

# China Bank Unit Investment Trust Funds at a Glance

Comparative Matrix of the CBC UITF Features

**CHINABANK**

Since 1920

CLIENT RISK PROFILE	CONSERVATIVE		MODERATE	
FUND NAME	CASH FUND	DOLLAR CASH FUND <i>(formerly Dollar Money Market Fund)</i>	MONEY MARKET FUND	SHORT - TERM FUND
FUND CLASSIFICATION	Money Market Fund	Money Market Fund	Money Market Fund	Money Market Fund
INVESTMENT OBJECTIVE & STRATEGY	To achieve a high level of liquidity as well as better earnings potential than those offered by money market placements, regular savings and short-term time deposit accounts. The Fund shall be invested in a diversified portfolio of cash and deposits with local banks or branches including the Trustee's own commercial banking and treasury units, as well as, cash and deposits with banks or branches of foreign banks operating in the Philippines and with Financial Institutions (FI) in any foreign country; provided that said FI has at least an investment grade credit rating from a reputable international credit rating agency.	To achieve liquidity and to potentially earn higher than USD time deposits. The Fund aims to achieve this objective by investing in fixed income securities mostly time deposits, special savings accounts, government securities with a portfolio weighted average duration of not more than one (1) year.	To achieve a high level of liquidity and better earnings potential than those offered by regular savings and short-term time deposit accounts by investing in short-term marketable fixed-income securities comprised of deposits, tradable money market instruments, government securities and corporate bonds and notes with an average duration not exceeding one (1) year.	To achieve a high level of liquidity and better earnings potential than those offered by money market placements, regular savings deposit and short-term time deposits by investing in a portfolio of marketable financial instruments including deposits issued by financial institutions, money market instruments, government securities, corporate bonds/notes and preferred shares of stock classified as debt instruments. The Fund shall have an average duration not exceeding one (1) year.
MIN. INITIAL PARTICIPATION / MAINTAINING PARTICIPATION	Php 5,000	USD500	Php 5,000	Php 5,000
MIN. ADDITIONAL INVESTMENT	At least Php 1,000	At least USD100	At least Php 1,000	At least Php 1,000
INVESTMENT HORIZON RECOMMENDED	Not more than one (1) year	Not more than one (1) year	Not more than one (1) year	Not more than one (1) year
MIN. HOLDING PERIOD	Three (3) business days	Five (5) calendar days	Three (3) business days	Three (3) business days
TRUST FEE	0.15% per annum	0.15% per annum	0.25% per annum	0.25% per annum
RETURN OBJECTIVE OR BENCHMARK	Bloomberg Phil Sovereign Bond Index Money Market (BPHILMM)	Bloomberg Barclays US Treasury Bills 3-6 months	Bloomberg Phil Sovereign Bond Index Money Market (BPHILMM)	Bloomberg Phil Sovereign Bond Index Money Market (BPHILMM)
EARLY REDEMPTION PENALTY	1.0% of the proceeds	1.5% p.a. of the proceeds	1.0% of the proceeds	1.0% of the proceeds
CUT-OFF TIME FOR INVESTMENT / REDEMPTION ORDERS	12:00 noon daily (or 11:00 am for Online Transactions)	12:00 noon daily (or 11:00 am for Online Transactions)	12:00 noon daily (or 11:00 am for Online Transactions)	12:00 noon daily (or 11:00 am for Online Transactions)
REDEMPTION SETTLEMENT	Same date (T+0)	Next banking day from date of notification (T+1)	Next banking day from date of notification (T+1)	Next banking day from date of notification (T+1)

- THE UITF 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 MOVEMENTS/ 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



