

FOR MODERATELY CONSERVATIVE INVESTORS

| Fund Name | BPI INVEST SHORT TERM FUND | BPI INVEST MONEY MARKET FUND | BPI INVEST PREMIUM BOND FUND | BPI INVEST U.S. DOLLAR SHORT TERM 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 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 intends to achieve capital appreciation and income derived from a diversified portfolio of primarily medium-term fixed income instruments. The Fund aims to provide absolute returns in excess of the return of the BPI Philippine Government Bond 1-3 Year Index. | 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. |
| Fund Classification | Money Market Fund | Money Market Fund | Intermediate Bond Fund | Money Market Fund |
| Currency | PHP | PHP | PHP | USD |
| Benchmark | 91-day Treasury Bill, net of tax | 91-day Treasury Bill, net of tax | BPI Philippine Government Bond 1-3 Year Index | 3-month U.S. Treasury Bill |
| Target Fund | --- | --- | --- | --- |
| Target Fund Manager | --- | --- | --- | --- |
| Investment Horizon | At least one (1) year | At least one (1) year | At least one (1) year | At least one (1) year |
| Minimum Holding Period | None | None | None | None |
| Minimum Initial/Maintaining Participation | PHP 10,000.00 | PHP 10,000.00 | PHP 10,000.00 | USD 500.00 |
| Minimum Transaction Amount | PHP 1,000.00 | PHP 1,000.00 | PHP 1,000.00 | USD 200.00 |
| Trust Fee | 0.50% p.a. | 0.25% p.a. | 1.50% p.a. | 0.50% p.a. |
| Transaction Cut-Off Time | 1:30 PM | 1:30 PM | 2:30 PM | 1:30 PM |
| Subscription Settlement | Day 1 | Day 1 | Day 1 | Day 1 |
| Redemption Settlement | Day 1 End-of-Day | 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 | Day 1 End-of- Day |
| Availability | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App |

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BPI Asset Management and Trust Corporation (BPI AMTC) is a subsidiary of the Bank of the Philippine Islands. For any inquiries and complaints relating to our services and products, you may call our hotline: 889-10000, send an email to bpi_asset_management@bpi.com.ph or write a letter addressed to BPI Asset Management and Trust Corporation - Consumer Assistance Office, 7/F, BPI Buendia Center, Sen. Gil J. Puyat Avenue, Makati City 1209.

BPI AMTC as Trustee / Investment Manager is regulated by the Bangko Sentral ng Pilipinas (BSP) with e-mail address consumeraffairs@bsp.gov.ph.

FOR MODERATELY AGGRESSIVE INVESTORS

| Fund Name | BPI INVEST GLOBAL BOND FUND-OF-FUNDS | ODYSSEY PESO MEDIUM-TERM BOND FUND | ABF PHILIPPINES BOND INDEX FUND | BPI INVEST BAYANIHAN BALANCED FUND |
|---|--|--|---|--|
| Investment Objective | 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. | The Fund aims to generate income by investing in a diversified portfolio of Philippine peso-denominated sovereign and corporate fixed income securities. The Fund aims to outperform its benchmark which 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 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% Philippine Stock Exchange Index (PSEI), net of tax. |
| Fund Classification | Medium-Term Bond Fund-of- Funds | Medium-Term Bond Fund | Long-Term Bond Index Fund | Balanced Fund (5%-20% equity exposure) |
| Currency | USD | PHP | PHP | PHP |
| Benchmark | Bloomberg Barclays Global Aggregate Bond Total Return Unhedged Index | BPI Philippine Government Bond 1-5 Year Index | iBoxx ABF Philippines Index | 90% BPI Philippine Government Bond 1-3 Year Index and 10% PSEI, net of tax |
| Target Fund | See the Fund's KIIDS | --- | --- | --- |
| Target Fund Manager | See the Fund's KIIDS | --- | --- | --- |
| Investment Horizon | At least three (3) years | At least three (3) years | At least five (5) years | At least five (5) years |
| Minimum Holding Period | None | None | None | None |
| Minimum Initial/ Maintaining Participation | USD 500.00 | PHP 10,000.00 | PHP 10,000.00 | PHP 10,000.00 |
| Minimum Transaction Amount | USD 200.00 | PHP 5,000.00 | PHP 1,000.00 | PHP 1,000.00 |
| Trust Fee | 0.75% p.a. | 1.00% p.a. | 0.080% p.a. (Trust Fee payable to HSBC)/ 0.186% p.a. (Mgt Fee payable to BPI AMTC) | 0.30% p.a. |
| Transaction Cut-Off Time | 2:30 PM | 2:30 PM | 12:00 NN | 2:30 PM |
| Subscription Settlement | Day 2 | Day 2 | Day 2 | Day 1 |
| Redemption Settlement | Day 6 End-of-Day | Day 2 End-of-Day | Day 2 End-of-Day | Day 4 End-of-Day |
| Fund Pricing | Day 2 | Day 1 End-of-Day | Day 2 | Day 1 End-of-Day |
| Availability | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI AMTC Head Office |

