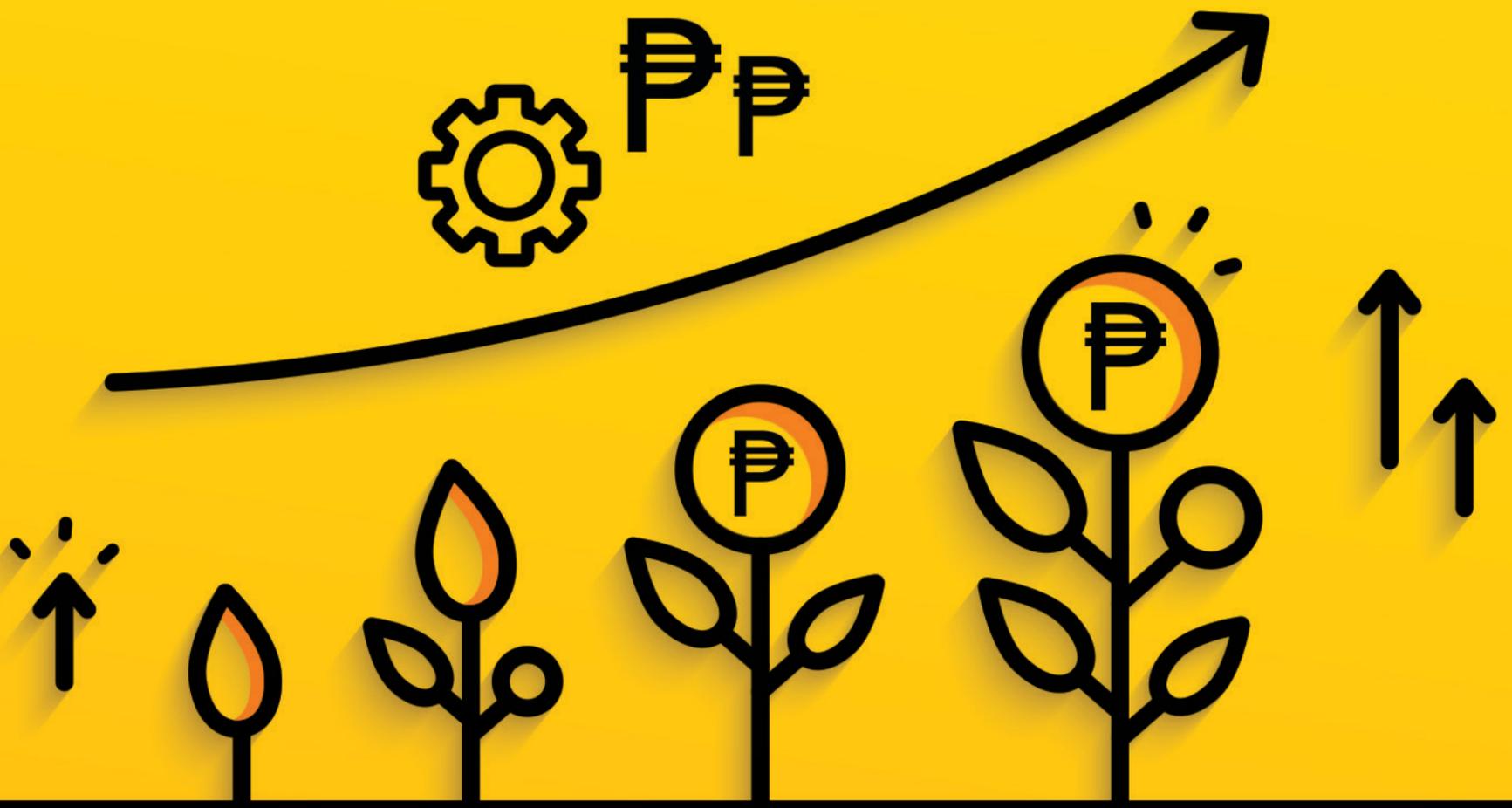




**LANDBANK**

WE HELP YOU GROW.



**UITF**

**Unit Investment Trust Fund**

# What is a Unit Investment Trust Fund (UITF)?

A UITF<sup>1</sup> is an open-ended pooled trust fund that is invested collectively in a diversified portfolio approved by the Bangko Sentral ng Pilipinas (BSP). It is a great way for an individual or corporation to maximize returns and potential earnings by participating in financial opportunities without the need of monitoring maturities and analyzing each investment.

