



LANDBANK

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**LANDBANK MONEY MARKET FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT**

As of 31 March 2021

FUND FACTS

| | | | |
|------------------------|---------------------|--------------------------|---|
| Classification | : Money Market Fund | Net Asset Value per Unit | : 1.171020 |
| Launch Date | : 27 March 2012 | Total Fund NAV | : PhP 247,574,256.39 |
| Minimum Investment | : PhP 5,000.00 | Dealing Day | : Up to 12:00pm of any banking day |
| Additional Investment | : PhP 1,000.00 | Redemption Settlement | : T + 1 |
| Minimum Holding Period | : 7 Calendar Days | Early Redemption Charge | : 25% on the net earnings of the redeemed principal amount. At no instance shall the penalty be less than P500.00 |

FEES*

| | | | | | | | |
|------------|----------|--------------------|-------|-----------------------|-------|------------------------------|-----------|
| Trust Fees | : 0.050% | Custodianship Fees | : n/a | External Auditor Fees | : n/a | Other Fees | : 0.0019% |
| LANDBANK | | | | | | RTGS/Maintenance fee (LTNCD) | |

As a percentage of average daily NAV for the quarter valued at PhP 250,247,820.55

INVESTMENT OBJECTIVE AND STRATEGY

The LANDBANK Money Market Fund aims to provide investors high liquidity and minimal risk but with decent returns on their capital from short-term fixed-income investments.

CLIENT SUITABILITY

A client profiling process shall be performed prior to participating in the Fund to guide prospective investors if the Fund is suited to his/her 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 deciding to invest.

The LANDBANK Money Market Fund is suitable only for investors who:

- Have a Conservative Risk Profile
- With an Investment Horizon of < 1 year

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

Credit Risk/Default Risk. The possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner on instruments such as bonds, loans, or other forms of security which the borrower issued.

Reinvestment Risks. The risk associated with the possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

Interest Rate Risk. This is the possibility for an investor to experience losses due to changes in interest rates.

Inflation Risk. The risk that the value of an investment is lower than the rate by which the prices of goods and services go up.

- The Fund implements a risk management policy that applies the principles of Value-at-Risk (VaR). VaR is a measure of the likely volatility of earnings due to rate fluctuations in the market. It is defined as a statistical estimate of the amount of loss that an "open" risk position is unlikely to exceed during a given time period with a given level of confidence.
- The Fund's investment outlets have been subject to proper screening and evaluation in accordance with LANDBANK – TBG's accreditation process and minimum regulatory requirements.

REDEMPTION CONDITIONS

Surrender of the Confirmation of Participation; subject to penalty if redeemed before the minimum holding period. For Partial Redemption, remaining balance should not be less than minimum investment.

DISCLOSURES

- **THE UIT FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC)**
- **RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPU MOVEMENT/FLUCTUATIONS ONLY**
- **WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE**

For more information, you can contact us:
LANDBANK TRUST BANKING GROUP

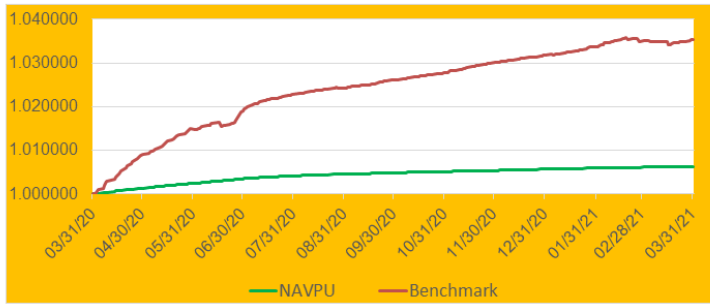
Tel. Nos. 8405-7351; 8405-7119; 8405-7100; 8405-7761
Email: LBP_TRUST@mail.landbank.com

