

# BPI Philippine Infrastructure Equity Index Fund

## FREQUENTLY ASKED QUESTIONS

### 1. What is the BPI Philippine Infrastructure Equity Index Fund?

The BPI Philippine Infrastructure Equity Index Fund is an index tracker UITF that tracks the performance of the BPI Philippine Infrastructure Equity Index. It buys all the stocks that comprise the BPI Philippine Infrastructure Equity Index in the same weights as the index.

### 2. What is the difference between the BPI Philippine Infrastructure Equity Index Fund and the BPI Philippine Equity Index Fund.

The BPI Philippine Infrastructure Equity Index Fund shall invest in companies that are part of the infrastructure industry and derived its revenues largely on infrastructure related business activities.

The BPI Philippine Equity Index Fund on the other hand invests in companies that are part of the Philippine Stock Exchange index (PSEi) and in the same weight as the index. To qualify for the PSEi, companies are required to meet a specific set of criteria set by the Philippine Stock Exchange (PSE). The PSEi is also subject to the PSE's semi-annual review. As such, stocks listed under the PSEi may change.

### 3. Who are allowed to invest in the BPI Philippine Infrastructure Equity Index Fund?

Only clients with an Aggressive risk profile are allowed to invest in the BPI Philippine Infrastructure Equity Index Fund as this fund is exposed to risks that are inherent to an equity fund. If you wish to invest in this Fund but your risk profile falls below the required risk profile, you may consult a certified UITF-marketing personnel for more information.

### 4. What is the minimum initial investment and additional investment amounts for the BPI Philippine Infrastructure Equity Index Fund?

The minimum initial investment and additional investment amounts for the BPI Philippine Infrastructure Equity Index Fund is PHP 10,000 and PHP 1,000 respectively.

### 5. Can I enroll the BPI Philippine Infrastructure Equity Index Fund in the Regular Subscription Plan (RSP)?

Yes, you can regularly invest in the BPI Philippine Infrastructure Equity Index Fund through the Regular Subscription Plan (RSP) for as low as One Thousand Pesos (P1,000) every month or every quarter. Unfunded subsequent contributions under the RSP are not charged any penalties and will not affect the schedule or continuity of your RSP.

### 6. Is the BPI Philippine Infrastructure Equity Index Fund available in all BPI branches, BPI Express Online and BPI Mobile app?

Yes, the BPI Philippine Infrastructure Equity Index Fund is available in all BPI branches. It is also available in BPI Expressonline for online viewing, account opening, subscription, redemption, and enrollment to the Regular Subscription Plan (RSP). Likewise, the BPI Philippine Infrastructure Equity Index Fund is available in the BPI Mobile app for account viewing, subscription, and redemption transactions.

### 7. How do I invest in the BPI Philippine Infrastructure Equity Index Fund?

- a. If you have existing UITF investments with BPI Asset Management  
Depending on your risk profile, you may readily subscribe to this new fund, through a BPI Branch or through Expressonline, without the need to open a new account. As an equity index fund, the BPI Philippine Infrastructure Equity Index Fund is suitable for clients with an aggressive risk profile.
- b. For registered EOL Users  
You can open an investment account via BPI Expressonline if you do not have an existing UITF account with BPI Asset Management. You will just need to fill the information online and print the account opening form at the end. Sign the hardcopy and send them to your preferred BPI Branch.
- c. For non-BPI clients  
If you are new to BPI, you are required to open a BPI deposit or savings account that shall serve as your settlement account for your investment fund transactions. You will be made to undertake a client suitability assessment to determine your risk profile which shall serve as the basis of the certified UITF Marketing Personnel's recommendation. The certified UITF Marketing Personnel in the BPI Branch will assist you through the UITF account opening process.

The Unit Investment Trust Fund ("Fund") is NOT a DEPOSIT product and is not an obligation of, or guaranteed, or insured by BPI Asset Management and Trust Corporation and is not insured by the Philippine Deposit Insurance Corporation (PDIC). 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 for the Fund, which may be obtained from the office of the Trustee, before deciding to invest.

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## 8. How much is the trust fee of the BPI Philippine Infrastructure Equity Index Fund?

The BPI Philippine Infrastructure Equity Index Fund has a trust fee of 1.50% per annum. The trust fee is already embedded in the daily calculation of the Net Asset Value/Net Asset Value per Unit of the BPI Philippine Infrastructure Equity Index Fund. Trust fees compensate the Trustee for the management of the Funds.

## 9. Is there any holding period?

Like the other BPI UITFs, the BPI Philippine Infrastructure Equity Index Fund does not have a holding period. Investors can buy or sell his units anytime. Of course we encourage our investors to invest their funds on a long-term basis to maximize the earning potential of their funds.

## 10. Is the process for subscribing to and redeeming units from the BPI Philippine Infrastructure Equity Index Fund the same as the current process for the other BPI funds?

Yes, the same process and procedures already existing for the other BPI UITFs should apply as well for the BPI Philippine Infrastructure Equity Index Fund. If you have an existing UITF account with BPI Asset Management, then it's just a matter of buying into a new fund. No new account opening is required.

## 11. What is the cut-off time for subscribing/redeeming units in BPI Philippine Infrastructure Equity Index Fund?

The cut-off time for subscribing and redeeming in BPI Philippine Infrastructure Equity Index Fund is 2:30PM. Orders done after the cut-off time will be considered for the next banking day's transaction.

## 12. What reports shall I receive?

Investors of the BPI Philippine Infrastructure Equity Index Fund shall receive a transaction advice for every subscription or redemption transaction. This is the only official document evidencing/confirming your transaction and placement in the Fund. You will also receive a statement of account after every calendar quarter.

## 13. Which stocks comprise the BPI Philippine Infrastructure Equity Index?

A company must be a part of the Infrastructure Industry having at least 50% of its revenues being derived from infrastructure products or services, or at least 50% of the fair value of its net assets being utilized for infrastructure related business activities.

A company must have a minimum free float of 12% and a minimum of PHP 10Billion full market capitalization to be part of the index.

As of December 29, 2016, the BPI Philippine Infrastructure Equity Index comprise of the following stocks:

	<b>Security</b>	<b>Weight (%)</b>
1	Aboitiz Equity Ventures, Inc.	20.63
2	Philippine Long Distance Telephone Co.	17.64
3	Metro Pacific Investment Corp.	13.45
4	International Container Terminal Services, Inc.	8.27
5	Aboitiz Power Corp.	6.53
6	Manila Electric Co.	6.21
7	DMCI Holdings Inc.	5.40
8	Energy Development Corp.	5.28
9	Globe Telecom Inc.	4.90
10	Semirara Mining & Power Corp.	4.11
11	Manila Water Co. Inc.	3.66
12	First Gen Corp	2.93
13	Megawide Construction Corp.	0.99

For more information about the BPI Philippine Infrastructure Equity Index, visit the BPI Index website: [www.bpiindex.com](http://www.bpiindex.com)

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