Stock Market Tutorials Philippines – Complete Guide

A complete guide and stock market tutorials in the Philippines about stock market investing and trading in the Phil. Stock Exchange. This is the blueprint to follow especially if you are a beginner or a starter in investing in stocks. Following and understanding the fundamental and technical strategies of investing and trading stocks will surely make you a millionaire in a few years' time or even a billionaire if time permitted so…

I made this framework of tutorials for everyone especially my avid readers here at Philpad. You know who you are. And for newbies who I want to welcome gladly and chat in the comments and in our Facebook and Google+ page. PDF may be available soon too.

Important notes:

Please read the following posts one by one because there is no shortcut in making money. There is no shortcut in learning things. Investing is a serious business and you should know the basics of it.

Keep calm and make millions of money!"

Stock Market Tutorials Philippines

Step by Step Guide in Investing and Trading Stocks in the Philippine Stock Market:

Just tap the links below to visit the pages corresponding to the topics.

INTRODUCTION:

- Why should you Invest in Stocks?
- How to become a Millionaire in 5 Years?
- 2 Amazing Ways to Invest in Stocks
- What is Peso Cost Averaging and How does it Work?
- Lump Sum Investing vs Peso Cost Averaging Method

You are involved with investments now. I'm glad you know what you're getting into and the awesome benefits of it."

- Requirements to Invest and Trade in the Stock Market
- Best Online Stock Brokers in the Philippine Stock Exchange
- My First Investment: Tips for Beginners on Investing Stocks
- How to Open COL Financial Account Online
- How to Fund COL Account using BDO
- COL Financial EIP: Easy Investment Program Review and Stocks List 2015

Now what? Geez you're ready to surf the waves of the stock market!"

- When should you Buy Stocks in the Stock Market?
- How to Buy Stocks Online using COL Financial?
- Best Stocks to buy in the Philippines 2015
- When should you Sell Stocks in the Stock Market?
- How to Sell Stocks Online using COL Financial?
- Top 30 List of Companies in PSEi 2015

Don't be too overwhelmed. Have your favourite frappe to absorb each knowledge you learn."

- How to use Fundamental Analysis to pick Stocks to buy
- Why I use Magic 10 Strategy Investing in the Stock Market

I suggest you BOOKMARK this page so you can easily use and return to this page. Because I'm going to add more posts about this series of guides and tutorials this week.

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Ultimate Guide on How to Invest in Stocks in the Philippines

Share this on your favourite social media network and receive blessings:
Many readers requested an easy and complete guide on how to invest, buy, sell and trade stocks in the Philippines so I am sharing this page for you all now. I recommend you read this post completely, if not you can leave right now and be on Facebook perhaps and make Mark Zuckerberg richer. If you proceed, congrats

because you now have one of the major things a good investor must have – willingness to learn. Who knows after reading all of this, you decide to buy your first stocks of Facebook, or Google or Apple. Yay, which sounds so nice isn’t it? Being a stockholder of those big companies.

Trading could give you this money and more…
Truth is you can but I suggest you start from your dear home, the Philippines. Because it’s where you live and you are familiar with the companies already. You can easily monitor what’s going on with the economy. Just jump the boat of international trading once you learned the ways. Investing is a serious business. Speaking of the Philippine Stock Market, not everyone knows that it is one of the oldest stock market in the Asia Pacific. What does it say about us? It means our country had an active stock exchange even when other countries in Asia were just starting to boom. It means we must be proud of it and take time to participate. It’s here and has been here all along.

Why invest in stocks?

This is just an illustration of how anyone can earn money investing in stocks.
Assuming a growth of 10% per annum

Why should we invest in stocks? Simply because your stock investment could give you bigger return than regular bank products like savings and deposit accounts. Geez, do you know the interest rate for savings account here in the Philippines? It is .25% as of today 2014. Don’t forget they are subject to Withholding Tax. Technically your stock investment could give you 50% or more in a blink of an eye.

Yes, technically it could make anyone a millionaire in a moment especially if his stocks value climbed the Mt. Everest. You know what I mean.

What would I earn from investing in the stock market?

- Money – it depends upon your investment, the value of the stocks you hold and the value when you sell them. You also earn from cash dividends. Choosing the right company to invest with is vital to earn thousands, hundred thousand, millions or billions.
- Self-worth – if you became a stockholder, that means you are part of the 1% of the population of Filipinos who participate in the stock market trading. It gives pride and self-confidence too. It also means you are not afraid of risk. Life is short, "if you don't take risk, you'll be a wasted soul."
- Skills and knowledge – being a stockholder also means you are financially literate. In trading, you'll learn more about the stock market, the economy status, financial and corporate aspects, top performing companies, profit and loss.
- You earn a part of a company –if you have stocks of a company, you are part of it. Even if it's just small amount, technically you can call yourself a stockholder. Stocks are shares of ownership of a corporation. If you became a Major Stockholder, you can be in the corporate or board room. Know what I'm saying?

Requirements in investing in stocks in the Philippines

It doesn't require you to be rich or poor though it requires you to be wise. Before you invest in the stock market, you must have these 5 things:

Knowledge – you must have basic knowledge and understanding about the stock market, how things work, how to buy and sell stocks, when is the best time to buy is and sell stocks, what are the top performing companies, what is the latest trend, how is the economy, what is technical analysis, etc. – in short, you must know the Market. The market is the arena and you need to get to know the arena and the players. Some serious investors attend seminars just to learn more about investing in the stock exchange. There are free seminars offered by brokerage firms and the PSE Academy. If you don't find seminars in your place, no worries because you can still learn by watching webinars, and reading pages like this in Philpad's Money section.

Time – how much of your time can you invest with this? In trading, you need to monitor the economy and the business world to know when to buy and sell your stocks. Usually traders have target time when to sell what they hold. Those who can't monitor the market all the time, they choose to invest periodically and use the Peso Cost Averaging Method instead or just rely on their stock broker's advice.

Money – you can use your money sleeping in your savings account or you can invest a part of your regular income monthly buying stocks. The minimum amount to open an online trading account is P5000. You can invest that amount or more monthly or periodically if you want.

You, as an investor – are you an aggressive or passive or conservative type of investor? Assess yourself. If you don't know about yourself, your capacity and ability to take risk, then don't put your eggs in the basket yet. Are you investing for a long-term or short term?

Risk tolerance – investing in the stock market may sound so scary especially to beginners. Don't be afraid. Just think of the reasons why rich people become richer… Investing may be risky and may incur profit and loss. You can avoid loss if you focus in investing on the well proven companies which will stay here no matter what. Long term investing using the Peso Cost Averaging method is well proven.

How to invest in the stock market in the Philippines?

If you find yourself ready, then you must:

- Find a Stock Broker – you must have a stock broker to deal with when you buy and sell stocks. We have the list of Best Stock Brokers in the Philippines here. You can either have one personally or have an online account. Find the list of licensed stock brokers from the PSE by calling them. I recommend doing the second option which is opening an online account from the accredited online trading brokers in the Philippines. Minimum fund is P5000. It is like opening a bank account so the requirements are the same – valid IDs, specimen signature, and the application form they will provide. Once you have an active stock trading account you are a stock investor then and you can start buying your stocks and selling them when you want.
- Invest – invest in a company that is performing well. If you are very risky, you can surf the waves of the stock market. Different investors have different strategies. You'll discover yours eventually. There are those who buy in a day and sell the same day. Like I said, as an investor you must have your target time and target stock value. Don't be too greedy.

I consider it a smart way to use the Peso-Cost-Averaging Method and follow DailyPik's stocks wherein you buy stocks from a Blue-chip company (top performing company) periodically (eg: monthly) for a continuous time and maintain them for a long-term, like 5 years or more. After that, see how much you gained. 🙂 Read our post about "How to be a Millionaire in the Philippines in 5 Years."

Top performing companies I recommend to invest with:

Ayala Land (AC)
Jollibee (JFC)
Universal Robina Corp. (URC)
SM Investments (SM)
PLDT
SM Prime Holdings (SMPH)

There are more on the list…

These are well known and well-proven companies but historical standing and data do not guarantee returns

Secrets of Successful Stock Investing

- Invest early because time is money.
- Invest regularly. Investing stocks regularly from a well performing company is proven profitable even if stock prices go up and down.
- Invest long term. Like I said, time is money. Money and capital yield higher after many years.
- Diversify your money. Build your wealth by putting your fund to different stock investment wheels like Mutual Fund in Equity and Trust Fund in Equity.
- Thank God and share your blessings to your loved ones. What is a blessing after all if left unshared.

How to buy and Sell Stocks?

Choosing the online way of trading, buying and selling is so easy. You can buy or sell in your fingertips. You don’t need to call a broker. Just have your active stock trading account online and you can see your portfolio anytime. You can even see financial news and updates, view watch lists and live graphs. You can view your account, see stock quotes, stock positions with current market value. Trading hours starts from 9:30am to 3:30pmPhilippine Time. You can withdraw proceeds or fund your account online too if your bank account has an active online banking feature. Online trading account by the way charge nominal fees like commission fees, transaction fees, VAT and other little fees. You’ll know these in the FAQS or Terms of your online broker.

Buying Stocks Online in the Philippines

Remember trading hours in the Philippines starts from 9:30am to 3:30pm. In this screenshot, as an example, I used one of the most reliable and trusted Online Trading platform in the Philippines, COL Financial (formerly known as CitisecOnline). Log in to your account and go over Trade, then tap the Buy button. Assuming you are buying shares of stocks from Jollibee Foods Corporation, type JFC beside stock code and press Quote, Main Board will display details about JFC. Focus on the Main Board and you’ll see columns for Bid and Ask. Bid details are in green, while Ask details are in red. Since you are a buyer, you’ll focus on the Ask section. Ask section displays the stock prices being asked/offered by stocks sellers. You’ll see too how many are selling. In the example, I chose to buy the middle offer (price of 151.10 per share). So type that price on your Oder Details. Type how many shares you want to purchase too. If you are under or over the allowed limit, a tab will appear. Otherwise, you may proceed. Preview your order then confirm to buy.

Selling Stocks Online in the Philippines

On the other hand, you have to select Sell button to sell your stocks. Assuming you have stocks in BDO and you decided to sell them when the price went 30% up, in the screenshot, it's the same as our example above but this time, focus on the Bid column since they display the buyer's bid info. Type the number of shares you wish to sell and the price you choose from the bid (usually you'll choose the highest bid price). Preview your order and confirm it.

Read more by going to “How to Buy, Sell, Trade Stocks in the Philippine Stocks Exchange and Market“

Online Trading Trial for Beginners

Wanna try the online trading? No worries, you can test-drive by just opening a demo account. A trial account is usually valid for 7 days. You can practice trading yourself before the real thing. You can also see the trading platform services and features your Online Broker offers. First, choose which online trading broker you want to use. See the list of online trading brokers accredited by the Philippine Stock Exchange here. All of this websites are secure.

I’ll be posting more investing and trading guides soon. Geez this is already almost 2000 words. So let’s discuss some more topics soon. Cheers!

My Quote for today:

Wise people buy Apple gadgets…wiser people buy Apple shares… wisest people do both.”

Are you ready to learn more about investing? Read our related articles below. Cheers!

How to become a Millionaire in the Philippines in 5 Years

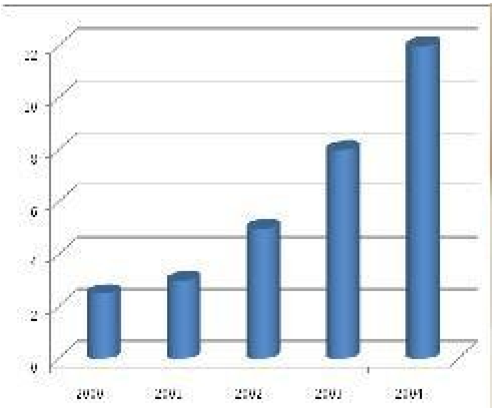
Share this on your favourite social media network and receive blessings:
Can a Taho vendor become a millionaire in just saving P2000? Can a regular employee who earns 10,000 to 15,000 a month become a millionaire in 10 years? Can you earn 5 million pesos in 5 years? The answer to each question is YES. Take note networking and is not involved on this. I’m gonna share about becoming a millionaire here by investing in stocks using the Peso-Cost-Averaging method. There are other ways to earn millions but I’m NOT gonna talk about the ‘others’ here.

How to become a millionaire in the stock market?

Why invest in stocks?

Yes, invest not trade. There's a difference between the two. I'm talking about investing in stocks for a long term here. Like 10 years or more. Trade is buying and selling stocks in a day or few. Investing involves long term. If you will be investing in stocks every month for let's say 10 years, you'll surely accumulate millions of pesos because your fund will grow through capital appreciation and dividends.

To understand it better, imagine you have an apple seed and you will plant it now. After many years, the seed will become a tree and will bear fruits. It will extend more branches and bear more fruits year by year. Soon you can have thousands of apple trees. Imagine the profit you have earned after few years. Time is money.




To understand it more, speaking of Apple, do you know the stock price per share of Apple before iphone came along on June 2007? It was around $200. Now (March 2013) it's around $444 and it was even around $750 at some point last year 2012. If you had hundreds of share and you do the math, you gained so much.

This kid has an ipad and wants some more….

To get it even better, for example you became one of the major stockholders of Jollibee and owns now 10% of capital and Jollibee was worth 2 billion that time. After 10 years, it expanded globally and now worth 20 billion. Hey, remember you own 10%? That's 2 billion now. That's just an example. See the stock chart of JFC (Jollibee Foods Corporation) below

JFC Stock Chart (5 Years) taken from Bloomberg

Ok, I’m just trying to make a point there. Time is the most precious asset and choosing the right company to invest with is so important to earn profit in the future. Don’t just invest, be part of a huge company which will obviously be here after 10 years or more.

Another example why time is money:

Why do we contribute to the SSS or GSIS every month? Simply because to have a generous retirement fund in the future. The more years of contributions, the more our pension would accumulate. It’s kinda same thing with investment earnings through compound interest. As Einstein said,

compound interest is the greatest mathematical discovery of all time.

In pension, age is a big factor because your pension will be computed based on your CYS (creditable year of service) and some other factors like monthly salary or contributions.

So time value of money makes sense there right? The earlier you started investing, the more you will receive in the future. If you still can’t understand it, I suggest have a short break and indulge with Jollibee hot-fudge sundae. It makes my brain work well…perhaps it could do the same somehow. Besides, I have stocks at Jollibee (smiles).

Why Peso-Cost-Averaging?

- Because you don't have to monitor the market constantly and you're not an expert
- Because it's not too risky
- Because reality is – trading in the stock market is dangerous. One day, economic growth could be amazing; the other day there could be crisis. In order to avoid losing your money and risking it, choose investing in stocks by using the Money-Cost-Averaging method. We call it peso-cost-averaging here since peso is our currency.

