

BPI Catholic Values Global Equity Feeder Fund

A Unit Investment Trust Fund of BPI Asset Management and Trust Corporation
Bloomberg Code: BPICVGEFF PM Equity



BPI Investment Funds

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 risk.

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.

What are you investing in and who are you investing with?

The **BPI Catholic Values Global 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, intends to achieve for its Participants long-term capital growth by investing in a Target Fund that selects securities based on Catholic ethical, environmental, social and governance metrics. The Fund will use the MSCI All Country World Index (PHP) as its benchmark.

The Fund is for investors who:

- Are at least classified as aggressive based on their risk profile.
- Have an investment horizon of more than 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	Philippine Peso (PHP)
Minimum Initial Investment	PHP 100,000.00
Minimum Transaction	PHP 50,000.00

How often are valuations available?

Dealing Cut-off Time	2:00 PM
NAVPU Availability	Daily (Regular Banking Day)
Contribution Settlement	Day 2 End-of-Day
Redemption Settlement	Day 8 5:00 PM

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 banking 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 shares 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 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 large cap stocks which may be brought about by adverse market conditions, unfavorable company earnings and valuations, and negative developments in the political and economic conditions of countries where investee companies are domiciled.

Liquidity Risk: Investors are exposed to the risk of loss due to the target fund's inability to convert security 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, primarily with major developed economies, 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 EUR denominated equity securities held by the target fund are translated to USD. Investors should note that the Fund is denominated in Philippine Peso and invests in a US Dollar denominated share class of the Target Fund.

What are the fees and charges of this investment?

Trust Fee	0.5000% per annum payable to the Trustee, BPI AMTC
External Auditor Fee	First external audit of the Fund will be for the year ending 2017, which is payable to the External Auditor of the Fund, Isla Lipana & Co.

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.

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 OR BPI AMTC.

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 Express Online, and BPI Express 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.

BPI ASSET MANAGEMENT AND TRUST CORPORATION AS TRUSTEE/MANAGER IS REGULATED BY THE BANGKO SENTRAL NG PILIPINAS (BSP). FOR ANY INQUIRIES AND COMPLAINTS RELATING TO OUR PRODUCTS AND SERVICES, YOU MAY CALL OUR HOTLINE: 89-100, OR SEND AN EMAIL AT bpi_asset_management@bpi.com.ph OR WRITE A LETTER ADDRESSED TO BPI ASSET MANAGEMENT - CONSUMER PROTECTION, 17F, BPI BUILDING, AYALA AVE. COR. PASEO DE ROXAS, MAKATI CITY, 1226. YOU MAY ALSO FILE YOUR COMPLAINTS AT BSP FINANCIAL CONSUMER DEPARTMENT AT (632) 708-7087 OR consumeraffairs@bsp.gov.ph. TO KNOW YOUR RIGHTS UNDER BSP CIRCULAR NO. 857 (REGULATIONS ON FINANCIAL CONSUMER PROTECTION), PLEASE ACCESS A COPY AT OUR WEBSITE: www.bpiassetmanagement.com.

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