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FOR AGGRESSIVE INVESTORS

| Fund Name | BPI FIXED INCOME PORTFOLIO FUND-OF- FUNDS | BPI INVEST BALANCED FUND | BPI INVEST PHILIPPINE HIGH DIVIDEND EQUITY FUND | BPI INVEST EQUITY VALUE FUND |
|--|--|---|--|---|
| Investment Objective | The Fund, operating as a Fund-of-Funds, intends to achieve principal protection by investing in a diversified portfolio of primarily domestic money market and bond collective investment schemes. The Fund aims to provide excess return over the BPI Philippine Government Bond Index. | 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, 50% Philippine Stock Exchange Index (PSEI) and 50% return of the 91-day Treasury Bill, net of tax. | 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 Philippine Stock Exchange Index (PSEI). | 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 Philippine Stock Exchange Index (PSEI). |
| Fund Classification | Long Term Bond Fund-of-Funds | Balanced Fund (41%-60% equity exposure) | Equity Fund | Equity Fund |
| Currency | PHP | PHP | PHP | PHP |
| Benchmark | BPI Philippine Government Bond Index | 50% PSEI and 50% return of the 91-day Treasury Bill, net of tax | PSEI | PSEI |
| Target Fund | See the Fund's KIIDS | --- | --- | --- |
| Target Fund Manager | BPI Asset Management and Trust Corporation | --- | --- | --- |
| 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 | None | None |
| Minimum Initial/Maintaining Participation | PHP 1,000,000.00 | PHP 10,000.00 | PHP 10,000.00 | PHP 10,000.00 |
| Minimum Transaction Amount | PHP 10,000.00 | PHP 1,000.00 | PHP 1,000.00 | PHP 1,000.00 |
| Trust Fee | WAIVED (Collected at the target fund level) | 1.50% p.a. | 1.50% p.a. | 1.50% p.a. |
| Transaction Cut-Off Time | 12:00 NN | 2:30 PM | 2:30 PM | 2:30 PM |
| Subscription Settlement | Day 2 | Day 1 | Day 1 | Day 1 |
| Redemption Settlement | Day 4 End-of-Day | Day 4 End-of-Day | Day 4 End-of-Day | Day 4 End-of-Day |
| Fund Pricing | Day 2 | Day 1 End-of-Day | Day 1 End-of-Day | Day 1 End-of-Day |
| Availability | BPI AMTC Head Office | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App |

