BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO US EQUITY INDEX FEEDER FUND (Formerly BDO US EQUITY FEEDER FUND)

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT
As of September 30, 2026

FUND FACTS

Classification: Equity Feeder Fund	**Net Asset Value per Unit (NAVPU): USD 207.2415**
Launch Date: April 18, 2016	**Total Fund NAV: USD 34.2216 Million.**
Minimum Investment: USD 500.00	**Dealing Period:** Up to 2:30pm of any banking day
Minimum Additional Investment / Maintaining Participation: USD 500.00	**Redemption Settlement:** Five (5) banking days after the Valuation Date
Minimum Holding Period: None	**Early Redemption Fee:** Not applicable

FEES*

Trustee Fees: 0.0418%	Custodianship Fees: 0.0017%	External Auditor Fees: 0.0000%	Other Fees: 0.0032%
BDO Trust and Investments Group	Deutsche Bank AG is a BSP accredited third party custodian	Punongbayan & Araullo	Broker's Commission

**As a percentage of average daily NAV for the month valued at USD 33.1295 Million.*

INVESTMENT OBJECTIVE AND STRATEGY

The Fund aims to generate long-term capital appreciation by investing in a single collective investment scheme, called the Target Fund, which is invested in a diversified portfolio of listed US companies, which reflects the return of the S&P 500. The Fund's Target Fund is the iShares Core S&P 500 UCITS ETF USD (Distributing) with ISIN IE0031442068. The Fund's benchmark is the S&P 500 Index.

CLIENT SUITABILITY

A client profiling process should be performed prior to participating in the Fund to guide the prospective investor 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.

- The BDO US Equity Index Feeder Fund is suitable for individual and corporate Investors with balanced risk appetite and who seek potentially higher returns through global stock market investments but are also aware of the possibility of capital losses that such investments may entail.
- Participation in the Fund shall be open to Filipino citizens, Philippine residents and domestic corporations, with capacity to contract and who are not considered US Persons under the US securities and tax laws.
- Participants/trustors are recommended to stay invested for more than three (3) years. The Fund is not suitable for short-term investing.

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

Market/Price Risk. Possibility to experience losses due to changes in market prices of securities.
Liquidity Risk. Possibility to experience losses due to the fund's inability to convert assets into cash immediately or in instances where conversion to cash is possible but a highly disadvantageous price.
Foreign Exchange Risk. Possibility to experience losses due to fluctuations in foreign exchange rates.
Country Risk. Possibility to experience losses arising from investments in securities issued by/in foreign countries due to political, economic and social structures of such countries.

See additional disclosures under **RISK FACTORS RELATED TO THE TARGET FUND.**

All the Fund's investment outlets undergo evaluation in accordance with the Trustee's Investment Policy Manual. Regulatory exposure limits are monitored on a regular basis.

- **THE UIT FUND IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPU MOVEMENTS/ FLUCTUATIONS ONLY.**
- **WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**

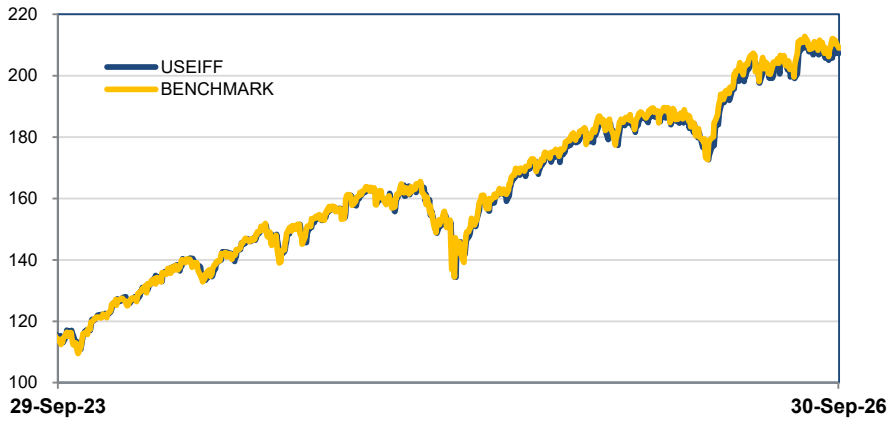
BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO US EQUITY INDEX FEEDER FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT (Page 2)
Month Ended September 30, 2026

FUND PERFORMANCE AND STATISTICS
As of September 30, 2026
(Purely for reference purposes and is not a guarantee of future results)

