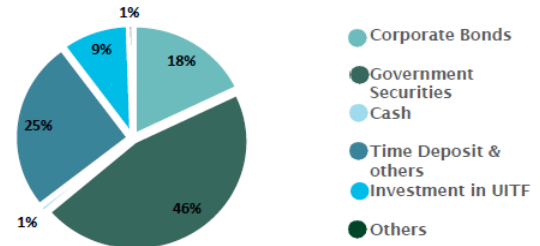


FUND PROFILE

Fund Classification	Money Market Fund
Risk Profile	Conservative
Fund Currency	Philippine Peso (PHP)
Launch Date	December 07, 2018
Fund Size	PHP 3,425.92 in Millions
Annualized Volatility	0.38%
Duration (Years)	0.91
Management Fee	up to 0.50% per annum
Minimum Initial Investment	PHP 5,000.00
Minimum Addt'l. Investment	PHP 1,000.00
Minimum Holding Period	7 days
Sales Load	None
Exit Fee	1.00% within 7 days
Redemption Notice Period	Maximum of 7 days
Valuation Method	Market-to-Market
Transfer Agent	Metrobank Trust

FUND ALLOCATION

As of May 31, 2024



FUND INFORMATION

Issuer	First Metro Save and Learn Money Market Fund, Inc.
Investment Objective	The fund seeks stable returns by investing in fixed income instruments/securities investment in a portfolio with average portfolio duration of one (1) year or less.
Investment Strategy	The fund will invest in carefully selected fixed income securities to provide diversification and maximization of returns.
Shares Offered/Par Value	The Fund is offering 100,000,000 shares of common stock with a par value of one peso(Php1.00) per share.
Offering Price	It is the NAVPS at the end of banking day, if payment is made within the daily cut- off time, plus a sales load fee.
Sales Load Fee	No sales load fee.
Daily Cut-off Time	If received after 12:00 NN, subscription will be processed at NAVPS calculated for the next business day. For redemption requests, the daily cut-off time shall be 12:00 NN.
Minimum Investment	The minimum initial and additional investment shall be Php5,000.00 and Php1,000.00 respectively or as otherwise prescribed by the Fund Manager and Approved by the Securities and Exchange Commission.
Redemption Price	The redemption price is the NAVPS at the close of business day provided that redemption form is received on or before the specified cut-off time. Should the redemption request be received after the specified cut-off time, the request shall be deemed to have been received on the following business day and the NAVPS applied shall be the NAVPS of the said following business day.
Redemption Charge	Redemptions made within seven (7) days are subject to an exit fee of no more than 1% (exclusive of Value Added Tax/VAT). No redemption fee shall be deducted if redeemed beyond seven (7) days from the time of investment.
Use of Proceeds	The proceeds from the Offer shares shall be invested in short-term fixed income securities and instruments with portfolio duration of one (1) year or less.

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THIS FUND IS FOR YOU IF:

- You want to park your money while waiting for better opportunities but you don't want to be limited with low savings returns or locked by time deposits
- You are retired and want to park your retirement pay in an alternative instrument with returns better than savings or a time deposit
- You want a portion of emergency funds to generate a few returns rather than leaving it all in savings

FUND FEATURE

The Fund	The Fund is a Philippine corporation registered as an open-end investment company under R.A. 2629 and R.A. 8799, on March 1, 2018 under SEC registration No.CS201801646. The Fund's main objective is to seeks good returns through current income by investing in fixed income instruments and securities with a portfolio duration of less than one (1) year.
Classification of the Fund	The Fund's portfolio may consist of fixed income instruments such as, but not limited to, government securities, high grade commercial papers, promissory notes, other deposit substitutes, and other fixed income instruments or securities. The Fund can be considered conservative.

ELIGIBLE INVESTOR

The shares of the Fund may be purchased and held by any person of legal age or duly organized and existing corporations, partnerships or corporate entities regardless of nationality. The Investor shall declare and warrant that there are no legal restrictions prohibiting the purchase of the shares applied for and that the Investor is otherwise eligible throughout the duration of the period that the Investor remains a stockholder of the Company.

Foreign investors interested in subscribing to the shares should get information on the applicable legal requirements under the laws and regulations of the countries of their nationality, residence or domicile and as to any relevant tax or foreign exchange control laws and regulations affecting them personally.

