BDO UNIBANK, INC. – TRUST AND INVESTMENTS GROUP

BDO PERA SHORT TERM FUND

KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT
Month Ended September 30, 2026

FUND FACTS

Classification: Money Market Fund	**Net Asset Value per Unit (NAVPU):** PHP 139.0751
Launch Date: June 27, 2017	**Total Fund NAV:** PHP 76.039 Million
Minimum Investment / Minimum Additional Investment / Minimum Maintaining Participation: P10,000.00 or the minimum PERA initial contribution amount set by the PERA Administrator, whichever is lower	**Dealing Period:** Up to 12:00 noon of any banking day
	Redemption Settlement: One (1) banking day after the notice of redemption is received
	Early Redemption Fee: 0.50% of Original Participation Amount
Minimum Holding Period: 30 calendar days	

FEES*

Trustee Fees: 0.0416%	Custodianship Fees: 0.0021%	External Auditor Fees: 0.0000%	Other Fees: 0.0027%
BDO Trust and Investments Group	Standard Chartered Bank is a BSP accredited third party custodian	Punongbayan & Araullo	Broker's Commission

**As a percentage of average daily NAV for the month valued at PHP 74.416 Million*

INVESTMENT OBJECTIVE AND STRATEGY

The Fund aims for capital preservation, income generation and liquidity from low-risk investments. The Fund's benchmark is the Bloomberg BPHIL Money Market 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 PERA Short Term Fund is suitable for Participants with a conservative risk profile and who are looking for liquid investments with yields relatively higher than those of savings and time deposit accounts.
- Participation in the Fund shall be open to Participants who are (a) individuals; (b) have legal capacity to contract; (c) who have a Philippine Tax Identification Number (TIN); and (d) whose funds are in a PERA.
- Participants/trustors are recommended to stay invested in the Fund for at least six (6) months.

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.

Interest Rate Risk. This is the possibility for an investor to experience losses due to changes in interest rates. The purchase and sale of a debt instrument may result in profit or loss because the value of a debt instrument changes inversely with prevailing interest rates.

Market/Price Risk. This is the possibility for an investor to experience losses due to changes in market prices of securities. It is the exposure to the uncertain market value of a portfolio due to price fluctuations.

Credit Risk/Default Risk. This is the possibility for an investor to experience losses due to a borrower's failure to pay the principal and/or interest in a timely manner on instruments such as bonds, loans, or other forms of security, which the borrower issued.

Reinvestment Risk. This is the risk associated with the possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

The Fund employs a risk management policy based on modified duration. Modified duration measures the sensitivity of bond prices to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates. 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.

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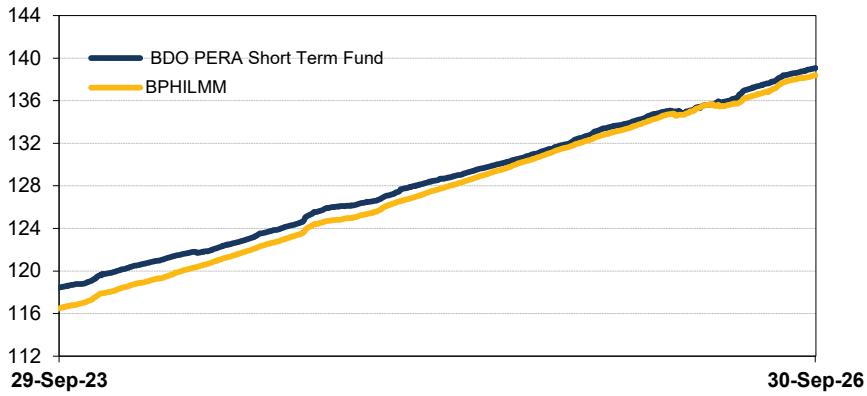
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Month Ended September 30, 2026

FUND PERFORMANCE AND STATISTICS
AS OF September 30, 2026

(Purely for reference purposes and not a guarantee of future results)

Fund's NAVPU vs Benchmark & Risk-Free Rate



Cumulative Performance (%)

Period	1 mo	3 mos	6 mos	1 yr	3 yrs
Fund - PSTF[1]	0.36%	1.36%	3.02%	5.46%	17.41%
Benchmark[2]	0.30%	1.42%	2.61%	5.20%	18.78%

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

[2] *The Fund's benchmark is the Bloomberg BPHIL Money Market index.*

NAVPU over the past 12 months	
Highest	PHP 139.0751
Lowest	PHP 131.8714
Statistics	
Weighted Ave. Duration	0.70
Volatility, Past 1 Year[3]	0.48%
Sharpe Ratio[4]	2.96
Information Ratio[5]	0.64
Weighted Ave.Yield (net)[6]	5.73%

