

	CONSERVATIVE	MODERATELY CONSERVATIVE	MODERATELY AGGRESSIVE	AGGRESSIVE
MONEY MARKET	UITFs <u>PHP</u> BPI Short Term Fund Mutual Fund <u>PHP</u> ALFM Money Market Fund	UITFs <u>PHP</u> <i>PERA Fund</i> BPI PERA Money Market Fund ^{1,2} <u>USD</u> BPI US Dollar Short Term Fund		
FIXED INCOME		UITFs <u>PHP</u> <i>PERA Fund</i> BPI PERA Government Bond Fund ^{1,2} Mutual Funds <u>PHP</u> ALFM Peso Bond Fund Ekklesia Mutual Fund ¹	UITF <u>PHP</u> BPI Premium Bond Fund ABF Philippines Bond Index Fund <u>USD</u> <i>Global Funds</i> BPI Global Bond Income Fund BPI Global Bond Fund-of-Funds BPI Sustainable Global Bond Fund-of-Funds Mutual Fund <u>USD</u> ALFM Dollar Bond Fund <u>EUR</u> <i>Global Fund</i> ALFM Euro Bond Fund	UITF <u>USD</u> BPI Philippine Dollar Bond Index Fund
MULTI-ASSET			UITF <u>PHP</u> BPI Bayanihan Balanced Fund ¹ Mutual Fund <u>PHP</u> BPI Wealth Builder	UITFs <u>PHP</u> BPI Balanced Fund <i>PERA Fund</i> BPI PERA Corporate Income Fund ¹ <u>USD</u> <i>Global Fund</i> BPI Sustainable Global Balanced Fund-of-Funds Mutual Fund <u>PHP</u> Solidaritas Fund ¹ <u>USD</u> <i>Global Fund</i> ALFM Global Multi-Asset Income Fund (USD and PHP classes)
EQUITY				UITFs <u>PHP</u> BPI Philippine Equity Index Fund BPI Philippine Consumer Equity Index Fund BPI Philippine Infrastructure Equity Index Fund BPI Equity Value Fund BPI Philippine High Dividend Equity Fund Odyssey Philippine High Conviction Equity Fund <i>PERA Fund</i> BPI PERA Equity Fund ¹ <u>USD</u> <i>Global Funds</i> BPI US Equity Index Feeder Fund BPI World Technology Feeder Fund BPI Global Health Care Feeder Fund BPI European Equity Feeder Fund BPI Global Equity Fund-of-Funds BPI Sustainable Global Equity Fund-of-Funds Mutual Funds <u>PHP</u> Philippine Stock Index Fund ALFM Growth Fund

¹ Available at the BPI Wealth Head Office
² Moderate risk profile

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- A UITF is regulated by the Bangko Sentral ng Pilipinas (BSP). It is an open-end pooled trust fund operated and administered by a trust entity, such as BPI Wealth – A Trust Corporation (BPI Wealth), in accordance with the BSP-approved Plan Rules or Declaration of Trust.
- A mutual fund is an open-end investment company registered with the Securities and Exchange Commission (SEC) that pools the funds of investors to form an asset base to be invested in a diversified portfolio of security investments. The assets of a mutual fund are managed by a SEC-licensed fund manager, such as BPI Wealth, and distributed by SEC-licensed mutual fund distributors.

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UITFS AND MUTUAL FUNDS ARE NOT DEPOSIT PRODUCTS AND ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC). EARNINGS ARE NOT ASSURED AND THE PRINCIPAL AMOUNT INVESTED IS EXPOSED TO THE RISK OF LOSS. THESE PRODUCTS CANNOT BE SOLD TO YOU UNLESS THE BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THESE PRODUCTS, DO NOT PURCHASE OR INVEST. THESE PRODUCTS ARE NOT AN OBLIGATION OF NOR ARE THEY GUARANTEED OR INSURED BY BPI WEALTH, THE BANK OF THE PHILIPPINE ISLANDS (BPI), OR THEIR AFFILIATES OR SUBSIDIARIES.

