

PNB UNIT INVESTMENT TRUST FUNDS

Fund Name		PNB Prime Peso Money Market Fund	PNB Institutional 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
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			Max. 60% equities and min. 40% fixed income securities	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 have an established history of paying dividends
Benchmark		Moving average of the Philippines 30 Day Special Savings Rate General Average, net of taxes	Moving average of the one month TD rate quoted by 3 banks, net of taxes	50% moving average of the PH 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 Money Market, Adjusted	100% PSE Index		
Class I (via any PNB Branch)	Min. Initial / Additional Participation and Maintaining Balance	₱10,000	₱10,000,000 (₱1,000,000 minimum for additional participation)	\$500	₱10,000	\$1,000	₱10,000				
Class II (via PNB UITF Online)		₱2,000	Not available	\$100	₱2,000	\$100	₱2,000				
Min. Holding Period		5 banking days	3 banking days	30 calendar days	5 banking days	30 calendar days					
Trust Fee (p.a.)		0.50%	0.125%	0.50%		0.75%	1.00%	1.25%	1%	2%	
Early Redemption Fee		50% of income earned, if any									
Release of Proceeds		Same Banking Day		After 1 Banking Day	Same Banking Day	After 1 Banking Day		After 3 Banking Days			