INVESTOR PROFILE AND INVESTMENT SUITABILITY

Prior to account opening, the Fund shall perform an investor profiling process for all investors under the general principles on client suitability assessment to guide the investor in choosing investment outlets that are best suited to their objectives, risk tolerance, preferences and experience. The profiling process shall, at the minimum, require the client to provide relevant information thru the Suitability Assessment Form (SAF) and classify them according to their financial sophistication and communicate the SAF results to the Fund. The Fund is exposed to fixed income securities and is suitable for conservative investors with short term (<1 year) investment horizon.

REQUIREMENTS FOR ACCOUNT OPENING

Any qualified investors may submit the following documents through the principal distributor, FAMI, or through any authorized investment solicitor:

The Know-Your-Customer (KYC) documents (may be updated from time to time)

- a) Account Opening Form (AOF), Customer Data Sheet (CDS), Signature Card (per investor)
- b) Photocopy of at least one (1) valid government-issued ID
- c) Subscription/initial payment.

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For investors other than individuals, the following documents, in addition to the AOF, CDS, Signature Card and valid government-issued ID, must be submitted and shall be considered integral parts thereof:

- a) Investor's SEC Certificate of Registration, Articles of Incorporation and By-Laws;
- b) Latest Audited Financial Statement (AFS);
- c) Latest General Information Sheet (GIS);
- d) Notarized corporate secretary's certificate setting forth the resolutions of the Investor's Board of Directors or equivalent body:
 - i. Authorizing the purchase of the shares of the Fund;
 - ii. Designating the signatories for the purpose; and
 - iii. Certifying the percentage of capital stock held by non-Filipinos.

Applications for the number of shares and the applicable NAV are subject to acceptance and approval by the Principal Distributor. The Issuer or its Principal Distributor reserves the right to accept, reject, or reduce the number of shares subscribed for in any application at its discretion in such a manner that it may deem appropriate.

OFFERING PRICE

The net asset value computation shall be made in accordance with the valuation method indicated in the prospectus and shall be applied consistently. Any change in the NAVPS computation or valuation method shall be subject to approval by the Securities and Exchange Commission (SEC).

The price at which the securities are to be sold is at the NAVPS computed at the end of each banking day. The Fund has no sales load fee.

The daily cut-off time for the receipt of the subscription proceeds shall be 12:00 NN (may be updated from time to time). The shares shall be value based on the NAVPS for the same banking day if the proceeds are received on or before the said cut-off time. For subscriptions received after the cut-off time, it shall be deemed to have been received the following banking day.

REDEMPTION OF SHARES

Investors may redeem/withdraw their existing number of shares by submitting a duly signed Redemption Form accompanied by a photocopy of one (1) valid government-issued ID to the Principal Distributor or to the network of redemption centers acceptable to the SEC.

For redemption requests submitted before the daily cut-off time of 12:00 NN (may be updated from time to time), the redemption price shall be computed based on the NAVPS on the same banking day when such request is received. Should the request for redemption be received after the said daily cut-off time, it shall be valued at the NAVPS of the following day.

An investor is allowed to switch every calendar year for each FAMI fund under every account he/she maintains. Sales load for fund switches, are subject to conditions (may be updated from time to time): fresh placements from money market fund, if switched to other funds, would be subject to the normal entry fee; fund switches may be a partial or full transfer from one FAMI fund to another; and the transferred amount should be beyond the originating fund's minimum holding period otherwise redemption out of FAMI funds would be subject to exit fee of 1%.

Payments for shares redeemed, less any redemption charges and taxes applicable shall be made within seven (7) banking days from receipt of the request for redemption. Redemption proceeds can be made available to the Investor through bank remittance or to other payment channels acceptable to the SEC.

The Fund may suspend redemption or postpone the date of payment for redemptions in accordance with R.A. 2629 and/or the Implementing Rules and Regulations of the Investment Company Act (ICA) including its amendments as applicable. The SEC motu proprio or, upon the request of the Fund Manager, may suspend the redemption of securities of ICA if:

- a) The exchange, where eighty percent (80%) of the securities in the Fund's portfolio, is suspended;
- b) Eighty percent (80%) of the securities in the Fund's portfolio, could not be traded or liquidated; or

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c) Whenever necessary or appropriate in the public interest or for the protection of investors.

