

BPI Wealth Builder



BPI WEALTH BUILDER

is **MORE** than your regular investment fund

M O R E

MINIMUM INVESTMENT

Start maximizing your long-term gains for as low as **Php1,000** with our expertly managed investment fund featuring a diverse mix of local and global opportunities.

ONLINE ACCESSIBILITY

Open an account digitally and monitor your investment and benefit entitlement through the **BPI App** or **BPI Online**.

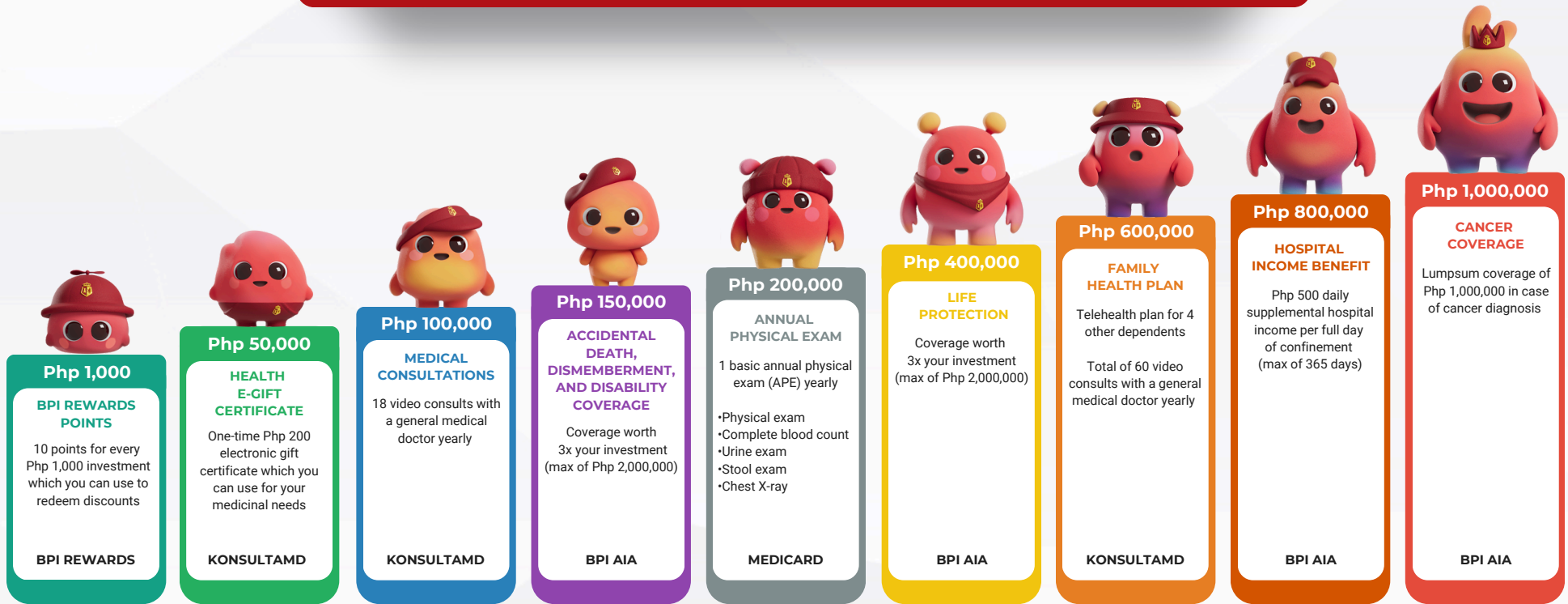
REGULAR MONTHLY TOP-UPS

Reach your investment goals effortlessly with automated monthly contributions starting at just **Php 100**.

EXCITING BENEFITS

Enjoy cumulative **lifestyle, health, medical, and life protection benefits** for free as you reach key investment milestones.

**Make Your Money Grow with the Country's
First and Only Investment that Provides you with
MORE Benefits as you Invest **MORE****



REMINDERS FROM YOUR VESTIE:

- **Update Information:** Kindly ensure that your registered mobile number and email address are up to date for seamless access to your potential BPI Wealth Builder benefits.
- **Benefit Eligibility:** At the end of each month, eligibility for benefits is based on your investment's cost or market value, whichever is higher. Benefits will be distributed or discontinued the following month.
- **Free Benefits:** You will **NOT** incur upfront costs to qualify for the benefits.
- **Continuous Enhancement:** Allow us to deliver the best possible benefits for years to come. BPI Wealth retains the right to modify or discontinue the benefits, as circumstances may warrant, with due notice to the investors.