Fund's NAVPU vs Benchmark



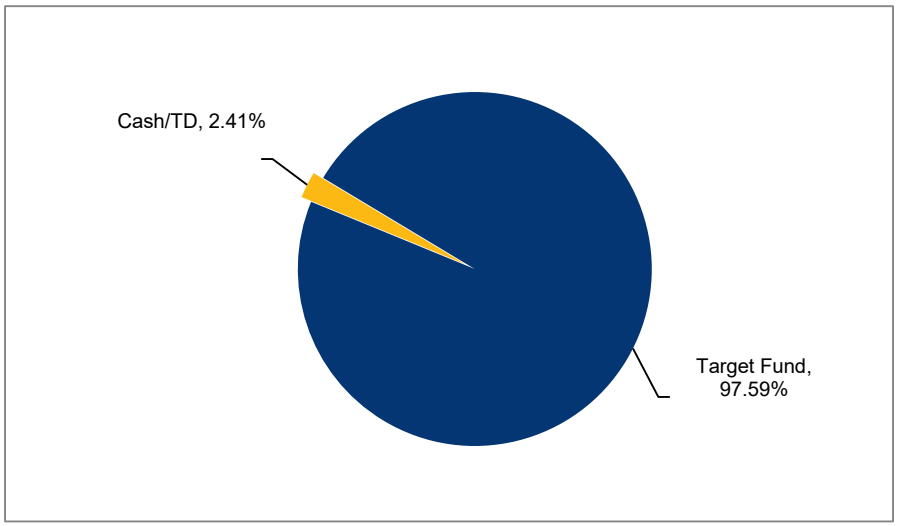
Cumulative Performance (%)

Period	1 mo	3 mos	6 mos	1 yr	3 yrs
Fund - BDO USEIFF[1]	-0.64%	3.66%	20.06%	15.49%	80.23%
Benchmark[2]	-0.71%	3.29%	21.39%	16.10%	83.37%

[1] *Past performance is not indicative of future performance.*

[2] *Benchmark of the Target Fund.*

Portfolio Composition (% of Fund)[6]



[6] *Other receivables and payables are consolidated with "Cash/TD".*

NAVPU over the past 12 months	
Highest	USD 210.1655
Lowest	USD 172.6184
Statistics	
Volatility, Past 1 Year[3]	12.69%
Sharpe Ratio[4]	0.98
Information Ratio[5]	-0.06

[3] *Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.*

[4] *Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better.*

[5] *Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.*

OTHER BASIC FUND FACTS

Trust Fee: 0.50% p.a.

Bloomberg Ticker: <BDOUSEF PM>

Initial NAVPU: USD 100.00

NAVPU Availability: Every trading day at 4:00p.m.

• **Participation/Redemption Conditions**: Admission and Redemption orders are subject to a one (1) day advanced notice requirement ("Order Date"). Actual admission/redemption date is the date following the Order Date ("Valuation Date").

• Available via the Easy Investment Plan (EIP), an investment build-up plan that enables investors to attain their financial goals and financial wellness through the twin habits of regularly saving and investing via selected BDO UITFs; subject to a non-completion fee of 0.50% of original participation amount.

• A copy of the latest Audited Financial Statement is available in the BDO website (https://www.bdo.com.ph)

• ***Distribution Channels:*** Head Office, Invest Online and Local BDO Branches

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS

The Fund has investments and trade transactions with BDO Unibank, Inc., its subsidiaries and related parties, as follows:

	Transaction	Market Value (Mln)
BDO Unibank, Inc.	Time Deposit Placement	0.712

Investments in the said outlets were approved by the Trust Committee. Likewise, all related party transactions are conducted on an arm's length and best execution basis and within established limits.

BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO US EQUITY INDEX FEEDER FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT (Page 3)
Month Ended September 30, 2026

OTHER DISCLOSURES

INVESTMENT POLICY / PROSPECTIVE INVESTMENTS

As a feeder fund, the Fund shall invest at least 90% of its assets in a single collective investment scheme called the Target Fund. The Target Fund is registered/authorized/approved by a regulatory authority that is a member of the International Organization of Securities Commissions (IOSCO) and managed by reputable fund manager/s, the investment objectives and policies of which are generally consistent with those of the Fund. The Target Fund must neither be structured nor similarly structured as a feeder fund or fund-of-funds. The remaining portion of the assets (maximum of 10%) will be invested and reinvested by the Trustee, with full discretionary powers, in deposits in the Trustee's bank or in other banks. The Fund may invest in bank deposits beyond the 10% limit during the transitory period while the Fund switches target fund.

*As a percentage of average daily NAV for the month valued at USD 33.1295 Million.

The Target Fund (iShares Core S&P 500 UCITS ETF USD (Distributing)) provide investors with a total return, taking into account both capital and income returns, which reflects the return of the S&P 500. In order to achieve this investment objective, the investment policy of the Target Fund is to invest in a portfolio of equity securities that as far as possible and practicable consist of the component securities of the S&P 500, this Target Fund's Benchmark Index. The Target Fund intends to use optimisation techniques in order to achieve a similar return to the Benchmark Index and it is therefore not expected that the Target Fund will hold each and every underlying constituent of the Benchmark Index at all times or hold them in the same proportion as their weightings in the Benchmark Index. The Target Fund may hold some securities which are not underlying constituents of the Benchmark Index where such securities provide similar performance (with matching risk profile) to certain securities that make up the Benchmark Index. However, from time to time the Target Fund may hold all constituents of the Benchmark Index.

