

SAVVY INVESTOR>PESO BOND FUNDS

Peso Bond Funds Save the Day

While stock funds have been ravaged, bond funds—particularly UITFs—have proven more resilient

By Heinz Bulos

Peso bond funds are hands down the most popular types of investment funds in the Philippines. Perhaps it's the generally more conservative nature of Filipino investors. As bond funds invest in safe government securities and fixed income securities from blue chip companies, returns are less volatile (although not totally immune to panic withdrawals and resulting plunge in net asset values, as evidenced a couple of years ago).

There are a lot more bond or fixed-income mutual funds and unit investment trust funds to choose from. As always, consider factors such as historical returns, fees, minimum initial investment, additional contributions, holding period, and management. Figures are as of February 16, 2009.

UITFS

1. Allied Bank Unit Performance GS Fund

A Unit Trust Fund invested in a diversified portfolio of government securities.

Launch Date: February 16, 2006

Minimum Participation: P50,000

Min. Additional Participation: none

Min. Holding Period: 30 days

Management Fee: 2% p.a.

Early Redemption Fee: 0.5%

Net Asset Value Per Unit (NAVpU): 1.157946

ROI % (Year-on-Year): 1.7641

ROI % (Year-to-Date): 0.1587

Telephone No.: 816-3311 to 99 local 3245 or 3423

Fax No.: 810-2472

E-mail: vengcopg@alliedbank.com.ph; agudojs@alliedbank.com.ph

2. Asiatruster Peso Income Fund

The fund is designed to provide individuals access to quality peso-denominated fixed income securities and other financial instruments in order to obtain conservative stable returns while preserving capital.

Launch Date: August 9, 2005

Minimum Participation: P10,000
Min. Additional Participation: P5,000
Min. Holding Period: 180 days
Management Fee: 1% p.a.
Early Redemption Fee: 1%
Net Asset Value Per Unit (NAVpU): 1.284519
ROI % (Year-on-Year): 7.3344
ROI % (Year-to-Date): 1.4942
Telephone No.: 924-5708; 924-5732; 924-5734
Fax No.: 371-2805

3. Asiatruster Enterprise Fund

The fund is designed to provide companies access to quality peso-denominated fixed income securities and other financial instruments in order to obtain conservative stable returns while preserving capital.

Launch Date: August 18, 2005
Minimum Participation: P10,000
Min. Additional Participation: P5,000
Min. Holding Period: 180 days
Management Fee: 1% p.a.
Early Redemption Fee: 1%
Net Asset Value Per Unit (NAVpU): 1.352247
ROI % (Year-on-Year): 10.6917
ROI % (Year-to-Date): 1.4785
Telephone No.: 924-5708; 924-5732; 924-5734
Fax No.: 371-2805

4. BDO Peso Bond Fund

Fund which aims for capital appreciation and higher yields over the medium term.

Launch Date: April 1, 2005
Minimum Participation: P100,000
Min. Additional Participation: none
Min. Holding Period: 30 days
Management Fee: 0.75% p.a.
Early Redemption Fee: 0.50%

Net Asset Value Per Unit (NAVpU): 1,342.815000

ROI % (Year-on-Year): 4.3844

ROI % (Year-to-Date): 0.9202

Telephone No.: 702-6613; 702-6608

Fax No.: 687-2932

E-mail: angel.anamaria@bdo.com.ph; galvez.marita@bdo.com.ph

5. BDO Fixed Income Fund

Fund which aims to provide its participants with a savings scheme that produces a high level of income while preserving principal and maintaining liquidity.

Launch Date: April 29, 2005

Minimum Participation: P10,000

Min. Additional Participation: none

Min. Holding Period: 30 days

Management Fee: 1% p.a.

Early Redemption Fee: 0.50%

Net Asset Value Per Unit (NAVpU): 1,325.103800

ROI % (Year-on-Year): 2.7903

ROI % (Year-to-Date): 1.0849

Telephone No.: 702-6613; 702-6608

Fax No.: 687-2932

E-mail: angel.anamaria@bdo.com.ph; galvez.marita@bdo.com.ph

6. Bancommerce Peso Trust Fund

A low-risk fund invested in a diversified portfolio of government securities.

Launch Date: March 10, 2005

Minimum Participation: P25,000

Min. Additional Participation: P25,000

Min. Holding Period: 30 days

Management Fee: 2% p.a.

