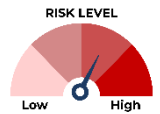


Key Information Investment Disclosure Statement

June 30, 2026

Get more earning power in your retirement plan with corporate bonds

**INVESTMENT OBJECTIVE AND SUMMARY**

The Fund intends to achieve capital appreciation and income derived from a diversified mix of preferred stocks and fixed income securities primarily issued by Philippine corporations. The Fund aims to provide returns in excess of the return of the BPI Philippine Corporate Bond Index.

FUND FACTS

Classification	PERA Multi-asset Fund
Total Fund NAV	PHP 26.85 Mn
Dealing Day	Daily up to 2:00PM
Redemption Settlement	Day 3 End-of-Day
Min. Holding Period / Early Redemption Charge	None
NAVPU	PHP 1.27
Launch Date	December 19, 2016
Minimum Investment	PHP 1,000
Additional Investment	No minimum

FEES

Trustee Fees	Monthly rate: 0.1026% ¹ Annual fee: 1.25% p.a.	BPI Wealth
Custodianship and Accounting Fee	0.0007% ²	DB AG Manila
External Audit Fee	0.0000% ³	Isla Lipana
Other Fees	0.000%	None

¹ Monthly Rate: Billings received for June 2026 divided by the average daily NAV for the same month valued at PHP 26.45 Mn

² Monthly Rate: Billings received for May 2026 divided by the average daily NAV for the same month valued at PHP 25.92 Mn

³ 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 aggressive based on their risk profile
- Have an investment horizon of at least five (5) years

KEY RISKS AND RISK MANAGEMENT

Interest Rate Risk: Investors are exposed to adverse changes in the prices of domestic fixed income securities 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 domestic political and economic conditions.

Liquidity Risk: Possibility to experience losses due to the fund's inability to convert assets into cash immediately or in instances where conversion to cash is possible but at a highly disadvantageous price.

Related Party Risk: Risk of any actual or potential conflicts of interest in handling of related party transactions.

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.

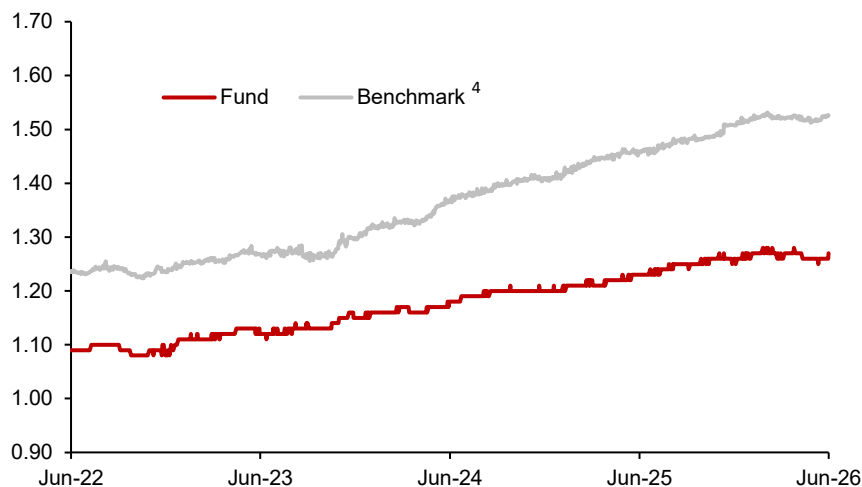
In accordance with the provisions in the Declaration of Trust, the Fund employs a risk management policy based on duration. The Fund may also use financial derivatives to hedge the portfolio against market and credit risks.

• 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	1.28
Lowest	1.23

STATISTICS

Weighted Ave Duration (Yrs.)	3.16
Volatility, Past 1 Year (%) ⁶	6.26
Sharpe Ratio ⁷	-0.27
Information Ratio ⁸	-0.20
Portfolio Weighted Yield to Maturity (%)	6.93
Current Number of Holdings	35

⁵ Since Inception.

