BPI GLOBAL EQUITY FUND-OF-FUNDS

BPI WEALTH

Key Information Investment Disclosure Statement

June 30, 2026

Go global with your investments through leading offshore equity funds

INVESTMENT OBJECTIVE AND SUMMARY

The Fund, operating as a Fund-of-Funds, intends to achieve long-term capital growth by investing in a diversified portfolio of global equity collective investment schemes. The Fund aims to provide excess return over the MSCI All Country World Index Net Total Return USD Index.

FUND FACTS

Classification	Multi-Class, Equity Fund-of-Funds	
Total Fund NAV (Mn)	USD 237.85	
Dealing Day	Daily up to 2:00PM	
Redemption Settlement	T+5 End-of-Day	
Min. Holding Period / Early Redemption Charge	None	
	Class A[1]	**Class P**[1]
NAVPU	USD 725.65	PHP 98.67
Launch Date	Jan. 8, 2014[2]	Jun. 1, 2026[2]
Minimum Investment	USD 100	PHP 1,000
Additional Investment	No minimum	

FEES

Trustee Fees	**Monthly rate:** 0.1235%[3] **Annual fee:** 1.50% p.a.	BPI Wealth
Custodianship and Accounting Fee	0.0013%[4]	Various
External Audit Fee	0.0000%[5]	Isla Lipana
Other Fees[6]	0.0122%	Index Licensing Fees

[1] Unit "Class A" is the US Dollar Class. Unit "Class P" is the Philippine Peso Class.
[2] The Fund was originally launched as BPI Global Equity Fund on August 30, 1994. It was converted into a single-class fund-of-funds on January 8, 2014 (inception date), and later into a multi-class fund on June 1, 2026 (inception date).
[3] Monthly Rate: Billings received for June 2026 divided by the average daily NAV for the same month valued at USD 233.70Mn.
[4] Monthly Rate: Billings received for May 2026 divided by the average daily NAV for the same month valued at USD 226.93Mn.
[5] Billing is received at the last quarter of the year.
[6] Index licensing fee based on latest billing received from provider/s.

CLIENT SUITABILITY

A client profiling process shall be performed prior to participating in the Fund to guide the prospective investor if it 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 the Trustee.

This Fund is for investors who:

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

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

Market/Price Risk: Investors are exposed to adverse changes in the prices of global equity collective schemes (target funds) due to adverse market conditions, unfavorable company earnings and valuations, and negative developments in the political and economic conditions of the focus countries of the target funds.

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.

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

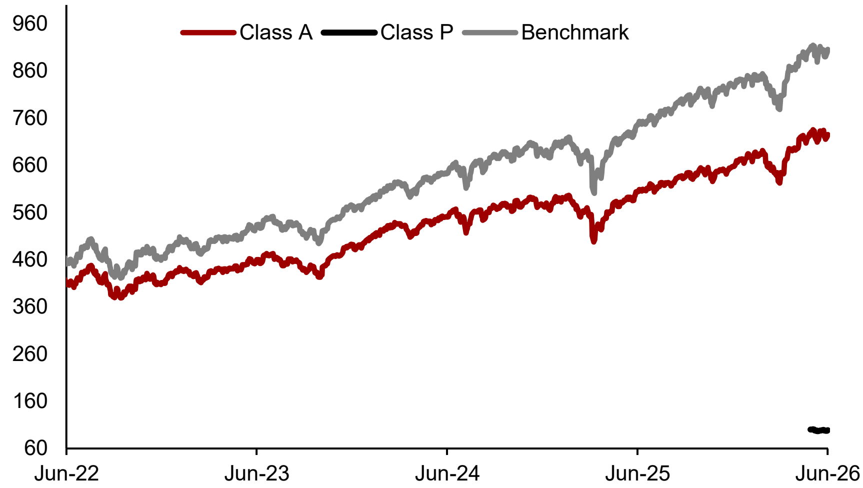
The Fund's investment outlets undergo proper screening and evaluation in accordance with the Trustee's accreditation process. The Fund may also use financial derivatives to hedge the portfolio against market and credit risks.