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FOR AGGRESSIVE INVESTORS

| Fund Name | BPI INVEST PHILIPPINE EQUITY INDEX FUND | BPI INVEST PHILIPPINE CONSUMER EQUITY INDEX FUND | BPI INVEST PHILIPPINE INFRASTRUCTURE EQUITY INDEX FUND | BPI INVEST CATHOLIC VALUES GLOBAL EQUITY FEEDER FUND |
|--|---|--|--|---|
| Investment Objective | The Fund intends to achieve investment returns that track the performance of the Philippine Stock Exchange Index (PSEI) 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. | 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. | The Fund, operating as a Feeder Fund, intends to achieve long-term capital growth by investing in a Target Fund that invests in stocks based on Catholic ethical, environmental, social, and governance metrics. The Fund will use the MSCI All Country World Index (PHP) as its benchmark. |
| Fund Classification | Equity Index Fund | Equity Index Fund | Equity Index Fund | Foreign Currency Denominated Equity Feeder Fund |
| Currency | PHP | PHP | PHP | PHP |
| Benchmark | PSEI | BPI Philippine Consumer Equity Index | BPI Philippine Infrastructure Equity Index | MSCI All Country World Index (PHP) |
| Target Fund | --- | --- | --- | CBIS World Equity Fund |
| Target Fund Manager | --- | --- | --- | Christian Brothers Investment Services, Inc. |
| 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 | None | None |
| Minimum Initial/Maintaining Participation | PHP 10,000.00 | PHP 10,000.00 | PHP 10,000.00 | PHP 50,000.00 |
| Minimum Transaction Amount | PHP 1,000.00 | PHP 1,000.00 | PHP 1,000.00 | PHP 10,000.00 |
| Trust Fee | 1.00% p.a. | 1.00% p.a. | 1.00% p.a. | 0.50% p.a. |
| Transaction Cut-Off Time | 2:30 PM | 2:30 PM | 2:30 PM | 2:30 PM |
| Subscription Settlement | Day 1 | Day 1 | Day 1 | Day 2 |
| Redemption Settlement | Day 4 End-of-Day | Day 4 End-of-Day | Day 4 End-of-Day | Day 8 End-of-Day |
| Fund Pricing | Day 1 End-of- Day | Day 1 End-of- Day | Day 1 End-of- Day | Day 2 |
| Availability | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App |

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FOR AGGRESSIVE INVESTORS

| Fund Name | BPI INVEST PHILIPPINE DOLLAR BOND INDEX FUND | BPI INVEST US DOLLAR INCOME FEEDER FUND | BPI INVEST EUROPEAN EQUITY FEEDER 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. | The Fund, operating as a Feeder Fund, aims to achieve stable income with a secondary focus on long term capital growth by investing in a Target Fund that invests in diversified portfolio of global equity and fixed income instruments. The reference benchmark of the fund is 35% MSCI World Index (USD Hedged) + 5% MSCI Emerging Markets Index (Unhedged) +25% Bloomberg Barclays Global Aggregate Corporate Index (USD Hedged) + 15% Bloomberg Barclays Global High Yield index (USD Hedged) + 20% FTSE World Government Bond 10+ Years Index (USD Hedged). | 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. |
| Fund Classification | Long-Term Bond Index Fund | Balanced Feeder Fund with Unit Paying Feature (41-60% equity exposure) | Equity Feeder Fund |
| Currency | USD | USD | USD |
| Benchmark | JPMorgan Asia Credit Philippines Total Return Index | 35% MSCI World Index (USD Hedged) + 5% MSCI Emerging Markets Index (Unhedged) +25% Bloomberg Barclays Global Aggregate Corporate Index (USD Hedged) + 15% Bloomberg Barclays Global High Yield index (USD Hedged) + 20% FTSE World Government Bond 10+ Years Index (USD Hedged) | MSCI Europe Index |
| Target Fund | --- | United Income Focus Trust | Wellington Strategic European Equity Fund |
| Target Fund Manager | --- | UOB Asset Management, Ltd. | Wellington Management International Ltd. |
| Investment Horizon | At least five (5) years | At least five (5) years | At least five (5) years |
| Minimum Holding Period | None | 180 days (Early Redemption Fee of 1.00% of the NAV of the units redeemed) | None |
| Minimum Initial/Maintaining Participation | USD 500.00 | USD 1,000.00 | USD 1,000.00 |
| Minimum Transaction Amount | USD 200.00 | USD 500.00 | USD 500.00 |
| Trust Fee | 0.25% p.a. | 1.00% p.a. | 0.75% p.a. |
| Transaction Cut-Off Time | 2:30 PM | 1:30 PM | 2:30 PM |
| Subscription Settlement | Day 1 | Day 2 | Day 2 |
| Redemption Settlement | Day 4 End-of-Day | Day 8 End-of-Day | Day 6 End-of-Day |
| Fund Pricing | Day 1 End-of-Day | Day 2 | Day 2 |
| Availability | BPI BFSB BPI Online BPI Mobile App | BPI BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App |