FOR CONSERVATIVE INVESTORS

Fund Name	BPI SHORT TERM FUND	ALFM MONEY MARKET FUND
Investment Objective	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 absolute returns in excess of the return of the 91-day Treasury Bill, net of tax.	The Fund aims to achieve preservation of capital and stable income by investing in a diversified portfolio of Philippine peso denominated short-term fixed income and money market instruments.
Fund Classification	Money Market Fund	Money Market Fund
Fund Type	UITF	Mutual Fund
Currency	PHP	PHP
Benchmark	91-day Treasury Bill, net of tax	75% 91-day Philippine Treasury Bill (net of tax) + 25% BPI Philippine Government Money Market Index
Investment Horizon	At least one (1) year	At least one (1) year
Minimum Holding Period	None	7 calendar days
Early Redemption Fee	N/A	1.00%
Minimum Initial/Maintaining Participation	PHP 1,000	PHP 1,000
Minimum Transaction Amount	None	None
Trust Fee/Management Fee	0.50% p.a.	0.50% p.a.
Fund Cut-off Time	2:00 pm	
Subscription Settlement	Day 1	Day 1 End-of-Day
Redemption Settlement	Day 1 End-of-Day	Day 1 End-of-Day
Fund Pricing	Day 1 End-of-Day	Day 1 End-of-Day
Availability	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App, Accredited Distributors
Key Risks	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk

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FOR MODERATELY CONSERVATIVE INVESTORS

Fund Name	ALFM PESO BOND FUND	BPI US DOLLAR SHORT TERM FUND	EKKLESIA MUTUAL FUND
Investment Objective	The Fund aims to achieve a steady stream of income by investing in a diversified portfolio of Philippine Peso denominated high-grade fixed income instruments, such as, but not limited to, government securities, corporate notes and bonds, and fixed income funds.	The Fund intends to achieve liquidity and stable income derived from a diversified portfolio of foreign currency-denominated short-term fixed income instruments. The Fund aims to provide absolute returns in excess of the return of the 3-month U.S. Treasury Bill.	The Fund aims to achieve income growth by investing in medium-to long-term fixed income instruments denominated in Philippine peso or major foreign currencies.
Fund Classification	Fixed Income Fund	Money Market Fund	Fixed Income Fund
Fund Type	Mutual Fund	UITF	Mutual Fund
Currency	PHP	USD	PHP
Benchmark	75% of the 91-day Philippine Treasury Bill (net of tax) + 25% of the BPI Philippine Government 1-5 Year Index	3-month U.S. Treasury Bill	50% BPI Philippine Government Money Market Index + 50% BPI Philippine Government Bond Index
Investment Horizon	At least three (3) years	At least one (1) year	At least five (5) years
Minimum Holding Period	90 calendar days	None	180 calendar days
Early Redemption Fee	1.00%	N/A	1.00%
Minimum Initial/Maintaining Participation	PHP 1,000	USD 100	PHP 5,000
Minimum Transaction Amount	PHP 500 or equivalent amount of approximately 1 share	None	PHP 1,000
Trust Fee/Management Fee	1.25% p.a.	0.50% p.a.	1.00% p.a.
Fund Cut-off Time	2:00 pm		
Subscription Settlement	Day 1 End-of-Day	Day 1	Day 1 End-of-Day
Redemption Settlement	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
Fund Pricing	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
Availability	BPI, BPI Online, BPI App, Accredited Distributors	BPI, BPI Online, BPI App	BPI Wealth Head Office
Key Risks	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk, Foreign Exchange Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk

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FOR MODERATELY AGGRESSIVE INVESTORS

Fund Name	BPI PREMIUM BOND FUND	ABF PHILIPPINES BOND INDEX FUND	ALFM DOLLAR BOND FUND
Investment Objective	The Fund intends to achieve capital appreciation and income growth in Philippine Peso terms by investing in a diversified portfolio of Peso-denominated fixed income instruments. The benchmark of the Fund is the BPI Philippine Government Bond 1-5 Year Index.	The Fund aims to achieve investment returns that closely track the total return of the iBoxx ABF Philippines Index, before fees and expenses, by investing in a diversified portfolio of peso-denominated sovereign, quasi-sovereign, and supranational bonds.	The Fund aims to achieve capital preservation through a steady stream of income by investing in a diversified portfolio of fixed income instruments issued by foreign and local entities.
Fund Classification	Fixed Income Fund	Fixed Income Fund	Fixed Income Fund
Fund Type	UITF	UITF	Mutual Fund
Currency	PHP	PHP	USD
Benchmark	BPI Philippine Government Bond 1-5 Year Index	iBoxx ABF Philippines Index	3-month US Treasury bill plus 1.00%
Target Fund	---	---	---
Target Fund Manager	---	---	---
Investment Horizon	At least three (3) years	At least five (5) years	At least three (3) years
Minimum Holding Period	None	None	180 calendar days
Early Redemption Fee	N/A	N/A	1.00%
Minimum Initial/Maintaining Participation	PHP 1,000	PHP 1,000	USD 600
Minimum Transaction Amount	None	None	USD 600 or equivalent amount of approximately 1 share
Trust Fee/Management Fee	1.50% p.a.	0.080% p.a. (Trust Fee payable to HSBC)/ 0.186% p.a. (Mgt. Fee payable to BPI Wealth)	1.25% p.a.
Fund Cut-off Time	2:00 PM		
Subscription Settlement	Day 1	Day 2	Day 1 End-of-Day
Redemption Settlement	Day 1 End-of-Day	Day 2 End-of-Day	Day 1 End-of-Day
Fund Pricing	Day 1 End-of-Day	Day 2	Day 1 End-of-Day
Availability	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App, Accredited Distributors
Key Risks	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Related Party Risk, Down-grade Risk, Index Tracking Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk

