

	Moderately Conservative	Moderately Aggressive	Aggressive
Money Market	<p><b>PHP</b> BPI Invest Short Term Fund BPI Invest Money Market Fund</p> <p><b>USD</b> BPI Invest US Dollar Short Term Fund</p>		
Bond	<p><b>PHP</b> BPI Invest Premium Bond Fund</p>	<p><b>PHP</b> Odyssey Peso Medium Term Bond Fund ABF Philippines Bond Index Fund</p> <p><b>USD</b> <i>Global Funds</i> BPI Invest Global Bond Fund-of-Funds BPI Invest Sustainable Global Bond Fund-of-Funds</p>	<p><b>PHP</b> Odyssey Peso Bond Fund <i>BPI Fixed Income Portfolio Fund-of-Funds</i></p> <p><b>USD</b> BPI Invest Philippine Dollar Bond Index Fund Odyssey Philippine Dollar Bond Fund</p>
Multi-asset		<p><b>PHP</b> <i>BPI Invest Bayanihan Balanced Fund</i></p>	<p><b>PHP</b> BPI Invest Balanced Fund Odyssey Diversified Capital Fund Odyssey Diversified Balanced Fund</p> <p><b>USD</b> <i>Global Funds</i> BPI Invest US Dollar Income Feeder Fund BPI Invest Sustainable Global Balanced Fund-of-Funds</p>
Equity			<p><b>PHP</b> BPI Invest Philippine High Dividend Equity Fund BPI Invest Equity Value Fund BPI Invest Philippine Equity Index Fund BPI Invest Philippine Consumer Equity Index Fund BPI Invest Philippine Infrastructure Equity Index Fund Odyssey Philippine Equity Fund Odyssey Philippine High Conviction Equity Fund</p> <p><i>Global Funds</i> BPI Invest Catholic Values Global Equity Feeder Fund</p> <p><b>USD</b> <i>Global Funds</i> BPI Invest US Equity Index Feeder Fund (USD and PHP classes) BPI Invest World Technology Feeder Fund BPI Invest Global Health Care Feeder Fund BPI Invest European Equity Feeder Fund BPI Invest Global Equity Fund-of-Funds BPI Invest Sustainable Global Equity Fund-of-Funds Odyssey Asia Pacific High Dividend Equity Feeder Fund</p>

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**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	Fixed Income 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 1,000.00	PHP 10,000.00	PHP 1,000.00	USD 100.00
Minimum Transaction Amount	None	PHP 1,000.00	None	None
Trust Fee	0.50% p.a.	0.25% p.a.	1.50% p.a.	0.50% p.a.
Subscription Settlement	Day 1	Day 1	Day 1	Day 1
Fund Cut-off Time	2:00 PM	2:00 PM	2:00 PM	2:00 PM
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 BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
Key Risks	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk, Foreign Exchange Risk

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**FOR MODERATELY AGGRESSIVE INVESTORS**

<b>Fund Name</b>	<b>ODYSSEY PESO MEDIUM-TERM BOND FUND</b>	<b>ABF PHILIPPINES BOND INDEX FUND</b>	<b>BPI INVEST BAYANIHAN BALANCED FUND</b>
<b>Investment Objective</b>	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.
<b>Fund Classification</b>	Fixed Income Fund	Fixed Income Fund	Multi-Asset Fund (5%-20% equity exposure)
<b>Currency</b>	PHP	PHP	PHP
<b>Benchmark</b>	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
<b>Target Fund</b>	---	---	---
<b>Target Fund Manager</b>	---	---	---
<b>Investment Horizon</b>	At least three (3) years	At least five (5) years	At least five (5) years
<b>Minimum Holding Period</b>	None	None	None
<b>Minimum Initial/Maintaining Participation</b>	PHP 10,000.00	PHP 10,000.00	PHP 10,000.00
<b>Minimum Transaction Amount</b>	PHP 5,000.00	PHP 1,000.00	PHP 1,000.00
<b>Trust Fee</b>	1.00% p.a.	0.080% p.a. (Trust Fee payable to HSBC)/ 0.186% p.a. (Mgt Fee payable to BPI Wealth)	0.30% p.a.
<b>Subscription Settlement</b>	Day 2	Day 2	Day 1
<b>Fund Cut-off Time</b>	2:00 PM	12:00 PM	2:00 PM
<b>Redemption Settlement</b>	Day 2 End-of-Day	Day 2 End-of-Day	Day 4 End-of-Day
<b>Fund Pricing</b>	Day 1 End-of-Day	Day 2	Day 1 End-of-Day
<b>Availability</b>	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI Wealth Head Office
<b>Key Risks</b>	Interest Rate Risk, Liquidity Risk, Credit/Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Related Party Risk, Down-grade Risk, Index Tracking Risk	Interest Rate Risk, Equity Price Risk, Liquidity Risk, Related Party Risk, Credit/ Default Risk

