

# ODYSSEY ASIA PACIFIC HIGH DIVIDEND EQUITY FEEDER FUND

A Unit Investment Trust Fund of BPI Asset Management and Trust Corporation

Bloomberg Code: INGAPHD PM Equity

## 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 **Odyssey Asia Pacific High Dividend Equity Feeder Fund** is a global equity feeder Unit Investment Trust Fund (UITF) established by BPI Asset Management and Trust Corporation (BPI AMTC) 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 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. It aims to outperform its benchmark which is the MSCI AC Asia Pacific ex-Japan High Dividend Net Return USD 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.

Fund Currency	US Dollars (USD)
Minimum Initial Investment	USD 5,000.00
Minimum Transaction	USD 1,000.00
Target Fund	JP Morgan Asia Equity Dividend Fund

### What are the fees and charges of this investment?

Trust Fee	1.1000% per annum payable to the Trustee, BPI AMTC
Custodianship Fee	0.6834% payable to the Third-Party Custodian of the Fund, HSBC
External Auditor Fee	0.0315% payable to the External Auditor of the Fund, Isla Lipana & Co.

The Participant shall directly be facing the following fees and expenses for his investment in the Fund on a prorata basis:

1. Trust Fee of 1.10% p.a. as above
2. External Audit Fee, Custody Fee, and other expenses as above and as regularly disclosed in the Key Information and Investment Disclosure Statement (KIIDS)

The Participant shall indirectly be facing fees and expenses from the Target Fund for his investment in the Fund on a prorata basis:

1. Target Fund's estimated expense ratio of 0.85% p.a.

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 often are valuations available?

Dealing Cut-off Time	2:30 PM
NAVPU Availability	Daily (Regular Business Day)
Subscription Settlement	Day 2
Redemption Settlement	Day 7 End-of-Day

**THIS IS NOT A DEPOSIT PRODUCT. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THIS PRODUCT CANNOT BE SOLD TO YOU UNLESS ITS BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THIS PRODUCT, DO NOT PURCHASE OR INVEST IN IT. FINANCIAL PRODUCTS OF BPI ASSET MANAGEMENT AND TRUST CORPORATION (BPI AMTC) ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) AND ARE NOT GUARANTEED BY BPI, BPI FAMILY SAVINGS BANK, OR BPI AMTC.**

## What are the key risks of this investment?

Some of the key risks associated with this Fund are listed below:

**Market/Price Risk:** Investors are exposed to adverse changes in the prices of high dividend yield stocks in the Asia Pacific region, which may be brought about by adverse stock market conditions, unfavorable company earnings and valuations, and negative developments in the political and economic conditions of countries in the Asia Pacific region.

**Liquidity Risk:** Investors are exposed to the risk of loss due to the target fund's inability to convert equity 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 countries in the Asia Pacific region, which may adversely affect the value of the feeder fund.

**Foreign Exchange Risk:** Investors are exposed to the risk of loss from a decline in the market value of the target fund when the market value of foreign currency denominated equity securities held by the target fund are translated to USD.

### 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 available through the following: BPI Branches, BPI Family Savings Bank Branches, BPI Online, and BPI Mobile Application.
- A Client Suitability Assessment 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% within thirty (30) calendar days.
- 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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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](mailto: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](mailto:consumeraffairs@bsp.gov.ph).