If the request for suspension of redemption of shares or units is made by the Fund Manager, for any of the grounds mentioned above, the approval of the Independent Oversight Entity (IOE) must be secured.

The SEC shall provide the period of suspension of redemption which shall not be more than twenty-one (21) business days, unless an extension is approved by the Commission En banc.

MINIMUM HOLDING PERIOD AND REDEMPTION CHARGES

There shall be a minimum holding period of at least seven (7) days and redemption fees shall be deducted out of the redemption proceeds depending on the retention period of the Investor:

Retention Period	Fee
Less than 7 days	Maximum of 1% (excluding VAT)
7 days and beyond	None

BENEFITS TO THE INVESTOR

Mutual funds make saving and investing simple, accessible, affordable. They offer professional management, diversification, liquidity, affordability, convenience, and ease of record keeping, as well as strict government regulation and full disclosure.

Professional Management	Even under the best of market conditions, it takes an experienced investor to invest prudently, and a further commitment of time to monitor those investments. With mutual funds, experienced professionals manage a portfolio full-time, and decide where to invest based on extensive research.
Diversification at Low Cost	Successful investors know that diversification will reduce the adverse impact of a single investment. Mutual funds provide diversification to your investment portfolio automatically by holding a wide variety of securities at a fraction of the cost of making such investments independently.
Liquidity	Liquidity is the ability to readily access your investment. Mutual fund shares are liquid investments that can be bought or sold on any business days as required by the law.
Convenience	Purchase of fund shares shall be through a broker, bank, accredited agent or any authorized distributor
Protecting Investors	Not only are mutual funds subject to internal standards, they are also highly-regulated by the SEC which has a direct and indirect impact on the environment where mutual funds operate.

DESCRIPTION OF BUSINESS

The Fund is a Philippine Corporation registered as an open-end investment company on March 1, 2018 under SEC Registration No. CS201801646. The Fund is an open-end investment company engaged in the sale and distribution of mutual fund shares, and invests short-term (portfolio duration of less than one year) fixed-income securities and instruments in accordance with the policies and limitations of this prospectus and other applicable laws.

There are no sales or revenues and net income contributed by foreign sales (broken down into major markets such as Western Europe, Southeast Asia, etc.) for each of the last three years.

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PLAN OF DISTRIBUTION

FAMI is licensed by SEC to act as Investment Company Adviser/Manager, Administrator and Principal Distributor of mutual funds.

Being the Principal Distributor of the Fund's shares of stocks, it intends to increase its marketing network and accredit sub-dealers or agents to sell the Fund's share.

KEY PERFORMANCE INDICATORS

The Fund has identified the following as its key performance indicators:

Net Asset Value per Share	NAVPS slightly grew from Php1.0481 at the end of December 2020 to Php1.0580 at the end of December 2021. The Fund's average daily net asset value increased by Php1.19Billion from the 2020 balance of Php717.90Million to Php1.91Billion in 2021.
Sales for the year	The Fund has total sales of Php2.51Billion for the year ended December 31, 2021. This is 12.10% higher compared to Php2.24Billion from previous year.
Redemptions for the year	The Fund had total redemptions of Php1.19Billion for the year ended December 31, 2021. This is 3.78% lower compared to Php1.24Billion from previous year.
Net Income vs. Benchmark	The net income of the Fund, on a year-on-year basis, improved by Php4.93 Million from Php12.96Million in 2020 to Php17.89 in 2021.
Market Share vs. Benchmark	As of December 31, 2021, the Fund held a 1.47share in the Money Market Funds category while 0.62% shares among all mutual funds in terms of net Assets. On the basis of account holders, the Fund has 497 outstanding accounts or 0.55% of the total number of accounts in this mutual fund category.

The following basic ratios measure the financial performance of the Fund for the years ended 2021, 2020 and 2019:

Performance Indicators	2021	2020	2019
Return on assets ¹	0.83%	1.34%	2.82%
Return on equity ²	0.85%	1.40%	3.06%
Cot to income ratio ³	32.50%	23.60%	20.57%
Net asset value per share ⁴	Php1.0580	Php1.0481	Php1.0534
Earnings (Loss) per share ⁵	Php0.1874	Php0.0177	Php0.1211

¹ Net income over average assets. Average assets for year ended December 31 were computed based on the average of the beginning and ending balances.

