

PNB UNIT INVESTMENT TRUST FUNDS

Fund Name		PNB Institutional Money Market Fund	PNB Prime Peso Money Market Fund	PNB Prime Dollar Money Market Fund	PNB Peso Fixed Income Fund	PNB Peso Intermediate Term Bond Fund	PNB Profit Dollar Intermediate Term Bond Fund	PNB Balanced Fund	PNB Phil-Index Tracker Fund	PNB Equity Fund	PNB High Dividend Fund	
Fund Classification		Money Market Fund				Intermediate Term Bond Fund		Balanced Fund	Equity Fund			
Risk Profile		Conservative				Moderate		Moderately Aggressive	Aggressive			
Valuation		Accrual		Mark-to-Market								
Investment Horizon		1 Year or Less				Up to 3 Years		Up to 5 Years				
Investment Outlets		Bank deposits and all other deposit instruments that the BSP may allow	Bank deposits and government securities			Bank deposits and fixed income instruments		Equities - 41% to 60% Fixed income - 40% to 59%	All securities that make up the PSEi, using the index weighting in order to track/mimic its performance	Equities listed in the PSE	Equities that have high dividend yields and an established history of paying dividends	
Benchmark		Moving average of the Philippine 30-Day Special Savings Rate General Average, net of taxes		Moving average of the average one month TD rate quoted by 3 banks, net of taxes	50% moving average of the Philippine 30-Day Special Savings Rate General Average, net of taxes and 50% Bloomberg Philippine Sovereign Bond Index Money Market, Adjusted	Bloomberg Philippine Sovereign Bond Index 1 to 3 Year, Adjusted	Moving average of the yield of a 3-Year ROP Instrument	50% PSEi and 50% Bloomberg Philippine Sovereign Bond Index 1 to 3 Year, Adjusted	100% PSEi			
Minimum Initial / Additional Participation & Maintaining Balance	Class I (via any PNB Branch)	₱10,000,000 (₱1,000,000 for additional participation)	₱10,000	\$500	₱10,000		\$1,000	₱10,000				
	Class II (via PNB UITF Online)	Not available	₱2,000	\$100	₱2,000		\$100	₱2,000				
Min. Holding Period		3 banking days	5 banking days	30 calendar days	5 banking days	30 calendar days						
Trust Fee (p.a.)		0.125%	0.50%	0.25%		0.75%		1.25%	1%	2%		
Early Redemption Fee		50% of income earned, if any										
Release of Proceeds		Same banking day	After 1 Banking Day					After 3 Banking Days				

Philippine National Bank (PNB) is supervised by the Bangko Sentral ng Pilipinas (BSP).

The UITF is a Trust Product and not a deposit account or an obligation of, or guaranteed, or insured by the Trust entity or its affiliates or subsidiaries. It is not insured or governed by the PDIC. Due to the nature of the investment, yields and potential yields cannot be guaranteed. Any loss/income 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 client/participant. As such, the 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 is not a guarantee of similar future result. The trustee is not liable for losses unless upon willful default, bad faith or gross negligence.