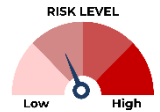


**Key Information Investment Disclosure Statement**

May 29, 2026

A short-term investment solution offering higher return than deposits

**INVESTMENT OBJECTIVE AND SUMMARY**

The Fund aims to achieve liquidity and stable income derived from a diversified portfolio of primarily short-term fixed income instruments. The Fund aims to provide excess return over the return of the 91-day Philippine Treasury Bill, net of tax.

**FUND FACTS**

<b>Classification</b>	Money Market Fund
<b>Total Fund NAV</b>	PHP 44,673.90 Mn
<b>Dealing Day</b>	Daily up to 2:00PM
<b>Redemption Settlement</b>	Day 1 End-of-Day
<b>Min. Holding Period / Early Redemption Charge</b>	None
<b>NAVPU</b>	PHP 308.48
<b>Launch Date</b>	August 1, 2013
<b>Minimum Investment</b>	PHP 10,000
<b>Additional Investment</b>	PHP 1,000

**FEES**

<b>Trustee Fees</b>	<b>Monthly rate:</b> 0.0424% <sup>1</sup> <b>Annual fee:</b> 0.50% p.a.	BPI Wealth
<b>Custodianship and Accounting Fee</b>	0.0007% <sup>2</sup>	DB AG Manila
<b>External Audit Fee</b>	0.0000% <sup>3</sup>	Isla Lipana
<b>Other Fees</b>	0.0000%	None

<sup>1</sup> Monthly Rate: Billings received for May 2026 divided by the average daily NAV for the same month valued at PHP 45,198.57 Mn

<sup>2</sup> Monthly Rate: Billings received for April 2026 divided by the average daily NAV for the same month valued at PHP 44,952.31 Mn

<sup>3</sup> 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 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 our website.

This Fund is for investors who:

- Are at least classified as moderately conservative based on their risk profile
- Have an investment horizon of at least one (1) year

**KEY RISKS AND RISK MANAGEMENT**

**Interest Rate Risk:** The fund invests in short term domestic fixed income securities, exposing investors to the risk of loss arising from 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 domestic political and economic conditions.

**Liquidity Risk:** Investors are exposed to the risk of loss due to the 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 buyers/sellers in the market, low trading volumes or market disruptions, among other reasons/ factors

**Credit/Default Risk:** Investors are exposed to the risk of loss due to the failure of the borrower/ debt issuer to make timely interest and/or principal payments on its deposit liabilities, loans, bonds or other debt instruments due to a deterioration in the borrower's/ issuer's financial condition or external factors and events that may affect its ability to repay financial obligations such as negative developments in domestic political and economic conditions.

**Related Party Risk:** Investors are exposed to actual or potential conflicts of interest in the handling of related party transactions by the Trustee, specifically, time deposit placements with the Trustee's own bank and/ or its subsidiary, purchase of debt securities issued by related parties, as well as the execution of trade transactions with related counterparties.

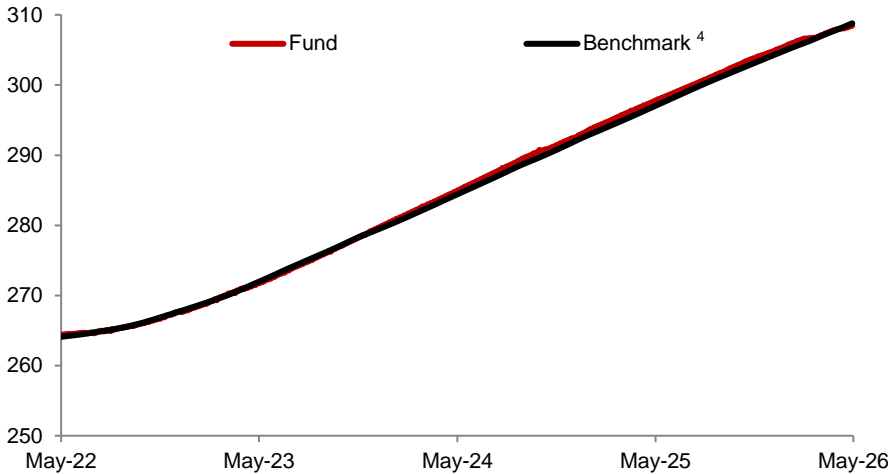
In accordance with the provisions in the Declaration of Trust, the Fund employs a risk management policy based on duration. The Fund may also use financial derivatives to hedge the portfolio against market and credit risks.

- 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

Highest	308.48
Lowest	297.80

### STATISTICS

Weighted Ave Duration (Yrs.)	0.21
Volatility, Past 1 Year (%) <sup>6</sup>	0.14
Sharpe Ratio <sup>7</sup>	-2.67
Information Ratio <sup>8</sup>	-1.99
Portfolio Weighted Yield to Maturity (%)	3.74
Current Number of Holdings	62

<sup>5</sup> Since Inception.

