



COL EASY INVESTMENT PROGRAM

Learn to build personal wealth – the easy way.

QUICK START GUIDE TO THE COL-EIP

Introduction

This Quick Start Guide will provide you an overview of how to access and navigate through the COL Easy Investment Program website functions of your CitisecOnline account. To begin, you simply have to create a COL-EIP Investment schedule or EIP Record by determining the following:

1. The amount you wish to invest on a regular basis. (Minimum investment is Php5,000.00)
2. The frequency or how often you wish to invest whether weekly, monthly, quarterly or semi-annually.
3. The stock you wish to invest in. COL can provide you a list of highly recommended stocks based on fundamental values and growth potential.

Once you have an EIP Record set and your account is sufficiently funded before every day that you are scheduled to make an investment, you are ready to begin peso-cost averaging with the COL-EIP.

Table of Contents

I.	Logging into your COL Account.	3
II.	Accessing the EIP menu.	4
III.	Creating an EIP Record and Schedule.	5-8
IV.	Reviewing your EIP schedules.	9
V.	The EIP Email Reminder	10
VI.	Activating and entering the scheduled BUY order.	11-12
VII.	Accessing and understanding your EIP portfolio.	13

Logging onto Your Account

Once your application to open a Citiseconline account has been approved, a username and password will be given to you so that you may access your COL account and portfolio online. To begin using the EIP, the first thing you need to do is to login through the COL official website at www.citiseconline.com.

CITISECONLINE
STOCKBROKERS

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Open an Account Products and Services Forms FAQs Investor Relations June 30, 2009

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eip
COL EASY INVESTMENT PROGRAM

Learn to build personal wealth - the easy way.

CLICK TO KNOW MORE OR CALL 6-333-777.

CITISECONLINE
STOCKBROKERS

AT NO COST TO YOU! OPEN AN ACCOUNT NOW

Trade with us and maximize your full financial potential.

LOG-IN

User Name -

Password

Log In [Forgot your password?](#)

trial password

As Of 6/29/2009 12:10:00 PM

Index	Prev Val	Current	Change
PSE	2,477.44	2,468.05	-9.39
ALL	1,590.16	1,582.34	-7.82
FIN	548.70	544.47	-4.23
IND	3,446.29	3,438.09	-8.20
HLDG	1,351.17	1,334.21	-16.96
PROP	829.51	818.89	-10.62
SVC	1,340.23	1,344.33	4.10
M-O	5,686.80	5,747.76	60.96

GLOBAL MARKETS Jun 30, 2009

Index	Value	Change	%Chg
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Accessing the EIP Menu

Once you login to your COL account, click the **Trade / Portfolio** tab. A sub-menu will open below the tab that will show you a set of functions to choose from. (Enter Order, View/Modify Order, etc.) Click on the option that reads **EIP** from that sub-menu.

The screenshot shows the CITISECONLINE STOCKBROKERS website interface. At the top is the logo and navigation tabs: Home, Quotes, Trade/Portfolio (selected), Research, StreetSmart, and Log-Out. Below the tabs is a sub-menu bar with options: Enter Order, View/Modify Order, Trading History, Portfolio, Off-hours Order, Off-hrs View/Cancel, EIP (highlighted), and June 30, 2009. A user status bar shows: User: Account: Phisic2,454.39 -13.66 Market Status: Open... +632 6-333-777.

ENTER ORDER (Step 1 of 3)

Enter your order details before clicking on the **Preview Order** button.

Order Details	
Transaction	<input checked="" type="radio"/> BUY <input type="radio"/> SELL
Board	<input checked="" type="radio"/> MAIN <input type="radio"/> ODDLOT
Term	<input checked="" type="radio"/> DAY <input type="radio"/> GTC <input type="radio"/> ATC <input type="radio"/> EIP
Stock Code	<input type="text"/> Stock Symbols
# of Shares	<input type="text"/>
Price	<input type="text"/>

Creating an EIP Record and Schedule.

Once you click on the EIP option, a site page will show you three new sub-menu functions (Add EIP Order, View EIP Order and EIP Portfolio). As a default, it will also instantly bring up the **Add EIP Record** window for you to begin creating an EIP schedule.