PCA involves investing a fixed amount of money at regular intervals over a long period of time. Example, you set aside a portion of your income, let's say P5000 every month in a period of 10 years. You use that P5000 to buy stocks from a certain company that you believe will still be performing well after so many years. Companies like:

Ayala Land, Inc.

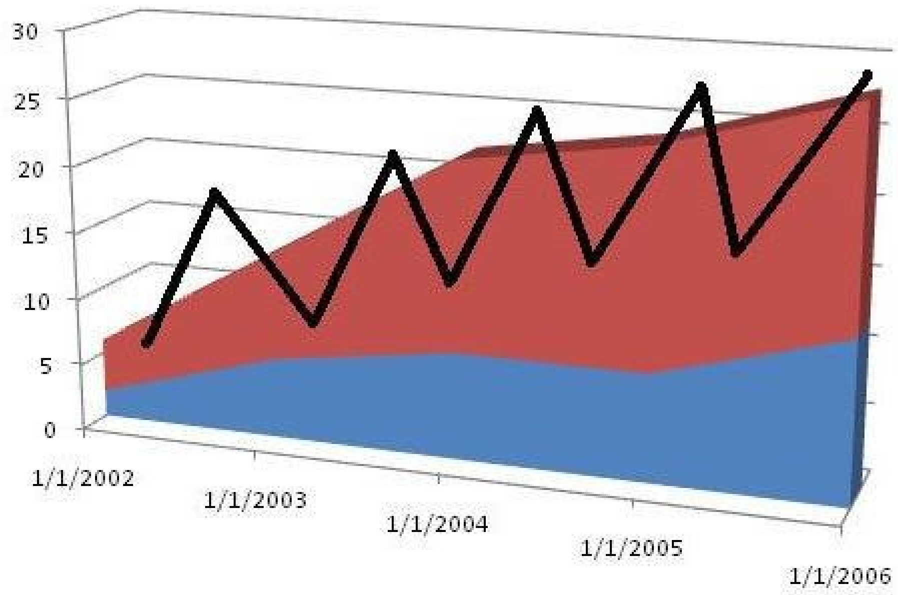
SM Prime Holdings, Inc.

Jollibee

PLDT

BDO

and many more. Choosing the right company is so important. Make sure you practice buying your stocks regularly from the chosen company regardless of the stock price. Choosing the right company will give you high returns in the future.



This graph demonstrates how peso cost averaging works. Whatever the status of the economy, whether stocks price are high or low, buy still and keep practicing the PCA, you will profit anyway.

2 Ways to Invest in Stocks using the Peso-cost-averaging Method

Via online broker

Nowadays, we don't have to call someone to invest or buy stocks from companies participating at the Philippine Stock Exchange. We can do everything online. Just choose your Online Broker and open an account with them. It's so easy and much convenient. See the accredited online brokers in this page. BPI Trade and COL Financial are one of the well known online brokers. Personally, I follow the stocks from DailyPik coz I find them so effective and profitable. You can also choose brokers' Easy Investment Programs that use Peso Cost Averaging or if you want, just open an account and practice the method yourself.

Via UITF Equity Fund or Mutual Fund in Equity

Some banks like BDO offer Easy Investment Plan through UITF Equity Fund. That kind of UITF involves stocks. With this route, your investment is handled by a fund manager which monitors everything. They are experts and professional fund manager meaning they are already familiar with the economy and the market. They have their smart strategies for good results. Holding companies are also very good. You can always see your Equity Fund Performance Report every quarter anytime.

Mutual Fund in Equity is also another way to invest in stocks as it also focus on stocks. Know more how to invest in mutual funds in the Philippines.

Now answering the questions one by one:

Can a *Taho* vendor become a millionaire in just saving P2000?

Let's say a *Taho* seller earns P300 a day and he works 26 days a month. That will give him 7,800 a month. And he may have a family to feed and support so let's say he could just save 2,000 a month. If he could invest his 6,000 every 3 months regularly for 20 years, our Taho seller can surely have approximately 5 million or less. Since some online brokers require minimum of 5,000, he could just invest 6,000 in the stock market every 3 months and practice that up to 20 years. So the answer is YES. If you don't believe me, you better read Bo Sanchez and learn the ways how her maids invest in the stock market.

Can a regular employee who earns 10,000 to 15,000 a month become a millionaire in 10 years?

Let's say your salary ranges from 10,000 to 15,000 a month. You less your expenses, maybe 5,000 will remain. If you are a shopaholic, please stop reading this. If you love buying the latest gadgets and just earn this salary range, please forget about this. If you are not really serious in saving money and are not disciplined enough, just try something else. Literally, 5,000 a month for 10 years would give you 600,000 if you save them on hand. If you save them in a bank, they would earn interest but that is not much. If you want to earn millions out of it, invest your 5000 a month in the stock market. If the *Taho* vendor earned less than 5 million from his investment, what more you? So the answer is YES. Take note, time is money. If you want to earn more millions, extend your target period from 10 years to 15 years or more.

Can you earn 5 million pesos in 5 years?

I assume now you know the concept of this thread. I assume you are not a *Taho* vendor and you are earning more or double or triple of those salary ranges discussed before. Maybe you are an OFW so your salary when converted to pesos will amount to hundreds of thousand every month. 5 million pesos in 5 years is so possible for you then. If you will still try the PCA method 40,000 every month for 5 years could give you close amount to 5 million. But then again, I expect you are earning more than the average bracket mentioned before so hey, I'm sure you know other channels on how to get your millions in just a short time – not just thru stocks but also thru business, interest income, trust funds and other vehicles.

Assuming the examples above grow by 10% per year. This is only an example.

How to become a millionaire in the Philippines for one year?

That question is easy for you to answer now.

Conclusions:

- The earlier you invest, the more money you will earn in the long run
- Time is gold and time is money.
- The key to Peso Cost Averaging technique is choosing the right company where you will buy stocks, choosing to invest long term and following your chosen time and amount to invest regularly.

Remember, money is not everything. There are far more important things than money – love, friendship, health and faith in God. Have all of them and you would be happy a billion ways. – Fehl

2 Amazing Ways to Invest in Stocks and Earn Millions

Everyone can invest in stocks either directly or indirectly. 2 amazing ways are what I'm going to share with you right now. It's investing directly in the stock market and investing indirectly by means of equity funds from Mutual Funds.

I’m sure you wonder which is better. My answer would be none because they are both considered as best investments. If you have neither any of them right now, you are losing so much money and opportunity. You know already why if you read our previous post about “why should you invest in stocks.”

What are Equity Mutual Funds?

Equity Funds offered from Mutual Fund companies are also stocks investments. As a matter of fact, some investors also call equity funds as stock funds because these funds participate on equities listed in the Philippine Stock Exchange. Some Mutual Funds mix them a little bit of other money instruments and securities but majority of EF are invested on stocks of blue-chip companies. Like stocks, they could also generate dividends if chance permits.

All you have to do is invest and you will earn money even when you’re spending beach holidays somewhere

Your Mutual Fund Company is your fund manager. They are experts and all you have to do is place or invest your funds with them and earn money.

What is investing in the Stock Market?

Investing in the stock market is literally buying stocks from giant companies. It’s buying and buying shares of stocks and maintaining them to grow. It’s continuous buying of stocks. In the long run, the value of your total stocks will grow tremendously and surprisingly profit you.

photo credit: Sailor Wheel Tumblr

If you’re investing in the stock market directly, you are the captain of your ship.

With directly investing in stocks, you are responsible for the management of your funds. You are the one who controls the buttons. You are the one who should know when to buy and when to sell them. Only you can profit money or lose from it all.

How do you earn millions of money with stock investments?

Your stocks will accumulate and appreciate in value if you invest long term. If you invest continuously for 7 years or so, from the best companies, you will surely accumulate millions when the companies you invested your stocks with grow 15% every year. If you invested early, lucky you for you will have so much money.

It has been proven that the earlier you invest, the wealthier you will become.

1969	$4,640,976
1968	$5,543,389
1967	$9,734,731
1966	$6,131,385
1965	$11,086,778
1964	$10,501,000

Business Insider/Elena Holodny

source: Business Insider

According to Business Insider, if you had invested $1000 with Warren Buffett back in 1960-something, your $1000 could be worth $10 million+ by now.

Do you want to copy the stocks I invest with right now? Join DailyPik and start building your millions.

What is Peso Cost Averaging and How does it Work?

What is Peso Cost Averaging and how does it work for investments? I'm sure you always read or hear about PCA but you're wondering how it works, how it makes money, why it's important, why lots of investors are applying it on their investments and why you should too.

Peso Cost Averaging is a time-tested (well-proven) method of investing wherein you buy shares of stocks or units of funds regularly over a period of time. You can place funds or buy shares every month or twice a month or every time you have money. It's up to you when as long as you invest regularly and periodically until your target time or until your investment goal has reached its target period.

How to invest using Peso Cost Averaging?

You must decide and determine the following:

- How much money you want to invest (P5000, P10,000 etc.) – it is recommended to invest at least 20% of your regular income
- When do you plan to invest it? (1x, 2x, 3x a month, quarterly etc.)
- Your target time – how long do you want to keep your funds invested? The longer the time, the better.

Invest your money regularly for a period of time

How will you make money using PCA?

It is very important to invest with the right companies to receive great returns or profit. If you are investing on Mutual Funds, choose the best mutual fund companies because they have already proven great track records. If you're investing in the stock market, choose the giant companies that you are sure would be here for another 50 years or so. These big companies have excellent growth stocks track records.

Because you invest regularly, you are adding and putting up more shares or units of investments on your funds whether the market is up or down. You are also minimizing risks by maximizing your earnings and letting them grow over time.

Peso Cost Averaging Computation:

I'm sharing here how PCA works relating to stock investments. In the sample below, assuming I decided to use around P5000 to buy stocks every 30 days. Notice that whether price of stocks is high or low, I still gain profit in the end.

Date Bought	Stock Price	Amount Invested	Number of Shares	Total Amount Invested	Total Stocks Owned	Stock Value	Gain or Loss
Jan/15/2014	40	5,000	125	5,000	125	5,000	0
Feb/14/2014	42	5,040	120	10,040	245	10,290	250
Mar/16/2014	40	5,000	125	15,040	370	14,800	-240
Apr/15/2014	45	5,175	115	20,215	485	21,825	1,610
May/15/2014	50	5,000	100	25,215	585	29,250	4,035
Jun/14/2014	45	5,175	115	30,390	700	31,500	1,110
Jul/14/2014	52	5,200	100	35,590	800	41,600	6,010
Aug/13/2014	55	5,225	95	40,815	895	49,225	8,410
Sep/12/2014	59	5,015	85	45,830	980	57,820	11,990
Oct/12/2014	52	5,200	100	51,030	1,080	56,160	5,130
Nov/11/2014	65	5,200	80	56,230	1,160	75,400	19,170
Dec/11/2014	64	5,120	80	61,350	1,240	79,360	18,010

If you are currently investing in stocks, you can use and download this [Excel Format] I got from Fitz Villafuerte, so you can easily compute your earnings every month.

Another sample here is taken from my Equity Fund which shows gains every placement of units I bought. Sample below is an investment of 2000 every month.

Invested Amount	No. of Units	Amount as of (09/25/2014)	Unrealized Gain / Loss
11,938.00	29.5391	13,163.02	1,225.02
11,572.86	31.8105	14,175.19	2,602.33
10,369.09	25.0486	11,162.00	792.91
2,000.00	4.7909	2,134.89	134.89
2,000.00	4.7064	2,097.24	97.24
2,000.00	4.5889	2,044.88	44.88
39,879.95	**100.4844**	**44,777.22**	**4,897.27**
39,879.95	**100.4844**	**44,777.22**	**4,897.27**

Conclusion:

Peso Cost Averaging is a very reliable and safer method of investing because you will earn money in the long run.

Lump Sum Investing versus Peso Cost Averaging

A lot of readers here were asking which is better: lump sum investing or periodic investing. That is why I am sharing this topic here to discuss the comparison further. Two common investment strategies are Lump Sum investing and Peso Cost Averaging method. Let us first compare and talk about the two before we give the pros and cons, advantages and disadvantages of Lump Sum and Peso Averaging investing.

What are Lump Sum Investing and Peso Averaging Investing?

- Lump Sum Investing – is putting all your funds at once. It is a one-time or single placement of investment. Gain/Loss is computed at present value of the units or shares at time of redemption of the amount.
- Peso Averaging Investing – is investing on regular intervals over a period of time. It is also called periodic investment plan wherein you invest your funds monthly or whenever you wish. Gain/Loss is computed at the average amount of the units or shares.

These two methods and strategies of investments can be applied in buying shares of stocks or stocks investments, investing in mutual funds, investing in UITFs (Unit Investment Trust Funds) and other funds. If you're directly investing in stocks, ask your broker for any PCA plan. If you're investing Mutual Funds, ask your Fund Manager for this product. If you're into UITF, ask your bank or Trust representative.

How do you invest darlings?

Who Usually Invest Lump Sum?

Lump Sum or single placement investment is usually applied by investors who are very much not afraid of risks or already aware enough of what might happen in spite of risks. They usually have big amount of money set aside sleeping in their vault already and are very much financially stable. When I say financially stable, that means you have money or income coming regularly and that you have excess funds over basic expenses and necessities. You don’t have to wait for few months to save and buy a thing you fancy.

Who Usually Invest Peso Cost Averaging?

Investors apply Peso Cost Averaging method depending on the frequency they save or set aside money. They add funds to their investment whenever they wish or on regular intervals (example: every 10th, 15th, 25th and 30th of the month.

This method is usually chosen by investors who are scared of uncertainties knowing that the market would drop extremely any time so they don’t want to regret investing the wrong way. In short, it’s for conservative investors who believe that investing regularly will minimize losses and produce sure profit in the long run. Whether the market is low or high, you will win and earn money in the process. They choose PCA because on average, they still have other ways to spend the money with.

Which usually gives More Profit?

Time and money are the biggest factors in earning profit. Either Lump Sum or PCA can give you big money, it just depends on the amount you invest, the types of funds you joined or the time you plan to maintain the investment until you withdraw all of it.

To dig deeper, I put the data below for historical comparison of Lump Sum vs Peso Cost Averaging investment using one of the my favourite Equity Funds, BDO, as an illustration. This illustration below by the way, is based from real reports.

- Assuming I invested 36,000 on July 2013 and redeem on August 7, 2014, I will get this gain:

Specified Acceptance Date:	2013-07-15
NAVPU on Acceptance Date:	404.1420
Specified Redemption Date:	2014-08-07
NAVPU on Redemption Date:	423.6622
Amount Invested:	36,000.00
Specified UITF Type:	BDO Equity Fund (BDO-EQUITY)
No. of calendar days between Acceptance Date and Redemption Date:	388
Absolute yield:	4.8300%
Units of Participation:	89.0776
Proceeds:	37,738.81
Income / Loss:	1,738.81

- Assuming I opted for the EIP Plan using Averaging Method and chose 2,000 every 15th of the month and redeemed until I reached 36,000, this is what I got.

