

Key Information Investment Disclosure Statement

August 28, 2026

Invest with purpose through a mix of responsible global equity and bond funds

**INVESTMENT OBJECTIVE AND SUMMARY**

The Fund, operating as a Fund-of-Funds, seeks to achieve long-term capital growth by investing in a diversified portfolio of global equity and fixed income collective investment schemes which integrate environmental, social, and governance criteria in its investment process, including the incorporation of sustainability goals and facilitation of flow of funds towards green economic activities, climate change mitigation and adaptation projects, and other positive environmental and social impact initiatives.

FUND FACTS

Classification	Multi-asset Fund-of-funds
Total Fund NAV (Mn)	USD 0.68
Dealing Day	Daily up to 2:00PM
Redemption Settlement	T+5 End-of-Day
Min. Holding Period / Early Redemption Charge	None
NAVPU	USD 128.86
Launch Date	March 28, 2022
Minimum Investment	USD 100
Additional Investment	No minimum

FEES

Trustee Fees	Monthly rate: 0.0635% ¹ Annual fee: 0.75% p.a.	BPI Wealth
Custodianship and Accounting Fee	0.0012% ²	DB AG Manila
External Audit Fee	0.0000% ³	Isla Lipana
Other Fees ⁴	0.0162%	Index Licensing Fees

¹ Monthly Rate: Billings received for August 2026 divided by the average daily NAV for the same month valued at USD 0.70 Mn

² Monthly rate: Billings received for July 2026 divided by the average daily NAV for the same month valued at USD 0.64 Mn

³ Billing is received at the last quarter of the year

⁴ Index licensing fee based on latest billing received from provider/s

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

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

Market/Price Risk: Investors are exposed to adverse changes in the prices of foreign currency denominated fixed income instruments of the target funds due to a rise in interest rates as a result of adverse market conditions, unfavorable developments in the political and economic conditions of countries where the underlying securities of the target funds are issued or traded, or other issuer-specific factors.

Liquidity Risk: Investors are exposed to the risk of loss due to the inability of the target funds 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 participants in the market, low trading volumes, market disruptions, among others.

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

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 political and economic conditions.

FX Risk: Investors are exposed to the risk of loss from a decline in the market value of the target fund when the underlying securities of the target funds are translated to USD.

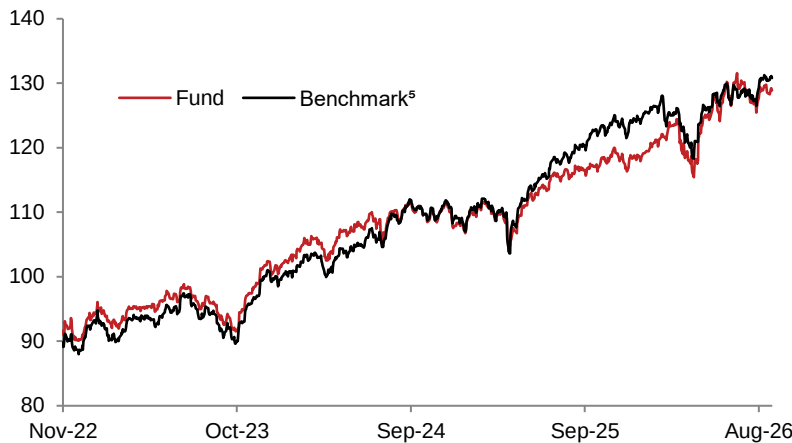
The Fund's investment outlets undergo proper screening and evaluation in accordance with the Trustee's accreditation process. The Fund may also use financial derivatives to hedge the portfolio against market and credit risks.

- 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 ⁴



⁵ 50% MSCI All Country World Index Net Total Return USD Index + 50% Bloomberg Barclays Global Aggregate Bond Index (Unhedged)

More information about the benchmark components can be found in the Benchmark Information section of this document.

NAVPU OVER THE PAST 12 MONTHS

Highest	131.54
Lowest	115.43

STATISTICS

Effective Duration	5.77
Volatility, Past 1 Year (%) ⁸	8.86
Sharpe Ratio ⁹	0.77
Information Ratio ¹⁰	-0.16
Portfolio Weighted Yield to Maturity (%)	7.28
Current No. of Holdings	8

⁴ Differences in the returns of the fund and its benchmark may be affected by factors such as composition/allocation, fees, tenor, duration, and dividend disposition, among other factors.