FUND FEATURES

With low minimums, **BPI Wealth Builder** empowers you to grow your wealth while unlocking cumulative benefits at every milestone. Start building your future today, and enjoy more than just financial gains – experience benefits that grow with you!

Investment Objective Long-term capital growth through investments in a full range of assets in both domestic and international markets

Classification Multi-Asset Unitized Mutual Fund

Risk Profile Moderately Aggressive

Investment Horizon More than five (5) years

Minimum Initial and Maintaining Investment Php 1,000

Minimum Transaction Amount Php 100

Minimum Holding Period 365 Calendar days

Early Redemption Fee 1.50% of the redemption proceeds

Total Management Fee 2.00% p.a. based on Net Asset Value

Cut-Off Time 2:00 PM

Other Features

- Automated monthly top-ups/ partial withdrawals for as low as Php 100
- Free cumulative benefits as you reach specific investment milestones

REMINDERS FROM YOUR VESTIE:

- **Boost Your Wealth:** Take advantage of opportunities by adding funds whenever possible while your automated monthly top-ups run until **one month before you turn 65**. This strategy supercharges your wealth-building potential and accelerates your path to more benefits.
- **Plan Ahead:** You can also set-up automated monthly withdrawals **beginning age 65** to ensure regular income at retirement to sustain your needs while the remainder of your fund remains invested and continues to grow. These withdrawals will follow the same schedule as your top-ups and continue until **one month before you turn 80**, or until your investment is fully withdrawn.



ILLUSTRATIVE BPI WEALTH BUILDER JOURNEY



Name: Wendy

Age: 25 years old

Profile: Single career starter

Initial Investment: Php 10,000

Automatic monthly top-up: Php 2,500

Php 70,000

Receives one-time
Health e-Gift Certificate

Level
2

Php 160,000

Gets **Accidental Death, Dismemberment
and Disability** coverage

Level
4

Php 400,000

Receives **Life Protection**
as additional benefit

Level
6

Php 820,000

Attains **Hospital Income
Benefit** coverage

Level
8

Monthly top-ups stop.
Wendy starts receiving
payments from
her **monthly withdrawal
set-up**



26

27

28

30

32

38

45

52

58

65

Level
1

Level
3

Level
5

Level
7

Level
9

Php 40,000

Receives **BPI Rewards
Points** for every
subscription

Php 100,000

Receives **Medical
Consultations** with up to
18 video consults

Php 220,000

Can start availing of the
Annual Physical Exam

Php 610,000

Receives a **Family Health
Plan** with up to
60 video consultations

Php 1,000,000

Receives **Cancer
Coverage** as additional
benefit

Live Your Best Life, Focus on Your Goals, and Trust that Your
Investments are Working for You in the Background.