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**FOR MODERATELY AGGRESSIVE INVESTORS**

Fund Name	<b>BPI INVEST GLOBAL BOND FUND-OF-FUNDS</b>	<b>BPI INVEST SUSTAINABLE GLOBAL BOND FUND-OF-FUNDS</b>
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, operating as a Fund-of-Funds, seeks to achieve capital appreciation and income by investing in a diversified portfolio of global fixed income collective investment schemes which integrate environmental, social, and governance criteria in its investment process, including the incorporation of sustainability goals and facilitation of flow of funds towards green economic activities, climate change mitigation and adaptation projects, and other positive environmental and social impact initiatives. It aims to outperform its benchmark which is the Bloomberg Barclays Global Aggregate Bond Index (Unhedged).
Fund Classification	Fixed Income Fund-of- Funds	Fixed Income Fund-of- Funds
Currency	USD	USD
Benchmark	Bloomberg Barclays Global Aggregate Bond Total Return Unhedged Index	Bloomberg Barclays Global Aggregate Bond Index (Unhedged)
Target Fund	See the Fund's KIIDS	See the Fund's KIIDS
Target Fund Manager	See the Fund's KIIDS	See the Fund's KIIDS
Investment Horizon	At least three (3) years	At least five (5) years
Minimum Holding Period	None	None
Minimum Initial/Maintaining Participation	USD 100.00	USD 100.00
Minimum Transaction Amount	None	None
Trust Fee	0.75% p.a.	0.50% p.a.
Fund Cut- off Time	2:00 PM	2:00 PM
Subscription Settlement	Day 2	Day 2
Redemption Settlement	Day 6 End-of-Day	Day 6 End-of-Day
Fund Pricing	Day 2	Day 2
Availability	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
Key Risks	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Interest Rate Risk, Country Risk, Foreign Exchange Risk

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**FOR AGGRESSIVE INVESTORS**

<b>Fund Name</b>	<b>BPI FIXED INCOME PORTFOLIO FUND-OF-FUNDS</b>	<b>BPI INVEST BALANCED FUND</b>	<b>BPI INVEST PHILIPPINE HIGH DIVIDEND EQUITY FUND</b>	<b>BPI INVEST EQUITY VALUE FUND</b>
<b>Investment Objective</b>	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.	This Fund seeks to achieve long term capital growth derived from a diversified portfolio of equity and fixed income securities. The Fund aims to provide excess return over the composite benchmark, 50% Philippine Stock Exchange Index and 50% BPI Philippine Government Bond 1-5 Year Index.	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).
<b>Fund Classification</b>	Fixed Income Fund-of-Funds	Multi- Asset Fund (41%-60% equity exposure)	Equity Fund	Equity Fund
<b>Currency</b>	PHP	PHP	PHP	PHP
<b>Benchmark</b>	BPI Philippine Government Bond Index	50% Philippine Stock Exchange Index (PSEI) and 50% BPI Philippine Government Bond 1-5 Year Index	PSEI	PSEI
<b>Target Fund</b>	See the Fund's KIIDS	---	---	---
<b>Target Fund Manager</b>	BPI Wealth	---	---	---
<b>Investment Horizon</b>	At least five (5) years	At least five (5) years	At least five (5) years	At least five (5) years
<b>Minimum Holding Period</b>	None	None	None	None
<b>Minimum Initial/Maintaining Participation</b>	PHP 1,000,000.00	PHP 10,000.00	PHP 1,000.00	PHP 1,000.00
<b>Minimum Transaction Amount</b>	PHP 10,000.00	PHP 1,000.00	None	None
<b>Trust Fee</b>	WAIVED (Collected at the target fund level)	1.50% p.a.	1.50% p.a.	1.50% p.a.
<b>Fund Cut- off Time</b>	2:00 PM	2:00 PM	2:00 PM	2:00 PM
<b>Subscription Settlement</b>	Day 2	Day 1	Day 1	Day 1
<b>Redemption Settlement</b>	Day 4 End-of-Day	Day 4 End-of-Day	Day 4 End-of-Day	Day 4 End-of-Day
<b>Fund Pricing</b>	Day 2	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
<b>Availability</b>	BPI Wealth Head Office	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
<b>Key Risks</b>	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk, Equity Price Risk	Liquidity Risk, Related Party Risk, Equity Price Risk	Liquidity Risk, Related Party Risk, Equity Price Risk