<sup>1</sup>UITFs are subject to daily mark-to-market (MTM) valuation whereby the Net Asset Value per Unit (NAVpU) is based. MTM is an estimation of the value of a tradable investment product that is based on current market rates. NAVpU is the value of each unit of participation an investor has in UITF. It is net of trust fees, taxes and qualified charges (except for early withdrawal penalties).

# Why Invest in UITFs?

UITFs offer a simple, more convenient, and less time-consuming method of participating in the financial markets and investing in a diversified portfolio.

UITFs are affordable and provide potentially higher return for your investment.

These are specifically designed to fit your investment preference and achieve your financial goals.

Let us be your partner in financial growth. We can help you choose the appropriate fund that will best suit your investment preference by visiting any LANDBANK branch near you.

# LANDBANK Money Market Fund

*For Short-term Investment Goals*

A conservative fund suitable for financial objectives with an investment horizon of one year or less. The fund aims to provide high liquidity, decent returns, and minimal risk on the invested capital from placements in short-term investments.

<b>Portfolio Mix</b>	Diversified Portfolio of Special Bank Deposits
<b>Initial Investment</b>	P5,000.00
<b>Minimum Additional Placement</b>	P1,000.00
<b>Minimum Holding Period</b>	7 calendar days
<b>Trustee Fee</b>	0.20% p.a. based on the gross portfolio value of the Fund

# LANDBANK Money Market Plus Fund

*For Intermediate-term Investment Goals*

A moderate fund intended for clients with an investment horizon of one to three years. The fund offers investors a relatively liquid investment while providing potential higher income from a portfolio of short-term bonds and fixed-income securities.

<b>Portfolio Mix</b>	Diversified Portfolio of short-term fixed income investments & special bank deposits
<b>Initial Investment</b>	P5,000.00
<b>Minimum Additional Placement</b>	P1,000.00
<b>Minimum Holding Period</b>	30 calendar days
<b>Trustee Fee</b>	0.50% p.a. based on the gross portfolio value of the Fund

# LANDBANK Bond Fund

*For Medium-term Investment Goals*

A moderate fund suitable for financial objectives with an investment horizon of three to five years. The fund aims to generate a steady stream of income through a diversified portfolio of tradable peso-denominated fixed-income investments such as government securities, corporate bonds and bank deposits.

<b>Portfolio Mix</b>	Diversified portfolio of fixed-income securities such as tradable government securities, corporate bonds, and special bank deposits
<b>Initial Investment</b>	P5,000.00
<b>Minimum Additional Placement</b>	P1,000.00
<b>Minimum Holding Period</b>	30 calendar days
<b>Trustee Fee</b>	1.0% p.a. based on the gross portfolio value of the Fund

# LANDBANK Growth Fund

*For Long-Term Capital Growth*

An aggressive fund intended for financial objectives with an investment horizon of five to seven years. The fund aims to generate capital growth while maintaining steady stream of income through combination of investments in peso-denominated listed stocks and tradable fixed-income securities.

<b>Portfolio Mix</b>	Diversified Portfolio of fixed-income securities and listed equities; Minimum 40% in fixed-income securities; Maximum 60% in listed stocks
<b>Initial Investment</b>	P5,000.00
<b>Minimum Additional Placement</b>	P1,000.00
<b>Minimum Holding Period</b>	30 calendar days
<b>Trustee Fee</b>	1.25% p.a. based on the gross portfolio value of the Fund

# LANDBANK Equity Fund

*For Long-Term Wealth Accumulation*

An aggressive fund intended for clients whose investment horizon is greater than five years. The fund aims for long-term capital growth through investments in a diversified portfolio of peso-denominated listed equities.

<b>Portfolio Mix</b>	Diversified portfolio of shares of stock of corporations listed at the Philippine Stock Exchange
<b>Initial Investment</b>	P5,000.00
<b>Minimum Additional Placement</b>	P1,000.00
<b>Minimum Holding Period</b>	30 calendar days
<b>Trustee Fee</b>	1.50% p.a. based on the gross portfolio value of the Fund

# LANDBANK Global \$ Fund

*For Medium-term \$ Investment Goals*

A moderate US-dollar denominated fund suitable for clients with an investment horizon of three to five years. The fund aims to generate relatively higher income through investments in dollar-denominated fixed-income securities issued by the National Government and by local companies.