<sup>6</sup> Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

<sup>7</sup> 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

<sup>8</sup> 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. <sup>5</sup>	1Y	3Y	5Y	S.I. <sup>5</sup>	YTD	2025	2024	2023	2022	2021
Fund (Net%)	0.18	0.62	1.54	3.60	13.49	40.46	3.60	4.31	3.35	2.68	1.25	4.19	4.66	4.40	1.57	1.15
Benchmark	0.30	0.94	1.88	3.97	13.55	36.43	3.97	4.33	3.37	2.45	1.55	4.23	4.50	4.34	1.68	0.95

### <sup>4</sup>BENCHMARK INFORMATION

**Name:** 91-day Treasury Bill, net of tax

**Description and Key Characteristics:** Treasury Bills are zero coupon peso-denominated short-term fixed income securities issued by the Republic of the Philippines through its Bureau of Treasury.

**Relation to the Fund's Objective or Investment Strategy:** The Fund is actively managed, allowing the Trustee full discretion on security selection. Given the Fund's primary objective of capital preservation for investors with a short-term horizon, the 91-day Treasury Bill, a liquid security that is representative of attainable short-term placements, is an appropriate benchmark. Investors may use the benchmark to gauge the Fund's performance.

Information about the benchmark may be accessed through Philippine Depository & Trust Corp. <https://www.pds.com.ph/>. Alternatively, participants may request information from BPI Wealth at [bpwealth@bpi.com.ph](mailto:bpwealth@bpi.com.ph).

## PORTFOLIO COMPOSITION

### ALLOCATION (%)

Government	46.75
Corporates	0
Cash and Cash Equivalents	53.04
Other Receivables - Net of Liabilities	0.21

### MATURITY PROFILE

Cash and less than 1 year	96.76
Between 1 and 3 years	3.24
Between 3 and 5 years	0
Between 5 and 7 years	0
Between 7 and 10 years	0
More than 10 years	0

### PORTFOLIO WEIGHTINGS

Philippine Corporate Bonds	-
Philippine Sovereign Bonds	46.75

### TOP TEN HOLDINGS

Name	Maturity	% of Fund
Retail Treasury Bond	3/4/2027	7.73
BSP Bills	6/9/2026	5.59
Philippine Treasury Bill	8/19/2026	5.32
BSP Bills	6/2/2026	4.48
Philippine Treasury Bill	8/26/2026	3.46
Time Deposit		3.36
Time Deposit		3.36
Philippine Treasury Bill	7/8/2026	3.34
Time Deposit		2.24
Time Deposit		2.24

## RELATED PARTY TRANSACTIONS\*

The Fund has investments and trade transactions with BPI Wealth - A Trust Corporation ("BPI Wealth"):

Bank of the Philippine Islands - PHP 5.874 billion

Investments in the said outlets were approved by the BPI Wealth's Board of Directors. Likewise, all related party transactions are conducted on an arm's length and best execution basis and within established limits.

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

## OUTLOOK AND STRATEGY

**Market Review.** Short-dated yields moved sharply higher in May, reflecting a broad repricing across the front end of the curve. Headline inflation accelerated from 4.1% in March to 7.2% in April, well above market expectations of 5.5%. The increase was largely driven by higher fuel prices, elevated electricity rates, and faster rice inflation, indicating a broadening of price pressures. Month-on-month, the 3-month BVAL increased by 37 bps, while the 6-month and 1-year BVAL rose by 64 bps and 89 bps, respectively. Market sentiment tilted toward expectations of tighter monetary conditions and persistent inflationary pressures, prompting investors to demand higher yields despite continued preference for short duration positioning.

During the May 25 Treasury bill auction, overall demand improved modestly, with the bid-to-cover ratio rising to 1.95x from 1.23x in the previous auction. Participation was notably stronger in the 6-month tenor, which saw a significant pickup in tenders and led to a 19-bps decline in the awarded yield. Auction results settled at 5.142% for the 3-month, 5.700% for the 6-month, and 6.163% for the 1-year tenor. To note, a partial award was made for the 1-year bill where yields were capped at 6.300%.

Sentiment improved slightly later in the month as easing concerns over global oil supply helped stabilize fuel prices following earlier increases. While costs remained elevated, the moderation in oil price momentum provided some relief to inflation expectations.

Sentiment improved slightly later in the month as easing concerns over global oil supply helped stabilize fuel prices following earlier increases. While costs remained elevated, the moderation in oil price momentum provided some relief to inflation expectations.

**Fund Performance.** The Fund returned 0.18% during the month, underperforming the benchmark by 12 bps.

**Fund Strategy.** The Fund favors the safety of shorter-dated securities and time deposits. With the expectation of increased volatility this year due to upside risks to inflation, the fund manager aims to maintain a nimble portfolio position to take advantage of any opportunities.

## 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 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; 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;

b) Primarily short-term tradable fixed-income securities 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 or any such instrument as may be allowed under BSP regulations. Investment with related interests shall be in accordance with Section 414-Q of the MORNBF1;

c) Deposit products;

d) 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](mailto:bpiwealth@bpi.com.ph) or by visiting [www.bpi.com.ph/contactus](http://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

The Fund may invest in allowed Bangko Sentral Securities Facilities (BSP-SF) as one of its approved investment outlets. Pursuant to Section 601-Q of the Manual of Regulations for Non-Bank Financial Institutions, as amended, participations to UITFs with exposure to BSP-SF shall be limited to **Philippine individual and corporate residents only**.

**Where it is deemed that the identified non-Philippine resident participants' investments violate applicable regulations, BPI Wealth shall immediately redeem the investment.**