

INVESTMENT

POLICY STATEMENT

The Investment Policy Statement (IPS) seeks to provide a clear reference frame for your investment decisions based on your investment objectives and risk tolerance from the Client suitability assessment results. We will agree on an investment objective, asset allocation, frequency of performance review and restrictions, if any, towards the management of your Trust/IMA account. We encourage you to discuss this with our Trust relationship manager.

For the design of the IPS that will govern our management of joint accounts, the primary and secondary Trustor(s)/Principal(s) agree that the resultant risk profile of the primary Trustor/Principal shall be used as the basis for the design of the said IPS by the Trustee/Investment Manager.

NAME

DATE

TYPE OF ARRANGEMENT:

☐ IMA

☐ TRUST

☐ ADVISORY

DISCRETIONARY – The Trust entity has authority or discretion to invest the funds/property of the Client in accordance with the parameters set forth by the Client.

CLIENT'S

INVESTMENT

OBJECTIVE

(REFER TO RESPONSE UNDER CSA – A)

- ☐ TO PRESERVE CAPITAL
- ☐ TO GENERATE REGULAR INCOME STREAM
- ☐ TO ACHIEVE BALANCE BETWEEN CAPITAL AND INCOME GROWTH
- ☐ TO ACHIEVE CAPITAL GROWTH DESPITE POTENTIAL LOSSES IN PURSUIT OF HIGHER RETURNS

CLIENT'S

INVESTMENT

STRATEGY

TIME HORIZON: (REFER TO RESPONSE UNDER CSA – B)

☐ LESS THAN 1 YEAR

☐ BETWEEN A YEAR TO 3 YEARS

☐ BETWEEN 3 TO 5 YEARS

☐ OVER 5 YEARS

INVESTMENT RISK: (REFER TO RESPONSE UNDER CSA – E)

- ☐ I WANT SHORT-TERM INVESTMENTS WITH MINIMAL RISKS BECAUSE I WANT TO KEEP MY FUNDS INTACT. I WILL SETTLE FOR LOWER RETURNS AS LONG AS MY FUNDS ARE SAFE.
- ☐ I WANT STABLE RETURNS ON MY INVESTMENTS, BUT I AM WILLING TO TAKE A MODERATE LEVEL OF RISK IN ORDER TO EARN A RETURN HIGHER THAN TRADITIONAL DEPOSIT PRODUCTS.
- ☐ I WANT TO MAKE MY FUNDS GROW AND I UNDERSTAND IN ORDER TO DO THIS, I NEED TO TAKE ON MORE RISKS BY INVESTING IN A MIX OF FIXED INCOME SECURITIES AND EQUITIES, WHICH MAY REQUIRE A LONGER INVESTMENT TIME HORIZON TO MEET MY INVESTMENT GOALS.
- ☐ I WANT TO MAXIMIZE THE GROWTH AND PROFIT OF MY FUNDS. I UNDERSTAND THAT SUCH INVESTMENTS ENTAIL HIGH RISKS AND I AM WILLING TO RIDE THE UPS AND DOWNS OF THE MARKET FOR POTENTIAL HIGHER LONGER TERM RESULTS.

INVESTMENT

ALLOCATION

TYPE OF INVESTMENT	LIMITS (%)	REMARKS
CASH/DEPOSIT ACCOUNT		
GOVERNMENT SECURITIES		
CORPORATE BONDS		
EQUITIES		
FUNDS (UITF/MF)		
→		
TOTAL		
CONSIDERATION OF LIMITS		
INVESTMENT PERFORMANCE REVIEW		

INVESTMENT

PERFORMANCE

REVIEW

PBCOM TWMG shall prepare an investment performance report along with the Trust/IMA asset movements, to monitor the assets of the portfolio, in the form of a quarterly statement. The performance of the portfolio will be measured on the current market price of the investments. Furthermore, it will benchmark relative performance of the portfolio over a specific period. The following benchmarks shall be used for the following investment types:

- Equities – Philippine stock exchange index;
- Peso fixed income – Bloomberg Philippines Local sovereign index;
- Dollar fixed income – to be agreed upon by both parties;
- Unquoted debt securities:
  - Peso – to be agreed upon by both parties
  - Dollar – to be agreed upon by both parties

VALIDITY OF THIS

INVESTMENT

POLICY STATEMENT

(IPS)

The IPS shall be valid within three (3) years from time of this document is executed by the Trustor/Client. Further, this should be updated at least once every three (3) years. This IPS may be modified at any time to reflect changes deemed necessary to assure the continued accuracy and relevance of the objectives, guidelines, performance and assumed capital market environment, as well as changes in personal/financial circumstances or preference of the Trustor/Client. When the Client expresses the intention to invest in complex investment products such as financial derivatives, an updated IPS along with the process of re-visiting Client suitability assessment will be deemed necessary. I/we understand that once i/we update my/our Client suitability assessment, this IPS should be updated accordingly.

INVESTMENT

POLICY

STATEMENT

DATA PRIVACY

CONSENT

By providing my/our personal data and signing this Form, I am giving my consent to the PHILIPPINE BANK OF COMMUNICATIONS TRUST AND WEALTH MANAGEMENT GROUP (PBCOM TWMG) and its authorized representatives and accredited service providers to collect, use, process, dispose, and protect my personal data contained in this Form and in any related documents and forms, whether given manually or electronically, for any legitimate business purpose of the PBCOM TWMG, including but not limited to profiling, data sharing, direct marketing, and commercial communications.

SIGNATURE OVER PRINTED NAME

SIGNATURE OVER PRINTED NAME

SIGNATURE OVER PRINTED NAME

SIGNATURE OVER PRINTED NAME

TRUST NUMBER

DATE

SIGNATURE OVER PRINTED NAME

TRUST RELATIONSHIP MANAGER

FOR PBCOM TRUST

USE ONLY