

Merger of Odyssey Peso Medium-Term Bond Fund with BPI Premium Bond Fund

Frequently Asked Questions as of September 11, 2025

1. What will happen to the Odyssey Peso Medium-Term Bond Fund?

The **Odyssey Peso Medium-Term Bond Fund** (the “Fund”) will be **merged into the BPI Premium Bond Fund** (the “Surviving Fund”) effective **October 23, 2025**, as part of BPI Wealth’s efforts to streamline its fund offerings and enhance long-term value for clients.

Investors of the Fund will automatically be shifted to the BPI Premium Bond Fund.

2. What is the BPI Premium Bond Fund?

The **BPI Premium Bond Fund** is a peso-denominated fixed income Unit Investment Trust Fund (“UITF”) designed to adopt a dynamic investment strategy with the goal of delivering stronger fund performance. You can benefit by:

- **Unlocking Greater Growth Potential:** Its investment strategy can tap into longer-term fixed income opportunities, potentially leading to stronger returns over time.
- **Staying Ahead of Market Shifts:** With a more dynamic approach, the BPI Premium Bond Fund is better positioned to navigate changing market conditions and capture opportunities that may not have been accessible in the Odyssey Peso Medium-Term Bond Fund.

Learn more about the BPI Premium Bond Fund at bit.ly/BPIPrem.

3. How does the BPI Premium Bond Fund compare to the Odyssey Peso Medium-Term Bond Fund?

We share below a list of key differences between Odyssey Peso Medium-Term Bond Fund and BPI Premium Bond Fund:

Feature	Odyssey Peso Medium-Term Bond Fund	BPI Premium Bond Fund
Asset Class	Peso Bond Fund	
Investment Objective	Long-term capital growth	
Benchmark	BPI Philippine Government Bond 1–5 Year Index	
Risk Profile	Moderately Aggressive	
Modified Duration Policy	Not more than 5 years	Not more than 8 years
5-Year Annualized Return (as of July 2025)	1.73%	1.77%
Minimum Initial Investment	PHP 10,000	PHP 1,000

Feature	Odyssey Peso Medium-Term Bond Fund	BPI Premium Bond Fund
Minimum Transaction Amount	PHP 5,000	None
Trust Fee	1.50% p.a.	
Link to More Information	bit.ly/OPMTBF	bit.ly/BPIPrem

In sum, while both funds invest in peso-denominated fixed-income instruments with similar objectives and strategies, the BPI Premium Bond Fund is designed to deliver potentially higher returns by adapting to changing market conditions with its dynamic investment strategy. The Surviving Fund dynamically adjusts its portfolio by investing across a wide range of bond maturities and longer-term instruments to better respond to shifts in interest rates and the economy.

4. What will happen during the merger?

On **October 23, 2025**, all outstanding units of the Odyssey Peso Medium-Term Bond Fund will be automatically redeemed, and the proceeds will be reinvested in the BPI Premium Bond Fund, using the respective prevailing Net Asset Value per Unit ("NAVPU") on the merger effectivity date.

You will receive transaction advices confirming both the redemption and reinvestment phases.

Please see Question # 7 for a detailed timeline of activities.

5. Can I still subscribe to the Odyssey Peso Medium-Term Bond Fund?

The **last day of subscriptions** to the Odyssey Peso Medium-Term Bond Fund is **September 19, 2025**. This covers both on-demand subscriptions and scheduled subscriptions via Regular Subscription Plan ("RSP"). Redemptions will proceed as usual until **October 21, 2025**.

For fresh or additional funds, we highly encourage you to begin investing in the BPI Premium Bond Fund.

6. Is any action required from me?

- **No action is needed if you agree with the merger.** Holdings will automatically be shifted to the BPI Premium Bond Fund on the merger date.
- **Action is only required if the BPI Premium Bond Fund does not align with your preferences or if you wish to redeem ahead of the merger.** Please redeem your investment before October 21, 2025, 2:00 pm to avoid automatic reinvestment to the Surviving Fund.

The Fund does not charge early redemption fees, allowing flexibility to redeem or shift investments at any time without penalty. You may also explore our wide range of investment solutions at <https://bit.ly/BPIUITFs>.

7. When will the merger take effect? Are there other relevant dates that I need to take note of?

The merger will take effect on October 23, 2025 (Thursday). By October 27, 2025 (Monday), the Odyssey Peso Medium-Term Bond Fund will be officially terminated, and all your remaining investments will automatically be transferred to the BPI Premium Bond Fund. No action is needed if you are comfortable with the merger, but take note of these dates in case you wish to make any changes before the transition:

Date	Details
<p>September 19, 2025 (Friday)</p>	<p>LAST DAY OF SUBSCRIPTIONS to Odyssey Peso Medium-Term Bond Fund</p> <p>This covers both on-demand and scheduled subscriptions via RSP.</p> <p>Redemptions will proceed as usual, until October 21, 2025.</p>
<p>October 21, 2025 (Tuesday)</p>	<p>LAST DAY OF REDEMPTIONS from Odyssey Peso Medium-Term Bond Fund</p> <p>Clients who wish to redeem their investment must do so before the cut-off of 2:00 pm on this day. After this cut-off, clients who remain invested in the Fund will automatically be shifted to BPI Premium Bond Fund, the Surviving Fund.</p>
<p>October 23, 2025 (Thursday)</p>	<p>MERGER EFFECTIVITY</p> <p>The merger process will be facilitated through the redemption of the Odyssey Peso Medium-Term Bond Fund units and the subscription/reinvestment of proceeds to the BPI Premium Bond Fund.</p> <p>From October 23 to 24, 2025, redemptions from the Odyssey Peso Medium-Term Bond Fund will be processed using the Fund's price or Net Asset Value per Unit ("NAVPU") as of October 23, 2025. You will receive a transaction advice confirming this redemption.</p> <p>The redemption proceeds will then be automatically reinvested into the BPI Premium Bond Fund at its NAVPU on merger effectivity date.</p>
<p>October 27, 2025 (Monday)</p>	<p>COMPLETION OF THE MERGER ACTIVITIES</p> <p>The Odyssey Peso Medium-Term Bond Fund will be officially terminated, and all outstanding investments will have been shifted to the BPI Premium Bond Fund.</p> <p>From October 27 to 28, 2025, you will receive transaction advices confirming your subscription to the Surviving Fund. Redemption proceeds will have been reinvested in the BPI Premium Bond Fund on October 23, 2025..</p> <p>Investors should see their corresponding BPI Premium Bond Fund units in BPI online or BPI app by the end of this day.</p>

8. Will I be notified once the merger is completed and my investment has been placed in the BPI Premium Bond Fund?

Yes, you will receive transaction advices confirming both the redemption and subscription / reinvestment phases of the merger process.

The redemption phase of the fund mergers will occur from October 23 to 24. Redemptions during this period will use the same price for Odyssey Peso Medium-Term Bond Fund (Fund NAVPU as of October 23, 2025), with proceeds automatically reinvested in the BPI Premium Bond Fund at its prevailing price on the merger effectivity date (Surviving Fund NAVPU as of October 23, 2025).

By end of October 27, you should see your corresponding BPI Premium Bond Fund units through BPI online or BPI app.

9. I want to know more about the merger/I need help in assessing the suitability of the changes to my current requirements. Who do I contact?

For questions and concerns about the changes, please do not hesitate to contact your BPI Relationship Manager / Branch Manager. You may also send us an email at bpiwealth@bpi.com.ph or call our 24-hour BPI Contact Center at (+632) 889-10000.