

**FREQUENTLY ASKED QUESTIONS**  
as of November 29, 2024

**1. Which BPI Investment Funds are affected by the benchmark changes?**

The following unit investment trust funds are affected by the update:

<b>BPI Investment Funds</b>	<b>From Current Benchmark</b>	<b>To New Benchmark effective 02 Jan 2025</b>
1. BPI Equity Value Fund	Philippine Stock Exchange Index (PSEi)	PSEi Total Return Index (PSEi TRI)
2. BPI Philippine High Dividend Equity Fund		
3. Odyssey Philippine Equity Fund		
4. Odyssey Philippine High Conviction Equity Fund		
5. BPI Philippine Equity Index Fund		
6. BPI PERA Equity Fund		
7. Odyssey Diversified Balanced Fund	50% BPI Philippine Government Bond Index	<i>No change</i>
	50% PSEi	50% PSEi TRI
8. Odyssey Diversified Capital Fund	70% BPI Philippine Government Bond Index	<i>No change</i>
	30% PSEi	30% PSEi TRI
9. BPI Bayanihan Balanced Fund	90% BPI Philippine 1-3 Year Index	<i>No change</i>
	10% PSEi	10% PSEi TRI
10. BPI Balanced Fund	50% BPI Philippine Government Bond 1-5 Year Index	<i>No change</i>
	50% PSEi	50% PSEi TRI
11. BPI Global Equity Fund-of-Funds	MSCI World Index (USD)	MSCI All Country World Index Net Total Return USD Index (NDUEACWF Index)
12. Odyssey Asia Pacific High Dividend Equity Feeder Fund	MSCI AC Asia Pacific ex-Japan High Dividend Net Total Return USD Index	MSCI AC Asia Pacific ex-Japan Net Total Return USD Index (M1APJ Index)

<b>BPI Investment Funds</b>	<b>From Current Benchmark</b>	<b>To New Benchmark effective 02 Jan 2025</b>
13. BPI US Equity Index Feeder Fund	S&P 500 Index	S&P 500 Net Total Return Index (SPTR500N Index)
14. BPI Catholic Values Global Equity Feeder Fund	MSCI All Country World Index (Php)	MSCI All Country World Index Net Total Return USD Index (Php)
15. BPI Sustainable Global Equity Fund-of-Funds	MSCI AC World Index	MSCI All Country World Index Net Total Return USD Index (NDUEACWF Index)
16. BPI Sustainable Global Balanced Fund-of- Funds	50% MSCI AC World Index	50% MSCI All Country World Index Net Total Return USD Index (NDUEACWF Index)
	50% Bloomberg Barclays Global Aggregate Bond Index (Unhedged)	<i>No change</i>

## 2. What is a benchmark?

A benchmark allows investors to fairly assess whether a fund is overperforming or underperforming vis-à-vis a relevant market index or a portfolio with a comparable return-risk profile. This helps the public further assess if the fund they are interested in aligns with their investment goal, return objective, and horizon.

## 3. Why are you changing the benchmark of the identified funds?

We are changing the benchmark of sixteen (16) funds to comply with the requirements of BSP Circular No. 1178, *Guidelines on the Use of Benchmarks for UITFs*. The amendment is a result of a comprehensive review conducted by BPI Wealth, reaffirming our commitment to fair representation of fund performance consistent with global standards.

## 4. How will this change affect my current investments?

Your current investments in the 16 UITFs will not be affected. The overall risk-and-return profile, investment style, processes, and objectives of the funds will remain the same. These benchmark changes only seek to enable the public to impartially evaluate and make better-informed financial decisions, when considering investments in the concerned funds.

## 5. When will you implement the change of benchmarks?

The changes shall be effective on January 2, 2025, the first business day of the year.

**6. What happens to my outstanding units on January 2, 2025?**

Your outstanding units remain intact during and after the change.

**7. Is there any action required from me?**

There is no action required from you. Your decision to stay invested on effective date will signify your agreement. No additional documentation is required to express your consent.

Alternatively, if the change does not align with your preferences, you may choose to redeem your fund and reinvest the proceeds in any of our other BPI Investment Funds prior to the effective date.

**8. What other changes do I expect aside from the change of benchmarks of the 16 funds?**

None. All other features, including your Regular Subscription Plan setup in the concerned funds if any, will not be affected by the new benchmarks and will be retained. Furthermore, the funds will continuously be managed following their respective investment strategy, objective, and policy.

**9. I want to know more about the changes/I need help in assessing the suitability of the changes to my current requirements. Who do I contact?**

For any questions and concerns about the changes, please do not hesitate to send us an email at [bpiwealth@bpi.com.ph](mailto:bpiwealth@bpi.com.ph) or call our 24-hour BPI Contact Center at (+632) 889-10000.

To view the revised Plan Rules, you may visit our website at [www.bpiwealth.com](http://www.bpiwealth.com).