Early Redemption Fee: 50% of gross earnings

Net Asset Value Per Unit (NAVpU): 1.306605

ROI % (Year-on-Year): 10.2323

ROI % (Year-to-Date): 1.5938

Telephone No.: 812-0000 locals 2393, 2456, 2397, 2320

Fax No.: 810-0613

E-mail: trustbdd@bankcom.com.ph

7. BPI Premium Bond Fund

A fund invested in a diversified portfolio of medium- to long-term fixed income securities and instruments.

Launch Date: April 4, 2005

Minimum Participation: P50,000

Min. Additional Participation: P10,000

Min. Holding Period: 90 days

Management Fee: 1.50% p.a.

Early Redemption Fee: 0.25%

Net Asset Value Per Unit (NAVpU): 135.260000

ROI % (Year-on-Year): 3.8943

ROI % (Year-to-Date): 0.7824

Telephone No.: 845-5041

Fax No.: 845-5088

8. BPI Institutional Fund

A fund for tax-exempt institutions that is invested in a diversified portfolio of fixed income instruments.

Launch Date: April 4, 2005

Minimum Participation: P50,000

Min. Additional Participation: P10,000

Min. Holding Period: 90 days

Management Fee: 0.75% p.a.

Early Redemption Fee: 0.25%

Net Asset Value Per Unit (NAVpU): 145.010000

ROI % (Year-on-Year): 3.5934

ROI % (Year-to-Date): 1.0100

Telephone No.: 845-5041

Fax No.: 845-5088

9. BPI ABF Philippines Bond Index Fund

An index fund tracking the iBoxx® ABF Philippines Index. The iBoxx® is an independent family of high quality fixed income indices. The said index is composed of eligible peso-denominated sovereign and quasi-sovereign bonds, which include fixed rate treasury notes or bonds, zero coupon notes or bonds, among others.

Launch Date: April 21, 2006

Minimum Participation: P50,000

Min. Additional Participation: P10,000

Min. Holding Period: 90 days

Management Fee: 0.252%

Early Redemption Fee: 1.00%

Net Asset Value Per Unit (NAVpU): 139.690000

ROI % (Year-on-Year): 0.3232

ROI % (Year-to-Date): 1.4820

Telephone No.: 845-5041

Fax No.: 845-5088

10. China Bank GSFund

A peso-denominated fixed-income UITF that caters to moderately conservative investors looking for above-average returns by investing in a diversified portfolio consisting mainly of peso-denominated government securities with tenors ranging from short-to long-term.

Launch Date: March 24, 2006

Minimum Participation: P100,000

Min. Additional Participation: P10,000

Min. Holding Period: 60 days

Management Fee: 0.75%

Early Redemption Fee: 1.00%

Net Asset Value Per Unit (NAVpU): 1.137021

ROI % (Year-on-Year): 4.0765

ROI % (Year-to-Date): 0.3236

Telephone No.: 885-8888; 885-5858; 885-5841; 885-5872

Fax No.: 812-0848

E-mail: online@chinabank.ph

11. EastWest Bank EWBC Peso Maximizer

Investible funds are pooled together and placed in various types of instruments such as government securities, special savings accounts and other tradable instruments. This allows clients to participate in high yielding investment instrument for a P10,000 minimum amount, for investors with

low risk tolerance and who are seeking stability and capital preservation foremost. It is cost efficient for the retail investor because of minimal investment requirements.

Launch Date: February 18, 2005

Minimum Participation: P10,000

Min. Additional Participation: P10,000

Min. Holding Period: 30 days

Management Fee: 1.00%

Early Redemption Fee: prevailing savings account rate

Net Asset Value Per Unit (NAVpU): 1,313.467700

ROI % (Year-on-Year): 5.4618

ROI % (Year-to-Date): 1.5637

Telephone No.: 815-0233; 830-8718; 830-8742

Fax No.: 818-3210

E-mail: easalvador@eastwestbanker.com

12. EastWest Bank Infinity Peso Long Term Bond Fund

A peso-denominated fixed-income unit investment trust fund that aims to maximize the returns of the investors by investing in a diversified portfolio of deposits and tradable investment-grade debt securities issued by the Philippine government and corporations. Portfolio duration is more than 5 years.