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

⁷ 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

⁸ 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. ⁵	1Y	3Y	5Y	S.I. ⁵	YTD	2025	2024	2023	2022	2021
Fund (Net%)	0.79	0.79	0.79	3.25	13.39	27.00	3.25	4.28	2.92	2.54	0.79	5.00	4.35	6.48	-0.92	0.93
Benchmark	0.74	0.24	1.19	4.67	20.31	52.57	4.67	6.36	4.24	4.53	1.19	6.98	8.59	5.11	-0.02	1.43

⁴BENCHMARK INFORMATION

Name: BPI Philippine Corporate Bond Index

Description and Key Characteristics: The BPI Philippine Corporate Bond Index (the Index) is sponsored by the Bank of the Philippine Islands (the Sponsor). The Index intends to reflect the performance of Philippine Corporate issued fixed-rate bonds denominated in Philippine Peso. It is intended to be a template for passive, diversified fixed income investment portfolios where securities are held in proportion to the market value (Market Capitalization) of the issued securities. It aims to provide accurate and objective benchmarks by which to assess the performance of the Philippine Corporate bond market.

Relation to the Fund's Objective or Investment Strategy: The Fund is actively managed, which allows the Trustee full discretion on security selection. The Trustee will use the BPI Philippine Corporate Bond Index as reference during portfolio construction to ensure that the active risk taken is commensurate to the Fund's objective and investor profile. Moreover, given the active nature of the Fund, the Trustee may select securities which are not within the benchmark index to take advantage of any opportunities available. Investors may use the Index to gauge the Fund's performance.

For more information on BPI Indices, participants may contact, the calculating agent, BPI Investment Management Inc. at bpi_investment@bpi.com.ph. Alternatively, participants may request information from BPI Wealth at bpiwealth@bpi.com.ph.

PORTFOLIO COMPOSITION

ALLOCATION (%)

Fixed Income	97.98
Equities	0.04
Cash and Cash Equivalents	3.63
Other Receivables - Net of Liabilities	-1.65

MATURITY PROFILE

Cash and less than 1 year	25.04
Between 1 and 3 years	19.18
Between 3 and 5 years	28.61
Between 5 and 7 years	5.03
Between 7 and 10 years	22.14
More than 10 years	0

TOP TEN HOLDINGS

Name	Maturity	% of Fund
Energy Development Corp.	05/27/31	10.88
Converge ICT Solutions, Inc.	04/08/27	8.13
NLEX Corporation	07/04/28	7.91
Maynilad Water Services, Inc.	07/12/34	5.92
Filinvest Land, Inc.	06/01/27	5.88
Petron Corp.	07/07/30	4.68
Aboitiz Equity Ventures, Inc.	12/07/29	4.32
Filinvest Land, Inc.	12/02/29	4.20
SM Prime Holdings, Inc.	04/22/32	3.98
Aboitiz Equity Ventures, Inc.	09/21/33	3.79

RELATED PARTY TRANSACTIONS*

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

Ayala Land Inc. – PHP 3.32 Mn

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. Philippine government bond prices rebounded in June as yields declined sharply, supported by improving global risk sentiment and lower oil prices. International oil benchmark prices fell from \$92 to \$73 per barrel following positive developments in US-Iran negotiations, which led to a memorandum of agreement allowing the reopening of the Strait of Hormuz. While oil tanker flows have resumed, volumes remain below pre-conflict levels.

Domestic factors also contributed to the rally, as Philippine headline inflation surprised to the downside at 6.8% in May, below market expectations of 7.8%. The decline in oil prices further reinforced expectations of easing inflation pressures.

During the month, bond yields fell by an average of 32 basis points, with the 5-year benchmark yield declining from 7.34% to 6.75%. Despite the improvement in yields, investor sentiment remained cautious, with foreign investors recording net outflows of Php11 billion, bringing year-to-date outflows to Php265 billion.

The Bureau of the Treasury raised Php160 billion through its regular bond auctions, exceeding its Php140 billion target, as lower yields allowed the government to accept more bids.

Fund Performance. The Fund returned 0.79% for the month, outperforming the benchmark by 5 bps in June.

Fund Strategy. The Fund will continue to invest in a diversified mix of securities primarily issued by Philippine corporations.

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 tradable fixed-income instruments issued or guaranteed by Philippine corporations; marketable instruments that are traded in an organized exchange; fixed-income instruments issued or guaranteed by the Philippine government or the BSP; investment outlets/ categories the BSP 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 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) Shares of preferred stock of selected corporations which are already listed or being offered publicly, either through initial public offering or through the secondary market;
- (d) Money market instruments;
- (e) Deposit products;
- (f) 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>