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**FOR AGGRESSIVE INVESTORS**

<b>Fund Name</b>	<b>BPI INVEST PHILIPPINE EQUITY INDEX FUND</b>	<b>BPI INVEST PHILIPPINE CONSUMER EQUITY INDEX FUND</b>	<b>BPI INVEST PHILIPPINE INFRASTRUCTURE EQUITY INDEX FUND</b>	<b>BPI INVEST CATHOLIC VALUES GLOBAL EQUITY FEEDER FUND</b>
<b>Investment Objective</b>	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.
<b>Fund Classification</b>	Equity Fund	Equity Fund	Equity Fund	Equity Feeder Fund
<b>Currency</b>	PHP	PHP	PHP	PHP
<b>Benchmark</b>	PSEI	BPI Philippine Consumer Equity Index	BPI Philippine Infrastructure Equity Index	MSCI All Country World Index (PHP)
<b>Target Fund</b>	---	---	---	CBIS World Equity Fund
<b>Target Fund Manager</b>	---	---	---	Christian Brothers Investment Services, Inc.
<b>Investment Horizon</b>	At least five (5) years	At least five (5) years	At least five (5) years	At least five (5) years
<b>Minimum Holding Period</b>	None	None	None	None
<b>Minimum Initial/Maintaining Participation</b>	PHP 1,000.00	PHP 1,000.00	PHP 1,000.00	PHP 50,000.00
<b>Minimum Transaction Amount</b>	None	None	None	PHP 10,000.00
<b>Trust Fee</b>	1.00% p.a.	1.00% p.a.	1.00% p.a.	0.50% p.a.
<b>Fund Cut-off Time</b>	2:00 PM	2:00 PM	2:00 PM	2:00 PM
<b>Subscription Settlement</b>	Day 1	Day 1	Day 1	Day 2
<b>Redemption Settlement</b>	Day 4 End-of-Day	Day 4 End-of-Day	Day 4 End-of-Day	Day 8 End-of-Day
<b>Fund Pricing</b>	Day 1 End-of- Day	Day 1 End-of- Day	Day 1 End-of- Day	Day 2
<b>Availability</b>	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
<b>Key Risks</b>	Equity Price Risk, Liquidity Risk, Index Tracking Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Index Tracking Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Index Tracking Risk, Related Party Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk

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**FOR AGGRESSIVE INVESTORS**

<b>Fund Name</b>	<b>BPI INVEST PHILIPPINE DOLLAR BOND INDEX FUND</b>	<b>BPI INVEST US DOLLAR INCOME FEEDER FUND</b>	<b>BPI INVEST SUSTAINABLE GLOBAL BALANCED FUND-OF-FUNDS</b>
<b>Investment Objective</b>	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 Fund-of-Funds, seeks to achieve long-term capital growth by investing in a diversified portfolio of global equity and fixed income collective investment schemes which integrate environmental, social, and governance criteria in its investment process, including the incorporation of sustainability goals and facilitation of flow of funds towards green economic activities, climate change mitigation and adaptation projects, and other positive environmental and social impact initiatives. It aims to outperform its benchmark which is the 50% MSCI AC World Index + 50% Bloomberg Barclays Global Aggregate Bond Index (Unhedged).
<b>Fund Classification</b>	Fixed Income Fund	Multi- Asset Feeder Fund (41-60% equity exposure)	Multi- Asset Fund-of-Funds (41-60% equity exposure)
<b>Currency</b>	USD	USD	USD
<b>Benchmark</b>	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)	50% MSCI AC World Index + 50% Bloomberg Barclays Global Aggregate Bond Index (Unhedged)
<b>Target Fund</b>	---	United Income Focus Trust	See the Fund's KIIDS
<b>Target Fund Manager</b>	---	UOB Asset Management, Ltd.	See the Fund's KIIDS
<b>Investment Horizon</b>	At least five (5) years	At least five (5) years	At least five (5) years
<b>Minimum Holding Period</b>	None	<b>180 days</b> <i>(Early Redemption Fee of 1.00% of the NAV of the units redeemed)</i>	None
<b>Minimum Initial/Maintaining Participation</b>	USD 100.00	USD 1,000.00	USD 100.00
<b>Minimum Transaction Amount</b>	None	USD 500.00	None
<b>Trust Fee</b>	0.25% p.a.	1.00% p.a.	0.75% p.a.
<b>Fund Cut- off Time</b>	2:00 PM	2:00 PM	2:00 PM
<b>Subscription Settlement</b>	Day 1	Day 2	Day 2
<b>Redemption Settlement</b>	Day 4 End-of-Day	Day 8 End-of-Day	Day 6 End-of-Day
<b>Fund Pricing</b>	Day 1 End-of-Day	Day 2	Day 2
<b>Availability</b>	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
<b>Key Risks</b>	Interest Rate Risk, Liquidity Risk, Related Party Risk, Credit/Default Risk, Index Tracking Risk	Market/Price Risk, Liquidity Risk, Country Risk,; Foreign Exchange Risk	Market/Price Risk, Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Foreign Exchange Risk