Launch Date: March 1, 2007

Minimum Participation: P100,000

Min. Additional Participation: P100,000

Min. Holding Period: 180 days

Management Fee: 1.00%

Early Redemption Fee: 0.50% of earnings

Net Asset Value Per Unit (NAVpU): 1,082.416500

ROI % (Year-on-Year): 3.5900

ROI % (Year-to-Date): 0.2970

Telephone No.: 815-0233; 830-8718; 830-8742

Fax No.: 818-3210

E-mail: easalvador@eastwestbanker.com

13. ING Peso Bond Fund

The fund aims to achieve preservation of capital and income growth in Philippine Peso terms over a period of time by investing in a diversified portfolio of Philippine Peso denominated fixed income instruments.

Launch Date: May 5, 2003

Minimum Participation: none

Min. Additional Participation: none

Min. Holding Period: 5 days

Management Fee: 1.00%

Early Redemption Fee: 1.00% of earnings

Net Asset Value Per Unit (NAVpU): 162.842610

ROI % (Year-on-Year): 1.5240

ROI % (Year-to-Date): 2.2102

Telephone No.: 479-8888; 479-8826; 479-8835

Fax No.: 8485222

E-mail: uitf@asia.ing.com; ING_Funds@asia.ing.com

14. ING Peso Cash Management Fund

ING Bank N.V.

The objective of the Fund is to achieve preservation of capital and generate income over a short to medium term investment horizon by investing primarily in a portfolio of Philippine government securities and corporate bonds.

Launch Date: April 25, 2005

Minimum Participation: none

Min. Additional Participation: none

Min. Holding Period: 5 days

Management Fee: 0.75%

Early Redemption Fee: 1.00%

Net Asset Value Per Unit (NAVpU): 12.509842

ROI % (Year-on-Year): 4.2573

ROI % (Year-to-Date): 0.8873

Telephone No.: 479-8888; 479-8826; 479-8835

Fax No.: 8485222

E-mail: uitf@asia.ing.com; ING_Funds@asia.ing.com

15. ING Tax-Exempt Peso Fixed Income Fund

The objective of the Fund is to achieve preservation of capital and income growth in Philippine Peso terms over a period of time for institutions certified tax-exempt by the BIR, by investing in a diversified portfolio of Philippine Peso denominated fixed income instruments.

Launch Date: January 7, 2004

Minimum Participation: none

Min. Additional Participation: none

Min. Holding Period: 5 days

Management Fee: 1.00%

Early Redemption Fee: 1.00%

Net Asset Value Per Unit (NAVpU): 165.133618

ROI % (Year-on-Year): 0.3110

ROI % (Year-to-Date): 1.9035

Telephone No.: 479-8888; 479-8826; 479-8835

Fax No.: 8485222

E-mail: uitf@asia.ing.com; ING_Funds@asia.ing.com

16. LandBank GS-FI Fund

Launch Date: March 13, 2006

Minimum Participation: P50,000

Min. Additional Participation: P10,000

Min. Holding Period: 90 days

Management Fee: 0.85%

Early Redemption Fee: 25% of earnings

Net Asset Value Per Unit (NAVpU): 1.151681

ROI % (Year-on-Year): 1.1884

ROI % (Year-to-Date): 1.0908

Telephone No.: 522-0000 loc 2271; 405-7761

Fax No.: 528-8516; 528-8518

E-mail: csanchez@mail.landbank.com, lpua@mail.landbank.com

17. LandBank Growth Fund

Launch Date: March 24, 2006

Minimum Participation: P50,000

Min. Additional Participation: P10,000

Min. Holding Period: 90 days
Management Fee: 0.85%
Early Redemption Fee: 25% of earnings
Net Asset Value Per Unit (NAVpU): 0.957048
ROI % (Year-on-Year): 13.6297
ROI % (Year-to-Date): -0.6760
Telephone No.: 522-0000 loc 2271; 405-7761
Fax No.: 528-8516; 528-8518
E-mail: csanchez@mail.landbank.com, lpu@mailto:landbank.com

18. Metrobank Metrofund Peak Earner

The Fund is designed to provide better returns with necessary liquidity so you can enjoy the fruits of your hard work early on. The Fund is invested in a diversified portfolio of fixed income securities.

Launch Date: April 6, 2005
Minimum Participation: P100,000
Min. Additional Participation: P50,000
Min. Holding Period: 30 days
Management Fee: 1.5%
Early Redemption Fee: 50% of earnings
Net Asset Value Per Unit (NAVpU): 1.353220
ROI % (Year-on-Year): 4.4123
ROI % (Year-to-Date): 2.0581
Telephone No.: 580-9538; 580-9537; 580-9552 to 59; 858-8012 to 14
Fax No.: 858-8016
E-mail: tbg@metrobank.com.ph; alfred.manahan@metrobank.com.ph; laarnie.cancio@metrobank.com.ph

19. Metrobank Metrofund Elite

The Fund is designed to provide superior returns with necessary liquidity to let you sustain the lifestyle you want even later on. The Fund is invested in a diversified portfolio of fixed income securities.