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FOR MODERATELY AGGRESSIVE INVESTORS

Fund Name	ALFM EURO BOND FUND	BPI GLOBAL BOND INCOME FUND	BPI GLOBAL BOND FUND-OF-FUNDS
Investment Objective	The Fund aims to achieve capital preservation through a steady stream of income by investing in a diversified portfolio of fixed income instruments issued by foreign and local entities, such as but not limited to, Euro-denominated government securities, corporate notes and bonds, and fixed income funds.	The Fund, operating as a multi-class feeder fund, aims to achieve for its participants regular and stable income with a secondary focus on long-term capital appreciation by investing in a Target Fund that invests in a broad range of global fixed income securities. The reference benchmark of the fund is the Bloomberg US Aggregate Index. Given its focus on income, the Fund does not intend to outperform the benchmark.	The Fund, operating as a Fund-of-Funds, intends to achieve capital appreciation and income derived from a diversified portfolio of foreign currency-denominated fixed income collective investment schemes. The Fund aims to provide returns over the return of the Bloomberg Barclays Global Aggregate Bond Total Return Unhedged Index.
Fund Classification	Fixed Income Fund	Fixed Income Fund, Multi-Class, Feeder Fund with income distribution	Fixed Income Fund-of-funds
Fund Type	Mutual Fund	UITF	UITF
Currency	EUR	USD and PHP	USD
Benchmark	3-month German T-Bill	Bloomberg US Aggregate Index	Bloomberg Barclays Global Aggregate Bond Total Return Unhedged Index
Target Fund	---	PIMCO Income Fund	See the Fund's KIIDS
Target Fund Manager	---	PIMCO	See the Fund's KIIDS
Investment Horizon	At least three (3) years	At least five (5) years	At least three (3) years
Minimum Holding Period	180 calendar days	180 days	None
Early Redemption Fee	1.00%	1.00% of the NAV of the units redeemed	N/A
Minimum Initial/Maintaining Participation	EUR 500	CLASS A: USD 100 CLASS P: PHP 1,000	USD 100
Minimum Transaction Amount	EUR 500 or equivalent amount of approximately 1 share	None	None
Trust Fee/Management Fee	0.375% p.a.	1.25% p.a.	1.00% p.a.
Fund Cut-off Time		2:00 PM	
Subscription Settlement	Day 1 End-of-Day	Day 2	Day 2
Redemption Settlement	Day 1 End-of-Day	Day 6 End-of-Day	Day 6 End-of-Day
Fund Pricing	Day 1 End-of-Day	Day 2	Day 2
Availability	BPI, BPI Online, BPI App, Accredited Distributors	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App
Key Risks	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk, Equity Price Risk	Market/Price Risk, Liquidity Risk, Interest Rate Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Interest Rate Risk, Country Risk, Foreign Exchange Risk

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FOR MODERATELY AGGRESSIVE INVESTORS

