

January 23, 2024

Dear Valued Client,

We are delighted to welcome you to BPI Wealth.

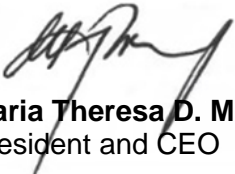
Following the successful merger of Robinsons Bank (RBank) and Bank of the Philippine Islands (BPI) on January 1, 2024, BPI Wealth has received the RBank trust business from BPI and is now managing the trust, agency, and other fiduciary accounts of RBank. This creates opportunities to deliver enhanced wealth management services to you.

As we work through the integration, our team will ensure a seamless transition and delivery of uninterrupted service. There shall be no immediate changes to the arrangements regarding your RBank Unit Investment Trust Fund (UITF) accounts. You may continue to transact through the usual RBank channels. Rest assured that we will provide you further updates.

At BPI Wealth, our commitment is to provide you with best-in-class asset and wealth management solutions that empower you to live your best life.

We are grateful for your trust.

Sincerely,



Maria Theresa D. Marcial
President and CEO