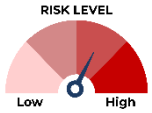
BPI GLOBAL BOND INCOME FUND, A FEEDER FUND

BPI WEALTH

Key Information Investment Disclosure Statement

September 30, 2026

Enjoy consistent monthly cash flow from high-quality global bonds



INVESTMENT OBJECTIVE AND SUMMARY

The Fund, operating as a multi-class feeder fund, aims to achieve for its participants regular and stable income with a secondary focus on long-term capital appreciation by investing in a Target Fund that invests in a broad range of global fixed income securities. The reference benchmark of the fund is the Bloomberg US Aggregate Index. Given its focus on income, the Fund does not intend to outperform the benchmark.

FUND FACTS

Classification	Fixed Income Fund, Multi-Class, Feeder Fund with income distribution	
Total Fund NAV	USD 206.00 Mn	
Dealing Day	Daily up to 2:00PM	
Redemption Settlement	T+5 End-of-Day	
Min. Holding Period	180 days	
Early Redemption Charge	1.00% of NAV of units redeemed	
	Class A[1]	**Class P**[1]
NAVPU	USD 94.58	PHP 106.80
Launch Date	May 28, 2025	
Minimum Investment	USD 100	PHP 1,000
Additional Investment	No minimum	

FEES

Trustee Fees	**Monthly rate:** 0.1028%[2] **Annual fee:** 1.25% p.a.	BPI Wealth
Custodianship and Accounting Fee	0.0012%3	DB AG Manila
External Audit Fee	0.0000%[4]	Isla Lipana
Other Fees	0.0000%	None

[1] Unit "Class A" is the US Dollar Class. Unit "Class P" is the Philippine Peso Class.
[2] Monthly rate: Billings received for September 2026 divided by the average daily NAV for the same month valued at USD 207.83 Mn
[3] Monthly rate: Billings received for August 2026 divided by the average daily NAV for the same month valued at USD 206.22 Mn
[4] Billing is received at the last quarter of the year

CLIENT SUITABILITY

A client profiling process should be performed prior to participating in the Fund to guide the prospective investor if this is suited to his/her investment objective and risk tolerance before deciding to invest. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from our website.

This BPI Global Bond Income Fund, A Feeder Fund ("BPI Global Bond Income 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.

KEY RISKS AND RISK MANAGEMENT

Market/Price Risk: Investors are exposed to adverse changes in the prices of foreign currency denominated fixed income instruments 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 fund are issued or traded, or other issuer-specific factors.

Liquidity Risk: Investors are exposed to the risk of loss due to the target fund's inability 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.

Interest Rate Risk: Investors are exposed to adverse changes in the prices of fixed income securities of the target fund 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.

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, which may adversely affect the value of the feeder fund.

FX Risk: Investors are exposed to foreign exchange risk when the underlying investments of the target fund are in different currencies from the base currency of the fund. For Class P unit investors, additional foreign exchange risk is brought about by the Fund being denominated in Philippine Pesos. The Fund will not hedge foreign exchange exposure.

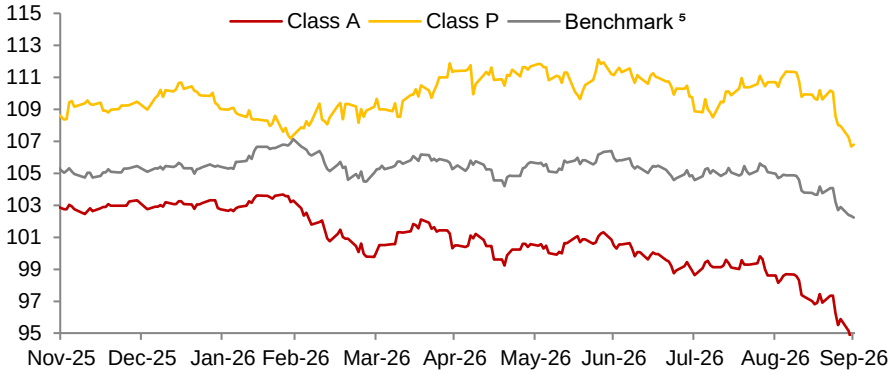
The Fund may use financial derivatives to hedge the portfolio against market and credit risks, while the Target Fund may use financial derivatives for efficient portfolio management provided, that the financial derivatives shall not be extensively used as an investment strategy of the Target Fund, and its risk level must align with the overall objective and risk profile of the Fund.