Launch Date: April 8, 2005
Minimum Participation: P100,000
Min. Additional Participation: P50,000
Min. Holding Period: 30 days
Management Fee: 1.00%

Early Redemption Fee: 50% of earnings

Net Asset Value Per Unit (NAVpU): 1.382228

ROI % (Year-on-Year): 5.6213

ROI % (Year-to-Date): 1.6672

Telephone No.: 580-9538; 580-9537; 580-9552 to 59; 858-8012 to 14

Fax No.: 858-8016

E-mail: tbg@metrobank.com.ph; alfred.manahan@metrobank.com.ph; laarnie.cancio@metrobank.com.ph

20. PNB Mabuhay Plus

Mabuhay UITF is a peso-denominated unit investment trust fund which is made available in three variants namely Mabuhay Plus, Mabuhay Prime and Mabuhay Prestige to fit customer's risk profile and financial standing.

Launch Date: October 3, 2005

Minimum Participation: P25,000

Min. Additional Participation: P15,000

Min. Holding Period: 30 days

Management Fee: 1.50%

Early Redemption Fee: 50% of earnings

Net Asset Value Per Unit (NAVpU): 1.122916

ROI % (Year-on-Year): 3.0819

ROI % (Year-to-Date): 0.2366

Telephone No.: 573-4527; 573-4574; 573-4560

Fax No.: 526-3414

E-mail: moranmgh@pnb.com.ph; unassc@pnb.com.ph; estradalp@pnb.com.ph

21. PNB Mabuhay Prime

Mabuhay UITF is a peso-denominated unit investment trust fund which is made available in three variants namely Mabuhay Plus, Mabuhay Prime, and Mabuhay Prestige to fit customer's risk profile and financial standing.

Launch Date: November 10, 2005

Minimum Participation: P100,000

Min. Additional Participation: P50,000

Min. Holding Period: 30 days

Management Fee: 1.25%

Early Redemption Fee: 50% of earnings

Net Asset Value Per Unit (NAVpU): 1.138084

ROI % (Year-on-Year): 2.6204

ROI % (Year-to-Date): 0.2164

Telephone No.: 573-4527; 573-4574; 573-4560

Fax No.: 526-3414

E-mail: moranmgh@pnb.com.ph; unassc@pnb.com.ph; estradalp@pnb.com.ph

22. PNB Peso Punla

Punla UITF is a unit investment trust fund available in both peso and dollar denomination which is specifically created to meet the investment needs of our Filipino overseas workers. These funds provide our OFW clients an outlet to accumulate their savings for the purchase of a new home or educational plans for their children or other expenses for their families.

Launch Date: January 11, 2006

Minimum Participation: P10,000

Min. Additional Participation: P5,000

Min. Holding Period: 30 days

Management Fee: 1.50%

Early Redemption Fee: 50% of earnings

Net Asset Value Per Unit (NAVpU): 1.084314

ROI % (Year-on-Year): 3.0103

ROI % (Year-to-Date): 0.3686

Telephone No.: 573-4527; 573-4574; 573-4560

Fax No.: 526-3414

E-mail: moranmgh@pnb.com.ph; unassc@pnb.com.ph; estradalp@pnb.com.ph

23. RCBC Unicorn Fund

A peso-denominated UITF product which pools together funds of various investors for investment and reinvestment in a portfolio of both short term and long term fixed income securities.

Launch Date: March 28, 2005

Minimum Participation: P50,000

Min. Additional Participation: P10,000

Min. Holding Period: 90 days

Management Fee: 0.50%

Early Redemption Fee: 0.125%

Net Asset Value Per Unit (NAVpU): 1.269807

ROI % (Year-on-Year): 4.1467

ROI % (Year-to-Date): 0.5631

Telephone No.: 878-3315 to 16; 894-9006; 894-9514; 894-9870

Fax No.: 878-3377

E-mail: trust_marketing@rcbc.com

MUTUAL FUNDS

24. ALFM Peso Bond Fund

ALFM Peso Bond Fund's primary investment objective is to generate a steady stream of fixed income through investments in a diversified portfolio composed of Peso-denominated high-grade investment instruments and securities.

