

### Product Description

Personal Management Trust (PMT) is ideal for those who want to set aside funds or assets for the benefit of the designated beneficiaries. The funds are managed by PNB Trust Banking Group in accordance with the client's financial goals and objectives. This arrangement can also be used as an estate planning tool to ensure the proper distribution of the trust estate to the designated beneficiaries.

### Product Features

Arrangement	Personal Management Trust Agreement
Base Currency	Philippine Peso or US Dollar
Minimum Initial Contribution	Php 1,000,000 or its US Dollar equivalent
Minimum Additional Contribution/Maintaining Balance	Php100,000 or its US Dollar equivalent
Target Market	Individual clients
Standard Trust Fee	0.25% p.a. to 0.50% p.a.

### Types of PMT Arrangements

1. Revocable Trust Arrangement – A revocable arrangement allows the client to change the terms and conditions of the agreement on the distribution of the trust fund and/or the beneficiaries. This type of arrangement is suited for clients who are not yet decided on the final distribution of their funds/estate.
2. Irrevocable Trust Arrangement – The client transfers his ownership of the trust estate to the designated beneficiaries. This type of arrangement is suited for clients who are decided on the final distribution and beneficiaries.

### Benefits to Clients

- Orderly distribution of trust fund/estate to the designated beneficiaries in accordance with the client's wishes, terms and conditions.
- Preservation of assets or property for future use of the beneficiaries and/or to answer for their current needs.
- Trust agreement is not subject to probate.
- Efficient management of investment risk for clients preferring diversification of investments.
- Management of client's investment is done by a dedicated account officer.
- Potential higher return on investment due to TBG's access to high-yielding investment outlets other than ordinary deposit and time deposit placements.

**TRUST AND OTHER FORMS OF FIDUCIARY BUSINESS ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) AND THAT LOSSES INCURRED, IF ANY, SHALL BE EXCLUSIVELY FOR THE ACCOUNT OF THE PARTY WHO WILL FINALLY RECEIVE THE FUNDS/ ASSETS HELD IN TRUST.**

TRUST AND OTHER FORMS OF FIDUCIARY BUSINESS DO NOT GUARANTY A YIELD, RETURN OR INCOME ON THE INVESTMENTS AND REINVESTMENTS MADE BY PNB TBG PURSUANT TO THE TERMS IN THE AGREEMENT. IT IS UNDERSTOOD THAT THE WORDS "INCOME EXPECTATION" OR LIKE TERMS IS NEITHER ASSURED NOR GUARANTEED BY PNB TBG AND IT DOES NOT, THEREFORE, ENTITLE THE PROPER PARTY TO A MINIMUM INCOME OR A FIXED INTEREST OR RETURN ON ITS INVESTMENTS. PAST PERFORMANCE OF THE TRUST/ AGENCY ACCOUNT IS NOT A GUARANTY OF FUTURE PERFORMANCE AND THE INCOME OF THE INVESTMENT CAN FALL AS WELL AS RISE DEPENDING ON PREVAILING MARKET CONDITIONS.

Philippine National Bank (PNB) is regulated by the Bangko Sentral ng Pilipinas (BSP). For any inquiries and complaints, you may send an email to [Trust\\_CustomerCare@pnb.com.ph](mailto:Trust_CustomerCare@pnb.com.ph). We will respond to you within 48 hours or 2 banking days. For urgent concerns, you may call our Customer Service Hotline at (632) 8573 8888 from 8 a.m. to 8 p.m. Monday to Sunday.