⁶ 50% MSCI AC World Index + 50% Bloomberg Barclays Global Aggregate Bond Index (Unhedged)

⁷ Since Inception.

⁸ Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

⁹ 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.

¹⁰ Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

¹¹ The "Cash and equivalents" sector includes the payables and receivables from regular day-to-day operations.

	CUMULATIVE						ANNUALIZED				CALENDAR YEAR				
	1M	3M	6M	1Y	3Y	S.I. ⁷	1Y	3Y	5Y	S.I. ⁷	YTD	2025	2024	2023	2022
Fund (Net%)	1.46	-0.16	3.92	10.61	32.83	28.86	10.61	9.93	-	5.90	7.81	10.35	5.87	13.34	-9.74
Benchmark	1.79	0.82	3.78	11.33	39.16	30.83	11.33	11.64	-	6.27	6.68	15.12	7.43	12.62	-11.95

BENCHMARK INFORMATION ⁵

Name	Description and Key Characteristics
MSCI All Country World Index Net Total Return USD Index	The MSCI ACWI Index, MSCI's flagship global equity index, is designed to represent performance for the full opportunity set of large- and mid-cap stocks across 23 developed and 24 Emerging Markets. With 2,757 constituents, the index covers approximately 85% of the global investable equity opportunity set. The index is based on the MSCI Global Investable Market Indexes (GIMI) Methodology – a comprehensive and consistent approach to index construction that allows for meaningful global views and cross regional comparisons across all market capitalization size, sector and style segments and combinations. This methodology aims to provide exhaustive coverage of the relevant investment opportunity set with a strong emphasis on index liquidity, investability and replicability. The MSCI Total Return Indices measure the market performance, including price performance and income from regular cash distributions (cash dividend payments or capital repayments). MSCI's Daily Total Return (DTR) methodology reinvests regular cash distributions in indices on the ex-date of such distributions.
Bloomberg Barclays Global Aggregate Bond Index (Unhedged)	The Bloomberg Global Aggregate Index is a flagship measure of global investment grade debt from twenty-eight local currency markets. This multi-currency benchmark includes treasury, government-related, corporate and securitized fixed-rate bonds from both developed and emerging markets issuers. A component of the Multiverse Index, the Global Aggregate Index was created in 2000, with index history backfilled to January 1, 1990.

More details about the benchmark may be accessed through Bloomberg and the website of MSCI. Alternatively, participants may request information from BPI Wealth at bpiwealth@bpi.com.ph.

PORTFOLIO COMPOSITION

ALLOCATION (%)	
Bonds	47.19
Equities	32.74
Cash and Money Market Instruments	20.07

TOP HOLDINGS

Name	% of Holdings
PIMCO Emerging Markets Bond ESG Fund	30.99
JPMorgan Funds Emerging Markets Sustainable Equity Fund	18.71
Wellington Climate Strategy Fund	15.42
UBS Global High Dividend Equity Fund USD	14.02
NB Short Duration High Yield Bond Fund	8.77

SELECT SUSTAINABILITY CHARACTERISTICS¹

Name	Fund	BM
Carbon Footprint	19	54
Relative to Benchmark (%)	-65	-
Carbon Intensity ³	44	139
Relative to Benchmark (%)	-68	-

¹ The values presented consider direct emissions controlled by the companies (where the target funds are invested in) through their operations, products and services, and indirect emissions generated by production of energy that the said companies consume. The Fund-of-Funds' portfolio values for each metric is derived from the weighted average of the Fund-of-Funds' exposure to the respective target funds. Data contained herein is based solely on information provided by the target fund managers (as of the specified reporting date) which BPI Wealth considers reliable. BPI Wealth does not make any representation or warranty, express or implied, as to the information's accuracy, timeliness or completeness for any purpose. Any information herein is subject to change without notice, and BPI Wealth is not under any obligation to update or keep current the information contained herein. This sustainability disclosure does not guarantee or purport that the Fund-of-Funds will have the same target funds, underlying securities, or characteristics moving forward.

