

# Special Feature: BPI PERSONAL EQUITY & RETIREMENT ACCOUNT (PERA)

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## IS YOUR RETIREMENT NEST ENOUGH TO COVER THESE?



HOUSING



HEALTHCARE



TRANSPORTATION



FOOD



MISCELLANEOUS

## HOW CAN YOU MAXIMISE YOUR EARNINGS?



Utilize your long term savings to fully strengthen and support your retirement funds!

**Protect yours and your family's future.  
The best time to start is now.**

**INVEST IN YOUR FUTURE WITH BPI PERA.**

### WHAT IS BPI PERA?



Voluntary and personal account which allows you to build additional funds for your retirement.



Invested in PERA-approved products.

### WHAT ARE THE BENEFITS OF BPI PERA?



#### TAX EXEMPT INVESTMENT INCOME

Investment income earned from PERA may be potentially higher than your regular investment returns due to its tax-free nature.\*



#### TAX CREDIT

Contributors may receive as much as Php 5,000 tax credit every year!



#### TAX FREE DISTRIBUTION

Tax free distribution at age 55 and 5 years of contribution.

**Through BPI PERA, secure your worry-free retirement for a minimum of Php 1,000!**

\*Note: Aside from the UITF trust fee, other PERA fees such as Administrator Fee, Cash Custodian's Custody and Transaction Fee will be included.

### CHOOSE FROM A DIVERSE RANGE OF BPI PERA FUNDS.

#### For Moderate Investors



BPI PERA Money Market Fund

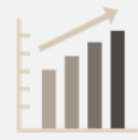


BPI PERA Government Bond Fund

#### For Aggressive Investors



BPI PERA Corporate Income Fund



BPI PERA Equity Fund

**Want to learn more about BPI PERA  
and your future retirement?**

**CLICK HERE**

**INVEST IN YOUR FUTURE. INVEST IN BPI PERA.**



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Email us at [PERA@bpi.com.ph](mailto:PERA@bpi.com.ph)

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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 the securities held by the Fund, even if invested in government securities, is for the account of the investor. As such, units of participation of the trustor in the Fund, when redeemed, may be worth more or be worth less than his/her initial participation/contribution. Historical performance, when presented, is purely for reference purposes and is not a guarantee of future results. The Trustee is not liable for losses, unless upon willful default, evident bad faith or gross negligence. Trustors are advised to read the Declaration of Trust, which may be obtained from the office of the Trustee, before deciding to invest.

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