<b>Portfolio Mix</b>	Diversified portfolio of US dollar-denominated fixed-income securities such as tradable government securities, corporate bonds, and special bank deposits
<b>Initial Investment</b>	US\$ 1,000.00
<b>Minimum Additional Placement</b>	US\$ 200.00
<b>Minimum Holding Period</b>	30 calendar days
<b>Trustee Fee</b>	0.50% p.a. based on the gross portfolio value of the Fund

# Advantages of UITFs

## **Economies of Scale**

Funds from different investors are pooled together to create a large fund and due to its size, trading costs are reduced.

## **Affordable Initial Investment**

One of the products with the lowest initial investment offered in the market.

## **Diversification of Investments**

Funds are invested in diversified portfolio to minimize the risk of losing money from a single investment.

## **Freedom to realize gains anytime**

Investments or income can be withdrawn anytime.

## **Minimal Fees**

Professional money management for very minimal fees.

# Plan Rules

The LANDBANK Unit Investment Trust Funds are established, administered, and maintained in accordance with a written trust agreement drawn by the LANDBANK Trust Banking Group. Plan Rules are available upon request during banking hours at LANDBANK Head Office. Plan Rules are also available at [www.landbank.com](http://www.landbank.com).

## **Penalties and Other Applicable Charges:**

### ***Early Redemption Penalties (for UITFs withdrawn within the holding period)***

- For Peso - denominated funds: 25% on the net earnings of the redeemed principal amount. At no instance shall the penalty be less than P500.00.
- For Dollar - denominated Fund: 25% on the net earnings of the redeemed principal amount. At no instance shall the penalty be less than \$10.00.

### **Other Qualified Charges**

- Custodianship fees
- External Audit fees

*The NAVpU is already net of trust fees, taxes and qualified charges (except for early withdrawal penalties)*

**When participating in UITFs, you may be exposed to certain types of risks that may affect the condition and status of your investment. The following are the potential risks that you may encounter in the duration of investment:**

**COUNTERPARTY RISK.** The risk that either party involved in a transaction fails to fulfil what has been promised in the signed agreement. It could mean that one party fails to make payments when due, or give/return the money as agreed. This risk is also known as CREDIT or DEFAULT RISK.

**COUNTRY RISK.** This risk refers to the possibility of experiencing losses to your investments arising from placements made by the fund in securities issued by/in foreign countries due to political, economic and social structures of such countries.

**INFLATION RISK.** The risk that the value of your investment or money becomes lower because the increase in the prices of goods and services is higher than the return of your investments.

**INTEREST RATE RISK.** This risk refers to the chance that investments will suffer due to unexpected interest rate changes.

**LIQUIDITY RISK.** The risks that you will be unable to sell or convert your investments to cash due to poor market conditions, lack of buyers, or an inefficient market that may result in giving up capital or income.

**MARKET/PRICE RISK.** This risk refers to the possibility that your investment may weaken in value when prices of securities change.

**REINVESTMENT RISK.** This is the probability that you will be unable to reinvest cash flows (e.g., coupon payments, maturing funds) at a rate comparable to the current investment's rate of return.

**FOREIGN EXCHANGE RISK.** This risk refers to the possibility for you to experience losses due to fluctuations in foreign exchange rates.

# **LANDBANK**

## **Trust Banking Group**

The LANDBANK Trust Banking Group (LANDBANK - TBG) has been in the trust services business since February 18, 1975. With its operations anchored on the Bank's social mandate of promoting countryside development, it works to provide reliable support services in financial transactions towards capital formation and development of individual and institutional clients alike. Equipped with its experience and expertise, balanced with prudence, the LANDBANK-TBG continues to provide effective portfolio management and prompt delivery of services.

**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.

An investor must read the complete details of the fund, make his own risk assessment, and when necessary, he must seek independent/professional opinion, before making an investment.

For more information, contact:

**LANDBANK TRUST BANKING GROUP**

21/F, LANDBANK Plaza

1598 M.H. del Pilar cor. Dr. J. Quintos Sts., Malate, Manila 1004

Tel. No. (+632) 8405-7100, 8405-7119, 8405-7351

8405-7408, 8405-7761, 8522-0000 loc. 2074

Fax No. (+632) 8528-8565, 8528-8518

Email: lbp\_trust@mail.landbank.com



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Regulated by the Bangko Sentral ng Pilipinas

T: (+632) 8708-7087 | E-mail: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph)

Webchat: <http://www.bsp.gov.ph/>

SMS: 021582277 (Globe) | Facebook: @BangkoSentralngPilipinas