

ANNEX

Comparison of PAMI Mutual Funds and Alternative ALFM Mutual Funds

	<i>Affected Fund</i>	<i>Alternative Fund</i>	<i>Affected Fund</i>	<i>Alternative Fund</i>	<i>Affected Funds</i>		<i>Alternative Funds</i>	
Fund Name	PHILAM BOND FUND	ALFM PESO BOND FUND	PHILAM DOLLAR BOND FUND	ALFM DOLLAR BOND FUND	PHILAM FUND	PAMI HORIZON FUND	ALFM PESO BOND FUND	ALFM GROWTH FUND
Investment Objective	Capital preservation and income	Steady stream of income	Capital preservation and income	Capital preservation through a steady stream of income	Long-term capital appreciation	Long-term capital appreciation	Steady stream of income	Long-term capital appreciation
Classification	Fixed Income Fund	Fixed Income Fund	Fixed Income Fund	Fixed Income Fund	Balanced Fund	Balanced Fund	Fixed Income Fund	Equity Fund
Risk Profile	Conservative	Moderately Conservative	Conservative	Moderately Aggressive	Moderate	Moderate	Moderately Conservative	Aggressive
Investment Horizon	At least five (5) years	At least three (3) years	At least five (5) years	At least three (3) years	At least five (5) years	At least five (5) years	At least three (3) years	At least five (5) years
Currency	PHP	PHP	USD	USD	PHP	PHP	PHP	PHP
Minimum Initial Investment*	PHP 1,000	PHP 1,000	USD 2,000	USD 600	PHP 1,000	PHP 5,000	PHP 1,000	PHP 1,000
Minimum Additional Investment*	PHP 500	PHP 500	USD 100	USD 600	PHP 500	PHP 1,000	PHP 500	PHP 500
Total Management Fee	1.50% p.a.	1.25% p.a.	1.50% p.a.	1.25% pa.	2.00% p.a.	1.80% p.a.	1.25% p.a.	2.00% p.a.
Minimum Holding Period	180 calendar days	90 calendar days	180 calendar days	180 calendar days	180 calendar days	180 calendar days	90 calendar days	90 calendar days
Early Redemption Fee	1.00% of the redemption proceeds	1.00% of the redemption proceeds	1.00% of the redemption proceeds	1.00% of the redemption proceeds	1.00% of the redemption proceeds	1.00% of the redemption proceeds	1.00% of the redemption proceeds	1.00% of the redemption proceeds
Alternative Product Information		bit.ly/ALFM-PBF		bit.ly/ALFM-DBF			bit.ly/ALFM-PBF	bit.ly/ALFM-GF

*The above minimums shall be subject to investment of at least one share or rounding off to the nearest whole share for mutual fund shares.