



# **BPI INVEST SUSTAINABLE GLOBAL BOND FUND-OF-FUNDS**

A Unit Investment Trust Fund of BPI Asset Management and Trust Corporation

Bloomberg Code: BSBOFUS PM Equity

## **PRODUCT HIGHLIGHT SHEET**

This document is a summary of the investment product's key information. This will be material in the proper understanding of the product, its features, and its risks.

### **What are you investing in and who are you investing with?**

The **BPI INVEST SUSTAINABLE GLOBAL BOND FUND-OF-FUNDS** is a global fixed income Unit Investment Trust Fund (UITF) established by BPI Asset Management and Trust Corporation (BPI AMTC) in accordance with and shall be operated subject to the provisions of its Declaration of Trust/ Plan Rules, and as the same may be amended from time to time, in accordance with the regulations issued by the Bangko Sentral ng Pilipinas and existing laws.

The Fund, operating as a fund-of-funds, seeks to achieve capital appreciation and income by investing in a diversified portfolio of global fixed income collective investment schemes which integrate environmental, social, and governance criteria in its investment process, including the incorporation of sustainability goals and facilitation of flow of funds towards green economic activities, climate change mitigation and adaptation projects, and other positive environmental and social impact initiatives. The Fund aims to outperform its benchmark which is the Bloomberg Barclays Global Aggregate Bond Index (Unhedged).

The Fund is for investors who:

- Are at least classified as moderately aggressive based on their risk profile.
- Have an investment horizon of at least five (5) years.

The Fund's investment outlets undergo proper screening and evaluation in accordance with the Trustee's accreditation process and minimum regulatory requirements. Regulatory exposure limits and asset allocation ranges as provided in the Fund's Plan Rules are strictly adhered to and monitored on a regular basis. The Fund may also use financial derivatives to hedge the portfolio against market and credit risks.

Fund Currency	US Dollars (USD)
Minimum Initial Investment	USD 1,000.00
Minimum Transaction Amount	USD 500.00

### **What are the fees and charges of this investment?**

Trust Fee	0.50% per annum payable to the Trustee, BPI AMTC
External Auditor Fee	First external audit fee will be for the year ending 2022, payable to the External Auditor, Isla Lipana

Due to the fund-of-funds structure of the Fund, participants may be subjected to additional fees and expenses imposed by the target funds aside from the fee that is payable to the Trustee.

All fees are already included in the computation of the Net Asset Value Per Unit (NAVPU), which is the price at which investors buy and sell UITF units. Custodianship fee, external auditor fee, and broker's fee will depend on the actual billing/charges received for the period and will be regularly disclosed in the Fund's Key Information and Investment Disclosure Statement.

Participants are advised to consider these fees and expenses before investing in the product.

### **How often are valuations available?**

Dealing Cut-off Time	2:30 PM
NAVPU Availability	Daily (Regular Business Day)
Subscription Settlement	Day 2
Redemption Settlement	Day 6 End-of-Day

**THIS IS NOT A DEPOSIT PRODUCT. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THIS PRODUCT CANNOT BE SOLD TO YOU UNLESS ITS BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THIS PRODUCT, DO NOT PURCHASE OR INVEST IN IT. FINANCIAL PRODUCTS OF BPI ASSET MANAGEMENT AND TRUST CORPORATION (BPI AMTC) ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) AND ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS (BPI) OR BPIAMTC.**

## What are the key risks of this investment?

Some of the key risks associated with this Fund are listed below:

**Market/Price Risk:** Investors are exposed to adverse changes in the prices of foreign currency denominated fixed income instruments of the target funds due to a rise in interest rates as a result of adverse market conditions, unfavorable developments in the political and economic conditions of countries where the underlying securities of the target funds are issued or traded, or other issuer-specific factors.

**Liquidity Risk:** Investors are exposed to the risk of loss due to the inability of the target funds to convert security holdings to cash immediately or in instances where conversion to cash is possible but at a highly disadvantageous price due to limited participants in the market, low trading volumes, market disruptions, among others.

**Country Risk:** Investors are exposed to the risk of loss arising from negative developments in the political, economic and social conditions of the focus countries of the underlying securities of the target funds, which may adversely affect the value of the Fund.

**Interest Rate Risk:** Investors are exposed to adverse changes in the prices of fixed income securities of the target funds due to a rise in interest rates, which generally causes fixed income security prices to decline. Factors/ events that may lead to a rise in interest rates include adverse market conditions, issuer-specific factors/events and/or negative developments in political and economic conditions.

**Foreign Exchange Risk:** Investors are exposed to the risk of loss from a decline in the market value of the target funds when the underlying securities of the target funds are translated to USD.

## How can you exit from this investment and what are the risks and costs in doing so?

Investors/participants of the Fund may redeem their investment daily (regular business days). The Fund does not have a minimum holding period, and thus there are no exit fee/s. As a marked-to-market UITF, net asset value, NAVPU/price, and return may fluctuate as a result of price movements and other factors affecting the value of its investments. Gains or losses will only be realized upon actual redemption of units from the Fund. There is risk that the value of your investment, upon redemption may be worth less than the amount of your original contribution.

## What are other important information should you know before you invest?

- The Fund is currently available at **BPI branches, BPI Online, and BPI Mobile App**. Please watch out for further announcements on new channels where the Fund may be made available.
- A Client Suitability Assessment Test shall be performed by a UITF-certified marketing personnel prior to the investor's participation in the Fund to guide him/her if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee before deciding to invest.
- Participation in the Fund shall be open to Participants with legal capacity to contract and who are not considered US persons under the US securities and tax laws, subject to the other conditions, rules or provisions stated in the Plan Rules and those established by the Trustee.
- No beneficial owner shall hold more than 10% of the Fund. Any investor who owns more than 10% shall be asked to redeem the amount (or its equivalent number of units) in excess of 10% within thirty (30) calendar days.
- Due to the fund-of-funds structure or layered investment structure of the fund, participants may be subjected to higher fees with the addition of fees and expenses imposed by the target funds. Participants are advised to consider these fees and expenses before investing.

BPI AMTC is a subsidiary of BPI. For inquiries and comments, please send an email to [bpi\\_asset\\_management@bpi.com.ph](mailto:bpi_asset_management@bpi.com.ph) or call us at (02) 8580-AMTC (2682).

BPI AMTC is regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph>

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