• 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	735.65	100.57
Lowest	603.62	96.49

STATISTICS	Class A	Class P
Volatility, Past 1 Year (%)[9]	11.46	13.26
Sharpe Ratio[10]	1.41	
Information Ratio[11]	-0.89	
Current No. of Holdings	10	

[7] Effective January 2, 2025, the Fund's benchmark changed from MSCI World Index (USD) to MSCI All Country World Index Net Total Return USD Index to ensure alignment with BSP Circular No. 1178, Guidelines on the Use of Benchmarks for UITFs.

[8] Since Inception

[9] Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

[10] 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.

[11] Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

	CUMULATIVE						ANNUALIZED				CALENDAR YEAR					
	1M	3M	6M	1Y	3Y	S.I.[8]	1Y	3Y	5Y	S.I.[8]	YTD	2025	2024	2023	2022	2021
Class A (Net%)	-0.74	14.70	10.40	20.01	57.75	178.95	20.01	16.41	6.64	8.57	10.40	13.63	17.53	19.65	-24.50	13.46
Class P (Net%)	-1.33	-	-	-	-	-1.33	-	-	-	-15.51	-1.33	-	-	-	-	-
Benchmark	-0.80	14.93	10.60	23.67	70.21	206.01	23.67	19.40	10.85	9.37	10.60	18.80	18.50	21.33	-19.18	20.49

[7] **BENCHMARK INFORMATION**

Name: MSCI All Country World Index Net Total Return USD Index (NDUEACWF Index)

Description and Key Characteristics: The MSCI ACWI Index, MSCI's flagship global equity index, is designed to represent performance of the full opportunity set of large- and mid-cap stocks across 23 developed and 24 Emerging Markets. With 2,757 constituents, the index covers approximately 85% of the global investable equity opportunity set.

The index is based on the MSCI Global Investable Market Indexes (GIMI) Methodology — a comprehensive and consistent approach to index construction that allows for meaningful global views and cross regional comparisons across all market capitalization size, sector and style segments and combinations. This methodology aims to provide exhaustive coverage of the relevant investment opportunity set with a strong emphasis on index liquidity, investability and replicability

The MSCI Total Return Indices measure the market performance, including price performance and income from regular cash distributions (cash dividend payments or capital repayments). MSCI's Daily Total Return (DTR) methodology reinvests regular cash distributions in indices on the ex-date of such distributions.

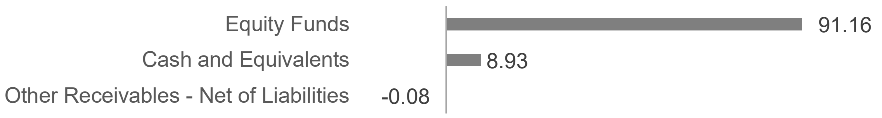
Relation to the Fund's Objective or Investment Strategy: The Fund operates as a Fund-of-Funds and invests in a diversified portfolio of global collective investment schemes. The Fund is actively managed and as such, the Trustee has discretion when selecting the Target Funds. The Fund will refer to the benchmark when constructing the portfolio and managing its risk to ensure that the Fund remains aligned with its investment objectives. When selecting the investments of the Fund, the Trustee has discretion and is not restricted to the components and weighting of the benchmark. The Target Funds may invest in securities not included in the benchmark to take advantage of investment opportunities. Investors may use the Index to measure the performance of the Fund.

Information about the benchmark may be accessed through MSCI. Alternatively, participants may request information from BPI Wealth at bpiwealth.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 (%)



TOP HOLDINGS

Name	% of Holdings
iShares MSCI ACWI UCITS ETF	23.38
Wellington Global Quality Growth Fund	21.90
SPDR S&P 500 ETF	14.25
UBS Global EM Opportunity Fund	11.74
State Street Financial Select Sector SPDR ETF	6.76