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FOR AGGRESSIVE INVESTORS

| Fund Name | BPI INVEST US EQUITY INDEX FEEDER FUND | BPI INVEST GLOBAL EQUITY FUND-OF-FUNDS | BPI INVEST WORLD TECHNOLOGY FEEDER FUND | BPI INVEST 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 Index, before fees and expenses. | 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 Morgan Stanley Capital International (MSCI) World Index (USD). | 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 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 | Equity Index Feeder Fund | Equity Fund-of-Funds | Equity Feeder Fund | Equity Feeder Fund |
| Currency | USD | USD | USD | USD |
| Benchmark | S&P® 500 Index | MSCI World Index (USD) | MSCI AC World Information Technology Index | MSCI World Health Care Index |
| Target Fund | SPDR® S&P® 500 ETF Trust | See the Fund's KIIDS | BlackRock World Technology Fund | Wellington Global Health Care Equity Fund |
| Target Fund Manager | State Street Global Advisors | See the Fund's KIIDS | 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 | None | None | None | None |
| Minimum Initial/Maintaining Participation | CLASS A: USD 1,000.00 CLASS P: PHP 50,000.00 | USD 500.00 | USD 1,000.00 | USD 1,000.00 |
| Minimum Transaction Amount | CLASS A: USD 500.00 CLASS P: PHP 10,000.00 | USD 200.00 | USD 500.00 | USD 500.00 |
| Trust Fee | 0.75% p.a. | 1.50% p.a. | 1.00% p.a. | 1.00% p.a. |
| Transaction Cut-Off Time | 2:30 PM | 2:30 PM | 2:30 PM | 2:30 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 Mobile App <i>Only Class A is available in BFSB.</i> | BPI BFSB BPI Online BPI Mobile App | BPI BPI Online BPI Mobile App | BPI BPI Online BPI Mobile App |