- **THE UNIT INVESTMENT TRUST FUND (UITF) IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORP. (PDIC).**
- **RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPU MOVEMENTS/FLUCTUATIONS ONLY.**
- **WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES SHALL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **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.**

FUND PERFORMANCE AND STATISTICS

(Purely for reference purposes and is not a guarantee of future results)

NAVPU GRAPH



NAVPU OVER THE PAST 12 MONTHS	Class A	Class P
Highest	103.80	112.12
Lowest	94.58	106.67

STATISTICS	Class A	Class P
Modified Duration	6.73	
Volatility, Past 1 Year (%)	4.63	6.81
Sharpe Ratio	-0.91	
Information Ratio	0.08	
Annualized Distribution Yield	6.02%	6.18%
Distribution Frequency	Monthly	

	CUMULATIVE							ANNUALIZED				CALENDAR YEAR	
	1M	3M	6M	1Y	3Y	5Y	S.I.	1Y	3Y	5Y	S.I.	YTD	S.I.
Class A (Net%)	-3.59	-4.41	-2.62	-1.75	-	-	2.44	-1.75	-	-	1.82	-4.20	6.93
Class P (Net%)	-3.00	-2.40	0.39	5.71	-	-	15.60	5.71	-	-	11.40	2.06	13.27
Benchmark	-2.71	-3.51	-2.87	-1.84	-	-	2.24	-1.84	-	-	1.66	-3.05	5.45

[5] BENCHMARK INFORMATION

Name: Bloomberg US Aggregate Index

Description and Key Characteristics: The Bloomberg US Aggregate Bond Index is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, fixed-rate agency MBS, ABS and CMS (agency and non-agency).

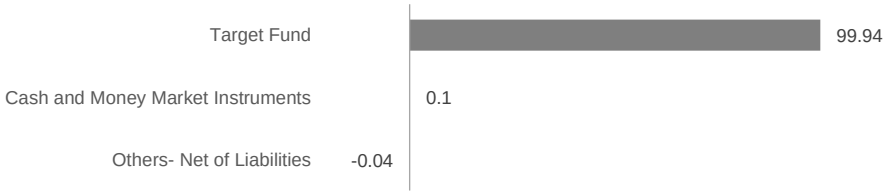
Relation to the Fund's Objective or Investment Strategy: The Fund operates as a Feeder Fund. The Target Fund is actively managed with reference to its benchmark when constructing the portfolio and managing its risk to ensure that the Fund remains aligned with its investment objectives. When selecting investments, the Target Fund Manager has discretion and is not restricted to the components or weighting of the benchmark. Given its focus on income, the Fund does not intend to outperform the benchmark.

Information about the benchmark may be accessed through Bloomberg: https://www.bloomberg.com. Alternatively, participants may request information from BPI Wealth at bpiwealth@bpi.com.ph.

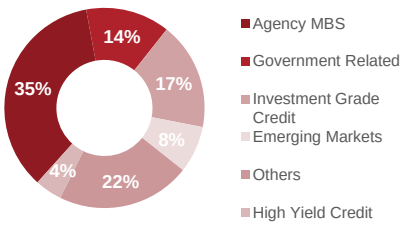
It is hereby disclosed that any deviations between the UITF's risk-return profile or characteristics and those of the designated benchmark have been reasonably justified and duly approved by the Board of Directors, in accordance with fiduciary and regulatory obligations.