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**FOR AGGRESSIVE INVESTORS**

<b>Fund Name</b>	<b>BPI INVEST US EQUITY INDEX FEEDER FUND</b>	<b>BPI INVEST WORLD TECHNOLOGY FEEDER FUND</b>	<b>BPI INVEST GLOBAL HEALTH CARE FEEDER FUND</b>
<b>Investment Objective</b>	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 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.
<b>Fund Classification</b>	Equity Feeder Fund	Equity Feeder Fund	Equity Feeder Fund
<b>Currency</b>	USD	USD	USD
<b>Benchmark</b>	S&P® 500 Index	MSCI AC World Information Technology Index	MSCI World Health Care Index
<b>Target Fund</b>	SPDR® S&P® 500 ETF Trust	BlackRock World Technology Fund	Wellington Global Health Care Equity Fund
<b>Target Fund Manager</b>	State Street Global Advisors	BlackRock Inc.	Wellington Management Company LLP
<b>Investment Horizon</b>	At least five (5) years	At least five (5) years	At least five (5) years
<b>Minimum Holding Period</b>	None	None	None
<b>Minimum Initial/Maintaining Participation</b>	CLASS A: USD 100.00 CLASS P: PHP 1,000.00	USD 100.00	USD 100.00
<b>Minimum Transaction Amount</b>	None	None	None
<b>Trust Fee</b>	0.75% p.a.	1.00% p.a.	1.00% p.a.
<b>Fund Cut- off Time</b>	2:00 PM	2:00 PM	2:00 PM
<b>Subscription Settlement</b>	Day 2	Day 2	Day 2
<b>Redemption Settlement</b>	Day 6 End-of-Day	Day 6 End-of-Day	Day 6 End-of-Day
<b>Fund Pricing</b>	Day 2	Day 2	Day 2
<b>Availability</b>	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
<b>Key Risks</b>	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk

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**FOR AGGRESSIVE INVESTORS**

<b>Fund Name</b>	<b>BPI INVEST EUROPEAN EQUITY FEEDER FUND</b>	<b>BPI INVEST GLOBAL EQUITY FUND-OF-FUNDS</b>	<b>BPI INVEST SUSTAINABLE GLOBAL EQUITY FUND-OF-FUNDS</b>
<b>Investment Objective</b>	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.	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 Fund-of-Funds, seeks to achieve long-term capital growth by investing in a diversified portfolio of global equity collective investment schemes which integrate environmental, social, and governance criteria in its investment process, including the incorporation of sustainability goals and facilitation of flow of funds towards green economic activities, climate change mitigation and adaptation projects, and other positive environmental and social impact initiatives. It aims to outperform its benchmark which is the MSCI AC World Index.
<b>Fund Classification</b>	Equity Feeder Fund	Equity Fund-of-Funds	Equity Fund-of-Funds
<b>Currency</b>	USD	USD	USD
<b>Benchmark</b>	MSCI Europe Index	MSCI World Index (USD)	MSCI AC World Index
<b>Target Fund</b>	Wellington Strategic European Equity Fund	See the Fund's KIIDS	See the Fund's KIIDS
<b>Target Fund Manager</b>	Wellington Management International Ltd.	See the Fund's KIIDS	See the Fund's KIIDS
<b>Investment Horizon</b>	At least five (5) years	At least five (5) years	At least five (5) years
<b>Minimum Holding Period</b>	None	None	None
<b>Minimum Initial/Maintaining Participation</b>	USD 100.00	USD 100.00	USD 100.00
<b>Minimum Transaction Amount</b>	None	None	None
<b>Trust Fee</b>	0.75% p.a.	1.50% p.a.	1.25% p.a.
<b>Fund Cut- off Time</b>	2:00 PM	2:00 PM	2:00 PM
<b>Subscription Settlement</b>	Day 2	Day 2	Day 2
<b>Redemption Settlement</b>	Day 6 End-of-Day	Day 6 End-of-Day	Day 6 End-of-Day
<b>Fund Pricing</b>	Day 2	Day 2	Day 2
<b>Availability</b>	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
<b>Key Risks</b>	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk	Market/Price Risk, Liquidity Risk, Country Risk, Foreign Exchange Risk