² Net income over average equity. Average equity for year ended December 31 was computed based on the average of the beginning and ending balances.

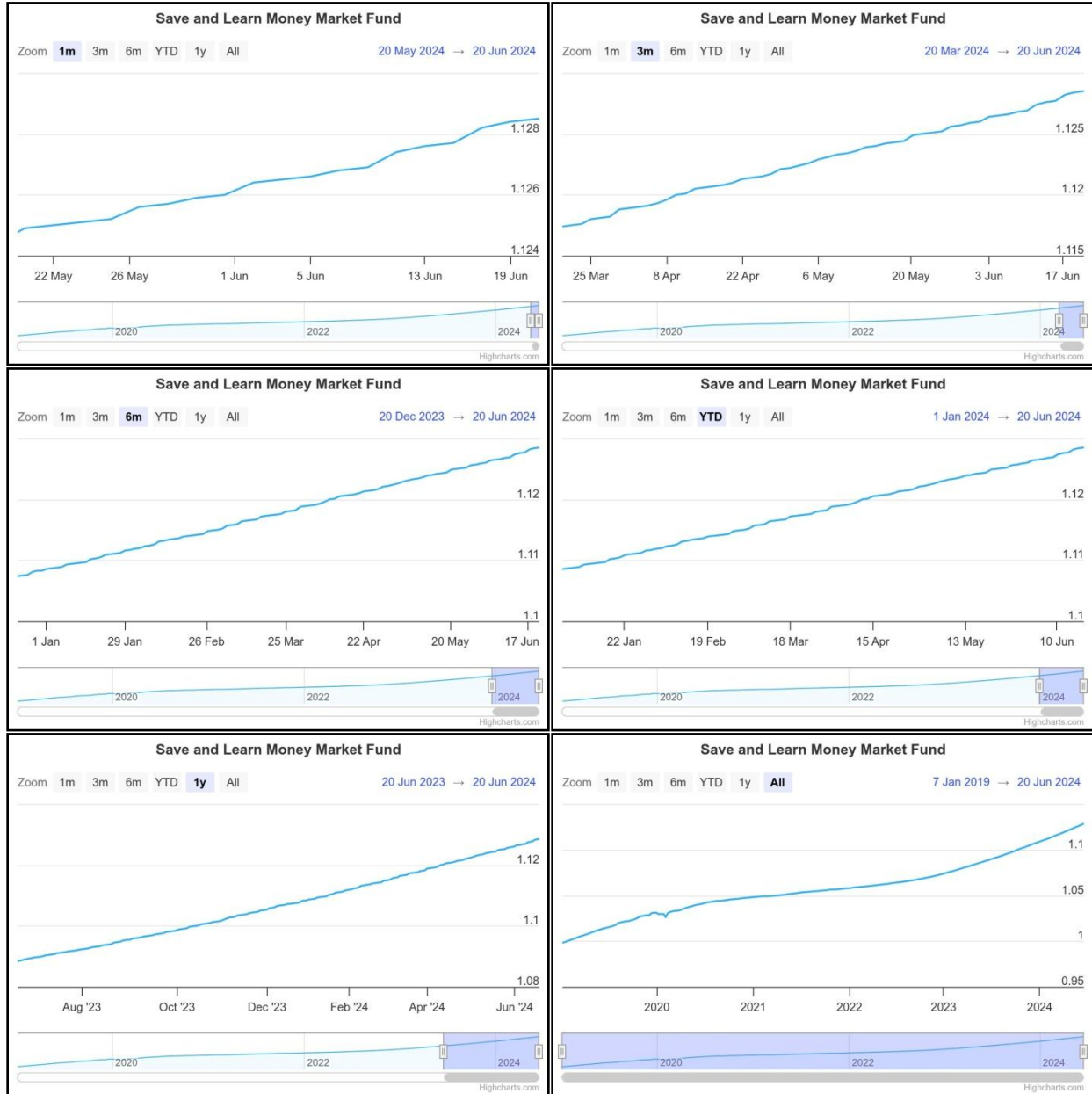
³ Operating expenses for the cost-to-income ratios do not include provision for probable losses and provision for income taxes.

⁴ Net asset value per unit by deducting total liabilities from total assets to come up with the Net Assets and dividing with the outstanding number of shares for the year.

⁵ Net income divided by weighted average number of common shares.

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FUND PERFORMANCE



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