The screenshot displays the CITISECONLINE STOCKBROKERS website interface. The top navigation bar includes links for Home, Quotes, Trade/Portfolio, Research, and StreetSmart, along with a Log-Out button. Below this, a secondary menu shows options like Enter Order, View/Modify Order, Trading History, Portfolio, Off-hours Order, Off-hrs View/Cancel, EIP, and the current date, June 30, 2009. The EIP option is highlighted, and a sub-menu is visible with links for Add EIP Order, View EIP Order, and EIP Portfolio. The Add EIP Order link is selected, opening the 'ADD EIP RECORD' window. This window contains fields for Account No, Stock Code (with a List button), Cash Value, Period (set to Monthly), Start Date, and End Date. At the bottom of the window are Submit and Clear buttons.

ADD EIP RECORD	
Account No	
Stock Code	<input type="text"/> List
Cash Value	<input type="text"/>
Period	Monthly
Start Date	<input type="text"/>
End Date	<input type="text"/>
<input type="button" value="Submit"/> <input type="button" value="Clear"/>	

Now, it's time to fill up the **Add EIP Record** window.

- A. The first thing that you need to do is indicate the stock code of the company that you wish to peso-cost average. The **List** option will open a popup window that will allow you to view COL's EIP list of recommended stocks or all of the stocks listed in the Philippine Stock Exchange from a drop down menu.

ADD EIP RECORD

Account No:

Stock Code: [List](#)

Cash Value:

Period:

Start Date:

End Date:

EIP Stock List

LIST BY: SORT OPTION:

STOCK	STOCK NAME
ALI	AYALA LAND INC.
BPI	BANK OF THE PHIL. ISLANDS
JFC	JOLLIBEE FOODS CORP.
SMPH	SM PRIME HOLDINGS, INC.
TEL	PHIL. LONG DIS TEL CO.

* Manila water has been removed as a premium growth stock 01/16/2009 ([see report](#))

EIP Stock List

LIST BY: SORT OPTION:

STOCK	STOCK NAME
AAA	ASIA AMALGAMATED HOLDINGS
AAI	ACTIVE ALLIANCE, INC.
AB	ATOK-BIG WEDGE CO., INC.
ABA	ABACUS CONS. RES. & HLDG.
ABB	ATOK-BIG WEDGE, INC. B
ABC	ALLIED BANKING CORP. PREF
ABS	ABS-CBN BROADCASTING CORP
ABSP	ABS-CBN HLDGS. CORP (PDR)
AC	AYALA CORPORATION
ACPA	AYALA CORP. PREF. A
ACPR	AYALA CORP. PREF. B
ACR	ALSONS CONS. RES., INC.
AEV	ABOITIZ EQUITY VENTURES
AGI	ALLIANCE GLOBAL GROUP INC
AGP	AGP INDUSTRIAL CORP. A
AGPB	AGP INDUSTRIAL CORP B
AJO	AJO.NET HOLDINGS, INC.
ALCO	ARTHALAND CORPORATION
ALHI	ANCHOR LAND HOLDINGS, INC.
ALI	AYALA LAND INC.

NOTE: The COL Premium list of recommended stocks features companies that were carefully selected by COL's seasoned research analysts. For more information and fundamental reviews on each stock, please visit the following link after logging into your Citiseconline account:

https://www.citiseconline.com.ph/final2/Research/HOME_ARCHIVES.asp

- B. For our example, we'll use the stock code **JFC** (Jollibee Foods Corporation). Once you've entered the code, current market details of that stock will reveal itself on your page and it's time to move on the **Cash Value** option. Here you will enter the amount of cash that you wish to invest every period or regular interval on the particular stock that you chose. For our example, we will use the amount of **Php 5,000.00**.