Fund Name	BPI SUSTAINABLE GLOBAL BOND FUND-OF-FUNDS	BPI BAYANIHAN BALANCED FUND	BPI WEALTH BUILDER
Investment Objective	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).	The Fund intends to achieve long term capital growth derived from a diversified portfolio of equity and fixed income securities. The Fund aims to provide absolute returns in excess of the return of the composite benchmark, 90% BPI Philippine Government Bond 1-3 Year Index and 10% PSEi Total Return Index (PSEi TRI).	The Fund is a Philippine Peso denominated multi-asset mutual fund with the primary investment objective of long-term capital growth through investments in a full range of assets in both domestic and international markets.
Fund Classification	Fixed Income Fund-of-funds	Multi-asset Fund	Multi-asset Fund
Fund Type	UITF	UITF	Mutual Fund
Currency	USD	PHP	PHP
Benchmark	Bloomberg Barclays Global Aggregate Bond Index (Unhedged)	90% BPI Philippine Government Bond 1-3 Year Index and 10% PSEi Total Return Index (PSEi TRI)	BPI Philippine Government Bond 1-5 Index (25%), Bloomberg Global Aggregate Index (25%), Philippine Stock Exchange Index (25%), MSCI World Index (25%)
Target Fund	See the Fund's KIIDS	---	---
Target Fund Manager	See the Fund's KIIDS	---	---
Investment Horizon	None	At least five (5) years	At least five (5) years
Minimum Holding Period	N/A	None	365 calendar days
Early Redemption Fee	N/A	N/A	1.50%
Minimum Initial/Maintaining Participation	USD 100	PHP 10,000	PHP 1,000
Minimum Transaction Amount	None	PHP 1,000	PHP 100
Trust Fee/Management Fee	0.50% p.a.	0.30% p.a.	2.00% p.a.
Fund Cut-off Time		2:00 PM	
Subscription Settlement	Day 2	Day 1	Day 1
Redemption Settlement	Day 6 End-of-Day	Day 3 End-of-Day	Day 6 End-of-Day
Fund Pricing	Day 2	Day 1 End-of-Day	Day 2
Availability	BPI, BPI Online, BPI App	BPI Wealth Head Office	BPI, BPI App
Key Risks	Market/Price Risk, Liquidity Risk, Interest Rate Risk, Country Risk, Foreign Exchange Risk	Interest Rate Risk, Equity Price Risk, Liquidity Risk, Related Party Risk, Credit/ Default Risk	Market/Price Risk, Foreign Exchange Risk, Country Risk, Liquidity Risk, Interest Rate Risk, Credit Risk, Inflation Risk, Reinvestment Risk, Manager Risk

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FOR AGGRESSIVE INVESTORS

Fund Name	BPI PHILIPPINE DOLLAR BOND INDEX FUND	BPI BALANCED FUND	SOLIDARITAS FUND
Investment Objective	The Fund aims to achieve investment returns that closely track the total return of a U.S. Dollar-denominated index, the JPMorgan Asia Credit Index - Philippines, before fees and taxes, by investing in Philippine sovereign and corporate fixed income instruments.	This Fund seeks to achieve long term capital growth derived from a diversified portfolio of equity and fixed income securities. The Fund aims to provide excess return over the composite benchmark, 50% Philippine Stock Exchange Index and 50% BPI Philippine Government Bond 1-5 Year Index.	The Fund aims to achieve long-term capital appreciation by investing in a diversified portfolio of equities and fixed income instruments. The fund shall invest at least 75% of its net assets in equity securities under normal market conditions.
Fund Classification	Fixed Income Fund	Multi-Asset Fund	Multi-Asset Fund
Fund Type	UITF	UITF	Mutual Fund
Currency	USD	PHP	PHP
Benchmark	JPMorgan Asia Credit Philippines Total Return Index	50% PSEi Total Return Index (PSEi TRI) and 50% BPI Philippine Government Bond 1-5 Year Index	50% Philippine Stock Exchange Index (PSEi) and 50% return of the 91-day Philippine Treasury Bill
Investment Horizon	At least five (5) years	At least five (5) years	At least five (5) years
Minimum Holding Period	None	None	180 calendar days
Early Redemption Fee	N/A	N/A	1.00%
Minimum Initial/Maintaining Participation	USD 100	PHP 1,000	PHP 5,000
Minimum Transaction Amount	None	None	PHP 1,000
Trust Fee/Management Fee	0.50% p.a.	1.50% p.a.	2.00% p.a.
Fund Cut-off Time	2:00 PM		
Subscription Settlement	Day 1	Day 1	Day 1 End-of-Day
Redemption Settlement	Day 4 End-of-Day	Day 3 End-of-Day	Day 3 End-of-Day
Fund Pricing	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
Availability	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App
Key Risks	Interest Rate Risk, Liquidity Risk, Related Party Risk, Credit/Default Risk, Index Tracking Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk, Equity Price Risk	Equity Price Risk, Liquidity Risk, Related Party Risk, Credit/Default Risk

The pooled investments consist of either Unit Investment Trust Funds (UITF) or mutual funds, which are described as follows:

- A UITF is regulated by the Bangko Sentral ng Pilipinas (BSP). It is an open-end pooled trust fund operated and administered by a trust entity, such as BPI Wealth – A Trust Corporation (BPI Wealth), in accordance with the BSP-approved Plan Rules or Declaration of Trust.
- A mutual fund is an open-end investment company registered with the Securities and Exchange Commission (SEC) that pools the funds of investors to form an asset base to be invested in a diversified portfolio of security investments. The assets of a mutual fund are managed by a SEC-licensed fund manager, such as BPI Wealth, and distributed by SEC-licensed mutual fund distributors.