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**FOR AGGRESSIVE INVESTORS**

<b>Fund Name</b>	<b>ODYSSEY PESO BOND FUND</b>	<b>ODYSSEY PHILIPPINE DOLLAR BOND FUND</b>	<b>ODYSSEY DIVERSIFIED CAPITAL FUND</b>	<b>ODYSSEY DIVERSIFIED BALANCED FUND</b>
<b>Investment Objective</b>	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).
<b>Fund Classification</b>	Fixed Income Fund	Fixed Income Fund	Multi-Asset Fund (21%-40% equity exposure)	Multi-Asset Fund (41%-60% equity exposure)
<b>Currency</b>	PHP	USD	PHP	PHP
<b>Benchmark</b>	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
<b>Target Fund</b>	---	---	---	---
<b>Target Fund Manager</b>	---	---	---	---
<b>Investment Horizon</b>	At least five (5) years	At least five (5) years	At least five (5) years	At least five (5) years
<b>Minimum Holding Period</b>	None	None	None	None
<b>Minimum Initial/Maintaining Participation</b>	PHP 10,000.00	USD 1,000.00	PHP 10,000.00	PHP 10,000.00
<b>Minimum Transaction Amount</b>	PHP 5,000.00	USD 100.00	PHP 5,000.00	PHP 5,000.00
<b>Trust Fee</b>	1.00% p.a.	1.25% p.a.	1.50% p.a.	1.50% p.a.
<b>Fund Cut-off Time</b>	2:00 PM	2:00 PM	2:00 PM	2:00 PM
<b>Subscription Settlement</b>	Day 2	Day 2	Day 2	Day 2
<b>Redemption Settlement</b>	Day 2 End-of-Day	Day 4 End-of-Day	Day 4 End-of-Day	Day 4 End-of-Day
<b>Fund Pricing</b>	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
<b>Availability</b>	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
<b>Key Risks</b>	Interest Rate Risk, Liquidity Risk, Credit/ Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Related Party Risk, Credit/Default Risk	Interest Rate Risk, Equity Price Risk, Liquidity Risk, Related Party Risk, Credit/ Default Risk	Interest Rate Risk, Equity Price Risk, Liquidity Risk, Related Party Risk, Credit/ Default Risk

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**FOR AGGRESSIVE INVESTORS**

<b>Fund Name</b>	<b>ODYSSEY PHILIPPINE EQUITY FUND</b>	<b>ODYSSEY PHILIPPINE HIGH CONVICTION EQUITY FUND</b>	<b>ODYSSEY ASIA PACIFIC HIGH DIVIDEND EQUITY FEEDER FUND</b>
<b>Investment Objective</b>	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.
<b>Fund Classification</b>	Equity Fund	Equity Fund	Equity Feeder Fund
<b>Currency</b>	PHP	PHP	USD
<b>Benchmark</b>	PSEI	PSEI	MSCI AC Asia Pacific ex-Japan High Dividend Net Return USD Index
<b>Target Fund</b>	---	---	JP Morgan Asia Equity Dividend Fund
<b>Target Fund Manager</b>	---	---	JP Morgan Asset Management
<b>Investment Horizon</b>	At least five (5) years	At least five (5) years	At least five (5) years
<b>Minimum Holding Period</b>	None	None	None
<b>Minimum Initial/Maintaining Participation</b>	PHP 10,000.00	PHP 1,000.00	USD 100.00
<b>Minimum Transaction Amount</b>	PHP 5,000.00	None	None
<b>Trust Fee</b>	2.00% p.a.	1.50% p.a.	1.10 % p.a.
<b>Fund Cut- off Time</b>	2:00 PM	2:00 PM	2:00 PM
<b>Subscription Settlement</b>	Day 2	Day 2	Day 2
<b>Redemption Settlement</b>	Day 4 End-of-Day	Day 4 End-of-Day	Day 7 End-of-Day
<b>Fund Pricing</b>	Day 1 End-of-Day	Day 1 End-of-Day	Day 2
<b>Availability</b>	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App	BPI BPI Online BPI Mobile App
<b>Key Risks</b>	Equity Price Risk, Liquidity Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Related Party Risk	Market/Price Risk, Liquidity Risk., Country Risk, Foreign Exchange Risk

