



LANDBANK

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

As of 30 June 2021

FUND FACTS

Classification	: Money Market Fund	Net Asset Value per Unit	: 1.101047
Launch Date	: 01 August 2016	Total Fund NAV	: PhP 22,289,494.20
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	: 30 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	: 0.23169%	Custodianship Fees	: 0.013003%	External Auditor Fees	: n/a	Other fees	: 0.0009%
LANDBANK		Standard Chartered				RTGS Fee	

*As a percentage of average daily NAV for the quarter valued at PhP 21,796,007.31

INVESTMENT OBJECTIVE AND STRATEGY

The LANDBANK Money Market Plus Fund aims to achieve liquidity and potentially higher income from short-term fixed-income investments.

CLIENT SUITABILITY

A *client profiling process* shall be performed prior to participating in the Fund to guide prospective investor 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 Plus Fund is suitable only for investors who:

- Have a Moderate Risk Profile
- With an Investment Horizon of 1-3 years

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.

Liquidity Risk. The possibility for an investor to experience losses due to the inability to sell or convert assets into cash immediately or in instances where conversion to cash is possible but at a loss.

- 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.

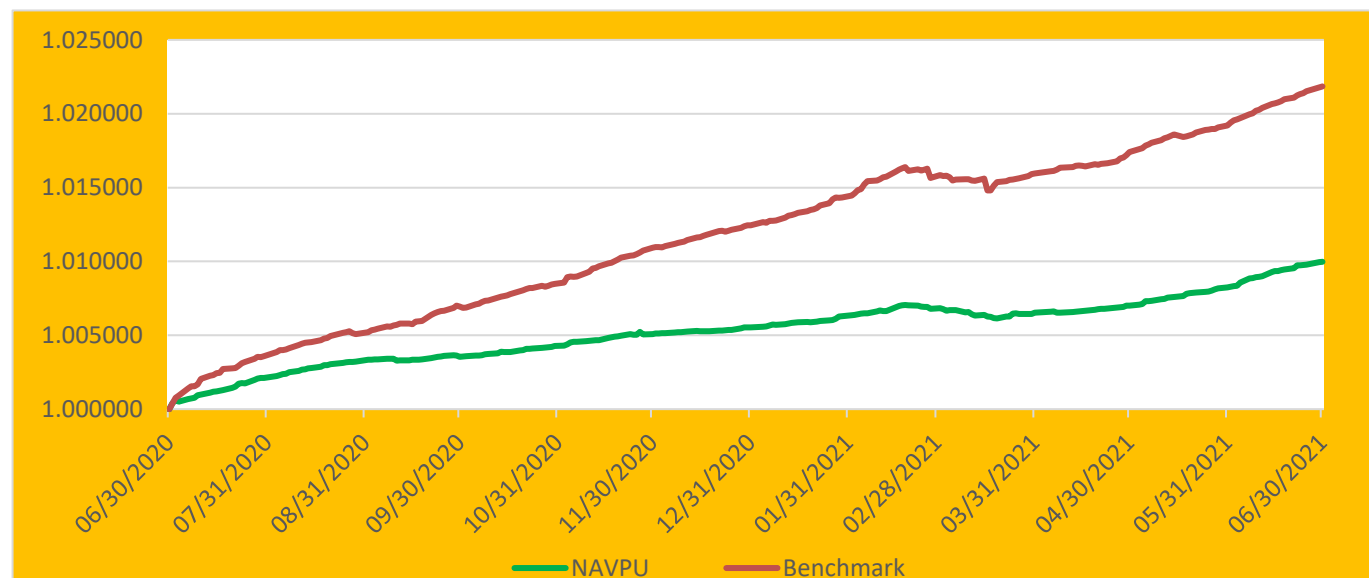
DISCLOSURES

- **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

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NAVPU GRAPH
ONE YEAR FUND PERFORMANCE



NAVPU (Year-On-Year)

Highest	1.170144
Lowest	1.090174

STATISTICS

Weighted Ave Tenor	0.53
Monthly Volatility	0.001
Sharpe Ratio	-0.02
Information Ratio	-2.42

CUMULATIVE PERFORMANCE(%)¹

Period	1 Mo	3 Mos	6 Mos	1 Yr	3 Yrs
Money Market Plus	0.17%	0.34%	0.44%	1.00%	7.82%
Benchmark ²	0.26%	0.58%	0.93%	2.19%	13.37%

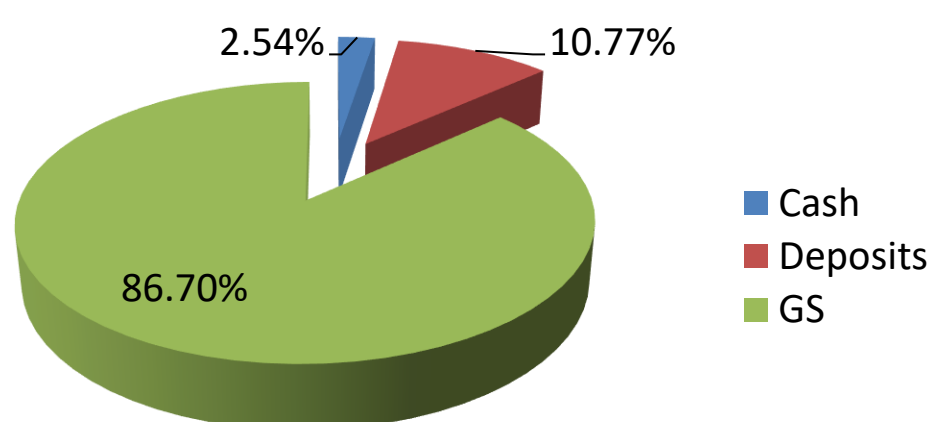
¹Past performance is not indicative of future performance
²Bloomberg Philippine Sovereign Bond Index Money Market

¹Volatility measures the fluctuations in the yield. A higher value means more dispersion from the Fund's average yield. (Not enough data. Fund launch date 01 August 2016)

²Sharpe Ratio evaluates the return-to-risk efficiency of the portfolio. The higher the value, the higher the reward per unit of risk. (Not enough data. Fund launch date 01 August 2016)

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. (Not enough data. Fund launch date 01 August 2016)

PORTFOLIO COMPOSITION



MAJOR ASSET HOLDINGS

Issue	Maturity	% of Portfolio
TBILL	4/13/2022	22.16%
TBILL	9/22/2021	17.90%
TBILL	9/29/2021	13.42%
DEPOSIT	7/6/2021	5.83%
DEPOSIT	7/20/2021	4.94%
Total		64.26%

RELATED PARTY TRANSACTIONS

The Fund has deposits with LANDBANK amounting to 2,965,542.77 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

The damage caused by the pandemic is very deep and most probably will be long-lasting. Even with the re-opening of economies, things will not improve overnight. And true enough, just when everybody thought that Covid would soon be a thing of the past, along comes the Delta variant, which now threatens to upend the gains made in putting the virus under control. That said, major central banks around the world would probably hold on to super accommodative monetary policies for an extended period of time.

VIEW STRATEGY

Rock-bottom interest rates will stay for a little while longer until the Covid Delta variant is put under control. Still, the long-term view is still for interest rates to rise, predicated on the assumption the virus will eventually be vanquished. There is just one strategy for the Money Market Plus – go for the highest rates. If short-term GS yield higher, then go heavy on debt; otherwise, load up on the highest-yielding deposits

Contact Details

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Visit our website:

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



Trust Banking Group

Your Stewards for Growth and Good Governance

LANDBANK UNIT INVESTMENT TRUST FUNDS

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.