² In tons CO₂e/USD1Mn invested, measures the portfolio's exposure to climate risk using various metrics such as, but not limited to, carbon emissions and carbon intensity.

³ In tons CO₂e/USD1Mn revenue, measures how efficient the portfolio is in terms of carbon emissions per unit of output.

RELATED PARTY TRANSACTIONS*

The Fund has transactions and outstanding investments with entities related to BPI Wealth - A Trust Corporation ("BPI Wealth"):

Bank of the Philippine Islands – USD 0.16 Mn

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

TARGET FUNDS' INFORMATION

NAME	DOMICILE	REGULATOR	SFDR	THEME	OBJECTIVE
PIMCO Emerging Markets Bond ESG Fund	Ireland	Central Bank of Ireland	Article 8	Global ESG	Aims to offer efficient exposure to emerging markets, potentially attractive risk-adjusted returns, and moderate correlations to other asset classes, while also making a positive social and environmental impact.
Janus Henderson Horizon Global Sustainable Equity Fund	Luxembourg	CSSF	Article 9	Global Sustainable	Aims to provide capital growth over the long term by investing in companies whose products and services are considered by the investment manager as contributing to positive environmental or social change and thereby have an impact on the development of a sustainable global economy.
Wellington Climate Strategy Fund	Luxembourg	CSSF	Article 9	Climate	Seeks to deliver long-term total returns in excess of the MSCI All Country World Index while contributing to the environmental objective of climate risk mitigation and adaptation by investing in the equities of companies worldwide.
PIMCO Investment Grade Credit ESG Fund	Ireland	Central Bank of Ireland	Article 8	Global ESG	Seeks to maximize total return by investing primarily in investment grade global corporate instruments, while focusing on environmental-, social-, and governance oriented (ESG) principles.
JPMorgan Funds Emerging Markets Sustainable Equity Fund	Luxembourg	CSSF	Article 8	Global Sustainable	To provide long-term capital growth by investing primarily in emerging market companies with positive E/S characteristics or companies that demonstrate improving E/S characteristics.
NB Short Duration High Yield Bond Fund	Ireland	Central Bank of Ireland	Article 8	Global ESG	Seeks to generate high current income from investments in investing in short-duration, high-yield fixed income securities issued by corporations and governments either based in or predominantly conducting business in the US which meet the Sustainable Investment Criteria as described in the prospectus supplement.
UBS Global High Dividend Equity Fund	Luxembourg	CSSF	Article 8	Global Sustainable	To provide investors with exposure to high-dividend-paying companies worldwide while focusing on companies with strong quality characteristics and sustainable dividend payments.

OUTLOOK AND STRATEGY

Market Review. Global bond markets posted modest gains in August, with the Bloomberg Global Aggregate Bond Index (unhedged USD) returning 0.56%. Investors continued to weigh persistent inflation, higher energy prices, and the possibility that major central banks may keep interest rates elevated for longer. Government bond performance varied across regions: German and Japanese bonds outperformed, while US Treasuries were nearly flat as heavy supply and inflation concerns pushed longer-term yields higher. On the policy front, the US Federal Reserve kept rates unchanged but maintained a cautious stance on inflation, while expectations of further tightening by the European Central Bank and the Bank of Japan also influenced markets. By month-end, markets had fully priced in a Fed rate hike by December. Meanwhile, Treasury Secretary Bessent announced a "Treasury twist," increasing buybacks of long-dated debt while issuing more short-dated securities to contain long-term yields. Across credit markets, investment grade bonds delivered modest and uneven returns, supported by regular interest income but held back by higher government bond yields and a heavy wave of new AI-related corporate issuance. Emerging market debt performed relatively well, led by local currency bonds, while hard currency bonds declined during the month, as spreads widened, consistent with the broader risk-off tone from elevated oil prices and hawkish DM central bank signals. High yield bonds were the strongest credit segment, benefiting from their shorter interest-rate sensitivity and attractive income, while generally stable credit spreads pointed to still-supportive corporate fundamentals despite the uncertain economic environment.