Management Company: iShares plc	**Exposure to Target Fund's NAV monitoring: 0.14%**
Investment Adviser: BlackRock Asset Management Ireland Limited	**Net Asset Value per Unit (NAVPU): USD 76.33**
	Inception Date: March 15, 2002
Sub-Adviser: BlackRock Advisors (UK) Limited	**Domicile:** Ireland
Structure: UCITS	**Total Expense Ratio:** 0.07% p.a. (maximum)
Custodian: State Street Custodial Services (Ireland)	

The Prospectus, Fund Fact Sheet and relevant information related to the Target Fund are available at www.allspringglobal.com and www.ishares.com

The Fund aims to provide a return that tracks the performance of the S&P 500, the Fund's benchmark. The stated benchmark is a measure that is used to compare the performance of the Fund. The benchmark also represents the Fund's portfolio and measures the performance of 500 stocks from top US companies in leading industries of the US economy which comply with the S&P's size, liquidity and free float criteria. For more information, visit https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview .

The Fund's benchmark is a total return benchmark (net of taxes).

- This Fund is available to Filipino Citizens, Philippine residents and domestic corporations, with capacity to contract and who are not considered US persons under the US securities and tax laws.
- Prospective participants/clients should also consult their own tax advisors as to the specific Philippine tax consequences of acquiring, holding and redeeming of units of any Fund/investment outlet, as well as the consequences arising under the laws of any other taxing jurisdiction.

BDO Unit Investment Trust Funds (UITFs) are not deposits but trust agreements. They are not obligations of, nor guaranteed, nor insured by BDO or its affiliates and subsidiaries, and are not insured by, nor goverend by the PDIC. Due to the nature of the investments of a UITF, the returns/yields cannot be guranteed. Any income or loss arising from market fluctuations and price volatility of the securities held by the UITFs, including government securities, is for the account of the investor. The units of participation in the funds, when redeemed, may be worth more or worth less than the initial investment of the investor. Historical performance, when presented, is purely for reference purposes and not a guarantee of similar future results. BDO, as trustee, is not liable for losses unless there is fraud, willful default, bad faith or gross negligence. Investors must read the complete details of the UITFs in its Plan Rules, make their own risk assessment, and when necessary, seek an independent/professional opinion before making an investment. For more information, visit our website at www.bdo.com.ph/trust.

BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO US EQUITY INDEX FEEDER FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT (Page 4)
Month Ended September 30, 2026

OTHER DISCLOSURES

RISK FACTORS RELATED TO THE TARGET FUND

The following are the principal risks of investing in the Target Fund:

Investment Risks. Past performance is not a guide to the future. The prices of shares of Target Fund and the income from them may fall as well as rise and an investor may not recover the full amount invested.

Market Risk. Market risk is the risk that one or more markets in which the Target Fund invests will go down in value, including the possibility that the markets will go down sharply and unpredictably.

Sustainability Risks. Sustainability risk is an inclusive term to designate investment risk (probability or uncertainty of occurrence of material losses relative to the expected return of an investment) that relates to environmental, social or governance issues.

Passive Investment Risk. The Target Fund is not actively managed and may be affected by a general decline in market segments related to its respective Benchmark

Index Tracking Risks. While the Target Fund, in accordance with its investment objective, seeks to track the performance of its respective Benchmark Index, whether through a replication or optimizing strategy, there is no guarantee that it will achieve perfect tracking and the Target Fund may potentially be subject to tracking error risk, which is the risk that their returns may not track exactly those of its respective Benchmark Index, from time to time.

Optimizing strategy. The Target Fund's Investment Manager may select securities which are not underlying constituents of the relevant Benchmark Index where such securities provide similar performance (with matching risk profile) to certain securities that make up the relevant Benchmark Index. Optimizing Funds may potentially be subject to tracking error risk, which is the risk that their returns may not track exactly those of their respective Benchmark Indices.

Index-Related Risks. There is no assurance that the index provider will compile the Benchmark Index accurately, or that the Benchmark Index will be determined, composed or calculated accurately.

***As a percentage of average daily NAV for the month valued at USD 33.1295 Million.**

Secondary Trading Risk. The shares of the Target Fund will generally be traded on the main market of the London Stock Exchange (LSE) and may be listed or traded on one or more other stock exchanges. There can be no certainty that there will be liquidity in the shares of the Target Fund on any one or more of the stock exchanges or that the market price at which these shares may be traded on a stock exchange will be the same as the Net Asset Value per Share.