Due to the nature of the investments, yield and potential yields cannot be guaranteed. Any income or loss arising from market fluctuations and price volatility of securities held by a UITF or a mutual fund, even if invested in government securities and high-grade prime investment outlets, is for your account as investor. As such, your shares or units of participation in a UITF or a mutual fund, when redeemed, may be worth more or less than your initial participation/contribution. Historical performance, when presented, is purely for reference purposes only and is not a guarantee of future results. BPI Wealth is not liable for losses, except in cases of willful misconduct or gross negligence. Before deciding to invest, you (as investor) are advised to read the Declaration of Trust or Plan Rules of the relevant UITF or the Prospectus of the relevant mutual fund.

UITFS AND MUTUAL FUNDS ARE NOT DEPOSIT PRODUCTS AND ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC). EARNINGS ARE NOT ASSURED AND THE PRINCIPAL AMOUNT INVESTED IS EXPOSED TO THE RISK OF LOSS. THESE PRODUCTS CANNOT BE SOLD TO YOU UNLESS THE BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THESE PRODUCTS, DO NOT PURCHASE OR INVEST. THESE PRODUCTS ARE NOT AN OBLIGATION OF NOR ARE THEY GUARANTEED OR INSURED BY BPI WEALTH, THE BANK OF THE PHILIPPINE ISLANDS (BPI), OR THEIR AFFILIATES OR SUBSIDIARIES.

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FOR AGGRESSIVE INVESTORS

Fund Name	BPI SUSTAINABLE GLOBAL BALANCED FUND-OF-FUNDS	ALFM GLOBAL MULTI-ASSET INCOME FUND
Investment Objective	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.	The Fund, operating as a Feeder Fund, aims to provide a stable stream of dividends and generate long-term capital growth. Being a feeder fund, it will invest at least 90% of its assets into a single collective scheme.
Fund Classification	Multi-Asset Fund-of-Funds	Multi-Asset Fund, Multi-Class, Feeder Fund with income distribution
Fund Type	UITF	Mutual Fund
Currency	USD	USD and PHP
Benchmark	50% MSCI All Country World Index Net Total Return USD Index + 50% Bloomberg Barclays Global Aggregate Bond Index (Unhedged)	None
Investment Horizon	At least five (5) years	At least five (5) years
Minimum Holding Period	None	180 calendar days
Early Redemption Fee	N/A	1.00%
Minimum Initial/Maintaining Participation	USD 100	USD Class: USD 100 PHP Class: PHP 1,000
Minimum Transaction Amount	None	None
Trust Fee/Management Fee	0.75% p.a.	1.50% p.a.
Fund Cut-off Time	2:00 PM	
Subscription Settlement	Day 2	Day 2 End-of-Day
Redemption Settlement	Day 6 End-of-Day	Day 6 End-of-Day
Fund Pricing	Day 2	Day 2
Availability	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App, Accredited Distributors
Key Risks	Market/Price Risk, Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk

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- A mutual fund is an open-end investment company registered with the Securities and Exchange Commission (SEC) that pools the funds of investors to form an asset base to be invested in a diversified portfolio of security investments. The assets of a mutual fund are managed by a SEC-licensed fund manager, such as BPI Wealth, and distributed by SEC-licensed mutual fund distributors.

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FOR AGGRESSIVE INVESTORS

Fund Name	PHILIPPINE STOCK INDEX FUND	BPI PHILIPPINE EQUITY INDEX FUND	BPI PHILIPPINE CONSUMER EQUITY INDEX FUND	BPI PHILIPPINE INFRASTRUCTURE EQUITY INDEX FUND
Investment Objective	The Fund aims to track the performance of the Philippine Stock Exchange Composite Index (PSEi). The Fund shall substantially invest in stocks comprising the PSEi using the same weights as in the index.	The Fund intends to achieve investment returns that track the performance of the PSEi Total Return Index (PSEi TRI) by investing in a diversified portfolio of stocks comprising the PSEi in the same weights as the index, to the extent practicable. The Fund aims to provide a return that tracks the performance of the PSEi TRI.	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.	The Fund intends to achieve investment returns that track the performance of the BPI Philippine Infrastructure Equity Index by investing in a diversified portfolio of stocks in the same weights as the index, to the extent practicable.
Fund Classification	Equity Fund	Equity Fund	Equity Fund	Equity Fund
Fund Type	Mutual Fund	UITF	UITF	UITF
Currency	PHP	PHP	PHP	PHP
Benchmark	PSEi	PSEi Total Return Index (PSEi TRI)	BPI Philippine Consumer Equity Index	BPI Philippine Infrastructure Equity Index
Investment Horizon	At least five (5) years	At least five (5) years	At least five (5) years	At least five (5) years
Minimum Holding Period	90 calendar days	None	None	None
Early Redemption Fee	1.00%	N/A	N/A	N/A
Minimum Initial/Maintaining Participation	PHP 1,000	PHP 1,000	PHP 1,000	PHP 1,000
Minimum Transaction Amount	None	None	None	None
Trust Fee/Management Fee	1.00% p.a.	1.50% p.a.	1.50% p.a.	1.50% p.a.
Fund Cut-off Time	2:00 PM			
Subscription Settlement	Day 1 End-of-Day	Day 1	Day 1	Day 1
Redemption Settlement	Day 3 End-of-Day	Day 3 End-of-Day	Day 3 End-of-Day	Day 3 End-of-Day
Fund Pricing	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
Availability	BPI, BPI Online, BPI App, Accredited Distributors	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App
Key Risks	Equity Price Risk, Liquidity Risk, Index Tracking Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Index Tracking Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Index Tracking Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Index Tracking Risk, Related Party Risk

