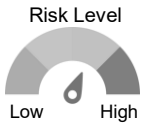
# BPI PERA MONEY MARKET FUND

BPI WEALTH

## Key Information Investment Disclosure Statement

**September 30, 2026**

Strengthen your retirement plan with a low-risk, stable fund




## INVESTMENT OBJECTIVE AND SUMMARY

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

## FUND FACTS

| | |
|---|---|
| **Classification** | PERA Money Market Fund |
| **Total Fund NAV** | PHP 87.22 |
| **Dealing Day** | Daily up to 2:00PM |
| **Redemption Settlement** | Day 2 End-of-Day |
| **Min. Holding Period / Early Redemption Charge** | None |
| **NAVPU** | PHP 1.48 |
| **Launch Date** | December 19, 2016 |
| **Minimum Investment** | PHP 1,000 |
| **Additional Investment** | No minimum |

## FEES

| | | |
|---|---|---|
| **Trustee Fees** | **Monthly rate:** 0.0410%[1] **Annual fee:** 0.50% p.a. | BPI Wealth |
| **Custodianship and Accounting Fee** | 0.0010%[2] | DB AG Manila |
| **External Audit Fee** | 0.0000%[3] | Isla Lipana |
| **Other Fees** | 0.0000% | None |

[1] Monthly Rate: Billings received for September 2026 divided by the average daily NAV for the same month valued at PHP 84.17 Mn
[2] Monthly Rate: Billings received for August 2026 divided by the average daily NAV for the same month valued PHP 75.72 Mn
[3] Billing is received at the last quarter of the year

## CLIENT SUITABILITY

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

This Fund is for investors who:
- Are at least classified as moderate based on their risk profile
- Have an investment horizon of at least One (1) year.

## 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.

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

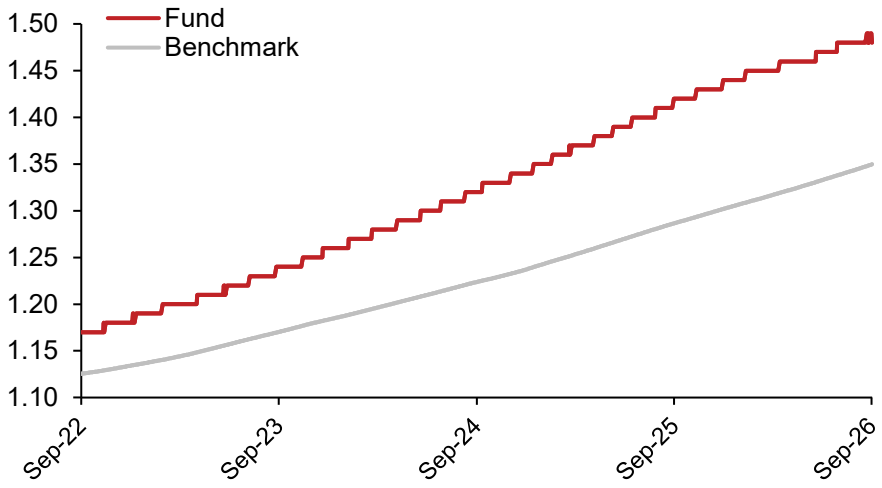
In accordance with the provisions in the Declaration of Trust, the Fund employs a risk management policy based on duration. The Fund may also use financial derivatives to hedge the portfolio against market and credit risks.

**• 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 | 1.49 |
| Lowest | 1.42 |

| STATISTICS | |
|---|---|
| Weighted Ave Duration (Yrs.) | 0.66 |
| Volatility, Past 1 Year (%) [6] | 2.43 |
| Sharpe Ratio [7] | -0.28 |
| Information Ratio [8] | -0.28 |
| Portfolio Weighted Yield to Maturity (%) | 6.51 |
| Current Number of Holdings | 3 |

