

# BDO PERA Unit Investment Trust Funds (UITFs)

## Comparative Grid of PERA UITFs for Investors with Conservative, Moderate and Aggressive Risk Profiles



| CLIENT RISK PROFILE   | CONSERVATIVE   | MODERATE  | AGGRESSIVE   |
|---|--|---|--|
| PRODUCT NAME  | BDO PERA Short Term Fund                             | BDO PERA Bond Index Fund  | BDO PERA Equity Index Fund                                   |
| FUND TYPE   | Money Market Fund                                    | Fixed Income Fund   | Equity Fund  |
| INVESTMENT OBJECTIVE  | Capital Preservation                                 | Income and Capital Preservation   | Capital Growth   |
| MINIMUM INVESTMENT / ADDITIONAL / MAINTAINING PARTICIPATION | PhP 1,000.00   | PhP 1,000.00  | PhP 1,000.00   |
| RECOMMENDED INVESTMENT TIME HORIZON                         | At least six (6) months                              | At least three (3) years  | More than three (3) years                                    |
| INVESTMENT OUTLETS  | Time deposits and short-term government securities   | Diversified portfolio of peso-denominated bonds and fixed income securities | Portfolio of stocks that comprise the components of the PSEi |
| MODIFIED DURATION* POLICY                                   | less than 1  | 1 to 5  | Not applicable   |
| BENCHMARK   | Bloomberg BPHIL Money Market Index                   | Markit iBoxx ALBI Philippines 1-5 (Domestic) Index                          | Philippine Stock Exchange Index (PSEi)                       |
| TRUST FEE   | 0.50% p.a.   | 1.00% p.a.  | 1.00% p.a.   |
| MINIMUM HOLDING PERIOD                                      | 30 calendar days                                     | 30 calendar days  | 30 calendar days   |
| EARLY REDEMPTION FEE  | 0.50% of original participation amount               | 1.00% of original participation amount                                      | 1.00% of original participation amount                       |
| DEALING PERIOD  | Up to 12:00 n.n. Any banking day                     | Up to 2:30 p.m. Any banking day   | Up to 2:30 p.m. Any banking day                              |
| SETTLEMENT PERIOD   | 1 banking day After notice of redemption is received | 1 banking day After notice of redemption is received                        | 3 banking days After notice of redemption is received        |
| NAVPU AVAILABILITY  | 7:30 p.m. Every banking day                          | 7:30 p.m. Every banking day   | 7:30 p.m. Every banking day                                  |

\* Modified Duration measures the percentage change in NAVPU for a given percentage change in interest rates. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates. For example, if the modified duration of the Fund is 3, the NAVPU will increase (decrease) by 3% for every 1% decrease (increase) in interest rates.

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