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Due to the nature of the investments, yield and potential yields cannot be guaranteed. Any income or loss arising from market fluctuations and price volatility of securities held by a UITF or a mutual fund, even if invested in government securities and high-grade prime investment outlets, is for your account as investor. As such, your shares or units of participation in a UITF or a mutual fund, when redeemed, may be worth more or less than your initial participation/contribution. Historical performance, when presented, is purely for reference purposes only and is not a guarantee of future results. BPI Wealth is not liable for losses, except in cases of willful misconduct or gross negligence. Before deciding to invest, you (as investor) are advised to read the Declaration of Trust or Plan Rules of the relevant UITF or the Prospectus of the relevant mutual fund.

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FOR AGGRESSIVE INVESTORS

Fund Name	BPI EQUITY VALUE FUND	BPI PHILIPPINE HIGH DIVIDEND EQUITY FUND	ALFM GROWTH FUND	ODYSSEY PHILIPPINE HIGH CONVICTION EQUITY FUND
Investment Objective	The Fund intends to achieve long term capital growth by investing in, to the extent possible, equity securities issued by Philippine domiciled companies which have a value style bias. The Fund aims to provide returns in excess of the return of the PSEi Total Return Index (PSEi TRI).	The Fund intends to achieve total return through a combination of current income and long-term capital appreciation by investing in listed companies that have high dividend yields or have established a history of dividend payouts. The Fund aims to provide returns in excess of the return of the PSEi Total Return Index (PSEi TRI).	The Fund aims to achieve long-term capital appreciation by investing in a diversified portfolio of equities and fixed income instruments. The fund shall invest at least 75% of its net assets in equity securities under normal market conditions.	The Fund seeks to achieve long term capital growth in Philippine Peso terms by investing in a concentrated portfolio of stocks listed in the Philippine Stock Exchange. The Fund aims to outperform its benchmark which is the PSEi Total Return Index (PSEi TRI).
Fund Classification	Equity Fund	Equity Fund	Equity Fund	Equity Fund
Fund Type	UITF	UITF	Mutual Fund	UITF
Currency	PHP	PHP	PHP	PHP
Benchmark	PSEi Total Return Index (PSEi TRI)	PSEi Total Return Index (PSEi TRI)	90% Philippine Stock Exchange Index + 10% return of the 91-day Philippine Treasury Bill (net of tax)	PSEi Total Return Index (PSEi TRI)
Investment Horizon	At least five (5) years	At least five (5) years	At least five (5) years	At least five (5) years
Minimum Holding Period	None	None	90 calendar days	None
Early Redemption Fee	N/A	N/A	1.00%	N/A
Minimum Initial/Maintaining Participation	PHP 1,000	PHP 1,000	PHP 1,000	PHP 1,000
Minimum Transaction Amount	None	None	PHP 500 or equivalent amount of approximately 1 share	None
Trust Fee/Management Fee	1.75% p.a.	1.75% p.a.	2.00% p.a.	2.00% p.a.
Fund Cut-off Time	2:00 PM			
Subscription Settlement	Day 1	Day 1	Day 1 End-of-Day	Day 2
Redemption Settlement	Day 3 End-of-Day	Day 3 End-of-Day	Day 3 End-of-Day	Day 3 End-of-Day
Fund Pricing	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
Availability	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App, Accredited Distributors	BPI, BPI Online, BPI App
Key Risks	Equity Price Risk, Liquidity Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Related Party Risk