Transaction Date	Invested Amount	No. of Units	Amount as of (08/07/2014)	Unrealized Gain / Loss
07/15/2013	11,938.00	29.5391	12,514.60	576.60
01/15/2014	11,572.86	31.8105	13,476.91	1,904.05
06/13/2014	10,369.09	25.0486	10,612.14	243.05
07/15/2014	2,000.00	4.7909	2,029.72	29.72
	35,879.95	**91.1891**	**38,633.37**	**2,753.42**
	35,879.95	**91.1891**	**38,633.37**	**2,753.42**

UITF sample using Averaging method. The fund is rolling every 10,000 allocation

The result from the comparison above favours PCA over One-time investing. Of course, money and investments are too volatile and NAV changes every day. The truth is, either PCA or Lump Sum can win or out-perform each other. It just depends on these things: the market, the money you invested, the time you placed the investment and the time you redeem.

Conclusions:

One-time investment and Peso Cost Averaging method of investment both give money in the long run especially if your fund is participating with blue-chip companies or well-proven corporations. Lump Sum or One-time investment could have extreme earning potential in spite of risks. PCA investment will help you minimize risk while maximizing your profits because in real life, it's already a time-tested strategy.

The most important thing you have chosen is that you have invested anyway. It's far better than never. Nobody knows how the market will be. Nobody could predict the value of shares or units otherwise, you will be an instant millionaire after reading this.

Best Stock Brokers in the Philippines

Released today, the best stock brokers in the Philippines as of 2015 are listed here. They are the top online stock trading brokers used by many investors in the country and worldwide who invest with the Philippine Stocks Market.

As of today, the total number of accredited brokers in the Philippine Stock Exchange are 133 but we have listed here the crème of the crop in terms of online trading platform. They are 18 online brokers at present. Because we are in the modern world of internet and the web, it is very important we adopt this new fast technology offered by the online realm.
We have given a poll here so this list is a result of your vote and the people's vote. You can vote now and I'm using the best poll platform created by my favourite WordPress developer, Automatic.
Before that, let us review first who are on the list and have a brief comparison about these stock brokers regarding their websites, minimum fund requirement to open an individual account and available mobile app.

Best Stock Brokers Philippines 2015

Stock Broker	Website	Minimum Fund to Open an Account	Mobile App

AB Capital Online	abcapitalsecurities.com.ph	P10,000	no app yet
Abacus Online	abacusonline.com.ph	P10,000	no app yet
Philstocks.ph	philstocks.ph	P5,000	XAVi for iOS and Android
Angping Online	angpingonline.com	P5,000 (students) P15,000 (professionals)	no app yet
BA Sec Online	baseconline.psetradex.ph	n/a	no app yet
BPI Trade	bpitrade.com	no minimum provided you have funds in BPI direct Bank account	no app yet
Coherco Trade	cohercotrade.ph	P150,000 (with free Lenovo	no app yet

		tablet)	
COL Financial	colfinancial.com	P5,000 Starter, P25,000 Plus, 1Million Premium	COL Mobile for iOS
iTrade by DA Market Securities	itrade.psetradex.ph	P50,000	TradeXplore iOS, Android, Windows
2Trade Asia by F. Yap Securities	2tradeasia.com	P25,000	no app yet
First Metro Sec	firstmetrosec.ph	P25,000	FirstMetroSec for iOS, Android
Investors Online	investorsonline.psetradex.ph	n/a	no app yet
MakeTrade by Maybank ATR Kim Eng Securities	maketrade.com.ph	P25,000	no app yet

Optimum Online	optimumonline.psetradex.ph	n/a	no app yet
RCBC EZ Trade	rcbcsec.com	P10,000	no app yet
Regina Capital	reginacapital.psetradex.ph	n/a	no app yet
UTrade by UniCapital Securities	utradeph.com	P10,000	no app yet
Wealth Sec	wealthsec.net	P10,000	no app yet

All online stock brokers are very safe and secure so you don’t have to worry. They all use SSL and TSL Certificate used by major banks as well. All online brokers here charge same commission of .25% on the total gross sales and purchase of shares of stocks. Same fees are applied by each broker such as VAT of 12%, transaction fee of 0.005% and SCCP fee of 0.01%.

courtesy of iTrade

Notice that I've included the availability of mobile apps since we now use iOS and Android devices everywhere and every now and then. Besides, all businesses have apps nowadays unless they want to be left behind. What does it say about the stock broker company? If a broker has available app for their online trading platform, they are ahead in the game. Accessibility is always important.

People's Choice:

Vote for your best stock broker in the Philippines here and leave your comments why. Ask your friends to vote too.

Which is the best stock broker for you?

AB Capital Online Abacus Online Philstocks.ph Angping Online BA Sec Online BPI Trade Coherco Trade COL Financial iTrade 2Trade Asia First Metro Sec Investors Online MakeTrade Optimum Online RCBC EZ Trade Regina Capital UTrade Wealth Sec

VoteView ResultsPolldaddy.com

Start to invest in the stock market now! Learn the easy and simple ways by going to our "Stock Market Tutorials and Complete Guide"

My First Investment: Tips for Beginners on Investing Stocks

Are you a newbie to investments? In this post, I'm going to share about my first investment and tips for beginners on investing stocks and other financial investments involving stocks like mutual funds and trust funds in equities.

credit: whifflegif

To be honest, when I first discovered about how to be multi-millionaire by investing stocks, I was like this lady above. Like Nicki, my reaction was "Oh. My. Gosh!" (OK, forget her Anaconda song LOL)

It got me so excited although the stock market and all of these investment stuff are too overwhelming.

So when I heard about earning millions of pesos by investing in the stock market and mutual funds, I was really stoked to get to know about them more. I knew there are reasons why they always mention Trust Funds by the rich and elite characters from "Gossip Girl." I knew there are reasons why the heirs and heiress from that Korean series, "The Heirs" always check their stock portfolios on their big mobile phones. I knew I had to know more and I had to ask real people who are involved with same investments.

Everything started when I discovered about SDA (Special Deposit Accounts) from someone who works at the head office of a big bank in Makati. SDA were usually for millionaires or high net worth individuals. If you have 1 million for example, you could place it an SDA instead of time deposit or savings account, you could get around 2.5% up to 3.5% gains in just a month. What more if you let your money stay there for many months, you can for sure be getting more money while you sleep. That is actually what the very wealthy people have been doing. Some place their 100million on SDA.

At that time, there was still SDA but BSP (*Bangko Sentral ng Pilipinas*) killed them a bit recently. Although not entirely, there are still SDA to some funds like money market funds. Since SDA were not hundred-percent available, investors and bank clients rely on UITFs instead.

CC BY SA Money Graph Flickr Photostream

After studying and learning about stocks, mutual funds and trust funds, I've finally come to a decision to open UITF since the biggest thing I've learned was TIME IS MONEY. I knew I could let my money roll and grow higher by investing on equity funds since they involve more on stocks. While I still study and get to know more about investing directly in the stock market, at least I have already something that is already earning effortlessly.

After few months, I opened an online trading account and started to buy stocks directly in the stock market.

At this point, there is no stop to invest another more. I'm into opening a Mutual Fund soon and as usual I will share here my experience and review.

Tips for Beginners on Investing Stocks

- Invest basic knowledge first before you open your investments. No worries, you can read our stocks, mutual funds and UITF posts. They will guide you easily.
- Prepare the requirements you need before you invest
- Start either Mutual Funds in Equity or UITF in Equity because these investment don't require expertise or skills in monitoring the market. You already have experts who manage your funds for you. All you need to do is open an account and live like a queen. You earn money while you sleep.
- Complete this pack and open an account one at a time: Mutual Fund + UITF + Stocks
- Invest directly in the stock market and become a multi-millionaire.

It is very important to open different investments and not focus on one alone because investments have risks. Diversification is always best because we should never put all our eggs in one basket.

UITFs Investments I recommend:

Because of their impressive growth and fund performance, I recommend the following UITFs:

- BDO UITF Equity Fund
- PNB High Dividend Equity Fund
- BDO Easy Investment Plan Equity Fund

Mutual Funds I recommend:

These investments are one of the best mutual funds in the country.

- Phil Equity Fund
- Sun Life Philippine Equity Fund
- Philam Strategic Growth Fund

Stocks that I recommend:

The following are the top 5 stocks I invest in the stock market (as of now). You can also invest with these companies since they are giant companies and will be here for a very long time.

- Universal Robina Corp. (URC)

- Jollibee Foods Corp. (JFC)
- SM Investments (SM)
- Banco de Oro (BDO)
- Metrobank (MBTC)

The performances of the funds and stocks that I mentioned have been impressive for the past months and years. Remember what I told you, invest one at a time while you add more investments. Work while you enjoy your passions and be happy.

Disclaimer: Investments have risks that are why you need to learn about them before you invest. Choosing the right company and strategies will help you gain money so much but there are no guarantees you will gain all the time.

How to Open COL Financial Account Online

In this page, I'm sharing how I opened my COL Financial account online without going to COL's head office in Philippine Stock Exchange Center in Ortigas. Everyone can do this, too. This is very convenient especially those who are living far away from Manila, those who are from the provinces and those OFWs who reside abroad.

Why I chose COL Financial?

COL Financial (former Citiseconline) is one of the best online stock brokers in the Philippines. There are other big online trading brokers out there like BPI Trade, Philstocks.ph, First Metro Sec, etc. but I've decided to choose COL Financial because I was impressed with their stock market lectures and all that. Their company is also listed in the PSE. Besides, I love their EIP program.

Before you open an account:

I recommend you prepare your e-mail address and I suggest you use Gmail simply because it is less spammy. I also suggest you have an active Anti-virus software in your computer because let's face it, you will going to trade and this is like banking. You need to have secured internet transactions at all times. You don't want to be risking your login username and password. I recommend Norton 360 because you will have complete computer + complete internet protection. COL website uses https and it's already secure but I still recommend using Norton for total online protection for everything that you're doing online.

Prepare for your TIN (Tax Identification Number). If you don't have any yet, you can get TIN online.

COL STARTER Minimum Investment: P5,000	▪ An entry-level account suitable for long term investing. Provides access to basic research reports, standard market information, and end-of-day charting data.
COL PLUS Minimum Investment: P25,000	▪ For active traders. Provides streaming quotes, comprehensive research reports and live chart data with some customizable features.
COL PREMIUM Minimum Investment: P1 Million	▪ For the premier investor. Provides access to all available features and a personal relationship manager dedicated to assist you.

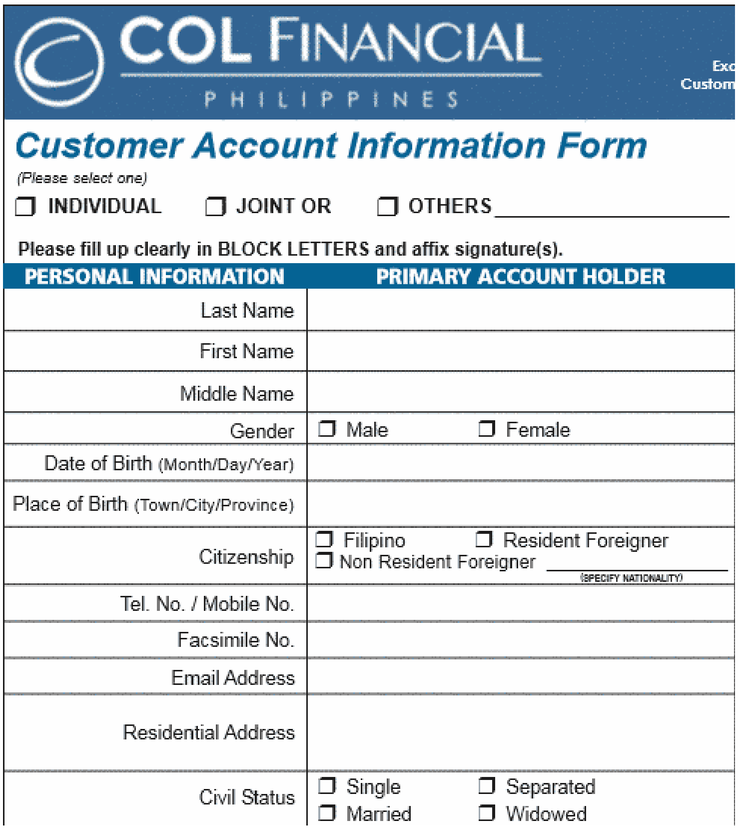
source. COL Financial

Decide what type of COL account you need to open. Personally, I selected the COL Plus because it has EIP and streamlined features. As an investor, you know you don't only need to grow your funds but your investing skills as well. You can't be on EIP forever, honey.

How to Open COL Account Online

Requirements:

- Download Application Forms (CAIF, OSTA, and Specimen Signature Cards) and print them out.
- Photocopy of 1 Government Issued Valid ID
- Latest Utility Billing Statement (credit card statement, electricity bill, phone bill, etc)
- Funds to your COL account (I used BDO online banking)



COL FINANCIAL
PHILIPPINES

Customer Account Information Form

(Please select one)

❒ INDIVIDUAL ❒ JOINT OR ❒ OTHERS ____________

Please fill up clearly in BLOCK LETTERS and affix signature(s).

PERSONAL INFORMATION	PRIMARY ACCOUNT HOLDER
Last Name	
First Name	
Middle Name	
Gender	❒ Male ❒ Female
Date of Birth (Month/Day/Year)	
Place of Birth (Town/City/Province)	
Citizenship	❒ Filipino ❒ Resident Foreigner ❒ Non Resident Foreigner ____________ (SPECIFY NATIONALITY)
Tel. No. / Mobile No.	
Facsimile No.	
Email Address	
Residential Address	
Civil Status	❒ Single ❒ Separated ❒ Married ❒ Widowed

one of the forms you need to fill up

You will need to fill out the forms and sign them properly. Write in Block letters, meaning all capital letters. Make sure the email address you provide is really yours and you are using it because this is where COL will contact you regarding your application. All transaction notifications and confirmations regarding your COL account will also be sent in your email address.

Have your documents delivered to COL Financial's address. I used LBC delivery service. COL received my package the next day and they emailed me with the message, "Welcome to COL Financial…."

Next step is to fund your account. I had to make initial deposit of P25,000 to fund my COL Plus account. I used BDO online banking for this. Funds were immediately transferred to my COL account. The complete instructions were discussed here: "How to Fund COL account using BDO Online"

Finally, COL sent me my log in password and my account was active. I can then trade real time.

I logged in my COL account and changed my password. It's always safe when you're the only one who knows it.

How to Fund COL Account using BDO Online Banking

You don't have to go to the bank personally to make a deposit to fund your COL Financial account and start trading stocks. I'm sharing here the guide on how to fund your COL account using BDO online banking system. It's much more convenient and faster. You can save paper, gas, energy, money, and save yourself from the long queue in BDO.

