BPI GLOBAL EQUITY FUND-OF-FUNDS

A Unit Investment Trust Fund of BPI Wealth – A Trust Corporation

BPI WEALTH
A TRUST CORPORATION

PRODUCT HIGHLIGHT SHEET

This document is a summary of the investment product's key information. This will be material in the proper understanding of the product, its features, and its risks.

What are you investing in and who are you investing with?

The **BPI Global Equity Fund-of-Funds** is a global equity Unit Investment Trust Fund (UITF) 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 and existing laws.

The Fund, operating as a fund-of-funds, seeks to achieve for its participants 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 (NDUEACWF Index).

The 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.

The Fund's investment outlets undergo proper screening and evaluation in accordance with the Trustee's accreditation process and minimum regulatory requirements. Regulatory exposure limits and asset allocation ranges, as provided in the Fund's Plan Rules, are strictly adhered to and monitored on a regular basis. The Fund may also use financial derivatives to hedge the portfolio against market and credit risks.

	Class A	Class P
Base Currency	US Dollar (USD)	Philippine Peso (PHP)
Launch Date	Aug 30, 1994	Jun 1, 2026
Minimum Initial Investment	USD 100.00	PHP 1,000.00
Minimum Transaction Amount	None (Transaction amount must be equivalent to at least 0.0001 unit)	
Target Fund	Refer to fund's KIIDS	

What are the fees and charges of this investment?

Trust Fee	1.50% per annum payable to the Trustee, BPI Wealth
External Auditor Fee	0.00%, payable to the External Auditor, Isla Lipana
Custodianship, Accounting and Other Fees	0.0013%, payable to various third-party service providers of the Fund as of March 2026

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 aside from the fee that is payable to the Trustee.

All 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 and Accounting Fee, External Auditor Fee, and Broker's Fee will depend on the actual billing/charges received for the period and will be regularly disclosed in the Fund's Key Information and Investment Disclosure Statement (KIIDS).

Participants are advised to consider these fees and expenses before investing in the product.

How often are valuations available?

Dealing Cut-Off Time	2:00 PM
NAVPU Availability	Daily (Regular Business Day)
Subscription Settlement	Day 2
Redemption Settlement	Day 6 End-of-Day

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.

Updated as of 06/08/2026

What are the key risks of this investment?

Market/Price Risk: Investors are exposed to adverse changes in the prices of global equity collective schemes (target funds) due to adverse market conditions, unfavorable company earnings and valuations, and negative developments in the political and economic conditions of the focus countries of the target funds.

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.

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.

Foreign Exchange Risk: Investors are exposed to the risk of loss from a decline in the market value of the target funds when the underlying securities of the target funds are translated to USD. For Class P unit investors, additional foreign exchange risk is brought about by the Fund being denominated in Philippine Pesos. The Fund will not hedge foreign exchange exposure.

How can you exit from this investment and what are the risks and costs in doing so?

Investors/participants of the Fund may redeem their investment daily (regular business days). The Fund does not have a minimum holding period, and thus there are no exit fee/s.

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, BPI Mobile App**. Please watch out for further announcements on new channels where the Fund may be made available.
- A Client Suitability Assessment (CSA) Test 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 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%.
- 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.

Updated as of 06/08/2026