Launch Date: June 18, 1997

Minimum Participation: P50,000

Min. Additional Participation: P10,000

Min. Holding Period: 180 days

Sales Load: 0

Management Fee: 1.5%

Early Redemption Fee: 1%

Net Asset Value Per Unit (NAVpU): 233.51

ROI % (Year-on-Year): 4.06

ROI % (Year-to-Date): 0.55

Telephone No.: 845-5070

25. Cocolife Fixed Income Fund

Cocolife Fixed Income Fund is an income-oriented fund invested in a portfolio of corporate bonds, government securities, and other fixed income securities that generate regular income.

Net Asset Value Per Unit (NAVpU): 1.5038

ROI % (Year-on-Year): 3.74

ROI % (Year-to-Date): 0.53

Telephone No.: 810-6944; 810-6981

Fax No.: 810-1707

E-mail: asset_management@cocolife.com

26. Multinational Investment Corporation Ekklesia Mutual Fund

Ekklesia Mutual Fund is an open-end fund where shares are offered only to religious corporations, congregations or associations and to stock or non-stock, profit or non-profit educational institutions owned by, managed by, or affiliated with the religious corporations, congregations and associations.

Net Asset Value Per Unit (NAVpU): 1.4273

ROI % (Year-on-Year): 3.1

ROI % (Year-to-Date): 1.08

Telephone No.: 817-1511

Fax No.: 819-0347

E-mail: sau@mib.com.ph; trust@mib.com.ph

27. First Metro Save and Learn Fixed Income Fund

A mutual fund invested in selected high grade fixed income generating instruments, such as bonds, commercial papers, and other money market instruments. For those who desire low to moderate income growth with low risk.

Launch Date: June 3, 2005

Minimum Participation: P5,000

Min. Additional Participation: P1,000

Min. Holding Period: 2 years

Sales Load: 0.5% to 2%

Management Fee:

Early Redemption Fee: 1% to 2%

Net Asset Value Per Unit (NAVpU): 1.2648

ROI % (Year-on-Year): 1.84

ROI % (Year-to-Date): 0.7

Telephone No.: 891-2860 to 65

Fax No.: 816-0467

E-mail: fami@fami.com.ph

28. Philam Bond Fund

Philam Bond Fund is a solid investment that gives higher earnings compared to traditional fixed income savings products. It is the ideal investment vehicle for conservative investors who recognize the value of saving but are mindful of the ever-present consequence of inflation.

Minimum Participation: P5,000

Min. Additional Participation: P1,000

Min. Holding Period: 1 year

Sales Load: 0.5% to 2%
Early Redemption Fee: 1%
Net Asset Value Per Unit (NAVpU): 2.7986
ROI % (Year-on-Year): 2.42
ROI % (Year-to-Date): 1.06
Telephone No.: 867-3912 to 16; 813-6814 to 17
Fax No.: 813-6818; 813-6813
E-mail: pami.sales@aig.com; pami.iru@aig.com

29. Philam Managed Income Fund

Launch Date: October 9, 2006
Minimum Participation: P100,000
Min. Additional Participation: P10,000
Min. Holding Period: 1 year
Sales Load: 0.5% to 2%
Early Redemption Fee: 1%
Net Asset Value Per Unit (NAVpU): 1.066
ROI % (Year-on-Year): 1.51
ROI % (Year-to-Date): 0.11
Telephone No.: 867-3912 to 16; 813-6814 to 17
Fax No.: 813-6818; 813-6813
E-mail: pami.sales@aig.com; pami.iru@aig.com

30. Philequity Peso Bond Fund

Philequity Peso Bond Fund aims to provide investors with long-term capital appreciation through investments in government securities, commercial paper, corporate bonds, promissory notes and other debt instruments of varying tenors. PPBF is the ideal fund for investors who are looking for an investment vehicle that provides satisfactory returns, but is not as volatile as an equity fund.

Launch Date: February 24, 1999
Minimum Participation: P10,000
Min. Additional Participation: P5,000
Min. Holding Period: 2 years
Sales Load: 1%
Management Fee: 1.5%
Early Redemption Fee: 0.5% to 1%

Net Asset Value Per Unit (NAVpU): 2.2381

ROI % (Year-on-Year): 2.38

ROI % (Year-to-Date): 0.46

Telephone No.: 689-8080

Fax No.: 689-8066/706-0795

E-mail: sales@philequity.net

31. Prudential Fixed Income Fund

The Fund is designed to provide regular interest income and principal preservation through investments in government and high-quality corporate debt securities aggregating below - average or low risk.