[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%) | 0.00 | 0.68 | 2.07 | 4.23 | 19.35 | 48.00 | 4.23 | 6.08 | 5.36 | 4.09 | 2.78 | 7.46 | 6.35 | 6.78 | 3.51 | 1.79 |
| Benchmark | 0.46 | 1.27 | 2.48 | 4.90 | 16.90 | 42.17 | 4.90 | 5.34 | 4.48 | 3.66 | 3.67 | 5.28 | 4.50 | 4.33 | 1.69 | 0.95 |

### [4]BENCHMARK INFORMATION

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

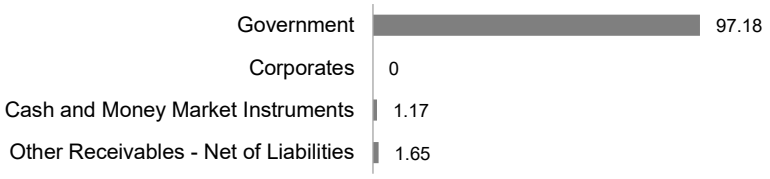
**Description and Key Characteristics:** Treasury Bills are zero coupon peso-denominated short-term fixed income securities issued by the Republic of the Philippines through its Bureau of Treasury.

**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 bpiwealth@bpi.com.ph.

## PORTFOLIO COMPOSITION

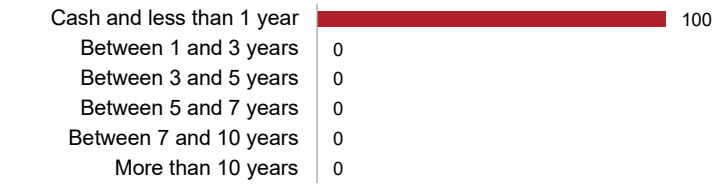
### ALLOCATION (%)




### TOP HOLDINGS

| Name | Maturity | % of Fund |
|---|---|---|
| Fixed Rate Treasury Note | 09/06/2027 | 66.50 |
| Fixed Rate Treasury Note | 12/07/2026 | 30.69 |
| Time Deposit | | 1.16 |

### MATURITY PROFILE




### PORTFOLIO WEIGHTINGS

| | |
|---|---|
| Philippine Corporate Bonds | - |
| Philippine Sovereign Bonds | 97.18 |

## RELATED PARTY TRANSACTIONS*

The Fund has no investments and trade transactions with BPI Wealth - A Trust Corporation ("BPI Wealth")

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 rose in September amid renewed inflation concerns. Global oil prices surged during the month, with Brent crude rising from around $90 per barrel to above $100 per barrel as tensions in the Middle East escalated. Month-on-month, the 1-month, 3-month, and 6-month BVAL yields increased by 29 bps, 38 bps, and 31 bps, respectively. Meanwhile, yields from the 2-year to 20-year tenors rose by an average of 33 bps.

During the September 28 Treasury bill auction, total tenders reached PHP92.42 billion against a PHP82.00 billion offering, equivalent to an overall bid-to-cover ratio of 1.13x. Investor appetite was concentrated in the 90-day to 364-day tenors, which collectively received PHP71.91 billion in tenders. The 182-day tenor drew the largest volume of bids at PHP31.05 billion, followed by the 90-day and 364-day tenors at PHP25.45 billion and PHP15.41 billion, respectively. Meanwhile, the 35-day and 63-day tenors received PHP10.70 billion and PHP9.80 billion in bids. Auction yields settled at 5.115% for the 35-day bill, 5.291% for the 63-day bill, 5.535% for the 90-day bill, 5.862% for the 182-day bill, and 6.115% for the 364-day bill.

Overall, rising oil prices, peso weakness, and higher global yields kept market sentiment cautious and added to inflation concerns. Money-market yields may remain elevated and volatile in the near term as investors monitor inflation developments and the BSP's policy direction.

**Fund Performance**. The Fund returned 0.68% over the past three months, underperforming the benchmark return of 1.27% by 59 basis points. Over the past year, the Fund returned 4.23%, underperforming the benchmark return of 4.90% by 67 basis points.

**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; marketable instruments that are traded in an organized exchange; 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 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 MORNBFI;

(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 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