Global equities recovered in August following negative returns through June and July. Gains were driven by a rebound in technology stocks after NVIDIA delivered stronger-than-expected earnings and an upbeat revenue outlook, reinforcing optimism around the Artificial Intelligence growth theme. However, upside was tempered by renewed US-Iran tensions and a rise in sovereign bond yields to multi-year highs, which weighed on broader risk sentiment later in the month. Emerging Markets (+3.2% MoM) outperformed Developed Markets (+2.5%) with Korea and Taiwan leading the tech rebound. NVIDIA's upbeat revenue guidance reinforced North Asia's longer-term AI infrastructure outlook, pointing to sustained hyperscaler spending. Some weakness towards the end of August as investor attention shifted to the Jackson Hole central bank symposium, where Fed Chair Kevin Warsh delivered a hawkish message, emphasizing that inflation has yet to show meaningful improvement and reiterating the Fed's commitment to restoring price stability. This prompted markets to reassess the future path of monetary policy.

Fund Performance. The fund returned 1.46%, lagging the benchmark by 33 basis points. Security selection within the fund detracted from performance.

Fund Strategy. The Fund looks to maintain a nimble portfolio position to take advantage of any opportunities as global inflation is seen to increase over the next few months as an effect of the ongoing geopolitical tensions in the Middle East. Volatility may persist in the near term driven by global factors, and the portfolio will be actively managed to take advantage of this. Investors in the bond fund must be prepared to withstand volatility as higher investment value is normally achieved over the medium to long term horizon. On global equities, we remain invested in tech with preference for Asia tech due to its advantageous position in the AI buildout supply chain. The intense positioning unwinds in Korea that brought extreme volatility in global equities looks to have run its course. Key risks to equity markets are the prolonged Middle East conflict and Fed meeting in September where a rate hike is expected.

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 in more than one collective investment scheme ("CIS") managed using a sustainable investment strategy aligned with sustainability metrics or frameworks such as the European Union Sustainable Finance Disclosure Regulation (SFDR), United Nations Sustainable Development Goals (SDG), and other globally recognized fund rating agencies or companies, that are approved or registered and supervised by regulatory authorities that is a member of the International Organization of Securities Commissions (IOSCO) and managed by reputable fund manager/s the investment objectives and policies of which are generally consistent with those of the Fund; provided further that such combined investment in collective investment schemes should not fall below ninety percent (90%) of the net asset value of the Fund. The Target Fund must be recognized as a collective investment scheme in its home jurisdiction by a regulatory authority or any regulatory authority acceptable to the BSP to supervise this CIS;

(b) Deposits products;

(c) Money market instruments;

(d) 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 MORNBF1;

(e) Such other investments suitable to the nature, classification, and strategy of the Fund, as allowed by prevailing regulations.

(f) The principal investments of the Fund will be denominated in, but not limited to, the following major currencies: U.S. Dollar, Euro, British Pound, Canadian Dollar, Australian Dollar, Swiss Franc, Danish Kroner, and Japanese Yen.

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 Participants with legal capacity to contract and who are not considered US persons under the US securities and tax laws, subject to the other conditions, rules or provisions stated in the Plan Rules and those established by the Trustee. No beneficial owner shall hold more than 10% of the Fund. Any investor who owns more than 10% shall be asked to redeem the amount (or its equivalent number of units) in excess of 10% within thirty (30) calendar days.

SPECIFIC RISKS IN INVESTING IN A FUND-OF-FUNDS

The performance of the underlying Target Fund/s on an individual or collective basis impacts the performance of the BPI Sustainable Global Balanced Fund-of-Funds.

The BPI Sustainable Global Balanced Fund-of-Funds incurs trust fee payable to the Trustee on top of the management fee/s charged by the Target Fund/s. Said fees and other expenses are already included in the computation of the Net Asset Value per Unit, which is the price at which investors subscribe and redeem units of the Fund.

DUE TO THE FUND-OF-FUNDS STRUCTURE OR LAYERED INVESTMENT STRUCTURE OF THE FUND, PARTICIPANTS MAY BE SUBJECTED TO HIGHER FEES WITH THE ADDITION OF FEES AND EXPENSES IMPOSED BY THE TARGET FUNDS. PARTICIPANTS ARE ADVISED TO CONSIDER THESE FEES AND EXPENSES BEFORE INVESTING.