Metrobank
You're in good hands

Balanced and Equity Funds

Funds that let you pursue a comfortable future through capital appreciation by investing in either a mix of bonds and stocks or in stocks only. These are good for long-term (five or more years) goals.

Metro Balanced Fund

Invest in a mix of stocks and bonds to maximize growth while managing risk. This fund contains high-quality bonds and blue-chip stocks.

Fund Classification	Risk Profile	Investment Horizon
Balanced	Aggressive	At least 5 years

Fund Assets

Invested in a combination of blue chip equities listed in the Philippine Stock Exchange (PSE) and Peso-denominated fixed income securities.

Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period
PHP 10,000	PHP 1,000	7 calendar days

Trust Fee

2% 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

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

Metro Equity Fund

Designed for maximum growth potential. Invest in the stable blue-chip companies in the stock market.

Fund Classification	Risk Profile	Investment Horizon
Equity	Aggressive	At least 5 years

Fund Assets

Invested in blue chip and fundamentally sound equities listed in the Philippine Stock Exchange (PSE). Aims to beat the performance of the Philippine Stock Exchange Index (PSEi).

Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period
PHP 10,000	PHP 1,000	7 calendar days

Trust Fee

2% 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

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

Metro Philippine Equity Index Tracker Fund

This fund lets you invest in the Top 30 biggest and most-traded companies and follows the movement of the Philippine Stock Exchange Index (PSEi).

Fund Classification	Risk Profile	Investment Horizon
Equity	Aggressive	At least 5 years

Fund Assets

Invested in stocks that mimic the Philippine Stock Exchange Index (PSEi) composition

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*	3 banking days after redemption

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

Metro High Dividend Yield Fund

Grow your investment through stocks with long-term growth potential and dividend payouts. This fund contains blue-chip stocks that pay out dividends.

Fund Classification	Risk Profile	Investment Horizon
Equity	Aggressive	At least 5 years

Fund Assets

Invested in stocks that provide above average returns and dividends

Min. Initial Participation / Maintaining Balance	Min. Additional Participation / Redemption Amount	Minimum Holding Period
PHP 10,000	PHP 1,000	7 calendar days

Trust Fee

2% 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

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

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 it carries 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.

Experience

Meaningful Banking

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: (02) 88-700-700 (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).