We have discussed "How to Open COL Account Online" now we're here to discuss how to fund it.

What you'll need:

- Existing BDO online banking account
- Your COL Subscriber Account Number (8-digit)
- Funds

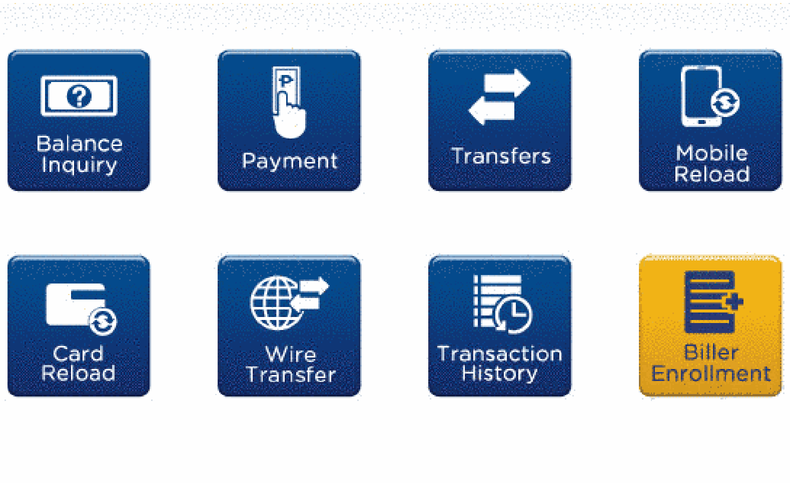
Note that these are the latest steps applicable right now 2014.

How to fund COL account using BDO?

Log in your BDO online banking account at BDO official website.

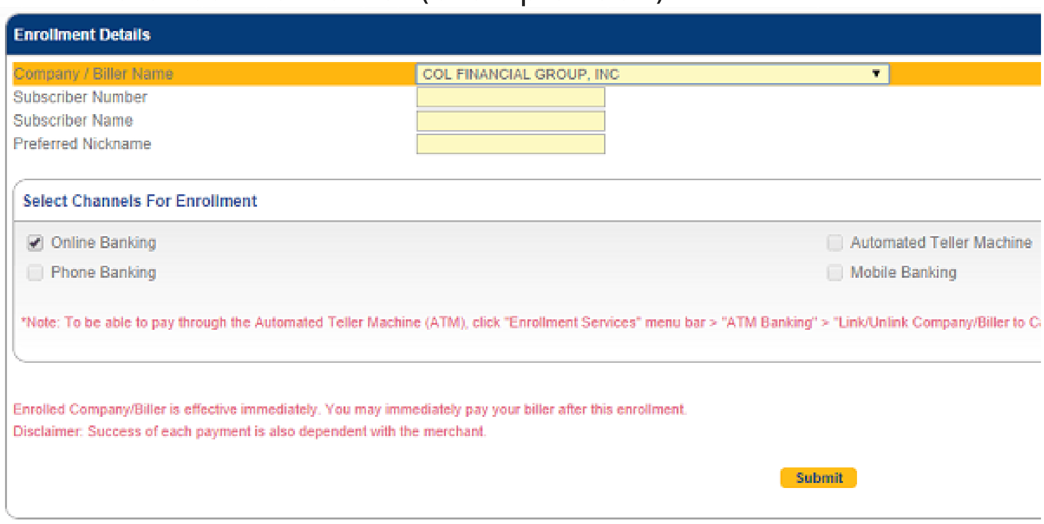
Select the source account (eg: saving account) where you wish to get the funds from

Tap the Biller Enrollment icon



Then type in your biller's account information

- Company/Biller Name: COL Financial Group, Inc. Subscriber Number: your COL 8-digit subscriber/account number Subscriber Name: your account name Preferred Nickname: (example: COL)

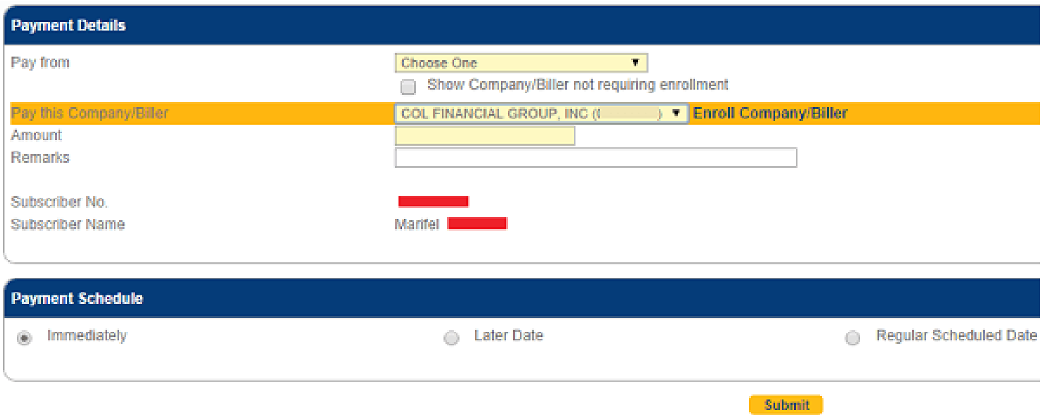


Then tick the box for Online Banking and tap SUBMIT

Go back to your source account and select the Payment icon

Provide the payment details. Make sure you choose COL Financial Group, Inc. as the company/biller you are going to pay. Type the amount you are paying. You can leave the remarks blank.

Tick the payment schedule you want. In this case I chose "Immediately."



Click SUBMIT.

BDO will email you a confirmation message notifying your successful payment.

If it's your first time funding your COL account or if it's your initial fund, you are required to tell COL rep (the one who emailed you the welcome to COL message) about your successful payment so they would activate your account finally and send your password. It would take around 24-48 hours to receive your password but it would usually be faster like minutes after your successful BDO payment notification.

COL Financial EIP: Easy Investment Program Review, Stock List

As requested, I'm sharing here a review about COL Financial EIP (Easy Investment Program) and their stocks list for 2015. Why and who should invest using COL EIP and who shouldn't?

What is COL EIP?

COL EIP (Easy Investment Program) is an investment plan designed for stock market starters and beginners wherein you will be able to invest a fixed amount of money to buy shares of stocks (listed in the COL EIP program) regularly over a period of time following the concept of Peso-Cost-Averaging method.

Actually, EIP is their entry-level account among their 3 types of accounts. The other ones are COL Plus and COL Premium.

Who should invest using COL EIP?

This is suitable for investors with long term investment plan and who don’t want to monitor and do regular stocks buying manually. COL EIP will let you automatically buy stocks according to your EIP schedule. Your EIP schedule will depend upon your stocks preference, amount of investment, and time of investment (month, quarterly, etc.)

How would you know your stocks preference? Well, as a starter and beginner, COL has already chosen premium stocks included in the COL EIP list. All you have to do is choose. There are currently 19 stocks you can choose from and the companies listed are expertly chosen and analysed according to impressive growth and performance. These companies will be here for many years and decades.

COL EIP Stock List 2015

- Ayala Corp. (AC)
- Ayala Land, Inc. (ALI)
- Aboitiz Power Corp. (AP)
- Banco de Oro (BDO)
- Bank of the Philippine Islands (BPI)
- DMCI Holdings, Inc. (DMC)
- First Metro Phil. Equity ETF (FMETF)
- GT Capital Holdings (GTCAP)
- PNOC Energy Development Corp. (EDC)
- International Container Terminal Services (ICT)
- Jollibee Foods Corp. (JFC)
- Metrobank (MBTC)
- Metro Pacific Investments (MPI)
- Manila Water Company (MWC)
- Robinsons Land Corp. (RLC)
- SM Investments Corp. (SM)
- SM Prime Holdings (SMPH)
- PLDT (TEL)
- Universal Robina Corp. (URC)

Why should you invest using COL EIP?

Like I said, this is designed for a long term investment goal and for passive traders. If you want to invest fixed amount of money no matter what the market and economy status is, then this strategy is for you. This is a time-tested strategy and many investors, beginners or experts, are still using this to mix some on their portfolio because they want to minimize risk and maximize their return using cost-averaging method.

Watch this video presented by COL Financial to learn more.

Why shouldn't you invest using COL EIP?

The question is wrong. The question must be, why shouldn't you open COL EIP? I personally think it's better to open COL Plus account than EIP because COL Plus has EIP and some more features you can use in studying and analysing the stock market. As an investor, I believe you don't just want to let your money and stocks grow but your skills, knowledge and technical know-how as well. You cannot be on EIP forever. When you're in the stock market, you don't want to have boundaries.

I still recommend using EIP on one or two stocks while you invest using your own strategies. I will share my strategies here on another article soon. But I'm going to share one here that is related to EIP.

Instead of using and following EIP concept of investing a fixed amount regularly, I buy stocks monthly using my monthly budget of P10,000. My monthly budget can or can't buy shares exactly using P10,000 because of the Board Lot requirement. Instead, I buy shares close to my budget 10,000 (it can be more or less than 10,000 as long as it's close to that amount). Sometimes, I use the 10,000 budget buying stocks from 2 companies instead of one.

BDO UNIBANK, INC.

Bid			Ask		
	Size	Price	Price	Size	
2	[illegible]	95.5000	95.5500	8,210	4
1	20,000	[illegible]	95.6000	1,020	1
[illegible]	[illegible]	95.4000	95.7500	4,050	2
6	35,230	95.3500	95.8000	4,000	1
7	58,510	95.3000	95.9000	5,000	1

Last 5 Trades

Time	Volume	Price	Buyer	Seller
14:49:50	10	95.5500	COL FINA	EQUITIWO
14:49:08	440	95.5000	UBS SECU	COL FINA
14:49:08	3,000	95.5000	UBS SECU	UOB KAY
14:49:08	110	95.5000	UBS SECU	COL FINA
14:49:03	5,000	95.5000	UBS SECU	[illegible]

Note: Bid/Ask price now displays how many posted orders along with total volume

Previous	97.2000
Last	95.5500
Change	-1.6500
%Change	-1.70
Open	97.0000
High	97.2000
Low	95.3000
Value	163,532,677
Trades	675
Volume	1,708,530
Outstanding	3,580,875,328
Market Capitalization	342,152,637,590
Inst. Status	Authorized
Market Status	Continuous trading
BoardLot	10
Fluctuation	0.0500
Floor Price	48.6000
CeilingPrice	145.8000
Dyn T Low	85.9950
Dyn T High	105.1050
Par Value	10.0000
Margin Rate %	100
Open to Foreigners	YES

In buying stocks, you must only focus on the data boxed in red above or else you will be confused

Board Lots make trading easier by means of buying or selling in 5, 10, 100, 1,000, 10,000, 100,000 and 1 million shares. In Tagalog, *"bawal ang butal o gansal"*

That is why I prefer buying manually and not using EIP schedule. Then again if you don't have enough time to buy stocks, just make schedules and use EIP.

What are your thoughts on COL EIP? Share them by commenting.

Want to learn more about investing in the stock market? Go to our [“Stock market Tutorials and Tips”]() page.

When should you Buy Stocks in the Stock Market?

When is the best time to buy stocks? When should you buy stocks in the stock market? After you learned about the ways in making millions of money in the stock market, you ask yourself what stocks should you buy and when.

Note that this discussion is for passive and long term investing and may not be applicable for penny stock focused traders, super active traders, and those who buy and sell stocks within a short time (*tsupita*).
Looking back at the 3 ingredients of investing – Time, Money, and Goal, Time could answer all those questions.

Time is money. The younger you are, the more time you have in the world to do everything you want. The earlier you started investing, the wealthier you will be. It is the biggest factor to give you the other ingredients: Money and your Goal. That is why we discuss it here.

When should you Buy Stocks in the Stock Market?

To answer that question, you must first know and decide what your strategy is as an investor. What is your plan, what is your target?

Without a plan / strategy, you are going nowhere. You'll likely get emotional in the roller coaster ride of the stock market. Once you get emotional, you'll panic and this will let you do bad choices.

Like I said, I won't discuss the strategy of penny stocks traders here and those who buy and sell in a short span of time. What I'm sharing here is about passive long term investing or investing in value because it's less risky and it is simple. We don't want to be crazy here and we leave those other strategies to those Wall Street guys and gurus.

Our goal is to be multi-millionaire without going crazy about the complicated world and technical stuff about the stock market.

photo credit Tumblr

3 Amazing and Time-tested Strategies:

Peso-Cost-Averaging or what we call PCA. I know we always talk about this method here. I can't throw it away because it is proven effective and less risky.

- When do you buy stocks using PCA? You buy stocks no matter what the price is, high or low, you buy anyway. In PCA, you are investing a fix amount of money to buy stocks every month or on every schedule over a long period of time like 10 years or so.

Strategic Averaging Method – made famous by Bo Sanchez from his Truly Rich Club. It is similar to PCA but in this method, there is a Buy-Below-Price and Target Price involved.

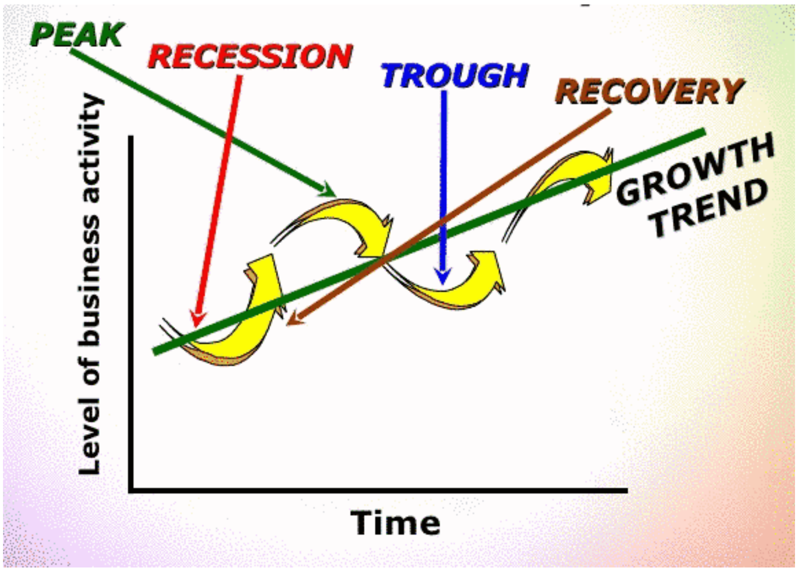
- When do you buy stocks using SAM? You continue to buy stocks as long as the price didn't reach the Buy-Below-Price, you stop when it did and resume when it hit the BBP again. You continue buying until you reached the target price, that is when you will sell the stocks and practice SAM on other stocks again.

Magic 10 – this is my personal strategy / method. I choose 10 stocks from my big companies list and spend my budget to buy stocks from them according to the percentage I have set for a given time. I use experts' analysis on this method. Read this page to learn more about Magic 10 stocks.

