETF 21. VanEck Gold Miners ETF
Restrictions in Participation		--None--		Persons from US, Canada, Indonesia, South Korea and Iceland	Persons from US, Canada, India and People's Republic of China

	METRO\$ MONEY MARKET FUND	METRO\$ SHORT TERM BOND FUND	METRO\$ MAX-5 BOND FUND	METRO\$ ASIAN INVESTMENT GRADE BOND FUND
Inception Date	June 18, 2018	March 1, 2007	April 28, 2005	July 17, 2017
Fund Classification	Money Market Fund	Fixed Income Fund - Intermediate 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 dollar-denominated deposits and other short-dated securities and money market instruments with remaining term to maturity of not more than three (3) years, and has a weighted average portfolio life of one (1) year or less.	The Fund intends to achieve for its participants income and potential returns that are higher than regular traditional deposit products by investing in a diversified portfolio of dollar-denominated fixed income securities, other short-dated securities, and money market instruments with a maximum weighted average portfolio duration of two (2) 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 US Dollar-denominated fixed income 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	3 Month US Treasury Bill Yield, net of applicable taxes	1-Year US Treasury Bill Yield, net of applicable taxes	<ul style="list-style-type: none"> • 60% JP Morgan Philippines Total Return Index (JACIPHTR) and • 40% Philippine Dollar Deposit Rate Savings Deposits (PPSDUS\$) 	<ul style="list-style-type: none"> • 90% JP Morgan JACI Investment Grade Total Return Index (JACIIGTR) and • 10% Philippine 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--	50% of income on redeemed amount		
Target Fund	--None--			
Restrictions in Participation	--None--			

	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
Inception Date	February 14, 2018					
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 Investor Fund aims 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 Investor Fund aims 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 Investor Fund aims to provide market returns from a representative portfolio of stocks that composed the Japan Equity Market by investing at least 90% of its assets in the iShares MSCI Japan ETF.	The Investor Fund aims 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 the United States of America (USA) and Canada are not qualified to open a Metro\$ China Equity Feeder Fund account. For guidelines on US Person qualifications, refer to the Foreign Account Tax Compliance Act (FATCA).	Filipino individuals, resident and non-resident aliens, and corporate accounts . Note: Persons from the United States of America (USA) 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	iShares Core S&P 500 ETF, which is also the fund's Target Fund	iShares MSCI Eurozone ETF, which is also the fund's Target Fund	iShares MSCI Japan ETF, which is also the fund's Target Fund	iShares MSCI China A UCITS ETF USD, which is also the fund's Target Fund	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--				Persons from the United States of America (USA) and Canada	Persons from the 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 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	☐	☐	☐	☐	☐	☐	☐		☐
Fixed Income Feeder Fund	☐	☐	☐	☐	☐	☐	☐	☐	☐
Equity Feeder Fund		☐	☐	☐	☐		☐	☐	☐



Why Metrobank UITFs?

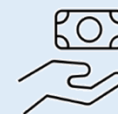
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