Fund Performance and Statistics as of 31 March 2021

Purely for reference purposes and is not a guarantee of future results

MONEY MARKET FUND

NAVPU GRAPH ONE YEAR FUND PERFORMANCE

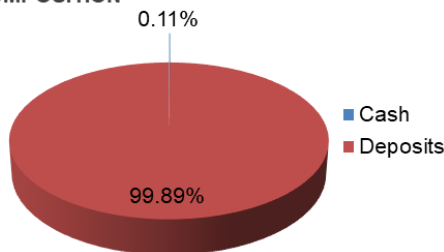


CUMULATIVE PERFORMANCE(%)¹

| Period | 1Mo | 3Mos | 6Mos | 1Yr | 3Yrs |
|------------------------|-------|-------|-------|-------|--------|
| Money Market | 0.02% | 0.06% | 0.14% | 0.63% | 6.91% |
| Benchmark ² | 0.03% | 0.35% | 0.89% | 3.53% | 13.56% |

¹Past performance is not indicative of future performance
²Bloomberg Philippine Sovereign Bond Index Money Market

PORTFOLIO COMPOSITION



NAVPU (Year-On-Year)

| | |
|---------|----------|
| Highest | 1.171020 |
| Lowest | 1.163647 |

STATISTICS

| | |
|--------------------|-------|
| Weighted Ave Tenor | 0.07 |
| Monthly Volatility | 0.04% |
| Sharpe Ratio | -0.68 |
| Information Ratio | -1.14 |

¹Volatility measures the fluctuations in the yield. A higher value means more dispersion from the Fund's average yield.
²Sharpe Ratio evaluates the return-to-risk efficiency of the portfolio. The higher the value, the higher the reward per unit of risk.
³Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

MAJOR ASSET HOLDINGS

| Issue | Maturity | % of Portfolio |
|----------|-----------|----------------|
| Deposits | 18-May-21 | 10.91% |
| Deposits | 21-Apr-21 | 15.07% |
| Deposits | 21-Apr-21 | 10.83% |
| Deposits | 15-Apr-21 | 15.07% |
| Deposits | 05-May-21 | 8.08% |
| Total | | 59.94% |

RELATED PARTY TRANSACTIONS

The Fund has deposits with LANDBANK amounting to 36,274,256.38 which is within the limit approved by the Board of Directors. Likewise, all related parties transactions are conducted on an arm's length basis.

FUND MANAGER'S REPORT

Consistent with the BSP's dovish monetary policy, bank deposit rates are very depressed. From what has been articulated by the central bank chief, monetary policy settings shall stay in place for the whole year despite the threat of rising inflation. This continued dovish posture will keep rates for deposit products at very low levels.

VIEW STRATEGY

Since bank deposit products are the sole authorized investment outlet/instrument for this UITF, simply load up on the highest available deposit rates.

Contact Details

For more information, visit, call or email
LANDBANK TRUST BANKING GROUP
21/F LANDBANK Plaza
1598 M.H. Del Pilar St. Malate, Manila 1004
Tel. Nos. 8405-7351; 8405-7119; 8405-7100; 8405-7761
Email : LBP_Trust@mail.landbank.com

Visit our website:

<https://www.landbank.com/unit-investment-trust-fund>



Trust Banking Group

Your Stewards for Growth and Good Governance

Unit Investment Trust Funds (UITFs) are not deposit accounts or an obligation of, or guaranteed, or insured by the Land Bank of the Philippines or its affiliates or subsidiaries and, therefore, is not insured or governed by the Philippine Deposit Insurance Corporation (PDIC). Due to the nature of investment, yields and potential yields cannot be guaranteed. Any income or loss arising from market fluctuations and price volatility of the securities held by the Fund, even if invested in government securities, is for the account of the investor. As such, units of participation of the investor in the UITF, when redeemed, may be worth more or be worth less than his/her initial investment/contributions. Historical performance, when presented, is purely for reference purposes and not a guarantee of similar future results. The Trustee is not liable for losses, unless upon willful default, bad faith or gross negligence.