- When do you buy stocks using Magic 10? You continue to buy these stocks until the stock was eliminated from the magic 10 replenishing other stocks entered in the group of 10. Follow the action (buy, hold) to buy the big 5 stocks for a long term. Magic 10 is the best and most effective method I find to earn more money than any other method out there.

When is the best time to buy stocks?

While you are executing your strategy, take advantage of the best time to buy stocks – that is during and after calamities. In the Philippines, these are usually in the months of September and October because typhoons are prone. Right now there is also expected volcanic eruption and political turmoil is adding up, take note of these chances and buy more stocks coz prices are low. During these times, its PAKYAWan time. I bet Manny Pacquiao would agree. 🙂



Nothing is certain in the stock market. What is certain is that there will always be peak, recession and recovery. What is important is you execute your plan and strategy until your target time and goal. Have faith and your money will roll bigger than you expected". – Fehl Dungo

<u>How to Buy Stocks Online using COL Financial?</u>

We laid out the easy and simple procedures here on how to buy stocks online using COL Financial. COL is one of the best online trading platforms in the Philippines and if you are investing in the Philippine Stock Exchange you really should be familiar with its online features.

A lot of readers and beginners are afraid and worried how to start buying stocks online mainly because when they open their trading platform, they see a lot of buttons, tables, tickers, data, and lots of numbers. The truth is, this should not be the case because when you buy stocks, you should only focus on few things, the rest are not so important.

3 things you need to buy stocks:

- Budget
- Stock
- Price of the stock

Remember BSP.

Budget – this is your monthly budget. Set aside 20% of your monthly income/salary to invest in the stock market. Be proud even if it’s only P5000 a month or P8000, or P2000. What is important is you are investing every month. Be proud because you are a stockholder 🙂

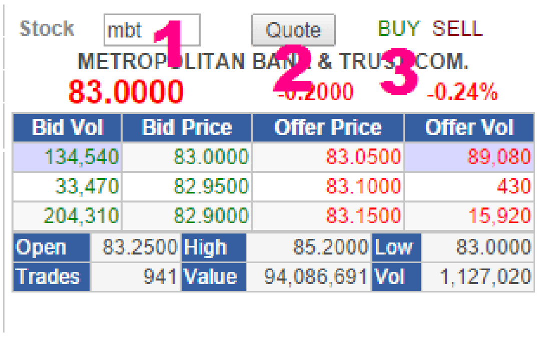
Stock – this is your monthly stock picks or what stocks you need to buy right now. You either buy from one or 2 or 3 or more companies. It depends upon on your strategy and monthly budget. What is important is you are investing for long term. Don’t have stock picks? Join DailyPik, they give the best stocks to buy and sell if you’re investing for a long term like me.

Price of the stock – you have to consider your available funds in your COL account coz this is your wallet. You need to have enough money before you buy any stocks. Remember, in the end everything is going to your EQUITY.

How to buy stocks online using COL?

Log in to your COL account. Go over the right side of the page and type in the code of the stock you wish to buy and tap QUOTE and BUY button.

In this example, I want to buy stocks of MBTC (Metrobank).



Bid Vol	Bid Price	Offer Price	Offer Vol
134,540	83.0000	83.0500	89,080
33,470	82.9500	83.1000	430
204,310	82.9000	83.1500	15,920

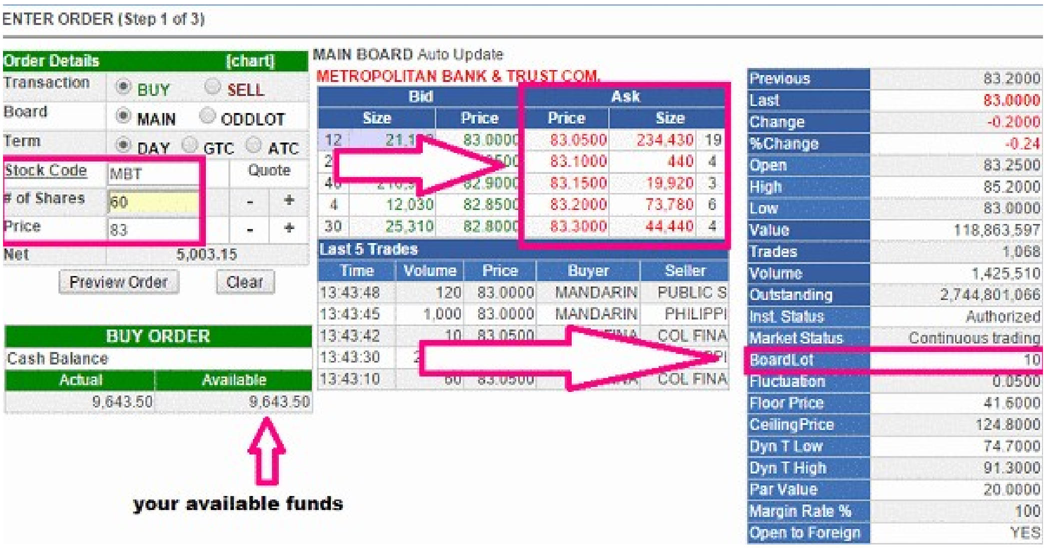
Open	83.2500	High	85.2000	Low	83.0000
Trades	941	Value	94,086,691	Vol	1,127,020

Details of specific stock will then appear. Don’t be crazy about the data you see coz I know there are lots of them. Instead just focus on the following:

- ASK column
- Board Lot

When you buy stocks, go for the ASK column because this is where you see the sellers’ offer corresponding the stock price available.

It is important you check the Board Lot required. If the Board Lot is 10, you can only buy in 10s (10, 20, 50 100, 130 etc. as long as the sum is divisible by 10)



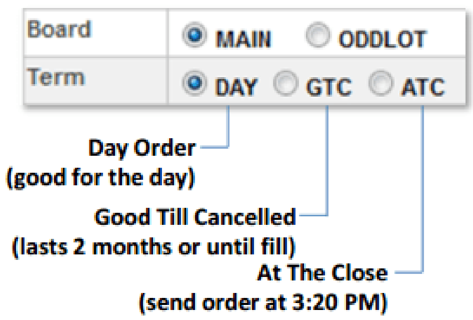
Right now, I want to buy stocks from MBT and my budget is P5000. Lowest price of MBT stock per share is P83.05. Board Lot requires 10 for this stock. I used my pc calculator and came up with 60 shares for my budget (following the required board lot). So I'm buying 60 shares.

Type in the number of shares you want to buy and click PREVIEW ORDER button. Note that COL, just like other brokers, charges small fees on every transaction.

Type in your COL account password and proceed to order.

Congrats your stocks lation coz you now bought shares from a company. Wait for the stock price to reach your target so you can sell them out and collect profit.

By the way, you can also place order through GTC and ATC especially if you want to ask for lower price of the stock. See the validity period of GTC and ATC below:

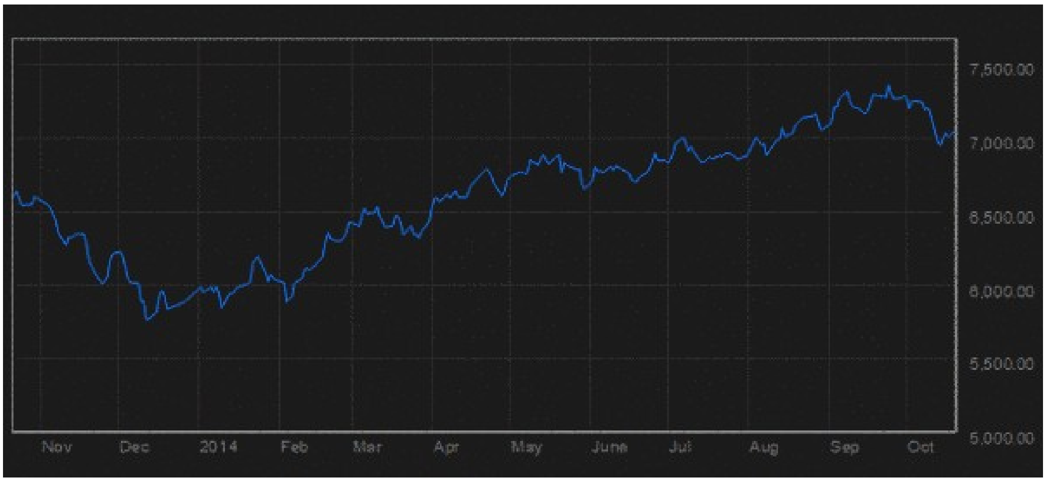


Note that regular trading hours are every Monday – Friday, from 9:30 a.m. – 12 noon and 1:30 p.m. to 3:30 p.m.

Best Stocks in the Philippines 2015

What stocks should you buy right now if you are investing in the stock market? As promised, I'm sharing here the best stocks in the Philippines for 2015. These are the best stocks to buy in 2015 and great stocks to invest with.

After in-depth and careful analysis, my stocks and banker friends finally sent me their update and outlook reports tackling about the best investments in the Philippines for 2015. This is actually a million dollar info but since you're an avid Philpad reader, I'm going to share what I've been rewarded as well.
Included in the report were equities, bonds, currencies, stocks global and local, GNP, GDP, GNI and a lot of figures and charts. I won't be discussing here the graphs and the curves, the charts and the pies and the technical and tactical strategies. I will just pin point the important results which are the recommended stocks investments for 2015.
According to Bloomberg Global Market Valuations, PSE Index (PSEi) expected EPS (Earnings per Share) growth on 2015 is 14%. And according to Worldbank and PSE data, GNP 2014 is 77% fairly valued. World bank's global GDP forecast also notes Philippines as the 2nd to grow the most in 2014 and 2015. Bloomberg also expects Philippines PSEi to reach 10,000 in 5-7 years. It's around 7,000 right now (October 2014).



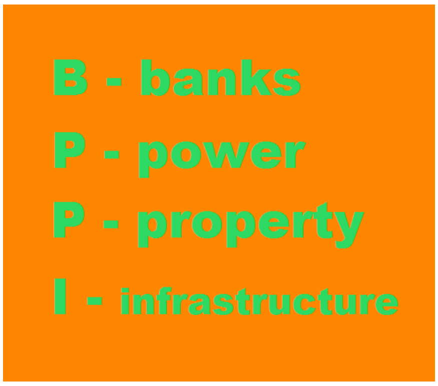
PSEi (source: Bloomberg)

I don’t want to tickle your brains so much with the mentioned data but what does it all mean for us investors in the stock market? It means positive point of view and that we are all going to be happier in our goals.

Anyway, here are the conclusions from the data gathered:

Best Investments 2015 Philippines

Remember BPPI:



B – banks

P – power

P – property

I – infrastructure

Best Stocks to buy in the Philippines 2015

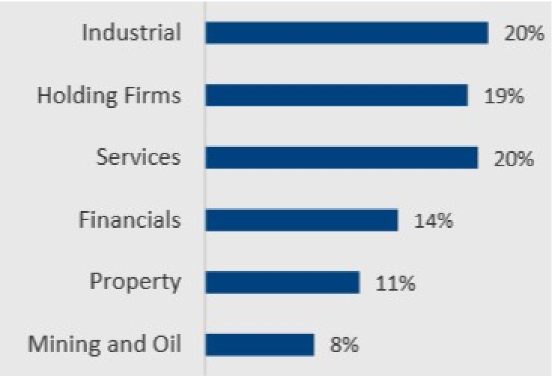
While my PSE and banker friends gave me the formula for 2015, I came up with the following stocks recommendations of best stocks to buy in the Philippines for 2015:

- Banks – MBT, SECB, BDO
- Power – MER, AP, FGEN, EDC
- Property – SMPH
- Infrastructure – EEI

You can also choose your own preferred stocks following the BPPI categories provided you analyze the companies whether they are undervalued or overvalued or simply analyse their P/E and EPS. You can also use COL’s Investment Guide reports. If you don't know how, no worries coz I'm going to share how, soon in another post.

If you have equity fund investments, expect your Mutual Fund manager to focus more on BPPI allocating the investments. If you are reading and analysing monthly portfolio analysis, performance and fund sheets of your investments, you are already familiar with this right now.

Below is an example of portfolio analysis allocating investments in a Mutual Fund. Of course using BPPI will be different.



Equities and stock prices are lower this month so it's really wise to buy more stocks and take advantage of this opportunity.

When should you Sell Stocks in the Stock Market?

When should you sell stocks in the stock market? When is the right time to sell your stocks? How can you become multi-millionaire by selling stocks? We already discussed when is the best time to buy stocks, right now we are in the selling and reaping our rewards part.

This discussion I'm sharing here is for passive and long term investing in the stock market. It is suitable for value investing and may not be applicable for active investing, penny stocks and trading within short span of time.
Even if the common logic is we buy stocks when the price is low and we sell stocks when the price is high, that doesn't answer the exact thing we want – when should we sell our stocks?

As always, we begin in the 3 basic ingredients of investing: MONEY, TIME and GOAL because it is the main formula.

We learned from the previous post that TIME answers the question when should we buy stocks, in here GOAL answers our question when we should sell stocks.

Simple is it? Why make it more complicated. 🙂

Our goal is to earn millions of money with our stock investments and we can only earn money when we sell stocks following our PLAN and STRATEGY.

Our GOAL is also our TARGET.

We should always remember this big formula:

- BUY – buy using your own strategy
- SELL – sell at the target price or at target period

Following any of these strategies:

3 Amazing Strategies when to Sell Stocks in the Stock Market

- Peso-Cost-Averaging (PCA) – you buy stocks regularly and periodically following your comfortable schedules, doesn't matter when, as long as you invest stocks regularly and continue doing it.

When do you sell stocks using PCA? PCA works only for long term investing since you build up your investment and you let it grow and appreciate in value. You sell stocks following your plan, be it in 10 years or 15 years. It's up to you.

- Strategic Averaging Method – if you are a member of Truly Rich Club (I was a member before), you buy stocks at the Buy-Below-Price and sell only at the Target Price.
- Magic 10 – the best and most effective strategy I found so far because it has Big 5 and Fantastic 5 stocks. This is a method wherein I choose 10 stocks from my big companies list and allocate my budget to keep on buying and adding shares as I build up my portfolio. Follow Magic 10 method here.

When should you sell stocks using Magic 10? I am a long term investor and I just keep my money roll big time. Keeping it 10 companies and continue doing it in 10 years, then I stop and retire happily. I sell at the target price and replenish more stocks to keep it all 10. If you're wondering about my personal strategy, I will be discussing it in another post soon.

When should you sell stocks in the stock market?

Your strategy and goal will tell you when to sell your stocks. If you don't have any of these, you don't have a plan. If you don't have a plan, you're not going anywhere or perhaps you're there on the road of the stock market, wondering about what ifs, what could have been, and what should be.

photo source: Tumblr

Let your stock market strategy do its job while you enjoy your holidays at the beach

Without a plan, you could be impulsive in buying or selling stocks. You might panic when prices go down. You might freak out when the market is on crash. You might get emotional and when you get emotional you can't quite decide what is right or wrong.