ADD EIP RECORD	
Account No	
Stock Code	JFC List
Cash Value	5000
Period	Monthly
Start Date	
End Date	
<input type="button" value="Submit"/> <input type="button" value="Clear"/>	

JOLLIBEE FOODS CORP.				
Bid		Ask		
Size	Price	Price	Size	
20,000	48.0000	49.0000	4,800	
57,000	47.5000	50.0000	645,300	
29,800	47.0000	50.5000	13,100	
Last 5 Trades				
Time	Volume	Price	Buyer	Seller
09:34:50	20000	49.0000	338	338
09:30:09	100	49.0000	203	110
09:30:09	100	49.0000	203	110
09:30:09	100	49.0000	203	110

Previous	49.0000
Last	49.0000
Change	0.0000
%Change	0.00
Open	49.0000
High	49.0000
Low	49.0000
Value	989,800
Trades	3
Volume	20,200
Outstanding	1,031,848,951
Status	Active
BoardLot	100
Fluctuation	0.5000
Floor Price	29.5000
CeilingPrice	73.5000
Par Value	1.0000
Margin Rate %	100
Available to Foreigners	Partially

- C. Next, you will determine how often you wish to invest your specified amount of cash by selecting from the **Period** drop down menu. You can choose from the following intervals: Weekly, Monthly, Quarterly, Semi-Annually. For our example, we will invest Php 5,000.00 every month.

ADD EIP RECORD	
Account No	
Stock Code	JFC List
Cash Value	5000
Period	Monthly
Start Date	
End Date	
<input type="button" value="Submit"/> <input type="button" value="Clear"/>	

- D. Finally, you will need to confirm the timeline of your EIP order to set exactly how long you wish to keep investing in the stock that you specified for your EIP. You may do so under the **Start Date** and **End Date** functions. You can also click the icons beside these options to open up an automated calendar for your convenience. For our example, our EIP timeline will be set for the next **10 years** starting on June 20, 2009.

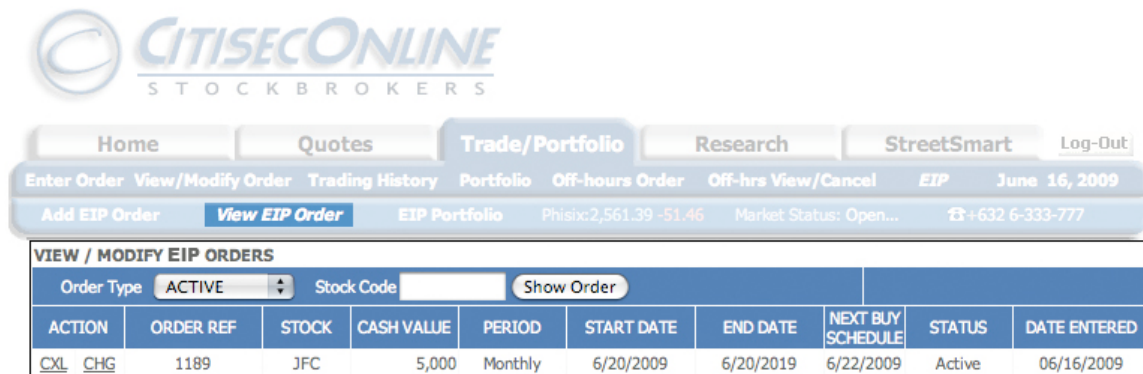
The image shows two side-by-side screenshots. On the left is the 'ADD EIP RECORD' form with the following fields: Account No (empty), Stock Code (JFC), Cash Value (5000), Period (Monthly), Start Date (6-20-2009), and End Date (6-20-2019). There are 'Submit' and 'Clear' buttons at the bottom. On the right is a calendar window titled 'DateT...cker' showing 'June 2019'. The calendar grid shows days from Sunday to Saturday, with dates 1 through 30. The date 20 is highlighted in blue.

- E. Once you are satisfied with the details you have specified in the Add EIP Record form, click **Submit**. If all the forms have been filled out correctly, you will be notified by a message that will read, "EIP record was successfully added."

The image shows the 'ADD EIP RECORD' form with the same fields as before: Account No (empty), Stock Code (JFC), Cash Value (5000), Period (Monthly), Start Date (6-20-2009), and End Date (6-20-2019). The 'Submit' and 'Clear' buttons are still present. Below the buttons, a message reads: "EIP Record was successfully added."

Reviewing Your EIP Scheduled Orders

To review your finalized EIP schedules, click on the **View EIP Order** tab in the sub-menu. This will instantly direct you to a site page that lists all the EIP schedules that you have added to your portfolio. Here you will be able to view all the details of your EIP active records as well as your cancelled and expired records. Remember, you can only create one EIP record per stock.