ILLUSTRATIVE BPI WEALTH BUILDER JOURNEY



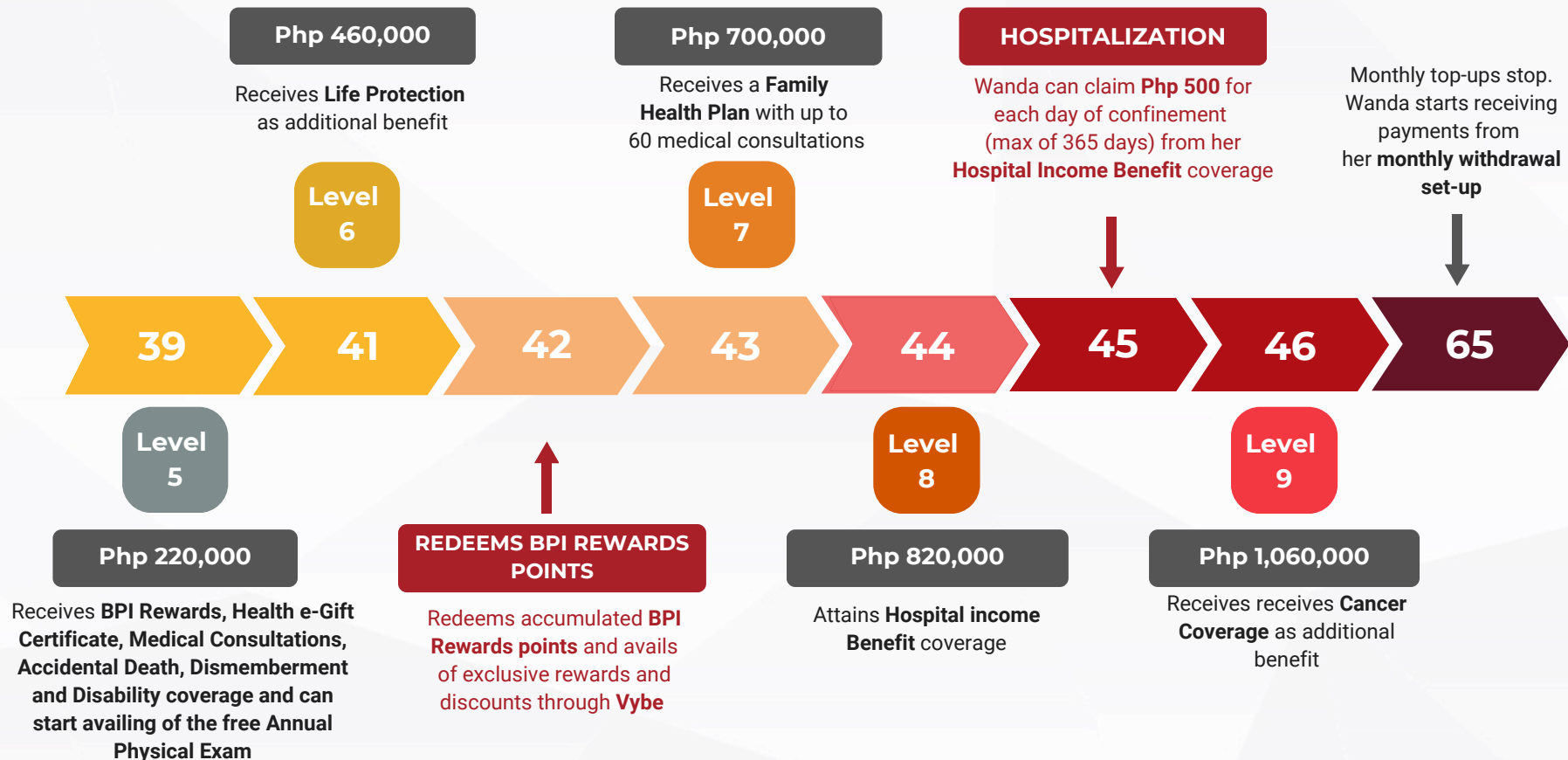
Name: Wanda

Age: 38 years old

Profile: Established professional with a young family

Initial Investment: Php 100,000

Automatic monthly top-up: Php 10,000



Live with Purpose, Prioritize Your Well-being & Loved Ones, and Have Confidence that Your Investments are Securely Growing for Your Future.



**QUESTIONS? EMAIL US AT
wealthbuilder@bpi.com.ph**

BPI Wealth Builder (the "Fund") is NOT a deposit product and is not guaranteed by BPI Wealth (the "Fund Manager"), BPI Investment Inc. ("BII" or the "Principal Distributor"), Bank of the Philippine Islands and its affiliates/subsidiaries. The Fund is not insured by the Philippine Deposit Insurance Corporation. Investment returns and principal value are not guaranteed, and market fluctuations may result in gains or losses. Redemption may be subject to conditions or fees and Fund units may be worth more or less than the initial investment. Past performance does not guarantee future results. Investors should read the Fund's Prospectus, available from authorized distributors, for detailed information before investing.

For inquiries and comments, please send an email to wealthbuilder@bpi.com.ph or call the 24-hour BPI Contact Center at (+632) 889-10000.

BPI Wealth Builder and BII are regulated by the Securities and Exchange Commission ("SEC"), www.sec.gov.ph.
BPI Wealth is regulated by the Bangko Sentral ng Pilipinas, www.bsp.gov.ph, and SEC.

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