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 – PHP 60K

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

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TARGET FUNDS' INFORMATION

NAME	DOMICILE	REGULATOR	OBJECTIVE
SPDR S&P 500 ETF	United States	SEC	Tracks the performance of the S&P 500 Index composed of 500 predominantly large-capitalization US stocks
iShares MSCI ACWI UCITS ETF	Ireland	Central Bank of Ireland	Seeks to track the performance of an index composed of companies from both developed and emerging markets countries worldwide
Janus Henderson Horizon Global Sustainable Equity Fund	Luxembourg	CSSF	Aims to provide capital growth over the long term (5 years or more) by investing in companies whose products and services are considered by the Investment Manager as contributing to positive environmental or social change and thereby have an impact on the development of a sustainable global economy.
State Street Financial Select Sector SPDR ETF	United States	SEC	Seeks to effectively represent the financial sector of the S&P 500 Index by providing precise exposure to companies in financial services, insurance, banking, capital markets, mortgage real estate investment trusts (REITs), and consumer finance.
JPMorgan Global Select Equity Fund	Luxembourg	CSSF	Seeks to achieve a return in excess of the global equity markets by investing primarily in companies, globally.
UBS Global Emerging Market Opportunity Fund	Ireland	Central Bank of Ireland	Seeks capital appreciation on a risk adjusted basis over the medium to long term. The Fund invests in equity and equity-related securities and other investments as set out below in global emerging countries, listed or traded in regulated markets or exchanges.
Wellington Global Quality Growth Fund	Luxembourg	CSSF	Aims to achieve longer-term total returns
iShares MSCI China ETF	United States	SEC	Tracks the performance of the MSCI China Index. The Index is a free float adjusted market cap weighted index designed to measure the performance of equity securities in the top 85% in market cap of Chinese equity markets, as represented by the H-Shares, B-Shares, Red Chips, & P-Chips.

OUTLOOK AND STRATEGY

Market Review. Global equities declined modestly in June 2026, as weakness in mega-cap technology and emerging markets offset broader participation in value-oriented and cyclical areas. The AI trade became more bifurcated: semiconductors remained supported by robust demand but were volatile, while hyperscalers and other large-cap technology names came under pressure amid renewed scrutiny of AI capex returns. Value outperformed growth and market leadership broadened, helped by small caps, financials, industrials, and healthcare. Meanwhile, energy prices and progress toward a negotiated settlement with Iran helped temper concerns of energy-driven inflation, tighter central bank policy, and elevated market valuations.

The MSCI All Country World Index declined -0.8%, with Japan (+5.63%) and Europe (+2.92%) bucking the trend as energy prices fell with optimism around a US-Iran peace deal. Emerging markets (-1.67%) led the decline together with the US (-1.06%) on AI trade unwind as concerns on lofty valuations and overspending spook investors.

Fund Performance. The fund returned -0.74% in June (Class P: -1.33%), outperforming the benchmark by 6 basis points. Security selection within the fund helped improve performance.

Fund Strategy. The constructive stance on global equities is reinforced by the year-to-date price action, with earnings momentum and the AI capex cycle remaining the primary drivers. The tilt toward emerging markets and Asia continues to be supported by strong relative performance, though oil-driven inflation risks and bond market repricing remain live tail risks for the broader rally.

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 more than one collective investment schemes ("CIS"), that are approved or registered and supervised by regulatory authorities that is a member of the International Organization of Securities Commissions (IOSCO) and managed by reputable fund manager/s the investment objectives and policies of which are generally consistent with those of the Fund; provided further that such combined investment in collective investment schemes should not fall below ninety percent (90%) of the net asset value 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) Primarily short-term tradable fixed income instruments issued or guaranteed by the Philippine government or the BSP; tradable fixed income instruments issued by 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 investment outlets/ categories as the BSP may allow. Provided, that, a financial instrument is regarded as tradable if quoted two-way prices are readily available and 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) Primarily 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 are not limited to, the following major currencies: U.S. Dollar, Euro, British Pound, Canadian Dollar, Australian Dollar, Swiss Franc, Danish Kroner, and Japanese Yen;

(e) Deposit products;

(f) Money market instruments;

(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. 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.

SPECIFIC RISKS IN INVESTING IN A FUND-OF-FUNDS
The performance of the underlying Target Fund/s on an individual or collective basis impacts the performance of the BPI Global Equity Fund-of-Funds.

The BPI Global Equity Fund-of-Funds incurs trust fee payable to the Trustee. Additionally, the Target Fund/s charge their own management fee/s. Such fees are already included in the computation of the Net Asset Value per Unit, which is the price at which investors subscribe and redeem units of the Fund.

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.