

## What are Unit Trusts?

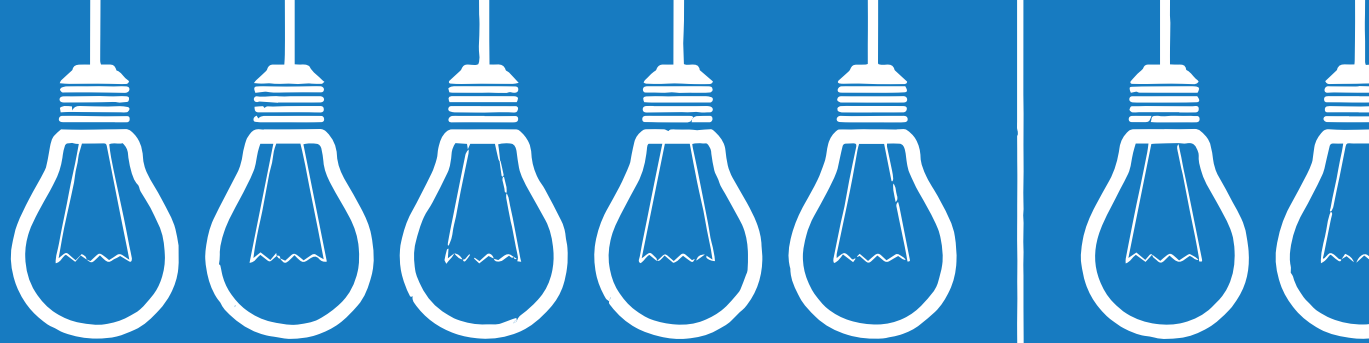
Unit trusts are an investment vehicle where investors' contributions are pooled together to invest in a wide range of financial assets, both locally and offshore, such as equities (shares), bonds, cash and fixed deposits, managed by professional fund managers.

## When is the best time to invest in unit trusts?

**NOW!!!**

Now is the best time to consider investing in unit trusts!

Whether you are just starting out in life and in your career, already have a family, considering retirement or already retired, there is a unit trust fund that can suit your needs. It is important that you invest in a fund that matches your specific investment needs and goals.



## Learn more about Bifm Unit Trusts:

Investing in the Bifm unit trusts is very easy! In addition to the Application Form, you will also need the following:

1. Certified copy of your ID (or passport for expatriates)
2. Proof of your residential address (this should not be older than 3 months)
3. Proof of your banking details (bank statement)

If you're opening the account on behalf of someone else, you will also need to provide:

4. Certified copy of their ID; passport for expatriates; or birth certificate for minors.

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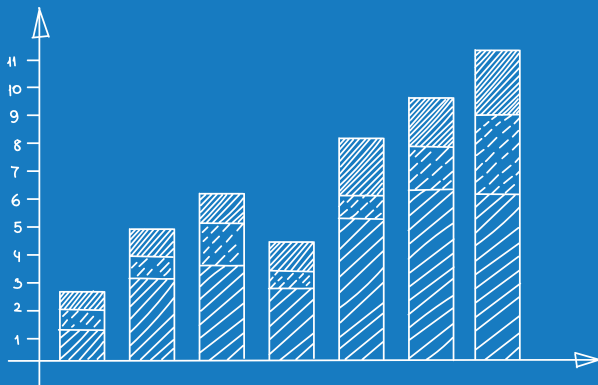
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## Are you thinking of investing?

Bifm offers a wide variety of unit trust funds that one can invest in to suit their personal financial goals.



**Bifm**  
Dynamic  
Wealth Management



Invest from as little as P200 per month or a minimum lump sum of P1,000



### Pula Money Market Fund

Capital preservation

Invests in Call and Fixed deposits, Treasury Bills and Corporate Bonds

The Bifm Pula Money Market Fund is most ideal for investors who seek to earn a competitive return while preserving their capital. The Fund also caters for short term investing as capital invested is not exposed to market volatility



### Balanced Prudential Fund

Capital Growth Fund

Invests in both local and offshore equities, bonds and money market instrument

The Bifm Balanced Prudential Fund is most ideal for investors have a moderate risk appetite and seek to generate long-term capital growth.

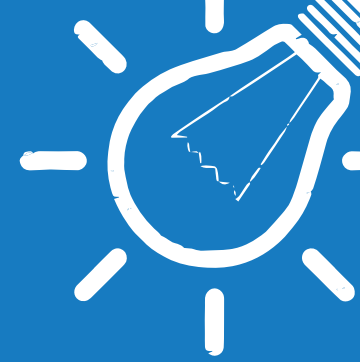


### Local Equity Fund

Capital Growth Fund

Invests predominantly in locally listed equities, with leeway to invest in offshore equities and convertible bonds

The Bifm Local Equity Fund is most ideal for investors with an appetite for high risk and tolerance for periods of high volatility who wish to generate capital growth over the long-term



#### Risk Profile

Low ●

The Fund seeks to preserve the investors capital and invests in low risk assets.

Initial Fee • 0%  
Annual Management Fee • 1%

#### Risk Profile

Med ●

The Fund seeks capital growth, by investing in a diversified range of assets, to have a moderate risk profile.

Initial Fee • 5%  
Annual Management Fee • 2%

#### Risk Profile

High ●

The Fund seeks long term wealth creation and capital growth. Exposure to equity market fluctuations gives it a high risk profile.

Initial Fee • 5%  
Annual Management Fee • 2%