PORTFOLIO COMPOSITION

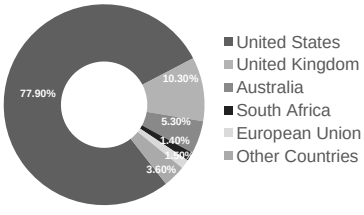
ALLOCATION (%)



SECTOR ALLOCATION



REGIONAL ALLOCATION



TOP TEN HOLDINGS*

Name	% of Target Fund
FNMA TBA 6.0% Sep 30YR	6.11
FNMA TBA 6.5% Aug 30YR	4.53
FNMA TBA 5.0% Aug 30YR	2.85
FNMA TBA 5.5% Sep 30YR	1.68
FNMA TBA 5.5% Aug 30YR	1.58
FNMA TBA 4.0% Sep 30YR	1.56
US Treasury Inflate Prot	1.26
Beignet Investor LLC	1.15
US Treasury Bond	1.02
US Treasury Note	0.96

Top 10 holdings as of 06/30/2026

TARGET FUND INFORMATION

Name of Target Fund:	PIMCO GIS Income Fund	**Investment Objective:**	Seek high current income, consistent with prudent investment management, with a secondary goal of capital appreciation
Fund structure:	Mutual Fund	**Reference Benchmark:**	Bloomberg US Aggregate Index
Fund Currency:	US Dollar	**Depositary:**	State Street Custodial Services (Ireland) Limited
Inception Date:	November 30, 2012	**Regulator:**	The Central Bank of Ireland
Fund Manager:	PIMCO Global Advisors (Ireland) Limited	**Total Expense Ratio:**	0.55%

The Fund Performance Report and relevant information about the PIMCO Income Fund can be viewed and downloaded through www.pimco.co.uk.

RELATED PARTY TRANSACTIONS*

The Fund has transactions and outstanding investments with entities related to BPI Wealth - A Trust Corporation ("BPI Wealth"):

Bank of the Philippine Islands – 0.08Mn

**Related party in accordance with BPI Wealth's internal policy.*

INCOME DISTRIBUTION

DISTRIBUTION SCHEDULE			USD CLASS			PHP CLASS		
Record Date	Ex-Date	Payment Date	Unit Income[6]	Cash Equivalent	Distribution Yield	Unit Income[6]	Cash Equivalent	Distribution Yield
28-Jan-26	29-Jan-26	3-Feb-26	0.0049	$ 0.51	5.89%	0.0050	₱ 0.55	6.00%
25-Feb-26	26-Feb-26	3-Mar-26	0.0049	$ 0.51	5.87%	0.0049	₱ 0.53	5.93%
27-Mar-26	30-Mar-26	6-Apr-26	0.0051	$ 0.51	6.09%	0.0051	₱ 0.55	6.06%
28-Apr-26	29-Apr-26	5-May-26	0.0050	$ 0.51	5.99%	0.0050	₱ 0.56	6.00%
27-May-26	28-May-26	2-Jun-26	0.0050	$ 0.51	6.03%	0.0050	₱ 0.56	6.04%
26-Jun-26	29-Jun-26	2-Jul-26	0.0050	$ 0.50	5.98%	0.0050	₱ 0.56	6.00%
29-Jul-26	30-Jul-26	4-Aug-26	0.0051	$ 0.50	6.10%	0.0050	₱ 0.55	6.05%
26-Aug-26	27-Aug-26	2-Sep-26	0.0051	$ 0.50	6.07%	0.0051	₱ 0.57	6.13%

[6] Unit income received per unit invested as of record date.

OUTLOOK AND STRATEGY

Market Review. Global bond markets declined in September as government bond yields moved sharply higher across major developed markets. The sell-off was driven by renewed inflation concerns following the rise in oil prices, stronger-than-expected economic data, sizeable government financing needs, and expectations that major central banks would need to keep monetary policy restrictive. In the U.S., the Federal Reserve (Fed) raised its policy rate by 25 basis points, while the 10-year U.S. Treasury yield rose by around 54 basis points during the month to 5.29%. The European Central Bank (ECB) and Bank of Japan (BoJ) also raised their policy rates at their September meetings, while the Bank of England (BoE) kept its policy rate unchanged.