Counterparty Risk. The Company will be exposed to the credit risk of the parties with which it transacts and may also bear the risk of settlement default.

Issuer Risk. The performance of the Target Fund depends on the performance of individual securities to which the Target Fund has exposure. Any issuer of these securities may perform poorly, causing the value of its securities to decline.

Concentration Risk. If the Benchmark Index of the Target Fund concentrates in a particular country, region, industry, group of industries, sector or specific theme that the Target Fund may be adversely affected by the performance of those securities and may be subject to price volatility. The Target Fund may be more susceptible to greater price volatility when compared to a more diverse fund.

Equity Securities. The value of equity securities fluctuates daily and the Target Fund investing in equities could incur significant losses. The prices of equities can be influenced by factors affecting the performance of the individual companies issuing the equities, as well as by daily stock market movements, and broader economic and political developments, including trends in economic growth, inflation and interest rates, corporate earnings reports, demographic trends and natural disasters.

FDI Risks. The Target Fund may use financial derivative instruments (FDI) for the purposes of efficient portfolio management or, where stated in the investment policy of the Target Fund, for direct investment purposes. Such instruments involve certain special risks and may expose investors to an increased risk of loss. These risks may include credit risk with regard to counterparties with whom the Target Fund trades, the risk of settlement default, lack of liquidity of the FDI, imperfect tracking between the change in value of the FDI and the change in value of the underlying asset that the Target Fund is seeking to track and greater transaction costs than investing in the underlying assets directly.

Liquidity Risk. The Target Fund's investments may be subject to liquidity constraints, which means they may trade less frequently and in small volumes. As a result, changes in the value of investments may be more unpredictable.

Dealing Day Risk. As foreign exchanges can be open on days which are not Dealing Days or days when the Target Fund may have suspended calculation of its Net Asset Value and the subscription and redemption of its shares and, therefore, the shares in the Target Fund are not priced, the value of the securities in the Target Fund's portfolio may change on days when a Target Fund's shares will not be able to be purchased or sold.

Operational Risk. Operational risks arising from a number of factors, including, but not limited to, human error, processing and communication errors, errors of the service providers, counterparties or other third parties, failed or inadequate processes and technology or systems failures.

SWITCHING OF THE TARGET FUNDS

- The Trustee shall have the authority to switch Target Fund in the event of a material change in the Target Fund and as the circumstances warrant including reasons such as: 1) Change in the objective, investment style or risk profile of the current Target Fund; 2) Resignation of fund managers or portfolio management team of the Target Fund; 3) Closure of the Target Fund or its maximum AUM capacity has been reached; 4) Prolonged suspension of subscription/redemption to/from the Target Fund; 5) Change in the Target Fund's fees that will significantly affect the total expense ratio of the Fund; 6) Regulatory change in the jurisdiction where the Target Fund is domiciled that would significantly affect the Target Fund's operations; 7) Significant legal disputes; 8) Market Conditions which, in the reasonable opinion of the Trustee, warrant a change in Target Fund; 9) Investment by the Target Fund in another collective investment scheme; 10) as well as when, in the opinion of the Trustee, the Target Fund has been consistently underperforming vis-a-vis expectations. In case of such switching, the Trustee shall notify the Participants by way of direct written notice and through the form of notices such as: 1) electronic mail; 2) notices posted in the premises of the Trustee and its branches; 3) notification in the Trustee's website. Such notice shall include the ground for the switching as well as the estimated costs to be incurred by the Fund for the switching.
- Switching of a target fund due to a change in the Target Fund's investment objectives shall be accompanied by a change in the Fund's Declaration of Trust (DOT). No change shall be implemented within thirty (30) calendar days from the initial notification. The switching of the Target Fund will be conducted with due diligence and with the approval of the Trust Committee.

Cooling-Off Period – Subject to the exemptions under BSP regulations, a Participant/Trustor shall be entitled to cancel his/its initial subscription, without penalty, upon formal notice to the Trustee within a period of two (2) banking days immediately following the signing of the Omnibus Participating Trust Agreement of BDO UITFs. However, the Participant/Trustor shall bear the payment of all costs, expenses and early redemption fees arising from such termination, if any. If a Participant/Trustor wishes to exercise his/its rights under this provision, the Participant/Trustor should immediately call/send an email to/visit his/its assigned Trust Marketing Officer or the Branch Manager/ Marketing Officer of the Participant's/Trustor's BDO Servicing Branch.

BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas <https://www.bsp.gov.ph>.

For assistance/concerns, you may email us directly at trustcustomercare@bdo.com.ph. You may also reach us through any of the channels listed in the Consumer Assistance page of our website <https://www.bdo.com.ph/consumer-assistance>.

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