

Key Information Investment Disclosure Statement

March 31, 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.

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.

FUND FACTS

Classification	PERA Money Market Fund
Total Fund NAV	PHP 53.03
Dealing Day	Daily up to 2:00PM
Redemption Settlement	Day 2 End-of-Day
Min. Holding Period / Early Redemption Charge	None
NAVPU	PHP 1.45
Launch Date	December 19, 2016
Minimum Investment	PHP 1,000
Additional Investment	No minimum

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.

FEES

Trustee Fees	Monthly rate: 0.0609% ¹ Annual fee: 0.50% p.a.	BPI Wealth
Custodianship and Accounting Fee	0.0016% ²	DB AG Manila
External Audit Fee	0.0000% ³	Isla Lipana
Other Fees	0%	None

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.

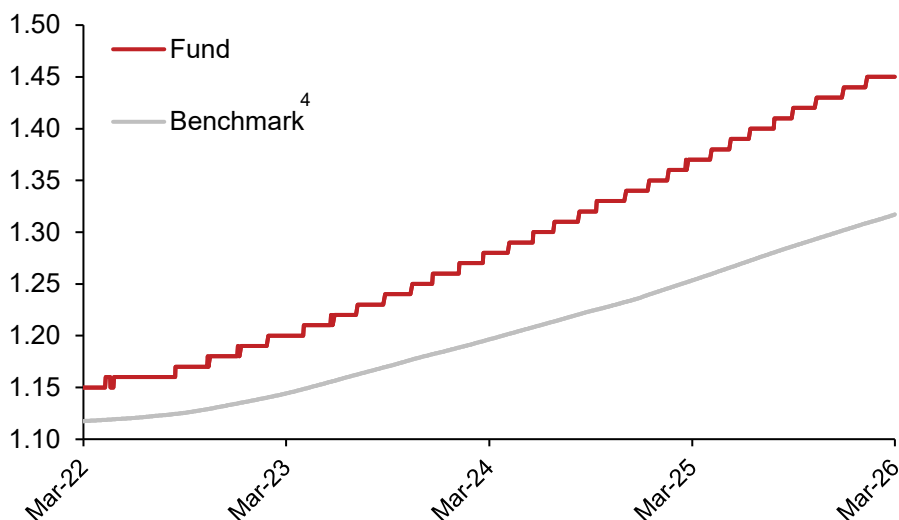
¹ Monthly Rate: Billings received for March 2026 divided by the average daily NAV for the same month valued at USD 35.13Mn
² Monthly Rate: Billings received for February 2026 divided by the average daily NAV for the same month valued at USD 43.86Mn
³ Billing is received at the last quarter of the year

• 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	1.45
Lowest	1.37

STATISTICS

Weighted Ave Duration (Yrs.)	0.53
Volatility, Past 1 Year (%) ⁶	2.19
Sharpe Ratio ⁷	0.70
Information Ratio ⁸	0.72
Portfolio Weighted Yield to Maturity (%)	5.51
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	0.69	2.11	5.84	20.83	45.00	5.84	6.51	5.30	4.08	0.69	7.46	6.35	6.78	3.51	1.79
Benchmark	0.41	1.17	2.37	5.08	15.11	31.71	5.08	4.80	3.53	3.01	1.17	5.28	4.50	4.33	1.69	0.95

⁴BENCHMARK 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 (%)

Cash and Equivalents	3.08
Government	95.39
Other Receivables - Net of Liabilities	1.53
Corporates	0

TOP HOLDINGS

Name	Maturity	% of Fund
Fixed Rate Treasury Note	12/07/26	47.89
Fixed Rate Treasury Note	09/07/26	47.50
Time Deposit		3.06

MATURITY PROFILE

Cash and less than 1 year	100
Between 1 and 3 years	0
More than 10 years	0
Between 7 and 10 years	0
Between 5 and 7 years	0
Between 3 and 5 years	0

PORTFOLIO WEIGHTINGS

Philippine Corporate Bonds	-
Philippine Sovereign Bonds	95.39

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. The BPI Money Market Index marginally rose by 0.11% in March as the short end of the yield curve remained stable amid rising volatility because of geopolitical tensions globally. Investors maintained a preference for short duration securities as a spike in oil prices drove speculation for higher moving forward.

Treasury bill yields rose during the March 23 auction, delivering higher average rates of 5.004% (91 day), 5.032% (182 day), and 5.166% (364 day) with bids only partially awarded across all three tenors. The Banko Sentral ng Pilipinas' 28 day bills also saw yields move marginally higher, with the March 27 auction posting a 4.519% weighted average accepted yield, roughly 3 basis points higher compared to the prior week's results. Elevated yields across local government and BSP securities contributed to upward pressure on time deposit rates across the banking system.

For the month of February, local inflation came in at 2.4%, in line with market expectations but faster than the 2.0% seen in January. Prices were driven by higher food and electricity prices. With inflation seen to heat up in the months ahead, the BSP will likely remain vigilant of global developments in determining their policy actions moving forward.

Fund Performance. The Fund returned 0.00% during the month of March, underperforming the benchmark by 41 basis points.

Fund Strategy. The Fund favors the safety of shorter-dated securities and time deposits. Expectations of interest rates staying elevated may help maintain current portfolio yield.

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 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 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>