



# Premium Bond Fund



## FUND FOCUS

The Premium Bond Fund is a US Dollar-denominated fund that invests in Philippine Government bonds and US Dollar-denominated interest-bearing securities.

This fund's focus is to provide moderate investment returns while being a low-risk investment option which maintains moderate liquidity.



## FUND SUITABILITY

Is this fund for you?

This Fund is ideal for investors who are:

- Seeking an investment with low-risk and moderate returns, while still maintaining liquidity
- Looking to diversify an equity-heavy portfolio in order to mitigate heavy market fluctuations
- Interested to invest in a combination of US Dollar-denominated fixed-income securities, time deposits, and other money market instruments



## INVESTMENT STRATEGY

Where are you Investing in?

### 1. Fixed Income (80 – 100%)

Government bonds, quasi-sovereign bonds, and supranational bonds; all bonds must have a credit rating at least equal to that of the Philippine government; provides stability in the portfolio

### 2. Cash and Money Market Instruments (0 – 20%)

US Dollar-denominated special savings time deposits and Treasury Bills; short-term securities provide for the highest liquidity

## Unique Fund Feature

Provides a low-risk, US Dollar-denominated investment option with steady returns and high liquidity.



## RISK PROFILE

Low Risk



**Higher risk** has the potential to yield higher profits down the line, but the investor deals with greater market fluctuations.

**Lower risk** usually offers slightly more conservative results but provides the investor with safe and steady growth.

### Market and Credit Risks:

- This investment fund is not a deposit product and is not insured by the Philippine Deposit Insurance Corp. (PDIC).
- Returns presented are not guaranteed and graphs of historical Net Asset Value per unit are for illustration only.
- The fund figures reflected in this document are not indicative of future performance. Potential investors should be aware that the price of units per share and the potential income from them may go up or down depending on market fluctuations, and thus are not guaranteed. The figures are exclusive of charges which will vary depending on the AXA product where this fund will be used. The weekly unit prices of the AXA funds are published every Tuesday in the business section of the Philippine Star. You can also get more information at <http://www.axa.com.ph>.