Have a plan and stick to it.

If you loved this post, stick around will you? Subscribe!

Learn more stock market stuff at this page: "Stock Market Tutorial and Complete Guide" and follow Philpad's Facebook page and join our Stock Daily Pick community.

How to Sell Stocks Online using COL Financial

We already discussed when is the right time to sell stocks, now we are here to discuss how to sell stocks online using COL Financial as our online trading platform. There are also other options for online brokers and selling stock may apply the same.

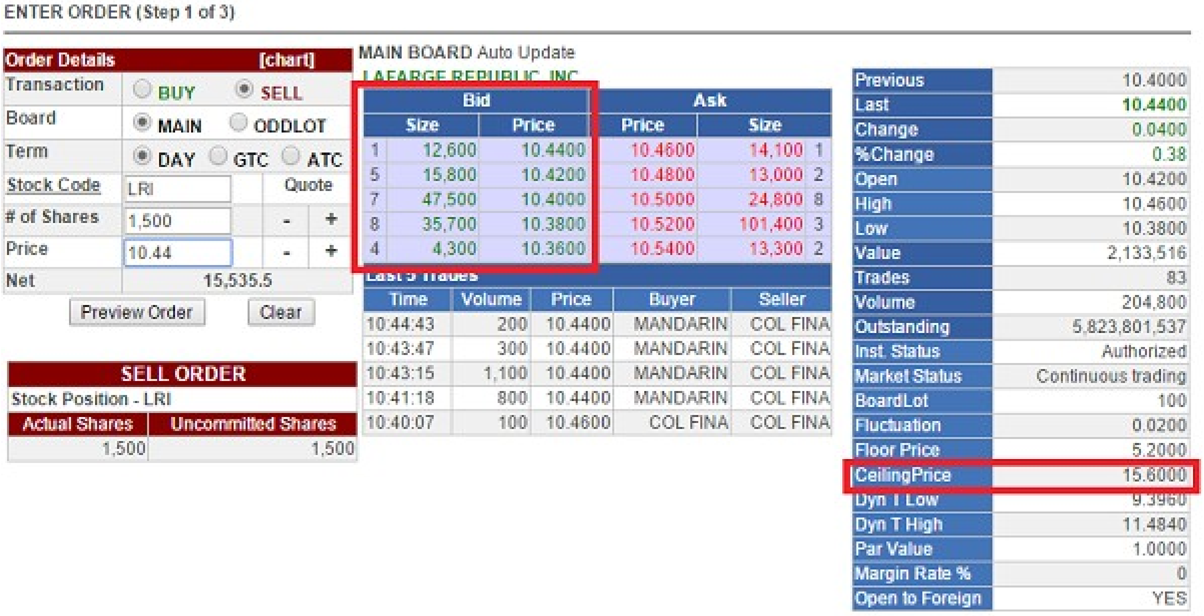
When our stocks have reached our Target Price or Target Period, it is an alarm that we should sell them. We shouldn't wait for anything else or follow our instincts or anticipation that the stock price would go higher than price the right now, we simply push the SELL button when we reached our Target. Unless of course, there is a very reliable valuation reason the stock price would climb up more. More often, we sell anyway.
The only certain thing about the stock market is that prices change every now and then. As passive investors, we shouldn't lose our focus on following our strategy no matter what. We are passive investors, we are not gambler, and we are not greedy. We stick to our plan because we have faith that we are reaping profit soon. Often it takes only few months when we reach our Target Price especially if you use Fantastic 5 Stocks of DailyPik or their Flipping Method.

If you have Target Time rather than Target Price, you will be seeing much money you gained at some point. It would take few years to build that plenty of income. Nevertheless, it would take much discipline and patience.

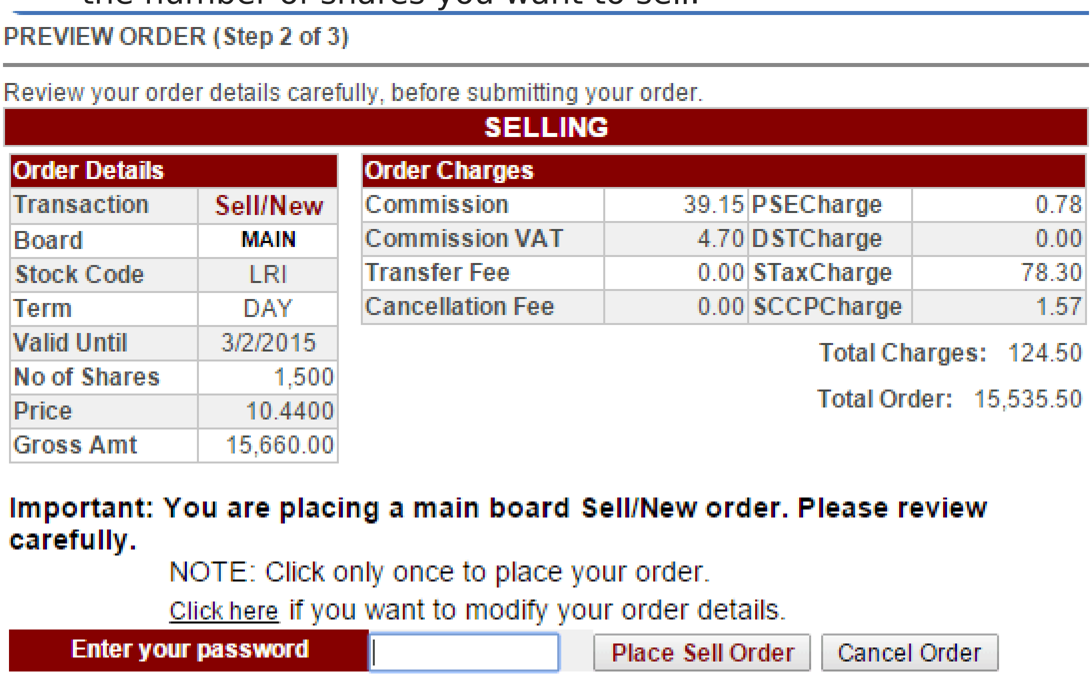
So when our Target happened, it is the moment we've been waiting for.

How to sell stocks online using COL Financial?

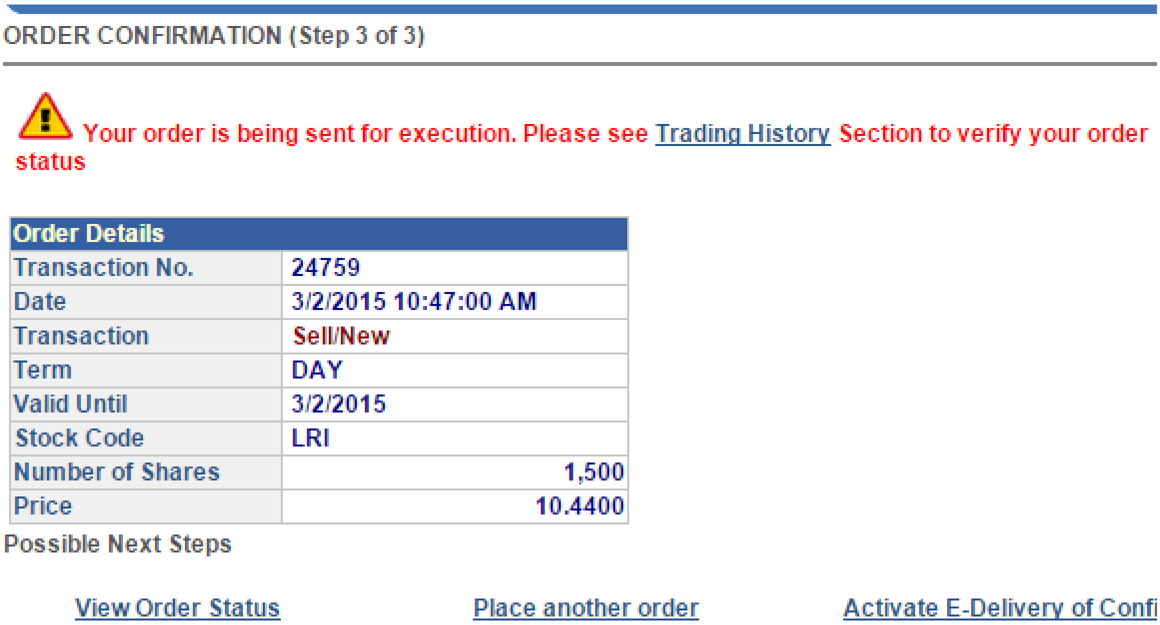
- Log in to your COL account and go to your Portfolio.
- Choose the stocks you want to sell and tap the red SELL button. In this sample, I'm selling my 1,500 shares from LRI.



- Type in the Price you want to sell your stocks. You can bid for the highest amount among the values appeared from the BID column. Take note of the Ceiling Price coz we are not allowed to sell beyond that price. Type in the number of shares you want to sell.



- Tap Preview Order. You're going to see here the information, amount and fees associated with your sell order. Place Sell Order by typing your password (see figure above).
- You will receive a Confirmation about your order at the next screen like this:



- That's it. You will see if your Sell Order has been executed by going to Trading History and typing the code of the stock you sold. In the screenshot below, my 1,500 shares have been sold successfully.

Your income will be credited to your account when your sell order has been executed. It's usually just after few seconds especially if you've chosen the price from the Bid board. In the screenshot below, the money was credited to my account and it reflected in my Cash Balance automatically. I can now use that money to buy other stocks.

ACCOUNT SUMMARY **Dividends, deposits & withdrawal pos*

Cash Balance

Actual Balance	Buying Power
16,718.47	16,718.47

What would you do with your profit? It's up to you really. If you're like me following Magic 10 strategy, I always use the money to buy other stocks that are included in Magic 10 stocks.

List of Companies in PSEi 2015

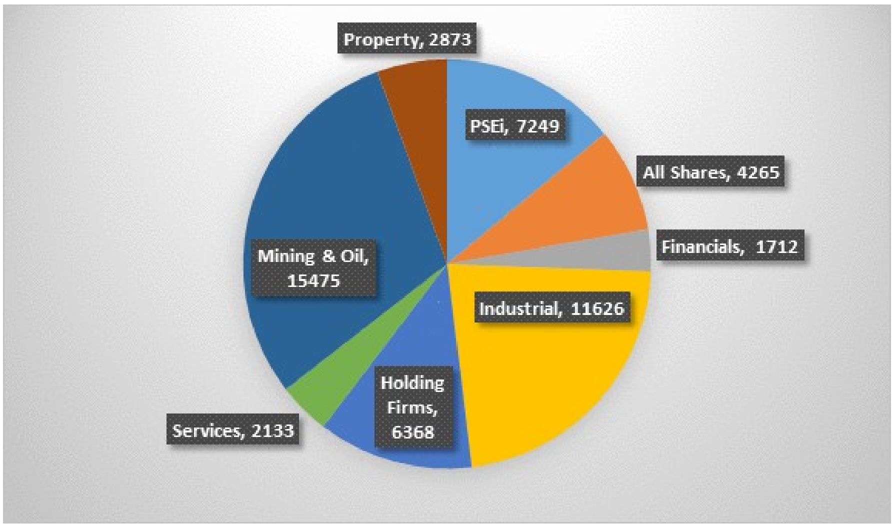
If your investments involve on stocks, it is very important to know the list of companies in PSEi 2015 whether you're trading in the stock market, investing on mutual funds, or you're into exchange-traded funds. The top 30 companies listed in PSEi are listed below:

But before that, let me share a brief info about what PSEi is.
The Philippine Stock Exchange has 3 Index Series used to measure and analyse the stock market as a whole. It includes:

- PSEi – composed of the top 30 companies selected by the Philippine Stock Exchange
- Sectors Indices – composed of 6 sectors (Financial, Industrial, Holding Firms, Property, Service, Mining & Oil)
- All Shares Index – complements everything and it includes all the common stocks of companies listed in the PSE.

Index Series

(as of Nov. 2014)



PSEi is just a slice of the pie of the Philippine Stock Exchange

PSEi, the 6 sectors and All Shares index are used to determine the stock market capitalization, growth and stability.

What is PSEi?

PSEi stands for Philippine Stock Exchange Index. It was also known as Philippine Stock Exchange Composite Index and referred as Phisix many years ago.

PSEi is composed of the Top 30 companies listed in the PSE carefully selected to represent and analyse the general movement and performance of the stock market in the Philippines.

In a nutshell, PSEi is the benchmark used to measure and scale the performance of the Philippine stock market together with its specific industry sectors and all shares index.

PSEi List of Companies 2015:

The Philippine Stock Exchange carefully selects 30 companies for the PSEi following strict and expert criteria.

Right as of this date, in alphabetical order, they are the following:

- Ayala Corp. (AC)
- Aboitiz Equity Ventures, Inc. (AEV)
- Alliance Global Group, Inc. (AGI)
- Ayala Land, Inc. (ALI)

- Aboitiz Power Corp. (AP)
- BDO Unibank, Inc. (BDO)
- Bloomberry Resorts Corp. (BLOOM)
- Bank of the Philippine Islands (BPI)
- DMCI Holdings, Inc. (DMC)
- Energy Development Corp. (EDC)
- Emperador Inc. (EMP)
- First Gen Corp. (FGEN)
- Globe Telecom, Inc. (GLO)
- GT Capital Holdings, Inc. (GTCAP)
- International container Terminal Services, Inc. (ICT)
- Jollibee Foods Corp. (JFC)
- JG Summit Holdings, Inc. (JGS)
- LT Group, Inc. (LTG)
- Metropolitan Bank & Trust Company (MBT)
- Megaworld Corp. (MEG)
- Manila Electric Company (MER)
- Metro Pacific Investments Corp. (MPI)
- Petron Corp. (PCOR)
- Robinsons Land Corp. (RLC)
- Semirara Mining and Power Corp. (SCC)
- SM Investments Corp. (SM)
- San Miguel Corp. (SMC)
- SM Prime Holdings, Inc. (SMPH)
- PLDT (TEL)
- Universal Robina Corp. (URC)

PSE conducts semi-annual review of the PSE indices. Any company can be added or removed from the 30 according to PSE comprehensive review. The computation and management of PSEi can be seen in this page. The top 30 must comply with the PSE listing requirements.

How many from your stocks portfolio are included in the PSEi? Tell us in the comment below.

How to use Fundamental Analysis to pick Stocks to buy

What is Fundamental Analysis and how to use Fundamental Analysis to pick stocks to buy? You should read this post and watch the videos I've included below to easily understand this method widely used by investors in choosing a company to invest with.

If you're investing and trading in the stock market, I'm sure you've heard of fundamental and technical analysis but you don't want to know of them that much because they sound so complicated and technical. Perhaps you attended a seminar about them and you got the concepts but when you went home, nothing sank in your brain.