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FOR AGGRESSIVE INVESTORS

Fund Name	BPI US EQUITY INDEX FEEDER FUND	BPI EUROPEAN EQUITY FEEDER FUND	BPI WORLD TECHNOLOGY FEEDER FUND	BPI GLOBAL HEALTH CARE FEEDER FUND
Investment Objective	The Fund, operating as a multi-class Feeder Fund, aims to achieve investment returns that closely track the total return of the S&P® 500 Net Total Return Index, before fees and expenses.	The Fund, operating as a Feeder Fund, intends to achieve long-term capital growth by investing in a Target Fund that aims to provide returns in excess of the return of the MSCI Europe Index.	The Fund, operating as a Feeder Fund, intends to achieve long term capital growth by investing in a Target Fund that invests in stocks in the technology sector. The Fund aims to provide excess return over the MSCI AC World Information Technology 10/40 Index.	The Fund, operating as a Feeder Fund, intends to achieve long term capital growth by investing in a Target Fund that invests in stocks in the health care sector. The Fund aims to provide excess return over the MSCI World Health Care Index.
Fund Classification	Multi-Class, Equity Feeder Fund	Equity Feeder Fund	Equity Feeder Fund	Equity Feeder Fund
Fund Type	UITF	UITF	UITF	UITF
Currency	USD and PHP	USD	USD	USD
Benchmark	S&P® 500 Net Total Return Index	MSCI Europe Index	MSCI AC World Information Technology 10/40 Index	MSCI World Health Care Index
Target Fund	SPDR® S&P® 500 ETF Trust	Wellington Strategic European Equity Fund	BlackRock World Technology Fund	Wellington Global Health Care Equity Fund
Target Fund Manager	State Street Global Advisors	Wellington Management International Ltd.	BlackRock Inc.	Wellington Management Company LLP
Investment Horizon	At least five (5) years	At least five (5) years	At least five (5) years	At least five (5) years
Minimum Holding Period/Early Redemption Fee	None	None	None	None
Minimum Initial/Maintaining Participation	CLASS A: USD 100 CLASS P: PHP 1,000	USD 100	USD 100	USD 100
Minimum Transaction Amount	None	None	None	None
Trust Fee/Management Fee	1.50% p.a.	1.50% p.a.	1.50% p.a.	1.50% p.a.
Fund Cut-off Time	2:00 pm			
Subscription Settlement	Day 2	Day 2	Day 2	Day 2
Redemption Settlement	Day 6 End-of-Day	Day 6 End-of-Day	Day 6 End-of-Day	Day 6 End-of-Day
Fund Pricing	Day 2	Day 2	Day 2	Day 2
Availability	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App
Key Risks	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk

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FOR AGGRESSIVE INVESTORS

Fund Name	BPI GLOBAL EQUITY FUND-OF-FUNDS	BPI SUSTAINABLE GLOBAL EQUITY FUND-OF-FUNDS
Investment Objective	The Fund, operating as a Fund-of-Funds, intends to achieve long-term capital growth by investing in a diversified portfolio of global equity collective investment schemes. The Fund aims to provide excess return over the MSCI All Country World Index Net Total Return USD Index.	The Fund, operating as a Fund-of-Funds, seeks to achieve long-term capital growth by investing in a diversified portfolio of global equity 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 MSCI All Country World Index Net Total Return USD Index.
Fund Classification	Equity Fund-of-Funds	Equity Fund-of-Funds
Fund Type	UITF	UITF
Currency	USD	USD
Benchmark	MSCI All Country World Index Net Total Return USD Index	MSCI All Country World Index Net Total Return USD Index
Target Fund	See the Fund's KIIDS	See the Fund's KIIDS
Target Fund Manager	See the Fund's KIIDS	See the Fund's KIIDS
Investment Horizon	At least five (5) years	At least five (5) years
Minimum Holding Period/ Early Redemption Fee	None	None
Minimum Initial/Maintaining Participation	USD 100	USD 100
Minimum Transaction Amount	None	None
Trust Fee/Management Fee	1.50% p.a.	1.25% p.a.
Fund Cut-off Time		
Subscription Settlement	Day 2	Day 2
Redemption Settlement	Day 6 End-of-Day	Day 6 End-of-Day
Fund Pricing	Day 2	Day 2
Availability	BPI, BPI Online, BPI App	BPI, BPI Online, BPI App
Key Risks	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk