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FOR AGGRESSIVE INVESTORS

| Fund Name | ODYSSEY PESO BOND FUND | ODYSSEY PHILIPPINE DOLLAR BOND FUND | ODYSSEY DIVERSIFIED CAPITAL FUND | ODYSSEY DIVERSIFIED BALANCED FUND |
|--|--|--|---|---|
| Investment Objective | The Fund aims to achieve capital appreciation and income growth in Philippine Peso terms over a period of time by investing in a diversified portfolio of Philippine Peso denominated fixed income instruments. The benchmark of the Fund is the BPI Philippine Government Bond Index. | The Fund aims to achieve capital appreciation and income growth in US dollar terms by investing in a diversified portfolio of US dollar denominated fixed income instruments issued by the Philippine government, corporations, and financial institutions. The Fund aims to outperform its benchmark which is the JP Morgan Chase Asia Total Returns Philippines Index. | The Fund aims to achieve long-term capital and income growth by investing in a diversified portfolio of fixed income and equity securities. The Fund aims to outperform its benchmark which is composed of 70% BPI Philippine Government Bond Index and 30% Philippine Stock Exchange Index (PSEI). | The Fund aims to achieve long-term capital and income growth by investing in a diversified portfolio of fixed income and equity securities. The Fund aims to outperform its benchmark which is composed of 50% BPI Philippine Government Bond Index and 50% Philippine Stock Exchange Index (PSEI). |
| Fund Classification | Long-Term Bond Fund | Long-Term Bond Fund | Balanced Fund (21%-40% equity exposure) | Balanced Fund (41%-60% equity exposure) |
| Currency | PHP | USD | PHP | PHP |
| Benchmark | BPI Philippine Government Bond Index | JP Morgan Chase Asia Total Return Philippines Index | 70% BPI Philippine Government Bond Index and 30% PSEI | 50% BPI Philippine Government Bond Index and 50% PSEI |
| Target Fund | --- | --- | --- | --- |
| Target Fund Manager | --- | --- | --- | --- |
| 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 | None | None |
| Minimum Initial/Maintaining Participation | PHP 10,000.00 | USD 1,000.00 | PHP 10,000.00 | PHP 10,000.00 |
| Minimum Transaction Amount | PHP 5,000.00 | USD 100.00 | PHP 5,000.00 | PHP 5,000.00 |
| Trust Fee | 1.00% p.a. | 1.25% p.a. | 1.50% p.a. | 1.50% p.a. |
| Transaction Cut-Off Time | 2:30 PM | 2:30 PM | 2:30 PM | 2:30 PM |
| Subscription Settlement | Day 2 | Day 2 | Day 2 | Day 2 |
| Redemption Settlement | Day 2 End-of-Day | Day 4 End-of-Day | Day 4 End-of-Day | Day 4 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 BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App |

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FOR AGGRESSIVE INVESTORS

| Fund Name | ODYSSEY PHILIPPINE EQUITY FUND | ODYSSEY PHILIPPINE HIGH CONVICTION EQUITY FUND | ODYSSEY ASIA PACIFIC HIGH DIVIDEND EQUITY FEEDER FUND |
|---|---|--|--|
| Investment Objective | The Fund seeks to achieve long term capital growth in Philippine Peso terms by investing in a portfolio of stocks listed in the Philippine Stock Exchange. The Fund aims to outperform its benchmark which is the Philippine Stock Exchange Index (PSEI). | 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 Philippine Stock Exchange Index (PSEI). | The Fund, operating as a Feeder Fund, aims to achieve long-term capital appreciation by investing in a Target Fund with a diversified portfolio of attractively-priced stocks with high dividend yields in the Asia Pacific region. The Fund aims to outperform its benchmark which is the MSCI AC Asia Pacific ex-Japan High Dividend Net Return USD Index. |
| Fund Classification | Equity Fund | Equity Fund | Equity Feeder Fund |
| Currency | PHP | PHP | USD |
| Benchmark | PSEI | PSEI | MSCI AC Asia Pacific ex-Japan High Dividend Net Return USD Index |
| Target Fund | --- | --- | JP Morgan Asia Equity Dividend Fund |
| Target Fund Manager | --- | --- | JP Morgan Asset Management |
| Investment Horizon | At least five (5) years | At least five (5) years | At least five (5) years |
| Minimum Holding Period | None | None | None |
| Minimum Initial/Maintaining Participation | PHP 10,000.00 | PHP 10,000.00 | USD 5,000.00 |
| Minimum Transaction Amount | PHP 5,000.00 | PHP 5,000.00 | USD 1,000.00 |
| Trust Fee | 2.00% p.a. | 1.50% p.a. | 1.10 % p.a. |
| Transaction Cut-Off Time | 2:30 PM | 2:30 PM | 2:30 PM |
| Subscription Settlement | Day 2 | Day 2 | Day 2 |
| Redemption Settlement | Day 4 End-of-Day | Day 4 End-of-Day | Day 7 End-of-Day |
| Fund Pricing | Day 1 End-of-Day | Day 1 End-of-Day | Day 2 |
| Availability | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App | BPI BFSB BPI Online BPI Mobile App |

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