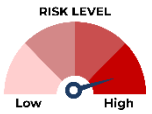
BPI PHILIPPINE CONSUMER EQUITY INDEX FUND

BPI WEALTH

Key Information Investment Disclosure Statement

March 31, 2026

Tap the growth of Philippine companies serving everyday consumers



INVESTMENT OBJECTIVE AND SUMMARY

The Fund intends to achieve investment returns that track the performance of the BPI Philippine Consumer Equity Index by investing in a diversified portfolio of stocks in the same weights as the index, to the extent practicable.

FUND FACTS

Classification	Equity Fund
Total Fund NAV	PHP 718.75
Dealing Day	Daily up to 2:00PM
Redemption Settlement	Day 3 End-of-Day
Min. Holding Period / Early Redemption Charge	None
NAVPU	PHP 60.07
Launch Date	January 16, 2017
Minimum Investment	PHP 1,000
Additional Investment	No minimum

FEES

Trustee Fees	**Monthly rate:** 0.1278%[1] **Annual fee:** 1.50% p.a.	BPI Wealth
Custodianship and Accounting Fee	0.0036%[2]	DB AG Manila
External Audit Fee	0.0000%[3]	Isla Lipana
Other Fees	0.0000%	None

[1] Monthly Rate: Billings received for March 2026 divided by the average daily NAV for the same month valued at Php727.16 Mn
[2] Monthly Rate: Billings received for February 2026 divided by the average daily NAV for the same month valued at Php786.19Mn
[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

Equity Price Risk: Investors are exposed to adverse changes in the prices of stocks listed in the Philippine Stock Exchange, which may be brought about by adverse stock market conditions, unfavorable company earnings and valuations and/ or negative developments in domestic and global 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.

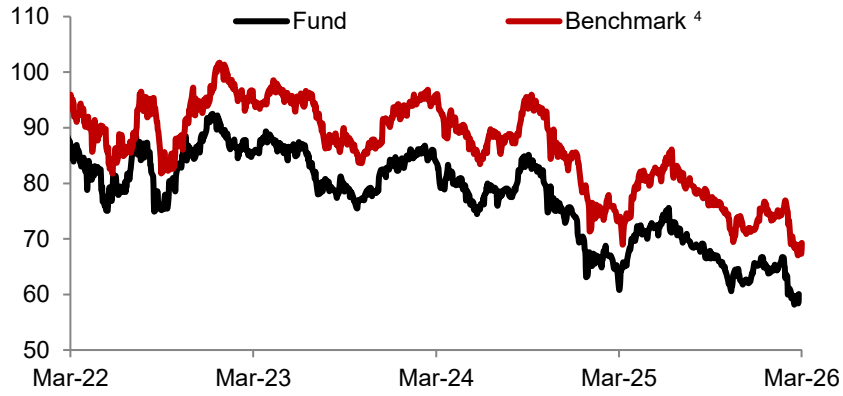
Index Tracking Risk: Investors are exposed to the risk of not being able to achieve a level of return that matches the index being tracked by the Fund due primarily to operating and fund management expenses.

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 OVER THE PAST 12 MONTHS	
Highest	75.58
Lowest	58.16
STATISTICS	
Portfolio Beta	0.89
Volatility, Past 1 Year (%)[6]	16.44
Current Number of Holdings	20
Tracking Error, 3 Year (%)[7]	0.22

[5] Since Inception.
[6] Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.
[7] Measures deviation between the Fund's return and benchmark returns. A lower number means the Fund's return is closely aligned with the benchmark.

	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%)	-9.76	-4.19	-9.72	-7.81	-30.08	-39.93	-7.81	-11.24	-7.62	-5.38	-4.19	-17.09	-6.75	-5.19	-5.67	-8.18
Benchmark	-9.71	-3.84	-8.91	-6.18	-26.80	-30.83	-6.18	-9.88	-6.10	-3.92	-3.84	-15.70	-5.16	-4.05	-4.17	-6.17

[4] BENCHMARK INFORMATION

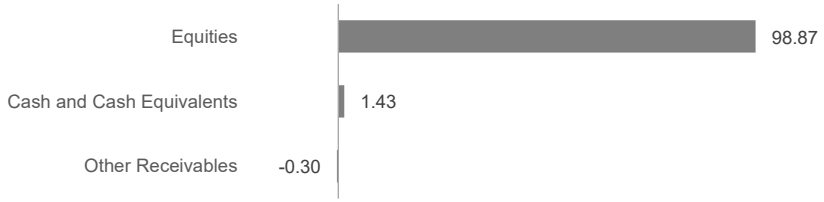
Name: BPI Philippine Consumer Equity Index

Description and Key Characteristics: The BPI Philippine Consumer Equity Total Return Index (the Index) is sponsored by the Bank of the Philippine Islands (the Sponsor). The Index intends to reflect the performance of listed common equity securities denominated in Philippine Peso of Philippine companies in the Consumer Industry. It is intended to be a template for passive, diversified equity investment portfolios where securities are held in proportion to the market value of the issued securities. It aims to provide accurate and objective benchmarks by which to assess the performance of the Philippine stock market.

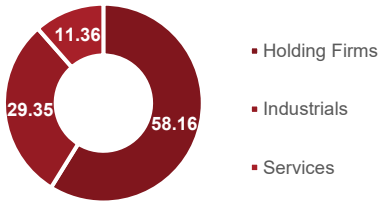
Relation to the Fund's Objective or Investment Strategy: Being a passively managed fund, the Trustee has to track discretion to track the Fund's investments and is bound by the components of its thematic benchmark. The Trustee therefore refers to the BPI Philippine Consumer Equity Index members and their computed weights when constructing the Fund's portfolio and performs risk management measures to ensure that the deviation from the index remains within the fund's policies and objectives. The BPI Philippine Consumer Equity Index is constantly used by investors to gauge the performance of the Fund.

PORTFOLIO COMPOSITION

ALLOCATION (%)



SECTOR HOLDINGS (EQUITY PORTION)



TOP TEN HOLDINGS

Name	% of Fund
SM Investments Corporation	35.18
Jollibee Foods Corp.	9.03
JG Summit Holdings, Inc.	8.48
Universal Robina Corp.	5.85
Emperador Distillers, Inc.	4.98
GT Capital Holdings Inc	4.82
Monde Nissin Corporation	4.69
Century Pacific Food Inc.	4.14
Puregold Price Club Inc	4.00
LT Group Inc.	3.97

RELATED PARTY TRANSACTIONS*

The Fund has transactions and outstanding investments including deposits, investment in the share/s of stocks, and/or debt issuances of the following companies related to the BPI Wealth – A Trust Corporation ("BPI Wealth"):

Bank of the Philippine Islands – Php7.21 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. Consumer index dropped along with the broader indices on geopolitical escalations in the Middle East.

Bottom three performers for Consumer Index for the month were:
BLOOM (-25.91%)
GTCAP (-22.39%)
DNL (-19.10%)

Fund Performance. The Fund returned -9.76% month-on-month, below of the Philippine Consumer Equity Index by 5 basis points.

Fund Strategy. The fund will continue to track the Philippine Consumer Index.

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) Shares of stocks of selected corporations which are already listed or being offered publicly, either through initial public offering or through the secondary market, in the Philippine stock exchange;

(b) Primarily short-term tradable fixed-income instruments issued or guaranteed by the Philippine government or the BSP; 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 two-way prices are quoted, readily available or 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) 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

Qualified Participants
Participation in the Fund shall be open to all persons with legal capacity to enter into contracts. Acceptance of Participants shall be subject to the rules or procedures established by the Trustee which it deems advantageous or to the best interest of the Fund.