



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 Bayanihan Balanced Fund is a balanced 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 is a balanced UITF with 5% to 20% equities exposure that intends to achieve for its Participants 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 1-3 Year Index and 10% Philippine Stock Exchange Index net of tax.

The Fund is for investors who:

- Are at least classified as moderately 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 10,000.00
Minimum Transaction	PHP 1,000.00

How often are valuations available?

Dealing Cut-off Time	2:30 PM
NAVPU Availability	Daily (Regular Banking Day)
Contribution Settlement	Day 1 End-of-Day
Redemption Settlement	Day 4 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 fees/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:

• **Equity Price Risk:** Investors are exposed to adverse changes in the prices of stocks listed in the Philippine Stock Exchange, which may be brought about by adverse stock market conditions, unfavorable company earnings and valuations and/ or negative developments in domestic and global political and economic conditions.

• **Liquidity Risk:** Investors are exposed to the risk of loss due to the fund's inability to convert fixed income and equity security holdings to cash immediately or in instances where conversion to cash is possible but at a highly disadvantageous price due to limited buyers/ sellers in the market, low trading volumes or market disruptions, among other reasons/ factors.

The investment may also be exposed to the following risks but to a lesser extent:

• **Credit/ Default Risk:** Investors are exposed to the risk of loss due to the failure of the borrower/ debt issuer to make timely interest and/ or principal payments on its deposit liabilities, loans, bonds or other debt instruments due to a deterioration in the borrower's/ issuer's financial condition or external factors and events that may affect its ability to repay financial obligations such as negative developments in domestic political and economic conditions.

• **Interest Rate Risk:** Investors are exposed to adverse changes in the prices of domestic fixed income securities due to a rise in interest rates, which generally causes fixed income security prices to decline. Factors/ events that may lead to a rise interest rates include adverse market conditions, issuer-specific factors/ events and/ or negative developments in domestic political and economic conditions.

• **Related Party Risk:** Investors are exposed to actual or potential conflicts of interest in the handling of related party transactions by the Trustee, specifically, time deposit placements with the Trustee's own bank and/ or its subsidiary, purchase of debt and equity securities issued by related parties, as well as the execution of trade transactions with related counterparties.

What are the fees and charges of this investment?

Trust Fee	0.3000% per annum payable to the Trustee, BPI AMTC
Custodianship Fee	Payable to the Third-Party Custodian of the Fund, HSBC, Ltd. (Philippines)
External Auditor Fee	First external audit of the Fund will be for the year ending 2018, 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 AMTC.

What are other important information should you know before you invest?

- The Fund is available directly through BPI Asset Management and Trust Corporation.
- 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 (BPI AMTC) is a wholly-owned subsidiary of the Bank of the Philippine Islands. For any concerns, you may contact us at (02) 89-100 for Metro Manila; 1-800-188-89100 for domestic toll-free calls (available to PLDT subscribers); 63 + 2 + 89-10000 for mobile phone and international access; and International Toll-Free Numbers (refer to www.bpiexpressonline.com at Contact Us link for details) or email bpi_asset_management@bpi.com.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.