BPI GLOBAL INCOME & GROWTH FUND
Product Highlight Sheet

as of November 2026

WHAT ARE YOU INVESTING IN?

SUMMARY

The BPI Global Balanced Income & Growth Fund, A Feeder Fund ("BPI Global Income & Growth Fund" or the "Fund") is a multi-asset Unit Investment Trust Fund ("UITF") operating as a multi-class feeder fund with an income-distributing feature. The Fund is established by BPI Wealth – A Trust Corporation ("BPI Wealth") in accordance with, and shall be operated subject to the provisions of its Declaration of Trust/Plan Rules, and as the same may be amended from time to time, in accordance with the regulations issued by the Bangko Sentral ng Pilipinas ("BSP") and existing laws.

OBJECTIVE

The Fund seeks to maximize total return, consistent with preservation of capital and prudent investment management by investing in a Target Fund utilizing a global multi-sector strategy across a diversified range of equity and global fixed-income securities. The reference benchmark of the Fund is the PIMCO Balanced Income and Growth Fund. Given its focus on income, the Fund does not intend to outperform the benchmark.

CLIENT SUITABILITY



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**.

FEATURES

	CLASS A	CLASS P
Fund Currency	US Dollar (USD)	Philippine Peso (PHP)
Launch Date	November 19, 2026	
Minimum Initial Investment	USD 100	PHP 1,000
Minimum Transaction	None	
Holding Period	180 Days	
Early Redemption Fee	1.00% of Net Asset Value (NAV) of Units Redeemed	
Target Fund	PIMCO Balanced Income and Growth Fund (Institutional Income II Share Class)	

HOW OFTEN ARE VALUATIONS AVAILABLE?

Subscription Settlement	Day 2
Redemption Settlement	Day 6 End-of-Day
Pricing Schedule	Day 2
Cut-Off Time	2:00 PM

WHAT ARE THE FEES AND CHARGES OF THIS FUND?

Trust Fee	1.50% per annum (p.a.) payable to the Trustee, BPI Wealth

The Participant shall **directly** be facing the following fees and expenses for their investment in the Fund on a pro rata basis:

- Trust fee of 1.50% p.a. as above
- External Audit Fee, Custody Fee, and other expenses as disclosed in the Key Information and Investment Disclosure Statement (KIIDS)

The Participant shall **indirectly** be facing fees and expenses from the Target Fund for their investment in the Fund on a pro rata basis:

- Target Fund's estimated expense ratio of 0.95% as of 31 December 2025

The above fees are already included in the computation of the Net Asset Value Per Unit (NAVPU), which is the price at which investors buy and sell UITF units. Custodianship fee, external auditor fee, and broker's fee will depend on the actual billing/charges received for the period.

HOW DOES THE INCOME-DISTRIBUTING FEATURE OF THE FUND WORK?

The Fund shall only distribute income from distributions received from the Target Fund to the Participants in the form of unit income on a monthly basis.

Unit income refers to the number of units for every unit held by the Participant entitled for distribution. Distributions shall be based on the equivalent pro rata share of units held by each Participant based on the NAVPU at the relevant record date. Distributions shall be made to holders within ten (10) business days from the relevant record date, which shall be considered automatically redeemed and proceeds are subsequently credited to the nominated settlement account of eligible Participants.

A notice shall be made available to Participants containing detailed information on the distribution.

INVESTMENT 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.

WHAT ARE THE KEY RISKS OF THIS FUND?

MARKET/PRICE RISK	Investors are exposed to adverse changes in global equity and fixed-income prices driven by rising interest rates, unfavorable political or economic developments in the countries where the Target Fund's securities are issued or traded, or other issuer-specific factors/events.
LIQUIDITY RISK	Investors are exposed to the risk of loss due to the Target Fund's inability 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 declines in the prices of the Target Fund's global equity and fixed-income securities when interest rates rise. 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, which may adversely affect the value of the Fund.
FOREIGN EXCHANGE RISK	Investors are exposed to foreign exchange risk when the underlying investments of the Target Fund are in different currencies from the base currency of the Fund. For Class P investors, additional foreign exchange risk is brought about by the share class of the Fund being denominated in Philippine Peso. The Fund will not hedge foreign exchange exposure.

The Fund may utilize financial derivatives for the purpose of hedging against risk exposures arising from its existing investments, while the Target Fund may use financial derivatives for efficient portfolio management and as part of its investment strategy, provided that its risk level must align with the overall objective and risk profile of the Fund.

HOW CAN YOU EXIT THE FUND AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- Investors of the Fund may redeem their investment daily (regular business days). Note that distributions from the Fund has the effect of lowering the NAV of the Fund.
- The Fund has a minimum holding period. Redemptions made prior to the lapse of 180 days shall be subject to an early redemption penalty of 1.00% of NAV of units redeemed.
- As a marked-to-market UITF, net asset value, NAVPU/price, and return may fluctuate as a result of price movements and other factors affecting the value of its investments. Gains or losses will only be realized upon actual redemption of units from the Fund. There is risk that the value of your investment, upon redemption may be worth less than the amount of your original contribution.

WHAT ARE OTHER IMPORTANT INFORMATION SHOULD YOU KNOW BEFORE YOU INVEST?

- The Fund is currently available at **BPI Branches, BPI online, and BPI app**. Please watch out for further announcements on new channels where the Fund may be made available.
- A Client Suitability Assessment (CSA) shall be performed by a UITF-certified marketing personnel prior to the investor's participation in the Fund to guide him/her 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.
- 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 Declaration of Trust/Plan Rules and those established by the Trustee.
- In the event any underlying investor holds 10% or more of the value of the Fund, the Trustee shall have the right to provide information of the underlying investor to its counterparties and regulators. Where it is deemed that the investment in the Fund by such underlying investor violates any applicable laws, regulations, or internal policies and guidelines, the Trustee shall procure redemption of the participating units on behalf of such underlying investor.
- Due to the feeder fund 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 Fund. Participants are advised to consider these fees and expenses before investing.

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