



METRO HIGH DIVIDEND YIELD UNIT PAYING FUND

QUICK GUIDE



WHAT IS METRO HIGH DIVIDEND YIELD UNIT PAYING FUND?

The Metro High Dividend Yield Unit Paying Fund is an actively-managed peso-denominated equity fund that aims to achieve its participant's income and capital appreciation.

By investing in a portfolio of listed stocks, the fund is expected to provide above-average returns mainly from the distribution of cash and special dividends.

BENEFITS



Regular Payouts:

Get semi-annual payouts every fourth Monday of April and October of the year without having to redeem your investment.



Reliable:

Invest in listed stocks that are expected to provide higher returns than the market average.



Professionally Managed:

Invest confidently with fund managers that will help you manage your investments.



PRODUCT FEATURES



Equity
Fund Classification



Aggressive
Risk Profile



1.25% p.a
Trust Fee



At least 5 Years
Investment Horizon



PHP 10,000
Minimum initial
investment



PHP 1,000
Minimum additional
investment



**50% of income on
redeemed amount**
Early Redemption
Charge



7 Calendar Days
Minimum holding
period



T+3
Redemption
Settlement Date



**Semi-annual unit income
distribution schedule**
Every 4th Monday of
April and October



HOW TO OPEN

First time UITF customers:

Visit a Metrobank Branch

Existing PHP UITF Customers

Through Metrobank Online using the UITF menu

Qualified Participants:



Filipino Individuals



Resident



Non-resident
aliens



Corporate
accounts

FREQUENTLY ASKED QUESTIONS

1 What is the new Metro High Dividend Yield Unit Paying Fund?

The Metro High Dividend Yield Unit Paying Fund is an actively-managed peso-denominated equity fund that aims to achieve for its participant's income and capital appreciation by investing in a portfolio of listed stocks which are expected to provide above average returns mainly from the distribution of cash and special dividends.

2 What is a UITF with a Unit Paying feature?

This pertains to the UITF feature where the income of the Fund is distributed to participants. The income for distribution is converted into equivalent units called unit income.

3 What are the costs involved in the Metro High Dividend Yield Unit Paying Fund?

When participating in the Metro High Dividend Yield Unit Paying Fund, the trust fee collected is at 1.25% p.a., however, there are no additional steps for monitoring costs since all fees/charges are already incorporated in the price or Net Asset Value per Unit (NAVPU).

4 What client risk profile is required to participate in the Metro High Dividend Yield Unit Paying Fund and how long is the recommended investment horizon?

The Metro High Dividend Yield Unit Paying Fund is an equity fund suitable for investors with an aggressive risk profile. However, those assessed with a resulting conservative or moderate risk profile are also allowed to participate subject to the submission of the Waiver of Suitability results. Further, we recommend staying invested in the fund for an investment horizon of at least five (5) years.

6 What happens to the NAVPU of the fund after the income distribution?

The Net Asset Value (NAV) of the fund is expected to decrease at the distribution schedule as a result of the liquidation of the unit income. Consequently, this will cause a dip in the Net Asset Value per Unit (NAVPU) of the fund.

5 How much is the minimum investment required?

The Metro High Dividend Yield Unit Paying Fund requires a minimum of Php 10,000.00 initial participation and maintaining balance. The minimum additional amount is Php 1,000.00.

FREQUENTLY ASKED QUESTIONS

ONBOARDING

Who are eligible to participate in the Metro High Dividend Yield Unit Paying Fund?

Corporate and Individual clients may invest in the Fund, particularly, those who want capital growth over the long term while enjoying the convenience of semi-annual dividend distribution pay-outs.

ONBOARDING

Are there restrictions on the participants for the Metro High Dividend Yield Unit Paying Fund?

There are no restrictions on the participants who want to invest in the Fund. The Fund is open to Filipino individuals, residents, non-resident aliens, and corporate accounts.

TRANSACTIONAL

Will I be able to redeem from the Metro High Dividend Yield Unit Paying Fund anytime?

Yes, you will be able to redeem any banking day prior to the 12NN cutoff time. Your settlement account will be credited with the proceeds after three (3) banking days from the date of redemption. Note, though, that the minimum holding period is seven (7) days. Redemptions made prior to the end of the holding period will be subject to an early redemption penalty of 50% of the income of redeemed amount.

FREQUENTLY ASKED QUESTIONS

What are the Unit Paying feature mechanics?

Eligibility and Distribution Schedule

All registered Participants in the Fund one day before the distribution date shall be entitled to receive their prorated share of income through units and on a semi-annual basis which is **every fourth Monday of April and October of the year.**

Unit Distribution Settlement

Units received by the participants shall be automatically redeemed on the distribution date and credited to the Participant's settlement account one business day after the distribution date.

Allocation of Income to be distributed

The units to be distributed by the Fund to all eligible Participants shall be made from the cash received from interest income earned and cash dividends within the six-month period, less applicable taxes, fees and expenses.



To learn more, go to
<https://www.metrobank.com.ph/invest/metro-high-dividend-yield-unit-paying-fund>
or contact your branch representative or visit
your local Metrobank branch.

UITF is not a deposit product and is not insured by the Philippine Deposit Insurance Corporation (PDIC). Prospective clients undergo a profiling process to determine their suitability to invest in a particular UITF based on their investment objectives and risk tolerance. 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 wilful default, bad faith or gross negligence.

Metropolitan Bank and Trust company is regulated by the Bangko Sentral ng Pilipinas (BSP). For any inquiries and complaints relating to Trust Products and Services you may call our hotline at (632)88-700-700 or send an email to customer@metrobank.com.ph. You may also file complaints at BSP Financial Consumer Protection Department at (632)8708-7087 or consumer@bsp.gov.ph. To know your rights under BSP Circular No. 857 (Regulations on Financial Consumer Protection), please access a copy at the BSP website (bsp.gov.ph).