I understand the sentiment that is why I made this post to share the best, easiest and amazing way I learned about basic Fundamental Analysis without too much confusions. Ok, let's start.

What is Fundamental Analysis?

The stock market puts the price tags from the buyers and sellers of stocks. How would you know if the stock price they offer is cheap or expensive? The answer is Fundamental Analysis.

It is simply analysing the company's fundamentals (P/E, P/BV, EPS, Debt/Equity, Return on Equity, Net Profit Margin), to determine if the stocks you want to buy from it are worth it.

Fundamental also means important basics.

Why should we use Fundamental Analysis?

Because it is based on facts, not opinions. The latest figures from the company's Balance Sheet, Income Statement and Cash Flow Statements determine if the stock being offered to you is undervalued or overvalued.

Because you are looking and analysing for the most important criteria to determine the company's worth.

Because in buying stocks, you should be looking for a company that has the following criteria:

- Stable growth

- Strong Balance Sheet
- Long term corporate life
- Great management
- Less Debts
- High Profit
- Huge Cash Reserve

How to use Fundamental Analysis in choosing stocks to buy?

Right now, there aren't many tools to evaluate a good stock in the PSE using fundamental analysis. If there are, they are only for exclusive banks and brokers. Honestly, even the tools from online broker platforms are very basic. There are available comprehensive tools that can follow your market indicators in a snap but they are for big stock markets like NASDAQ, NYSE and the like.

You no longer have to compute for a company's P/E, EPS, P/BV ratios etc. because some tools and market sources already provide them but you need to use 4 sources or more. Luckily, there is one app that provides just everything we need to analyse the fundamentals of a company.

I'm sharing here the tool I use for fundamental analysis.

It's called Bing Finance. This is the newest tool from Microsoft although MSN Moneyis still available.

Bing Finance is an app and it's automatically available if you use Windows 8 and higher. You can also download it for free if you have the latest version of Microsoft Silverlight in your Windows computer. You can also download it if you have any other Windows phone or tablet.

I made a one-minute video below to show you how easy it is to see all the important values you need in fundamental analysis.

In the video above, I checked out SMPH. Using this app you can determine if the stock you want to buy is cheap in terms of price to book value ratio, price to earnings ratio. The lower the P/E and P/BV, the better. I follow a certain margin for these ratios. You can also see the company's Revenue Growth, Net Margin, Return on Assets, Return on Equity, Net Income, Revenue, and Cash Reserves which can help you decide if the company is worth investing with right now and for a long term.

Want to invest on stocks? You really should start it because it's very rewarding.

Want to copy the stocks that I buy and invest with? Join [DailyPik](https://dailypik.com).

Why I use Magic 10 Strategy Investing in the Stock Market

It's about time I share here about my personal stock market investing strategy called Magic 10. I know I should have published this post earlier but I decided I do it when I can also be able to share the 10 stocks from the list. Before that, let's talk about Magic 10 first and why I use it investing in the stock market.

What is Magic 10 Strategy?

Magic 10 is a passive investing of the best 10 stocks carefully selected by the Team of DailyPik. It also follows the concept of Cost-Averaging method wherein we invest and buy stocks slowly over a period of time and sell them on our Target Price or Target Period.

It is composed of the Big 5 stocks and the Fantastic 5 stocks.

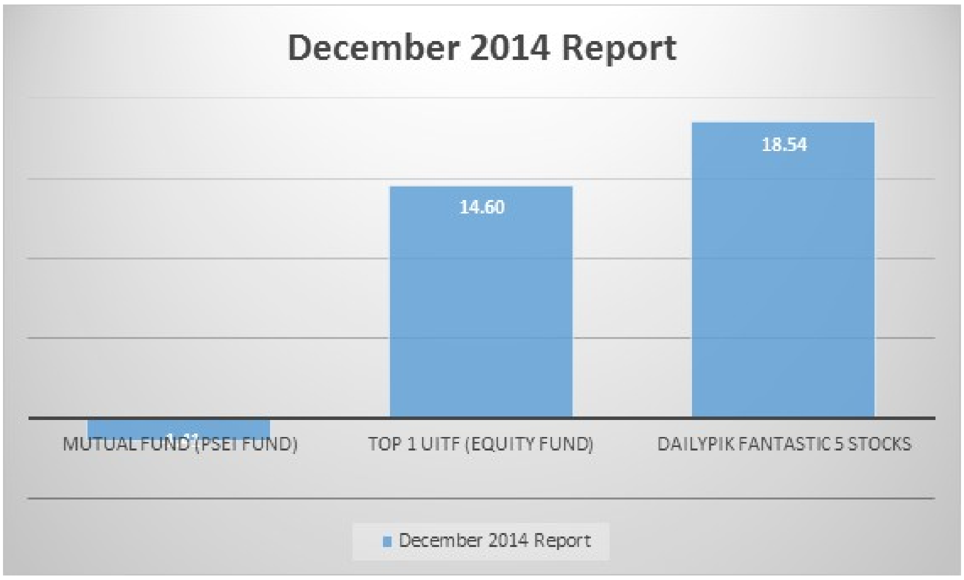
- Big 5:

We call them Big 5 because of their big market cap, global expansion, strong balance sheet and large customers / consumers need. These Big 5 are permanent stocks and obviously compose half of our portfolio. Why should we have these permanent stocks? Because we want to see a big part of our investment growing and appreciating in real time. Investing is not about what ifs and what could have been.

- Fantastic 5:

These are also blue-chip stocks carefully selected by our financial specialists. We call them fantastic 5 because they will give us fantastic money. With their current performance and market valuation, in a few months or more, they will produce fantastic profit. Fantastic 5 are not permanent and can change and be replaced by other present recommended stocks.

Mutual Fund (PSEI Fund) vs Top 1 UITF (Equity Fund) vs DailyPik's Fantastic 5 Stocks last Dec. Performance



As you see in the figure above, we had an excellent gain of 18.54% from our Fantastic 5 stocks, last month. Our Big 5 stocks gained 21% giving us a total 39%gain from just last month performance alone. DailyPik shares monthly stocks report and regular stocks updates involving the financial and stock market world exclusive for members.

In a nutshell, Magic 10 is investing the Magic 10 stocks for 10 years or so.

Why I use these Magic 10 stocks investing in the stock market?

Investing in the stock market could make us multi-millionaire. Everyone knows that by now but everybody seems to always forget that investing in the stock market is very risky and there are only 2 ways to minimize risks: it is by diversification and it is by investing for a long term.

That’s the goal of Magic 10 strategy, to earn millions of money by investing 10 stocks for 10 years or so.

I use this strategy because I’m not a super-active trader who watches the stock market like a hawk. I’m not one of those swing traders. I just want my money work for me and earn more money while I spend most of my time doing my passion, traveling, work, family stuff and most of all making my babe happy.

Fantastic 5 stocks table sample:

Stocks	Buy Below	Target Price	Estimated Growth	Action
1	?	?	34.22%	Buy
2	?	?	16.85%	Buy
3	?	?	38.82%	Sell
4	?	?	19.85%	Buy
5	?	?	29.79%	Buy

Big 5 stocks table sample

Stocks	Target Period	Annual Growth	Action
1	10 YRS +	40.89%	Buy
2	10 YRS +	68.80%	Buy
3	10 YRS +	25.30%	Buy
4	10 YRS +	27.14%	Hold
5	10 YRS +	33.25%	Buy

You can now access Magic 10 stocks for FREE at DailyPik's stocks page.

Disclaimer: Investments may give lots of money but always remember the risks involved.

BDO Easy Investment Plan Review and UITF Benefits

Why you should invest BDO Easy Investment Plan UITF? What are the benefits compared to regular UITFs? This is my ultimate review and guide about investing and monitoring BDO EIP.

UITFs like Mutual Funds are one of my favourite investment products. If you're a regular reader of this website, perhaps you know that already. I'm not gonna talk about what they are in this post, if you're new to UITF and you want to get to know them better, just head off to our Millionaire topics and come back here.
If you want to open UITF by investing set-aside-money every month instead of one-time investment, then go for BDO EIP. BDO Easy Investment Plan as what it's called completely is a terrific option for UITF periodic investment. This Trust Fund is like a Magnum Gold with Salted Caramel type of fund because you know to yourself you need to have one. Yes, it is irresistible but it is also a MUST have.

Your Trust Fund could give you this money if you invest wisely. New to investing and don't know what to do and how to start? No worries, just read our Millionaire articles and you'll know better

If you are wondering what type of BDO UITF I use for EIP, I'm using Equity Fund. I know it's the riskiest fund yet I know EIP uses Strategic Averaging Method in computing income and losses so I'm pretty confident I would earn profit in the long run besides I'm keeping my funds for 3 years or more. To sum up, here are my points:

Why I choose BDO Easy Investment Plan?

- It's literally savings + investing rolled into one.
- I want a UITF product that enables me to invest monthly for 3-5 years or more
- It's another way to diversify my funds
- Earnings are computed using Cost Averaging Method which is cool even though the market is up or down

Why I choose BDO UITF Equity Fund for my Easy Investment Plan?

- It is majority invested in stocks
- The higher the risk, the higher the earnings
- I love BDO Equity Fund's performance
- I like its holding companies (PLDT, Ayala Land, SM Investments, Ayala Corp., ICTSI, Alliance Global, Megaworld, SM Prime, DNL Industries, Petron etc.)
- My goal is long term

- EIP used Averaging Method (a.k.a. Cost Averaging) so it's a win win!

BDO Easy Investment Plan Review and Earnings Report

BDO UITF EIP is among my newest investments. So far it's amazing because I can monitor my investment via BDO Online Banking and I can see there all the income incurred every month. Since it's a new fund, I decided to set aside 2000 a month first and wait for few months to increase my monthly placement. I'm planning to make it 5000 a month perhaps when a spike this year occurred. They usually come anyway.

Invested Amount	No. of Units	Amount as of (09/25/2014)	Unrealized Gain / Loss
11,938.00	29.5391	13,163.02	1,225.02
11,572.86	31.8105	14,175.19	2,602.33
10,369.09	25.0486	11,162.00	792.91
2,000.00	4.7909	2,134.89	134.89
2,000.00	4.7064	2,097.24	97.24
2,000.00	4.5889	2,044.88	44.88
39,879.95	**100.4844**	**44,777.22**	**4,897.27**
39,879.95	**100.4844**	**44,777.22**	**4,897.27**

BDO Easy Investment Plan Earnings Report using 2K per month placement. As you see, it"s only been just few months yet I earned 4,897 already what more after 5 years or so. What more if I made my placement to 5K…

BDO Easy Investment Plan Review Benefits

Using BDO Easy Investment Plan is so convenient and comfortable because no matter what type of UITF you choose, you will feel confident you will earn profit in the long run whether NAVPUs go up or down. With EIP, you can choose how and when your funds will be invested – 5th, 10th, 15th, 20th, 25th, 30th of the month your choice. It is an Automatic Debit Arrangement (ADA) so you can elect how much fund will be debited from your bank account and will be added to your UITF.

BDO UITFs available for EIP:

- Peso Fixed Income Fund
- Peso Balanced Fund
- Equity Fund

What are your views about BDO UITF Easy Investment Plan? Don't have UITF account yet? Go to this page now to know how to open UITF account in BDO before you make one.

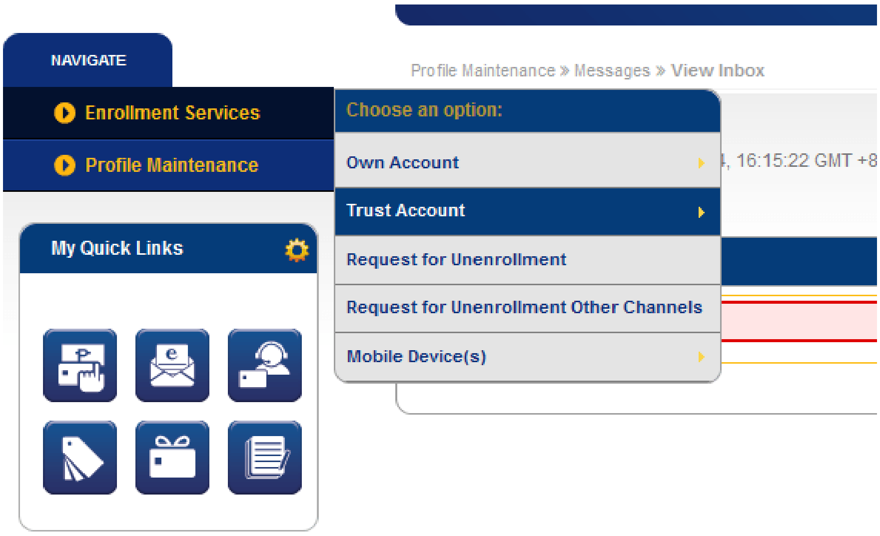
How to Monitor, Check BDO UITF Account Online – Banking

If you have UITF accounts including EIP account, you can now monitor and check your BDO UITF account online through the online banking facility. You can see your account's daily gains or losses using this feature. It is very important to monitor your Trust Funds daily NAVPUs, not only it will help you decide when to redeem, it will also help you analyse all your UITFs orderly without looking for required charts and checking prices historically.

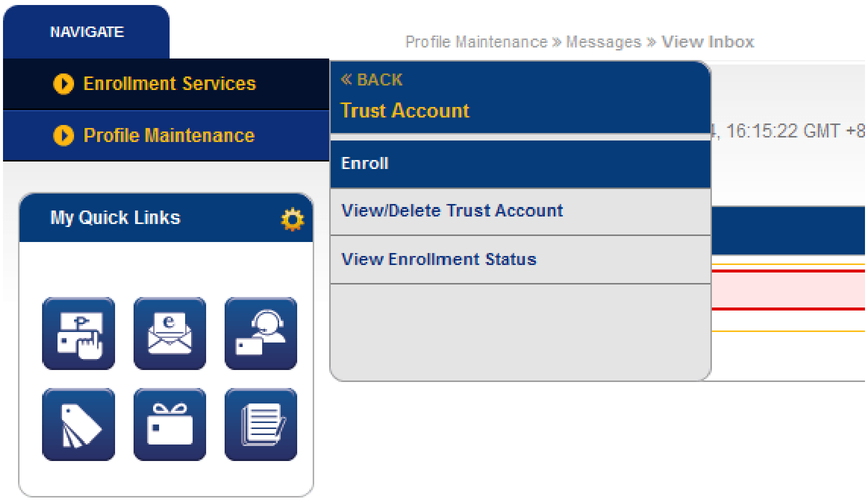
All you have to do is to enroll at BDO Online Banking. If you already have an account online related to BDO products like credit cards and savings account, you don't need to enroll because that account is already considered as Online Account by BDO. Just log in your account and add your Trust Fund. It's so easy. I'm gonna share here how I add my BDO UITF EIP account using the online banking feature.

