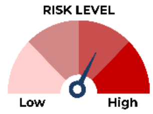
# BPI SUSTAINABLE GLOBAL BOND FUND-OF-FUNDS

BPI WEALTH

## Key Information Investment Disclosure Statement

June 30, 2026

Grow your wealth responsibly with sustainable bond funds across the globe




## INVESTMENT OBJECTIVE AND SUMMARY

The Fund, operating as a Fund-of-Funds, seeks to achieve capital appreciation and income by investing in a diversified portfolio of global 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. It aims to outperform its benchmark which is the Bloomberg Barclays Global Aggregate Bond Index (Unhedged).

## FUND FACTS

| | |
|---|---|
| **Classification** | Fixed Income Fund-of-funds |
| **Total Fund NAV (Mn)** | USD 1.22 |
| **Dealing Day** | Daily up to 2:00PM |
| **Redemption Settlement** | T+5 End-of-Day |
| **Min. Holding Period / Early Redemption Charge** | None |
| **NAVPU** | USD 114.85 |
| **Launch Date** | March 28, 2022 |
| **Minimum Investment** | USD 100 |
| **Additional Investment** | No minimum |

## FEES

| | | |
|---|---|---|
| **Trustee Fees** | **Monthly rate:** 0.0411%[1] **Annual fee:** 0.50% 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] | 0.0092% | Index Licensing Fees |

[1] Monthly Rate: Billings received for June 2026 divided by the average daily NAV for the same month valued at USD 1.22 Mn
[2] Monthly rate: Billings received for May 2026 divided by the average daily NAV for the same month valued at USD 1.34 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 moderately 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.

**Country Risk**: Investors are exposed to the risk of loss arising from negative developments in the political, economic and social conditions of the focus countries of the underlying securities of the target funds, which may adversely affect the value of the Fund.

**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.**

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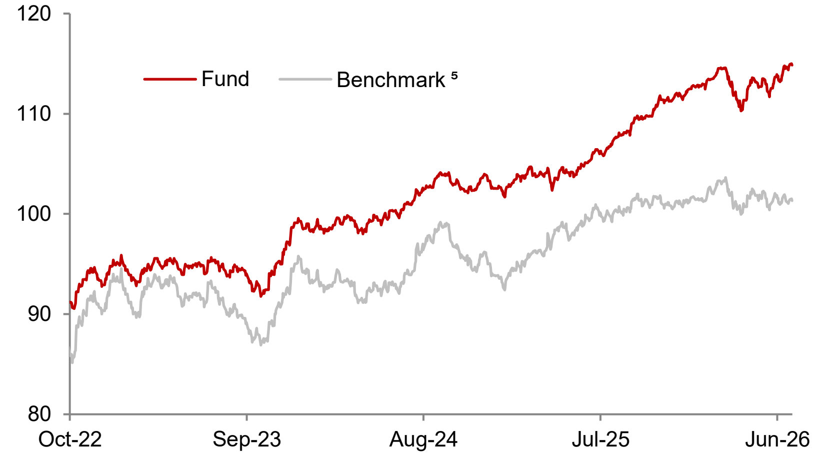
## FUND PERFORMANCE AND STATISTICS

(Purely for reference purposes and is not a guarantee of future results)

**NAVPU GRAPH [4]**




[5] 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 | 115.00 |
| Lowest | 105.79 |
| **STATISTICS** | |
| Effective Duration | 6.35 |
| Volatility, Past 1 Year (%)[7] | 3.57 |
| Sharpe Ratio[8] | 1.17 |
| Information Ratio[9] | 2.72 |
| Portfolio Weighted Yield to Maturity (%) | 7.63 |
| Current No. of Holdings | 4 |

[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] Since Inception.
[7] Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.
[8] 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.
[9] Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
[10] The "Cash and Cash Equivalents" sector includes the payables and receivables from regular day-to-day operations. Includes the cash held by the underlying funds.
[11] Includes accrued income, investment securities purchased, accrued expenses, etc.