Amid these market conditions, the Bloomberg Global Aggregate Bond Index (unhedged USD) returned -2.38% for the month, as rising government yields weighed on bond prices. Global government bonds were among the most affected, with the yield on the Bloomberg Global Treasuries Index rising above 4% for the first time since 2007, while long-term yields across the U.S., Europe, UK and Japan reached multi-year highs. Investment-grade (IG) corporate bonds also came under pressure from higher government bond yields, while credit spreads widened modestly from 78 basis points to 80 basis points. High-yield (HY) bonds also declined as investors became more cautious toward lower-rated issuers amid higher interest rates and increased market volatility, with U.S. HY spreads widening from 261 basis points to 311 basis points. Emerging-market (EM) hard-currency bonds were weighed down by higher U.S. Treasury yields, while EM local-currency bonds faced an additional headwind from a stronger U.S. dollar.
Fund Performance. Class A returned -3.59%, while Class P returned -3.00%.

Fund Strategy. The fund will continue to invest at least 90% of its assets in the target fund.

LIST OF PROSPECTIVE INVESTMENTS

The following are among the Fund's approved investment outlets, wherein the Trustee intends to invest depending on strategy, availability, or other market-driven circumstances:

(a) Primarily in a single collective investment scheme ("CIS") whose investment objective is to provide investment results that maximize income; provided further that such CIS is approved or registered and supervised by a regulatory authority that is a member of the International Organization of Securities Commissions (IOSCO) and managed by reputable fund manager/s; provided further that the investment in the said collective investment scheme should at least be ninety percent (90%) of the total assets of the Fund. The Target Fund must be recognized as a collective investment scheme in its home jurisdiction by a regulatory authority or any regulatory authority acceptable to the BSP to supervise this CIS;

(b) Short-term tradable fixed-income instruments issued or guaranteed by the Philippine government or the BSP; tradable securities issued by the government of a foreign country, any political subdivision/agency of a foreign country or any supranational entity; tradable fixed-income instruments issued by foreign or local financial institutions or private corporations; exchange- listed securities; marketable instruments that are traded in an organized exchange; loans traded in an organized market; and, such other tradable investments outlets/ categories as the BSP may allow. Provided, that, a financial instrument is regarded as tradable if two-way prices are quoted, readily available or regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis;

(c) Short-term tradable fixed-income instruments issued, underwritten, or otherwise dealt by BPI and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; and, any such other instruments as may be allowed under BSP regulations. Investment with related interests shall be in accordance with Section 414-Q of the MORNBFI;

(d) The principal investments of the Fund will be denominated in, but not limited to, the US Dollar. The Target Fund invests in securities denominated in other currencies;

(e) Money market instruments;

(f) Deposit products;

(g) Such other investments suitable to the nature, classification, and strategy of the Fund, as allowed by prevailing regulations.

IMPORTANT NOTICES

BPI Wealth is a subsidiary of the Bank of the Philippine Islands. For inquiries and comments, please send us a message through bpiwealth@bpi.com.ph or by visiting www.bpi.com.ph/contactus. You may also call our 24-hour BPI Contact Center at (+632) 889 10000.

BPI Wealth as Trustee/Investment Manager is regulated by the Bangko Sentral ng Pilipinas. https://www.bsp.gov.ph

Qualified Participants
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.

Distributions
- Income for distribution is not guaranteed and shall be made in accordance with the Plan Rules. Payment of income does not in any way guarantee or purport that further distributions will be made.
- The Fund shall only distribute income to eligible participants from distributions received from the Target Fund in the form of unit income on a monthly basis. Unit income is considered automatically redeemed and proceeds are subsequently credited to the nominated settlement account.
- Payment of income will depend on the fund's income for the relevant period and will be distributed proportionately to eligible participants.
- Payment of income may reduce the NAVPU of the fund. The NAVPU also reflects the daily marking-to-market of the underlying investments of the Fund.

GLOSSARY

S.I.: Since Inception.
Volatility: Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.
Sharpe Ratio: Used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better.
Information Ratio: Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.