



# LANDBANK

WE HELP **YOU** GROW.



## PERA BOND FUND

A Personal Equity  
and Retirement Account –  
Unit Investment Trust Fund  
(PERA-UITF)



# What is the LANDBANK PERA Bond Fund?

The LANDBANK PERA Bond Fund is a fund designed for PERA Contributors who aim for decent returns on their capital on long-term fixed-income securities, in preparation for their retirement.

The fund aims to generate a steady stream of income through investments in a diversified portfolio of peso-denominated fixed-income securities.





# LANDBANK PERA

## Bond Fund

|                                  |  |
|----------------------------------|--|
| Fund Classification              | Bond Fund  |
| Appropriate Risk Profile         | Moderate   |
| Portfolio Mix                    | Portfolio of fixed-income securities such as tradable government securities, corporate bonds, and bank deposits                                    |
| Initial Investment               | PhP 5,000.00   |
| Additional Placement             | PhP 1,000.00   |
| Trust Fee                        | 1% per annum based on the gross portfolio value of the fund  |
| Minimum Holding Period           | 30 calendar days   |
| Early Redemption Fee             | 25% of the net earnings of the redeemed principal amount; at no instance shall the penalty be less than PhP 500.00                                 |
| Cut-off Time                     | 12:00 nn of any banking day  |
| Settlement Period for Redemption | T+1. Transaction date is upon receipt of the instruction of the contributor by LBP-TBG from Administrator, subject to the applicable cut-off time. |

# Steps on how to invest in the PERA Bond Fund

1

Visit the PERA digital platform via **<https://pera.seedbox.ph>** through any browser on your computer or handheld device.

2

**Create a PERA** by signing up for an online account and providing the necessary information.

3

Ensure that all documentary requirements are readily available such as your **valid government ID and TIN**.

4

You will be required to fill out a **Client Suitability Questionnaire** to help determine your investment risk profile.

5

Once your risk profile is identified, you can now **select the LANDBANK PERA Bond Fund** as your investment among the other PERA-UITFs available in the platform.

6

Follow the procedures and choose any of the available payment channels to **fund your investment**.



**Disclaimer: 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, are 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:

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