CITISECONLINE
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Home Quotes Trade/Portfolio Research StreetSmart Log-Out

Enter Order View/Modify Order Trading History Portfolio Off-hours Order Off-hrs View/Cancel EIP June 16, 2009

Add EIP Order **View EIP Order** EIP Portfolio Phisix:2,561.39 -51.46 Market Status: Open... ☎+632 6-333-777

VIEW / MODIFY EIP ORDERS

Order Type: ACTIVE Stock Code: Show Order

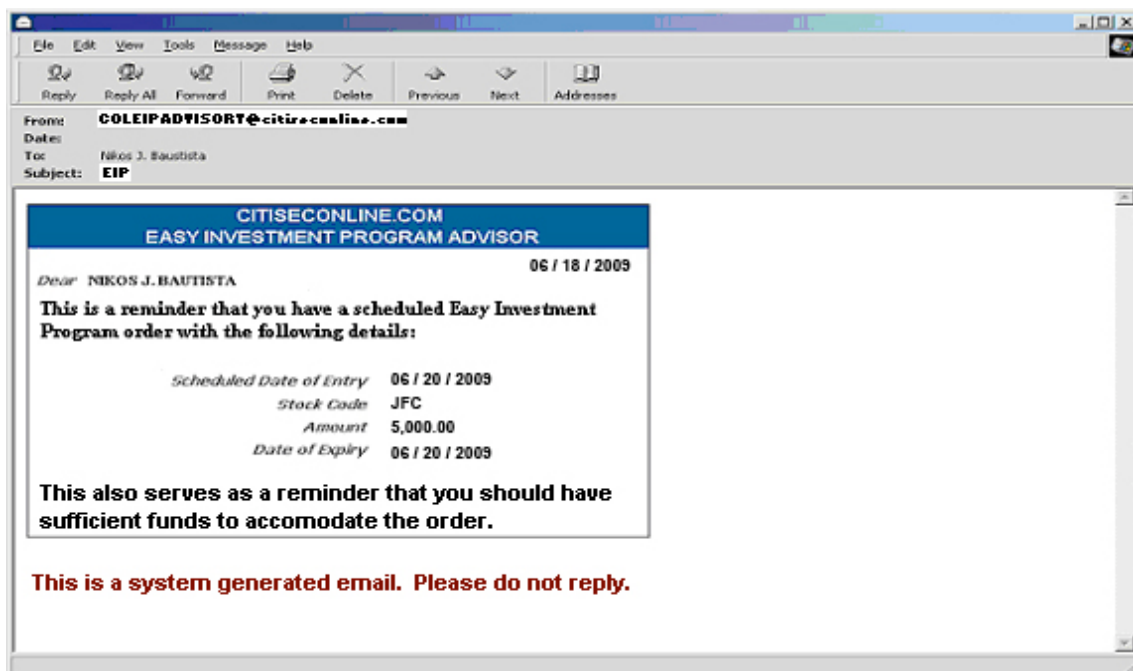
ACTION	ORDER REF	STOCK	CASH VALUE	PERIOD	START DATE	END DATE	NEXT BUY SCHEDULE	STATUS	DATE ENTERED
CXL CHG	1189	JFC	5,000	Monthly	6/20/2009	6/20/2019	6/22/2009	Active	06/16/2009

Under View EIP Order, you can also opt to **cancel (CXL)** or **change (CHG)** an EIP record at any time. Should you wish to change an existing EIP record, you will only be able to modify either the Cash Value or End Date fields. If there are further changes that you wish to make regarding your EIP order, we suggest that you simply cancel the currently active EIP record on that stock and create a new schedule.

The EIP Email Reminder

One of the important features of the EIP is the automated email reminder that is sent to you two (2) days before you are scheduled to purchase shares of your EIP stock for the interval that you indicated in the EIP Record.

Using our EIP record for **JFC** as an example, you are to purchase JFC shares every 20th of each month worth Php 5,000.00 for the next 10 years. So on every 18th of the month, you will receive an email from COL as a reminder that you are scheduled to buy JFC shares in two days and that your COL account should be adequately funded with at least Php 5,000.00 to purchase those shares.



Activating and Entering the Scheduled BUY Order

On every date that you are scheduled to purchase shares of your EIP stock, a message will be automatically displayed on the website after you have logged in to your online account. This message will remind you that you are due to enter an EIP order and will give you the option to either **BUY NOW** or **CANCEL** your EIP order for that interval.