Take note that the same procedures are applied to other UITFs products. All your Trust Funds account will show in your dashboard including your COP Number.

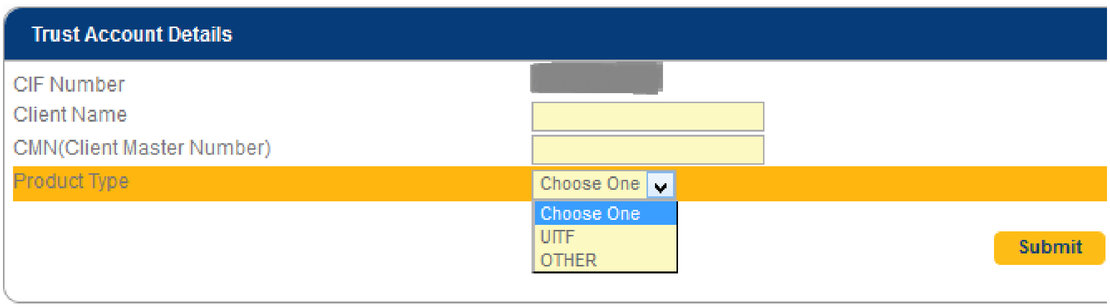
- Log in to BDO Online Banking. During log in, BDO will send you OTP (One Time Password) on the cell phone number registered on your Online Banking account. You need to type this to log in successfully or else you cannot proceed. Typing a wrong number will make your account blocked so avoid this.
- Select Enrollment Services and navigate the bar and choose Trust Account.



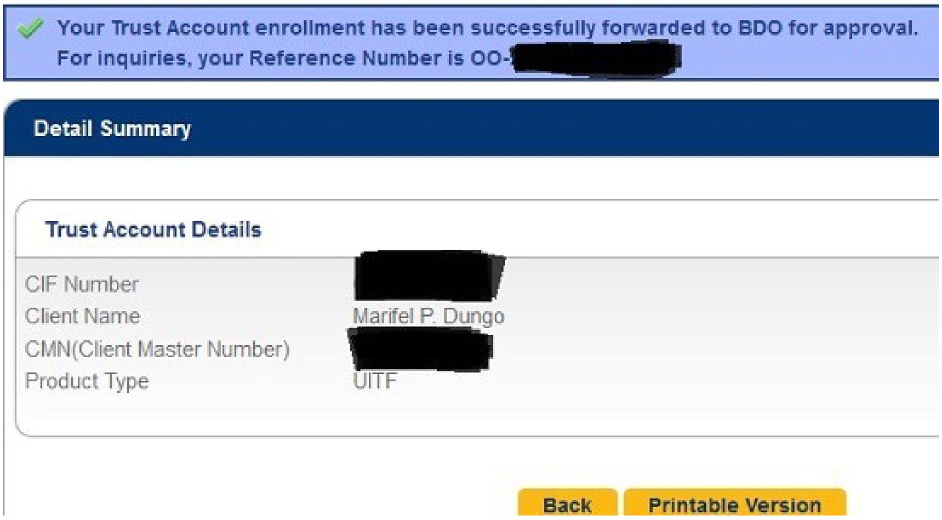
- Then choose Enroll



Type your complete name on the Client Name box



- Type your CMN (Client Master Number) on the next field. It is usually a 10-digit number
- Choose UITF as the Product type
- A message like this one below will appear.



- Wait for a confirmation email from BDO. It usually takes just few minutes. Then you can log in and view your Trust Fund.

Important Notes:

Your CMN (Client Master Number) can be found on your COP (Certificate of Participation). For new accounts, I think there is no CMN on the COP because mine has no CMN on it. So I had to ask my CMN at the BDO banker personally. It is composed of 10 digits.

How to Monitor and Check your BDO UITF Account Online?

Simply go over your Trust Funds and you can see your enrolled UITFs, product type (Bond Fund, Money Market Fund, Equity Fund, etc.) date of placement, COP, invested amount, number of units, amount as of the day you are viewing and your unrealized gains/losses.

If you have EIP (Easy Investment Plan) like me, you will also see your account's performance. One great thing too is that you can see all your COP and their corresponding unrealized gains/losses for the day.

With this feature, it is indeed easier and so convenient to monitor our investment fund's performances without checking charts at Bloomberg or something. Maintain your account and keep your target. Don't panic and keep calm and keep investing. It will surely keep you earning more.

How to Open UITF Account in BDO – Requirements Application Procedure

Want to grow your savings in hundreds of thousands and millions? UITFs and Mutual Funds are the top options and alternatives since SDA (Special Deposit Accounts) offered in local banks in the Philippines were gone. If you want to open UITF account in BDO, you must first know the requirements, instructions, and procedure so you'll have the idea what will you do and submit in the bank upon opening your Trust Fund account. I opened mine in BDO so I'm sharing here my experiences.
BDO requirements to open UITF account. Application of Equity Fund, Bond Fund, GS Fund, Money Market, Fixed Income Fund and Balanced Fund are shared in this page.

I assume you already know what UITFs (Unit Investment Trust Funds) are even if it's your first time opening one. If not, you can always read our special posts (listed at the end of the article) about this investment and other related wealth building wheels. UITFs can give you higher return and earnings compared to ordinary savings and deposit accounts. However, there are risks attached because these funds participate to different financial instruments, securities, bonds, stocks, and other funds. UITFs can give you thousands or hundred thousands or millions depending on your fund and its performance.

How to open UITF account in BDO?

BDO has been the number one bank in the Philippines in terms of deposit, capital, and investment. Their Trust Funds have been and are performing well so it's my first choice for UITF. If you want to finish your transaction or finish creating your account for the day, come at the bank before 11am because majority of their trust funds have a cut-off time or dealing period before noon.

Bring the following BDO UITF requirements:

BDO UITF Account Requirements

- 2 valid IDs with photocopy (back and front)
- TIN (Tax Identification Number)
- Your money for your Trust Fund

BDO UITF Application Procedure in Opening an Account

Go to the Trust representative or employee (not teller) and tell them you want to open UITF. They will check your requirements and give you UITF Application Kit which you will need to fill out and accomplish. The application kit contains the following forms and statements:

- Investor Profile Questionnaire (IPQ) /Client Suitability Assessment (CSA)
- Client Investment Suitability (CIS) /Investment Policy Statement (IPS)
- Risk Disclosure Statement (RDS)
- Omnibus Participating Trust Agreement (for new applicants)

Take your precious time and don't rush reading and understanding the forms because it is important to you as an investor. Remember, opening an investment is a serious business. Don't worry about filling the forms out because it's only like opening a bank account except of course the questionnaire which will be your assessment on what type of investor you are based on your investment objectives, risk appetite, financial requirements and goal. The questionnaire and forms will help you understand everything including the different types of BDO UITFs offered to you. There is no right or wrong answer on the questionnaire so don't you worry.

Types of BDO UITFs and their Minimum Investment and Holding Period

- Peso Money Market Fund – P100,000 (no holding period)
- Peso Bond Fund – P100,000 (30 days)
- GS Fund – P100,000 (30 days)
- Peso Fixed income – P10,000 (30 days)
- Peso Balanced Fund – P10,000 (30 days)

- Equity Fund – P10,000 (30 days)
- Dollar Money Market Fund – $2,000 (45 days)
- Dollar Bond Fund – $2,000 (45 days)
- Medium Term Dollar Bond Fund – $2,000 (45 days)

Investing to UTIFs and Mutual Funds involve risks. Financial experts say the higher the risk, the higher the return. Among the types of funds, equity fund is the riskiest because they are invested in stocks of well-known big companies in the Philippine Stock Market/Exchange chosen by the fund manager. They have high risk because they are too volatile and the market is very unpredictable. You could earn millions in a snap or you could lose some. It depends. How can you earn anyway? No worries, if you maintain your investment for long term period, you will likely win in the process.

What type of fund is recommended for you? Below I have summarized the suited fund according to type of investor and risk appetite.

Type of Fund	Investor	Risk Appetite
Money Market Fund	conservative	very low risk
Bond Fund	conservative	low risk
GS Fund	conservative	moderate risk
Fixed income	conservative	moderate risk
Balanced Fund	balanced	moderate to high
Equity Fund	aggressive	high risk

"the higher the risk, the higher the return"

Remember you are the best person who knows what you need and what type of investor you are and you are the one deciding your financial goal.

You will be given Certificate of Participation (COP) indicating your Trust Fund account. You will use this certificate when claiming your redemption at the time you decided you withdraw your funds and the profits attached. Profit or loss, I always wish it's profit.

Use your CMN (Client Master Number) to enroll your UITF account in BDO Online Banking facility so that you can easily monitor your fund performance. Happy investing!

Don't miss reading about:

- Mutual Funds vs UITFs – Similarities and Differences – Advantages and Disadvantages
- UITF BDO Equity Fund – Benefits, Review, Experiences

Disclaimer: This article is only for information purpose and is based from experience. It's not meant to endorse any investment or a company. Remember, all investments have risks so decide wisely before you invest.

Share your insights about investing in UITFs and other funds by commenting below. Thank you!

Investing UITF in BDO Equity Fund – Experience, Review, Benefits

Few people have asked me how I started my investment at BDO UITF Equity Fund so like I promised, I am sharing my experience here and share some of its benefits too. Let me start by saying there are many kinds of Trust Funds and UITF in Equity is just one of them. I chose Equity Fund because it involves mainly with investment in stocks. And because even before 2013 has begun, the Philippine stock market has recorded awesome performance so I decided to participate even in just little ways. Another reason too is that the BSP has finally said goodbye to Special Deposit Accounts (SDA).

A first timer of UITF investor must:

Before you bite the apple, you must be prepared of the outcome – will it be sweet or the opposite. You must remember, this is an investment account, not savings. You may incur profit or loss. But you must not be scared. If you're afraid, you'll never earn money. Can I tell you, you'll be ok? For me, this type of UITF (EIP) is less risky coz it uses SAM (Strategic Averaging Method). Have 3 things before you open an investment account:

- Basic knowledge
- Time frame or target
- Risk tolerance

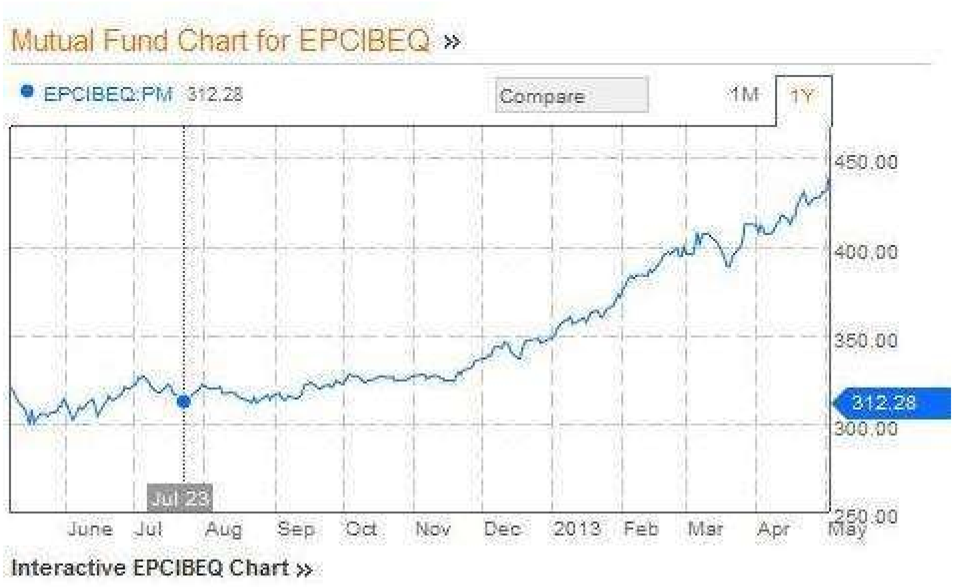
You must first have basic knowledge about this fund or investment. I suggest know simple concepts about the Stock Market, Mutual Funds, Trading, UITF definition and its types. You can search them online or just ask a banker or a friend who's into them. Or you can just read the related articles we have here at Philpad under the MONEY category. After having basic knowledge, don't stop there. Continue learning more about money and wealth building. If you're ready, you may choose the bank where you'll open your account. Banks like BDO, Metrobank, BPI, PNB, Security Bank, Union Bank and the like. Just check them if they have UITF in Equity Fund. I am sharing BDO here because it's the one I'm using.

You must also have time frame or target time when you will redeem your fund and earnings. This type of fund and investment is not short term in nature. For me, I choose my fund to stay for a year or more. A year is enough to be short for me although my goal is 3 years or 5. Choose your target redemption time. Some decide according to the market and the economy's performance.
Risk tolerance is important too. Be aware there are some risks with investing. Be patient and follow your target and remember don't be greedy. If you earn hundreds of thousand now, don't expect it's the same the next day or next month. Remember, tomorrow is another day.

Why I chose to open UITF Equity Fund in BDO?

Simply because it's the number one bank in the Philippines last 2012 and I think it will be too this year 2013. See the top and best banks in the Philippines in terms of assets, loans, deposits and capital. I also love their fund performance and strategies. I love their holding companies too. Another reason is easy access and because I already have accounts with them. Before you choose your bank, check their past months performance reports. They are usually available online from their websites.

I chose Equity Fund because I want to surf the waves of stocks. Like I said, this type of UITF involves with investment in stocks. This snapshot graph taken from Bloomberg would tell you why I chose BDO Equity Fund.



source: Bloomberg

My experience in opening BDO UITF Equity Fund

The banker was nice checking my requirements and explaining about my chosen investment and the possible profit and loss. I had a background check, submitted photocopy of my IDs and a recent photo. I filled up some forms for the Client Suitability Assessment. There is an Investment Account Opening Kit BDO will provide you and you need to fill it out and sign. Your TIN is also required. I opened an account for their EIP (Easy Investment Plan) for I am planning to have continuously for 3 years. I am also opening another one soon which is not EIP. If you are employed and you're receiving your salary through ATM, you can also sync your UITF account for the EIP monthly debits. If you're not on EIP, you can just fund your account.

Benefits of having UITF Equity Fund

Higher earning potential although the risk is never absent. From the past performances, I also believe it will grow and soar higher. The EIP would also help as I plan to maintain it for long term and more years. You don't also need to monitor the market like a trader in the stock market if you have this investment because the fund manager will do the work. The fund managers are experts. The benefits I see here are summed up as follow:

- Higher earning potential
- Low Trust fee
- Easy access
- Learning experience
- Easy NAVPU check online
- Easy Redemption
- Doesn’t need monitoring of financial market

My own quote for today about investing:

Don’t be afraid to invest. Be afraid if it never struck your mind.”

Disclaimer: This article is only for information purpose and is based from experience. It’s not meant to endorse any investment or a company. Remember, all investments have risks so decide wisely before you invest.

Source: http://philpad.com/stock-market-tutorials-philippines-complete-guide/