



NOTICE TO OUR VALUED CLIENTS
ADDITIONAL UNIT CLASS FOR PBCOM UNIT INVESTMENT TRUST FUNDS (UITF)

As part of our ongoing commitment in enhancing our products and services for our clients, we are delighted to inform you that we have secured approval for the creation of the PBCOM UITFs Multi-Class feature.

A multi-class fund is a UITF structure which has more than one classification of units and is invested in the same pool of securities and portfolio, with the same investment objectives and policies. Each unit class may have different features, such as eligible investors, minimum investment amount, and trust fee.

We have launched the Institutional Class or Class I for corporate and individual clients for the PBCOM PHP Money Market Fund and PBCOM Value Equity fund. This is ideal for clients who will meet the higher minimum investment amount, and likewise enjoy the lowered trust fees. Please see complete attached product features in Annex A.

Rest assured as our existing clients, the additional class will not have any effect on your existing UITF investment.

The following is the summary of the unit classes added to our UITFs:

PBCOM PHP Money Market Fund

- Retail Class (Class R)
- Institutional Class (Class I)

PBCOM USD Money Market Fund

- Retail Class (Class R)
- Institutional Class (Class I)

PBCOM PHP Multi-Asset Fund

- Retail Class (Class R)
- Institutional Class (Class I)

PBCOM Value Equity Fund

- Retail Class (Class R)
- Institutional Class (Class I)

These amendments were incorporated in the Fund’s Plan Rules (Declaration of Trust) in compliance with the current BSP regulations.

Your decision to remain invested in the Fund will be deemed as your conformity with these amendments. If you are not in conformity with the above amendments, please feel free to get in touch with us through any of our Business Development Officers listed below before December 26, 2023.

	Telephone number	Email address
CATHERINE P. ALVARADO	8830-7815	CPAlvarado@pbcom.com.ph
MIGUEL F. LUY	8830-7042	MFLuy@pbcom.com.ph
JERRANEL E. CHARCOS	8830-7044	JECharcos@pbcom.com.ph

**ANNEX A****PRODUCT FEATURES****PBCOM PHP Money Market Fund**

Base currency	: Philippine Peso (PHP)
Risk profile	: Conservative
Minimum initial contribution (Class R)	: PHP 5,000.00
Minimum initial contribution (Class I)	: PHP 20,000,000.00
Minimum additional contribution	: PHP 1,000.00
Maintaining balance (Class R)	: PHP 5,000.00
Maintaining balance (Class I)	: PHP 20,000,000.00
Minimum Holding Period	: Thirty (30) calendar days
Investment Horizon	: At least 1 year
Trust fee	: Class R - 0.50% per annum Class I - 0.25% per annum
Early Redemption Fee	: 0.125% based on current net asset value

PBCOM USD Money Market Fund

Base currency	: US dollar (USD)
Risk profile	: Conservative
Minimum initial contribution (Class R)	: USD 500.00
Minimum initial contribution (Class I)	: USD 400,000.00
Minimum additional contribution	: USD 500.00
Maintaining balance (Class R)	: USD 500.00
Maintaining balance (Class I)	: USD 400,000.00
Minimum Holding Period	: Thirty (30) calendar days
Investment Horizon	: At least 1 year
Trust fee	: Class R - 0.50% per annum Class I - 0.25% per annum
Early Redemption Fee	: 0.125% based on current net asset value

PBCOM PHP MULTI-ASSET FUND

Base currency	: Philippine Peso (PHP)
Risk profile	: Aggressive
Minimum initial contribution (Class R)	: PHP 5,000.00
Minimum initial contribution (Class I)	: PHP 20,000,000.00
Minimum additional contribution	: PHP 1,000.00
Maintaining balance (Class R)	: PHP 5,000.00
Maintaining balance (Class I)	: PHP 20,000,000.00
Minimum Holding Period	: Thirty (30) calendar days
Investment Horizon	: At least 3 years
Trust fee	: Class R – 1.00% per annum Class I – 0.50% per annum
Early Redemption Fee	: 0.25% based on current net asset value



PBCOM Value Equity Fund

Base currency	:	Philippine Peso (PHP)
Risk profile	:	Aggressive
Minimum initial contribution (Class R)	:	PHP 5,000.00
Minimum initial contribution (Class I)	:	PHP 20,000,000.00
Minimum additional contribution	:	PHP 1,000.00
Maintaining balance (Class R)	:	PHP 5,000.00
Maintaining balance (Class I)	:	PHP 20,000,000.00
Minimum Holding Period	:	Thirty (30) calendar days
Investment Horizon	:	At least 5 years
Trust fee	:	Class R – 1.50% per annum Class I – 0.75% per annum
Early Redemption Fee	:	0.25% based on current net asset value

Note: Existing clients with total relationship balance of at least PHP 20,000,000 with TWMG can invest in Class I with a minimum initial contribution of PHP 1,000,000 or USD 20,000 as part of their existing portfolio.

FREQUENTLY ASKED QUESTIONS

1. What is a multi-class fund?

A multi-class fund is a UITF structure which has more than one class of units and is invested in the same pool of securities and portfolio, with the same investment objectives and policies. Each unit class may have different features, such as eligible investors, minimum investment amount, and trust fee.

2. What will happen to my existing investment?

Rest assured as an existing investor in PBCOM UITFs, your investments in the fund shall be automatically classified in the Retail Class (R). The key features, investment objective and investment horizon of the Fund's Class R shall remain the same as the original UITF.

3. What will happen to my Confirmation of Participation (COP)?

Your existing COPs shall remain valid and shall be classified as investments in your respective Funds' Class R on effectivity date. Should you wish to redeem from your investments in the future, you can surrender your COPs to your branch of account or contact your respective Business Development Officers. Your transaction will follow the usual redemption procedures and requirements.

4. Where can we find the full features of multi-class?

You may refer to your respective UITFs Declaration of Trust (DOT) for a more detailed information on the features. The updated DOTs are available in the PBCOM website: www.pbcom.com.ph. We recommend you to read through the features carefully to better appreciate the products available.