Launch Date: June 18, 2004

Minimum Participation: P5,000

Min. Additional Participation: P5,000

Min. Holding Period: 90 days

Sales Load: 0.75% to 2%

Management Fee: 1.20%

Early Redemption Fee: 0.25%

Net Asset Value Per Unit (NAVpU): 1.4804

ROI % (Year-on-Year): -1.69

ROI % (Year-to-Date): 2.06

Telephone No.: 814-04-02

Fax No.: 894-1161

E-mail: optima@prudentiallife.com

32. Prudentiallife DWS Deutsche Philippine Fixed Income Fund

A mutual fund primarily designed for investors who desire high growth with moderate to high risk. The Fund aims to provide returns consisting of dividend income and capital growth through investments in a diversified portfolio of equity securities of domestic issuers.

Launch Date: May 20, 2008

Minimum Participation: P10,000

Min. Additional Participation: P5,000

Min. Holding Period: 15 days

Sales Load:

Management Fee: 1.20%

Early Redemption Fee: 1%

Net Asset Value Per Unit (NAVpU): 1.05

ROI % (Year-on-Year): n/a

ROI % (Year-to-Date):

Telephone No.: 814-04-02

Fax No.: 894-1161

E-mail: optima@prudentiallife.com

33. Sunlife Prosperity Bond Fund

The Sun Life Prosperity Bond Fund is designed to provide regular interest income and preservation of capital through investments in government and high-quality corporate debt securities that together, represent below average risk.

Launch Date: January 19, 2000

Minimum Participation: P10,000 (Options A & B), P1,000,000 (Option C)

Min. Additional Participation: P5,000

Min. Holding Period: 7 years (Option B), 2 years (Option C)

Sales Load: 0.5% to 2% (Option A), 0.5% to 1% (Option C)

Management Fee: 1.5%

Early Redemption Fee: 1% to 5% (Option B), 0% to 1% (Option C)

Net Asset Value Per Unit (NAVpU): 1.9627

ROI % (Year-on-Year): 2.08

ROI % (Year-to-Date): 0.84

Telephone No.: 849-9888

Fax No.: 849-9744

E-mail: sunlink@sunlife.com

34. Sunlife Prosperity GS Fund

The Sun Life Prosperity GS Fund invests purely in securities of the Republic of the Philippines. These include all domestic fixed-income instruments issued directly by the Philippine government. As such, payment of proceeds to the Fund is backed by a sovereign guarantee

Launch Date: November 3, 2004

Minimum Participation: P10,000 (Options A & B), P1,000,000 (Option C)

Min. Additional Participation: P5,000

Min. Holding Period: 7 years (Option B), 2 years (Option C)

Sales Load: 0.5% to 2% (Option A), 0.5% to 1% (Option C)

Management Fee: 1.5%

Early Redemption Fee: 1% to 5% (Option B), 0% to 1% (Option C)

Net Asset Value Per Unit (NAVpU): 1.1415

ROI % (Year-on-Year): 1.98

ROI % (Year-to-Date): 1.25

Telephone No.: 849-9888

Fax No.: 849-9744

E-mail: sunlink@sunlife.com

[SIDEBAR]

Our Pick

Based on one-year performance and fees charged, we picked the LandBank Growth Fund as our “Best Value for Money” award for Peso Bond Funds, as it beat all other competing funds and offers the lowest fees with no holding period. Figures are as of February 16, 2009.

Fund Name	Institution	Type	Minimum Investment (PHP)	Additional Contribution (PHP)	Holding Period (days)	Management Fee (%)	Early Redemption Fee (%)	NAVpU	ROI-YOY%	ROI-YTD%
Allied Bank Unit Performance GS Fund	Allied Bank	UITF	50,000	none	30	2	0.50	1.157946	1.7641	0.1587
Asiitrust Peso Income Fund	Asiitrust	UITF	10,000	5,000	180	1	1	1.284519	7.3344	1.4942
Asiitrust Enterprise Fund	Asiitrust	UITF	10,000	5,000	180	1	1	1.352247	10.6917	1.4785
BDO Peso Bond Fund	BDO	UITF	100,000	none	30	0.75	0.50	1,342.815	4.3844	0.9202
BDO Fixed Income Fund	BDO	UITF	10,000	none	30	1	0.50	1,325.1038	2.7903	1.0849
Bancommerce Peso Trust Fund	Bank of Commerce	UITF	25,000	25,000	30	2	50*	1.306605	10.2323	1.5938
BPI Premium Bond Fund	BPI	UITF	50,000	10,000	90	1.50	0.25	135.26	3.8943	0.7824

