

# The PH Starter-Stack Card

Instrument	Current figure	As of	Liquidity / lock	Tax treatment	Notes
<b>Digital-bank savings</b> GoTyme · CIMB · Maya	GoTyme 3.0% · CIMB 2.5% base (up to ~7% conditional) · Maya ~3.0% base (up to 15% promo, capped ₱100k)	<i>Jan–Apr 2026</i>	Instant	20% final withholding tax	Score the <b>base rate only</b> — promo rates are conditional marketing, not portfolio math. PDIC-insured (see box below).
<b>Time deposits</b> e.g. Tonik	5.5% gross → ~4.4% net	2026	Locked to chosen term (30 days–5 yrs)	20% final withholding tax	Break early → forfeit most interest. Good for the back half of an emergency fund.
<b>MP2</b> Pag-IBIG Modified Pag-IBIG II	7.12% dividend, tax-free	<i>2025 div., declared Feb 2026</i>	5-year lock (forfeits dividends if broken early)	Tax-exempt by law	The peso-yield hurdle. Historical range 4.59–8.11%. Choose compounded vs annual payout at enrollment. Ladder: one account/year.
<b>PERA</b> Personal Equity & Retirement Account	Cap ₱200k/yr (₱400k OFW) · 5% tax credit on contributions	<i>2025–26, post-CMEPA</i>	Retirement-account style; fund-dependent	Tax-free growth + 5% credit	Evaluate <b>net of the fund menu's fees</b> — a 1%+ annual fee can eat more than the one-time 5% credit over a decade. Check the cheapest fund on the administrator's menu.
<b>RTBs</b> Retail Treasury Bonds (RTB-31, 5-yr)	6.00% gross coupon → 4.8% net	<i>Aug 2025 issuance</i>	Quarterly coupon; secondary market via GSED (price risk)	20% final withholding tax	Contractual fixed coupon (MP2's rate floats). Buy at par only during issuance windows — subscribe to Bureau of the Treasury announcements.
<b>FMETF</b> First Metro PSEi ETF	0.5% expense ratio (TER)	2026	T+2 settlement (PSE)	10% final tax on distributions; 0.6% STT on sale	Cheapest PH index exposure — a learning instrument, not the growth engine (PSEi ~flat decade, single-market risk).
<b>PH blue chips</b> e.g. telcos, utilities, banks	Dividend yields commonly 3–7%	2025–26	T+2 settlement	10% final tax on dividends; 0.6% STT on sale	Board lots sized by price bracket. No capital-gains tax on listed-share sale gains — the STT is the whole story.
<b>REIT taste</b> e.g. AREIT	~5.5–6.1% dividend yield	2025–26	T+2 settlement	10% final tax (RA 9856: ≥90% distributed)	Compare yield against the ~5.8–6.8% 10-yr bond — the spread is your payment for sector/tenant risk. Check occupancy rate.
<b>UCITS (global index)</b> via the access decision tree	VWRA (accumulating) TER 0.22%	2026	Depends on branch chosen (see tree)	15% internal US withholding (Ireland-domiciled); no US estate exposure	Branch A (offshore broker, full UCITS access) · Branch B (retail app, US-domiciled only, no UCITS) · Branch C (SEC-registered feeder/UITF, ~1%+/yr, no offshore exposure). <b>Verify offshore-broker regulatory status before funding</b> — SEC advisory + NTC block Dec 2025, reportedly accessible July 2026, unresolved.

## PDIC coverage

**₱1,000,000** per depositor, per bank — raised from ₱500k effective Mar 2025. Covers deposits only, not investment products, e-wallet non-deposit balances, or authorized-transfer scam losses. Split larger funds across PDIC-member banks; verify membership at [pdic.gov.ph](http://pdic.gov.ph).

## W-8BEN note

One-page IRS form declaring non-US-person status — file at any broker holding US-situs assets. Gets you the 25% treaty withholding rate instead of 30% default. **Expires every 3 calendar years** — diary it. UCITS-only holders barely need the benefit but file it anyway.

## Verify-before-you-invest habit (SEC advisories)

1. Check [sec.gov.ph](http://sec.gov.ph) → Investors Education → Advisories for the company name *and* the personalities fronting it.
2. Ask for the secondary license / Certificate of Authority — a registered corporation is not automatically authorized to solicit investments.
3. Run the Ponzi signature: high + guaranteed + smooth returns, reinvestment pressure, recruitment rewards. Any two → walk.
4. Run the 3-part trust test on whoever's pitching: incentives, verifiable credentials, cross-checkable information.