EASY INVESTMENT PROGRAM ADVISOR			
PLEASE BE INFORMED THAT YOU HAVE AN UPCOMING EIP ORDER(S) THAT NEED(S) TO BE POSTED			
SECURITY CODE	CASH VALUE	SCHEDULED DATE OF POSTING	ACTION
JFC	5,000	06 / 20 / 2009	BUY NOW CANCEL

Clicking on **CANCEL** will close the reminder window and from there you can manually enter your EIP order on any other date or you may also choose to skip that scheduled order altogether. The EIP advisor will then simply popup once again during your next scheduled EIP order date.

The **BUY NOW** option, on the other hand, will redirect you to the order entry window if you are ready to make your investment.

Once the order entry window is activated, you will notice that all required fields within the form have already been filled in for you. The **Term** field should indicate **EIP** while the volume (# of shares) to be purchased will automatically be calculated based on the *buy in amount, the best offer price and the stock board-lot*. You will still have the option to change any of the order values.

For example, if shares of JFC are currently priced at Php 49.00, the system will calculate how many shares you can purchase with your cash value of Php 5,000.00, which is a total of 100 shares in accordance to the BoardLot regulations for that stock.

ENTER ORDER (Step 1 of 3)

Enter your order details before clicking on the **Preview Order** button.

Order Details

Transaction	<input checked="" type="radio"/> BUY <input type="radio"/> SELL
Board	<input checked="" type="radio"/> MAIN <input type="radio"/> ODDLOT
Term	<input type="radio"/> DAY <input type="radio"/> GTC <input type="radio"/> ATC <input checked="" type="radio"/> EIP
Stock Code	JFC <input type="text"/> <small>Stock Symbols</small>
# of Shares	100
Price	49

JOLLIBEE FOODS CORP.

Bid		Ask	
Size	Price	Price	Size
20,000	48.0000	49.0000	4,800
57,000	47.5000	50.0000	645,300
29,800	47.0000	50.5000	13,100

Last 5 Trades

Time	Volume	Price	Buyer	Seller
09:34:50	20000	49.0000	338	338
09:30:09	100	49.0000	203	110
09:30:09	100	49.0000	203	110
09:30:09	100	49.0000	203	110

Previous	49.0000
Last	49.0000
Change	0.0000
%Change	0.00
Open	49.0000
High	49.0000
Low	49.0000
Value	989,800
Trades	3
Volume	20,200
Outstanding	1,031,848,951
Status	Active
BoardLot	100
Fluctuation	0.5000
Floor Price	29.5000
CeilingPrice	73.5000
Par Value	1.0000
Margin Rate %	100
Available to Foreigners	Partially

If you are satisfied with your EIP order details, click Preview Order and submit your entry to finalize your EIP transaction for that scheduled date.

Accessing and Understanding Your EIP Portfolio

Once you've entered your EIP order, it is always recommended that you view your EIP portfolio to ensure that your transaction was executed.



The screenshot shows the CITISECONLINE STOCK BROKERS website interface. The top navigation bar includes links for Home, Quotes, Trade/Portfolio (selected), Research, StreetSmart, and Log-Out. Below this, a secondary bar contains links for Enter Order, View/Modify Order, Trading History, Portfolio, Off-hours Order, Off-hrs View/Cancel, EIP, and the date June 16, 2009. A third bar shows Add EIP Order, View EIP Order, EIP Portfolio (selected), and market data: Phisix:2,546.40 -66.45, Market Status: Open..., and a phone number +632 6-333-777.

EIP Stock Position

STOCK CODE	INTERVAL	BUYING IN AMOUNT	START DATE	NEXT PERIOD	QTY	AVERAGE PRC	MKT PRICE	GAIN / LOSS
JFC	Monthly	5,000.00	6 / 20 / 2009	7 / 20 / 2009	100	49.0615	49.0000	- 06.15

The **EIP Portfolio** option in your sub-menu will allow you to view and track the performance of all the stock shares that you currently own and are peso-cost averaging under the EIP service.

For further inquiries, please contact our hotline at **6-333-777** or e-mail us at **helpdesk@citiseconline.com**.