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BPI PERA PRODUCTS

Fund Name	BPI PERA MONEY MARKET FUND	BPI PERA GOVERNMENT BOND FUND	BPI PERA CORPORATE INCOME FUND	BPI PERA EQUITY FUND
Investment Objective	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.	The Fund intends to achieve capital appreciation and income derived from a diversified portfolio of primarily long-term fixed income securities issued by the Republic of the Philippines. The Fund aims to provide returns in excess of the return of the BPI Philippine Government Bond Index.	The Fund intends to achieve capital appreciation and income derived from a diversified mix of preferred stocks and fixed income securities primarily issued by Philippine corporations. The Fund aims to provide returns in excess of the return of the BPI Philippine Corporate Bond Index.	The Fund intends to achieve long term capital growth derived from a diversified portfolio of equity securities issued by Philippine domiciled companies. The Fund aims to provide returns in excess of the return of the PSEi Total Return Index (PSEi TRI).
Fund Classification	PERA Money Market Fund	PERA Fixed Income Fund	PERA Multi-asset Fund	PERA Equity Fund
Fund Type	UITF	UITF	UITF	UITF
Risk Profile	Moderate	Moderate	Aggressive	Aggressive
Currency	PHP	PHP	PHP	PHP
Benchmark	91-day Philippine Treasury Bill	BPI Philippine Government Bond Index	BPI Philippine Corporate Bond Index	PSEi Total Return Index (PSEi TRI)
Investment Horizon	At least one (1) year	At least five (5) years	At least five (5) years	At least five (5) years
Minimum Holding Period/Early Redemption Fee	None	None	None	None
Minimum Initial/Maintaining Participation	PHP 1,000	PHP 1,000	PHP 1,000	PHP 1,000
Minimum Transaction Amount	None	None	None	None
Trust Fee/Management Fee	0.50% p.a.	1.00% p.a.	1.25% p.a.	1.50% p.a.
Fund Cut-off Time	2:00 pm			
Subscription Settlement	Day 2	Day 2	Day 2	Day 2
Redemption Settlement	Day 2 End-of-Day	Day 2 End-of-Day	Day 3 End-of-Day	Day 3 End-of-Day
Fund Pricing	Day 1	Day 1	Day 1	Day 1
Availability	BPI Wealth Head Office	BPI Wealth Head Office	BPI Wealth Head Office	BPI Wealth Head Office
Key Risks	Interest Rate Risk, Liquidity Risk, Credit/Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/Default Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Related Party Risk

The pooled investments consist of either Unit Investment Trust Funds (UITF) or mutual funds, which are described as follows:

- A UITF is regulated by the Bangko Sentral ng Pilipinas (BSP). It is an open-end pooled trust fund operated and administered by a trust entity, such as BPI Wealth – A Trust Corporation (BPI Wealth), in accordance with the BSP-approved Plan Rules or Declaration of Trust.
- A mutual fund is an open-end investment company registered with the Securities and Exchange Commission (SEC) that pools the funds of investors to form an asset base to be invested in a diversified portfolio of security investments. The assets of a mutual fund are managed by a SEC-licensed fund manager, such as BPI Wealth, and distributed by SEC-licensed mutual fund distributors.

Due to the nature of the investments, yield and potential yields cannot be guaranteed. Any income or loss arising from market fluctuations and price volatility of securities held by a UITF or a mutual fund, even if invested in government securities and high-grade prime investment outlets, is for your account as investor. As such, your shares or units of participation in a UITF or a mutual fund, when redeemed, may be worth more or less than your initial participation/contribution. Historical performance, when presented, is purely for reference purposes only and is not a guarantee of future results. BPI Wealth is not liable for losses, except in cases of willful misconduct or gross negligence. Before deciding to invest, you (as investor) are advised to read the Declaration of Trust or Plan Rules of the relevant UITF or the Prospectus of the relevant mutual fund.

UITFS AND MUTUAL FUNDS ARE NOT DEPOSIT PRODUCTS AND ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC). EARNINGS ARE NOT ASSURED AND THE PRINCIPAL AMOUNT INVESTED IS EXPOSED TO THE RISK OF LOSS. THESE PRODUCTS CANNOT BE SOLD TO YOU UNLESS THE BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THESE PRODUCTS, DO NOT PURCHASE OR INVEST. THESE PRODUCTS ARE NOT AN OBLIGATION OF NOR ARE THEY GUARANTEED OR INSURED BY BPI WEALTH, THE BANK OF THE PHILIPPINE ISLANDS (BPI), OR THEIR AFFILIATES OR SUBSIDIARIES.

For inquiries and comments, visit the BPI Wealth website or call the 24-hour BPI Contact Center at (+632) 889-10000.

BPI Wealth – A Trust Corporation is regulated by the Bangko Sentral ng Pilipinas, www.bsp.gov.ph, and SEC, <https://www.sec.gov.ph>.