BPI Institutional Fund	BPI	UITF	50,000	10,000	90	0.75	0.25	145.01	3.5934	1.01
BPI ABF Philippines Bond Index Fund	BPI	UITF	50,000	10,000	90	0.252	1	139.69	0.3232	1.4820
China Bank GSFund	China Bank	UITF	100,000	10,000	60	0.75	1	1.137021	4.0765	0.3236
EastWest Bank EWBC Peso Maximizer	EastWest	UITF	10,000	10,000	30	1	**	1,313.4677	5.4618	1.5637
EastWest Bank Infinity Peso Long Term Bond Fund	EastWest	UITF	100,000	100,000	180	1	50*	1,082.4165	3.5900	0.2970
ING Peso Bond Fund	ING	UITF	none	none	5	1	1	162.842610	1.5240	2.2102
ING Peso Cash Management Fund	ING	UITF	none	none	5	0.75	1	12.509842	4.2573	0.8873
ING Tax-Exempt Peso Fixed Income Fund	ING	UITF	none	none	5	1	1	165.133618	0.3110	1.9035
LandBank GS-FI Fund	LandBank	UITF	50,000	10,000	90	0.85	25%*	1.151681	1.1884	1.0908
LandBank Growth Fund [note: put BEST VALUE FOR MONEY logo here]	LandBank	UITF	50,000	10,000	90	0.85	25%*	0.957048	13.6297	-0.6760
Metrobank Metrofund Peak Earner	Metrobank	UITF	100,000	50,000	30	1.50	50%*	1.353220	4.4123	2.0581
Metrobank Metrofund Elite	Metrobank	UITF	100,000	50,000	30	1	50%*	1.382228	5.6213	1.6672

PNB Mabuhay Plus	PNB	UITF	25,000	15,000	30	1.50	50%*	1.122916	3.0819	0.2366
PNB Mabuhay Prime	PNB	UITF	100,000	50,000	30	1.25	50%*	1.138084	2.6204	0.2164
PNB Peso Punla	PNB	UITF	10,000	5,000	30	1.50	50%*	1.084314	3.0103	0.3686
RCBC Unicorn Fund	RCBC	UITF	50,000	10,000	90	0.50	0.125	1.269807	4.1467	0.5631
ALFM Peso Bond Fund	ALFM	MF	50,000	10,000	180	1.50	1	233.51	4.06	0.55
Cocolife Fixed Income Fund	Cocolife	MF						1.5038	3.74	0.53
Ekklesia Mutual Fund	Multinational Investment Corporation	MF						1.4273	3.1	1.08
First Metro Save and Learn Fixed Income Fund	First Metro Investment Corporation	MF	5,000	1,000	2***		1-2	1.2648	1.84	0.7
Philam Bond Fund	Philam Asset Management Inc.	MF	5,000	1,000	1***		1	2.7986	2.42	1.06
Philam Managed Income Fund	Philam Asset Management Inc.	MF	100,000	10,000	1***		1	1.066	1.51	0.11
Philequity Peso Bond Fund	Philequity	MF	10,000	5,000	2***	1.50	0.50-1	2.2381	2.38	0.46
Prudential Fixed Income Fund	Prudential Life	MF	5,000	5,000	90	1.20	0.25	1.4804	-1.69	2.06
Prudentialife DWS Deutsche Philippine Fixed Income Fund	Prudential Life	MF	10,000	5,000	15	1.20	1	1.05	n/a	1.64

Sunlife Prosperity Bond Fund	Sunlife	MF	10,000-1,000,000	5,000	7 or 2***	1.50	1-5 or 0-1	1.9627	2.08	0.84
Sunlife Prosperity GS Fund	Sunlife	MF	10,000-1,000,000	5,000	7 or 2***	1.50	1-5 or 0-1	1.1415	1.98	1.25

* As a percentage of earnings, instead of a percentage of NAV

** Savings rate or prevailing NAVPU X no. of units whichever is lower

*** Years, instead of days