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**FOR INVESTORS WITH MODERATE RISK PROFILE**

Fund Name	<b>BPI PERA MONEY MARKET FUND</b>	<b>BPI PERA GOVERNMENT BOND FUND</b>
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 returns in excess of the return of the 91-day Philippine Treasury Bill.	The Fund intends to achieve capital appreciation and income derived from a diversified portfolio of primarily long term fixed income securities issued by the Republic of the Philippines. The Fund aims to provide returns in excess of the return of the BPI Philippine Government Bond Index.
Fund Classification	PERA Money Market Fund	PERA Long Term Bond Fund
Currency	PHP	PHP
Benchmark	91-day Philippine Treasury Bill	BPI Philippine Government Bond Index
Target Fund	---	---
Target Fund Manager	---	---
Investment Horizon	At least one (1) year	At least five (5) years
Minimum Holding Period	None	None
Minimum Initial/ Maintaining Participation	PHP 1,000.00	PHP 1,000.00
Minimum Transaction Amount	None	None
Trust Fee	0.50% p.a.	1.00% p.a.
Fund Cut- off Time	2:00 PM	2:00 PM
Subscription Settlement	Day 2	Day 2
Redemption Settlement	Day 2 End-of-Day	Day 2 End-of-Day
Fund Pricing	Day 1	Day 1
Availability	BPI Wealth Head Office	BPI Wealth Head Office
Key Risks	Interest Rate Risk, Liquidity Risk, Credit/Default Risk, Related Party Risk	Interest Rate Risk, Liquidity Risk, Credit/Default Risk, Related Party Risk

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**FOR INVESTORS WITH AGGRESSIVE RISK PROFILE**

Fund Name	<b>BPI PERA CORPORATE INCOME FUND</b>	<b>BPI PERA EQUITY FUND</b>
Investment Objective	The Fund intends to achieve capital appreciation and income derived from a diversified mix of preferred stocks and fixed income securities primarily issued by Philippine corporations. The Fund aims to provide returns in excess of the return of the BPI Philippine Corporate Bond Index.	The Fund intends to achieve long term capital growth derived from a diversified portfolio of equity securities issued by Philippine domiciled companies. The Fund aims to provide returns in excess of the return of the Philippine Stock Exchange Index.
Fund Classification	PERA Balanced Fund	PERA Equity Fund
Currency	PHP	PHP
Benchmark	BPI Philippine Corporate Bond Index	Philippine Stock Exchange Index
Target Fund	---	---
Target Fund Manager	---	---
Investment Horizon	At least five (5) years	At least five (5) years
Minimum Holding Period	None	None
Minimum Initial/ Maintaining Participation	PHP 1,000.00	PHP 1,000.00
Minimum Transaction Amount	None	None
Trust Fee	1.25% p.a.	1.50% p.a.
Fund Cut- off Time	2:00 PM	2:00 PM
Subscription Settlement	Day 2	Day 2
Redemption Settlement	Day 4 End-of-Day	Day 4 End-of-Day
Fund Pricing	Day 1	Day 1
Availability	BPI Wealth Head Office	BPI Wealth Head Office
Key Risks	Interest Rate Risk, Liquidity Risk, Credit/Default Risk, Related Party Risk	Equity Price Risk, Liquidity Risk, Related Party Risk

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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 a Fund, even if invested in government securities, is for the account of the investor/trustor. As such, units of participation of the investor/trustor in a 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. BPI Wealth as Trustee is not liable for losses, unless due to its willful default, evident bad faith or gross negligence. Investors/Trustors are advised to read the Declaration of Trust of the relevant Fund, which may be obtained from the office of BPI Wealth, before deciding to invest.

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