| | CUMULATIVE | | | | | | ANNUALIZED | | | | CALENDAR YEAR | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **1M** | **3M** | **6M** | **1Y** | **3Y** | **S.I.[6]** | **1Y** | **3Y** | **5Y** | **S.I.[6]** | **YTD** | **2025** | **2024** | **2023** | **2022** |
| Fund (Net%) | 1.03 | 3.62 | 1.78 | 8.03 | 20.97 | 14.85 | 8.03 | 6.55 | - | 3.30 | 1.78 | 10.04 | 3.30 | 6.83 | -7.09 |
| Benchmark | -0.71 | 0.87 | -0.39 | 0.62 | 10.60 | 1.33 | 0.62 | 3.41 | - | 0.31 | -0.39 | 8.46 | -1.78 | 5.66 | -9.63 |

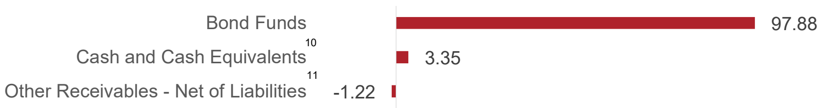
## [5] BENCHMARK INFORMATION

| Name | Description and Key Characteristics |
|---|---|
| **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. Alternatively, participants may request information from BPI Wealth at bpiwealth@bpi.com.ph.

## PORTFOLIO COMPOSITION

**ALLOCATION (%)**




**TOP HOLDINGS**

| Name | % of Holdings |
|---|---|
| PIMCO Emerging Markets Bond ESG Fund | 75.15 |
| NB Short Duration High Yield SDG Engagement Fund | 13.84 |
| PIMCO Global Investment Grade Credit ESG Fund | 8.89 |
| Time Deposit | 1.64 |

## SELECT SUSTAINABILITY CHARACTERISTICS[1]

| Name | Fund | BM |
|---|---|---|
| Carbon Footprint | 41 | 66.44 |
| Relative to Benchmark (%) | -39 | - |
| Carbon Intensity [3] | 71 | 164.35 |
| Relative to Benchmark (%) | -57 | - |

[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 0.020Mn

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

## TARGET FUNDS' INFORMATION

| NAME | DOMICILE | REGULATOR | SFDR | THEME | OBJECTIVE |
|---|---|---|---|---|---|
| PIMCO Investment Grade Credit ESG Fund | Ireland | 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. |
| PIMCO Emerging Markets Bond ESG Fund | Ireland | Ireland | Article 8 | Emerging Markets ESG | Seeks to maximize total return, consistent with the preservation of capital, prudent investment management and sustainable investing by investing primarily in fixed-income securities from issuers in, or economically tied to, emerging or developing countries, while focusing on environmental, social and governance (ESG) factors. |
| NB Short Duration High Yield SDG Engagement Fund | Ireland | 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. |

## OUTLOOK AND STRATEGY

**Market Review**. Global fixed income markets posted a negative return in June 2026, with the Bloomberg Global Aggregate Bond Index (unhedged USD) declining 0.71%. Market sentiment was driven by a combination of easing inflation pressures, resilient economic data and concerns over rising fiscal deficits and government bond supply, which led investors to scale back expectations for aggressive central bank rate cuts.

Government bonds weakened as longer-dated yields rose, particularly in the US, while Japanese government bonds were pressured by expectations of further policy normalization. In contrast, credit markets delivered positive returns. Investment-grade corporates benefited from strong demand for high-quality income and resilient corporate fundamentals, while high-yield bonds were supported by a favorable growth backdrop and contained default expectations. Emerging market debt was among the strongest-performing sectors, aided by attractive yields, improving macroeconomic conditions in several countries and continued investor demand for carry opportunities.

**Fund Performance**. The fund returned 1.03%, outperforming the benchmark by 174 basis points. Sector allocation within the fund helped 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.

## 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) Deposit 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 MORNBFI;

(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 Bond Fund-of-Funds.

The BPI Sustainable Global Bond 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.