

RBank Balanced Fund
FUND SPECIFICATIONS

1. Investment Objectives (Sec.4, Art II)

(a.) The Fund intends to achieve for its participants total returns consisting of current income and capital growth by investing in a portion of fixed-income and equity securities of domestic issuers.

Return Objective – The Fund aims to surpass its benchmark (gross of fees) which is 50% Phisix Index and **50% Bloomberg Sovereign Bond Index with adjusted PDST R2 valuation.**

2. Investment Policy (Sec. 4 Art II)

(a.) Pursuant to the foregoing objectives, the Fund may be invested and reinvested in:

- High-quality tradable debt and exchange-listed equity securities of domestic issuers.
- Investments allowed under regulations issued by the Bangko Sentral ng Pilipinas.

3. Qualified Participants: Requirements and Restrictions (Sec. 1. Art III)

Participation in the Fund shall be open to all persons with legal capacity to contract.

4. Admission and Redemption (Art. III)

(a.) Policies of Admission and Redemption

(a.1) Minimum Initial Participation. The minimum amount of initial participation / contribution is Php 50,000.00

(a.2) Minimum Maintaining Participation. The minimum maintaining participation is Php 50,000.00

(a.3) Minimum Additional Participation. The minimum additional contribution is Php 10,000.00

(a.4) Minimum Holding Period. The minimum holding period of the participation is ninety (90) calendar days from the date of participation.

(b.) Admission and Redemption Cut-off time. Admission and/or notice of redemption received by the Trustee on or before the cut-off time of 11:00am shall be considered as transaction for the day. However, admission/ notice of redemption received after the cut-off time shall be considered as transaction for the next applicable banking day. Upon admission, the Participating Trust Agreement and/or Confirmation of Participation shall be made available to the Participant. Proceeds of redemption shall be paid out of the Fund on the redemption settlement date of one (1) day after transaction date.

(c.) Participation Requirements and Conditions. Participation shall also be subject to the following requirements/ conditions:

(c.1) Admission and redemption prices shall be based on the prevailing market value of underlying investments of the Fund at that time, in accordance with existing BSP rules and regulations on marking to market valuation of the investments instruments.

(d.) Redemption requirements and conditions. Redemption shall also be subject to the following requirements/ condition:

(d.1) Redemption Notice Period. The participant in the Fund may redeem his participation on any banking day provided that prior notice of redemption as signed in the provision provided for in the Certificate of Participation, is acknowledged/ received by the Trustee within one banking day. The original client's copy of the Certificate of Participation shall be duly surrendered to his maintaining branch. Each request for redemption shall be dealt with by the Trustee in chronological order as received.

(d.2) Early Redemption Fee (if applicable). An early redemption fee of 0.50% based on the current net asset value of the contribution redeemed or Php 500.00 whichever is higher shall be charged to the concerned Participant in case of redemption prior to the completion or lapse of minimum holding period. Such fee shall form part of the Fund.

(e) Policy for Partial Redemption. Only full redemptions per Certificate of Participation shall be allowed.

5. NAVPU (Secs. 1 and 2. Art V)

All assets of the Fund shall be marked to market daily in accordance with existing BSP rules and regulations on marking to market valuation of investment instruments. The basis and cut-off time for pricing/ valuation is the **3:30 pm closing prices in the PSE website for stock investments** and the **appropriate 4:45 pm PDST R2 benchmark reference rates for fixed-income securities per PDEX website.**

Valuation Day shall mean the date the net asset value per unit is determined.

The value of the NAVPU at the start of Fund's operation shall be Php 100.00.

The NAVPU of the fund shall be computed daily at **6:00 PM or as close thereto as possible, after all relevant information necessary for calculating the same shall have been collected and processed accordingly.**

6. Fees (Sec 3. Art V)

The Trustee shall collect from the Fund trust fees in the amount equivalent to one and a half percent (1.5%) per annum based on the Net Asset Value of the Fund which shall be accrued daily and shall be collectible from the Fund daily.

7. Other Terms and Conditions (Art. X)

Investments in securities of the Fund shall be held for safekeeping by the Deutsche Bank or other BSP accredited third party custodian that may be assigned by the Trustee in the future. The third party custodian shall perform independent marking-to-market of such securities.