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CLIENT RISK PROFILE	MODERATE		
FUND NAME	INTERMEDIATE FIXED-INCOME FUND	FIXED-INCOME FUND	DOLLAR FUND
FUND CLASSIFICATION	Intermediate Bond Fund	Long-Term Bond Fund	Bond Fund
INVESTMENT OBJECTIVE & STRATEGY	To achieve income in the intermediate-term by investing primarily in a diversified portfolio of high-grade marketable fixed income securities comprised of deposits issued by banks and other financial institutions including tradable money market instruments, government securities, corporate bonds and notes and preferred shares of stock classified as debt securities under appropriate accounting standards.	To achieve a steady stream of income by investing primarily in a diversified portfolio of high grade marketable fixed-income securities such as government securities, corporate bonds and notes of varying tenors as well as bank deposits and money market placements.	To achieve a steady stream of income by investing primarily in a diversified portfolio of high-grade marketable securities comprised mainly of Philippine sovereign bonds.
MIN. INITIAL PARTICIPATION / MAINTAINING PARTICIPATION	Php 5,000	Php 5,000	USD500
MIN. ADDITIONAL INVESTMENT	At least Php 1,000	At least Php 1,000	At least USD100
RECOMMENDED INVESTMENT HORIZON	Between one (1) to three (3) years	At least three (3) years	At least one (1) year
MIN. HOLDING PERIOD	Thirty (30) calendar days	Thirty (30) calendar days	Thirty (30) calendar days
TRUST FEE	0.50% per annum	0.75% per annum	0.75% per annum
RETURN OBJECTIVE OR BENCHMARK	Bloomberg Phil Sovereign Bond Index 1 to 3 year (BPHIL13)	Bloomberg Phil Sovereign Bond Index 5+ year (BPHIL5)	Bloomberg Barclays EM USD Sovereign-Philippines Total Return Index.
EARLY REDEMPTION PENALTY	1.0% of the proceeds	1.0% of the proceeds	1.50% p.a. of the proceeds if redemption is made during the first half of the minimum holding period; 1.0% p.a. of the proceeds if redemption is made during the second half of the minimum holding period or a flat amount of \$25.00 whichever is higher.
CUT-OFF TIME FOR INVESTMENT / REDEMPTION ORDERS	12:00 noon daily (or 11:00 am for Online Transactions)	12:00 noon daily (or 11:00 am for Online Transactions)	12:00 noon daily (or 11:00 am for Online Transactions)
REDEMPTION SETTLEMENT	Next banking day from date of notification (T+1)	Next banking day from date of notification (T+1)	Three (3) banking days from date of notification (T+3)

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CLIENT RISK PROFILE	AGGRESSIVE			
FUND NAME	BALANCED FUND	EQUITY FUND	HIGH DIVIDEND EQUITY FUND	PHILIPPINE EQUITY INDEX TRACKER FUND
FUND CLASSIFICATION	Balanced Fund	Equity Fund	Equity Fund	Equity Fund
INVESTMENT OBJECTIVE & STRATEGY	To achieve for its participants capital appreciation as well as a steady income stream by investing in a diversified portfolio of high-grade tradable fixed-income securities issued by the Philippine government and local corporations and choice equity issues listed in the Philippine Stock Exchange (PSE).	To achieve for its participants capital appreciation by investing in a diversified portfolio of choice equity issues listed in the Philippine Stock Exchange (PSE).	To achieve for its participants with “aggressive” risk profile capital appreciation by investing mainly in a diversified portfolio of choice common and preferred share issues listed in the Philippine Stock Exchange with regular dividend payment policy and/or dividend payment track record.	To achieve for its participants capital appreciation by investing in a diversified portfolio of equities representative of the Philippine Stock Exchange Index (PSEi) composition and its corresponding weights to mirror the returns of its benchmark, the PSEi.
MIN. INITIAL PARTICIPATION / MAINTAINING PARTICIPATION	Php 5,000	Php 5,000	Php 5,000	Php 5,000
MIN. ADDITIONAL INVESTMENT	At least Php 1,000	At least Php 1,000	At least Php 1,000	At least Php 1,000
RECOMMENDED INVESTMENT HORIZON	At least one (1) year	At least one (1) year	More than one (1) year	More than one (3) years
MIN. HOLDING PERIOD	Thirty (30) calendar days	Thirty (30) calendar days	Thirty (30) calendar days	Fifteen (15) calendar days
TRUST FEE	1.0% per annum	1.0% per annum	1.0% per annum	1.0% per annum
RETURN OBJECTIVE OR BENCHMARK	60% Philippine Stock Exchange Index (PSEi) + 40% Bloomberg Phil Sovereign Bond Index 1 to 5 year (BPHIL 15).	95% Philippine Stock Exchange Index (PSEi) + 5% Bloomberg Phil Sovereign Bond Index Money Market (BPHILMM).	95% Philippine Stock Exchange Index (PSEi) + 5% Bloomberg Phil Sovereign Bond Index Money Market (BPHILMM).	Philippine Stock Exchange Index (PSEi)
EARLY REDEMPTION PENALTY	1.0% of the proceeds	1.0% of the proceeds	1.0% of the proceeds	1.0% of the proceeds
CUT-OFF TIME FOR INVESTMENT / REDEMPTION ORDERS	12:00 noon daily (or 11:00 am for Online Transactions)	12:00 noon daily (or 11:00 am for Online Transactions)	12:00 noon daily (or 11:00 am for Online Transactions)	12:00 noon daily (or 11:00 am for Online Transactions)
REDEMPTION SETTLEMENT	Three (3) banking days from date of notification (T+3)	Three (3) banking days from date of notification (T+3)	Three (3) banking days from date of notification (T+3)	Three (3) banking days from date of notification (T+3)

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