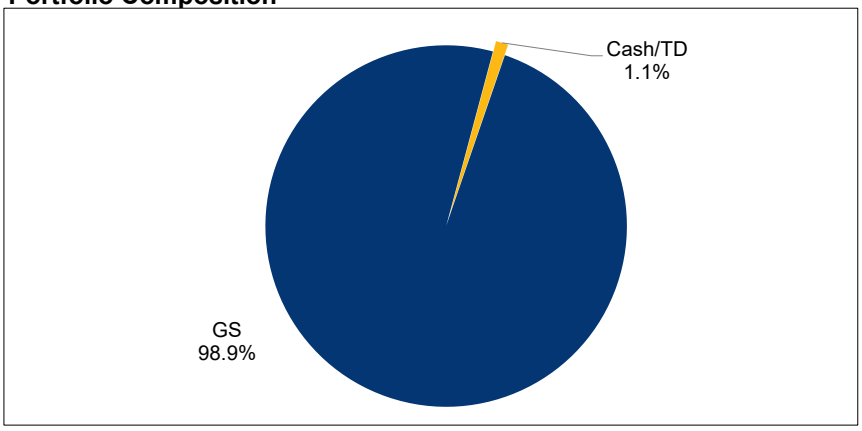
[3] *Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.*

[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.*

[6] *Net of taxes and trust fees*

Portfolio Composition[7]



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

Top Holdings[8] (%)

Issue	% of Portfolio
FXTN 03-30 1/4/2027	75.9%
RTB 05-18 2/28/2029	20.3%
FXTN 10-64 1/10/2029	2.7%
TD Own Bank 10/1/2026	1.1%
Total	100.0%

[8] *The complete list of portfolio holdings is available upon request. Other receivables, payables, and cash in bank are consolidated with "Cash/TD" (TD Other Bank 10/1/2026).*

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	-
Chinabank	Time Deposit Placement	0.56

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.

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OTHER DISCLOSURES

OUTLOOK AND STRATEGY

Local bond yields rose in September, reversing August's rally and closing the third quarter higher. Persistent geopolitical tensions in the Middle East, sticky inflation, a record-low peso of ₱62.65 per US dollar, and expectations of further central bank tightening kept investors defensive. The Bureau of the Treasury opted for a shorter 2.5-year retail bond, helping manage borrowing costs amid elevated rates. The bond was priced at a 6.875% coupon, with the government indicating a target issuance of approximately ₱150 billion in new money. Benchmark yields increased by an average of 36 bps in September. As the fund continues to take advantage of elevated interest rates, majority of the fund's investments are in short-tenor government securities, followed by short-term bank time deposits. The fund's duration as of end-September remains within its mandate at 0.70 years.

INVESTMENT POLICY / PROSPECTIVE INVESTMENTS

The Fund may invest and reinvest in bank deposits in the Trustee's bank or in other banks, BSP Special Deposit Accounts; and such other tradable investments outlets/ categories allowed for PERA UITFs with conservative risk profile by the BSP and determined by the Trustee's Trust Committee as suitable for the Fund.

OTHER BASIC FUND FACTS

Trust Fee: 0.50% p.a.	**Bloomberg Ticker:** <BDOPSTF PM>
Initial NAVPU: PHP100.00	**NAVPU Availability:** Every trading day at 7:30 p.m.

- The Fund is exempt from income tax in accordance with, and subject to, the provisions of RA 9505, the PERA Act.
- A copy of the latest Audited Financial Statement is available in the BDO website (https://www.bdo.com.ph)
- ***Distribution Channels:*** For BDO PERA clients, via Invest Online and Head Office Only. The Fund is also available via Seedbox.

OTHER PERFORMANCE INDICATORS

Period	Fund	Benchmark	Risk-Free Rate[9]
Year to Date	3.92%	3.77%	3.05%
Five Years Ago	25.00%	25.76%	19.87%
Since Inception	39.07%	38.39%	31.91%
CAGR[10] Since Inception	3.62%	3.57%	3.03%

[9] *Refers to 91-day T-Bill rates*

[10] *Compounded Annual Growth Rate (CAGR) measures how fast an investment would have grown over time if it grew at a steady rate instead of actual varying rates.*

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OTHER DISCLOSURES

The Fund aims for a return equal or better than the yield of a portfolio invested in Bloomberg BPHIL Money Market index (Bloomberg Ticker: BPHILMM Index; Bloomberg ID: BBG00CMSMWQ4), the Fund's benchmark. The stated benchmark is a measure that is used to compare the performance of the Fund and is a PHP-denominated composite government bond Index comprised of short-dated government bonds with a tenor of less than (one) 1 year and with a minimum outstanding issuance of at least PHP 3 billion. The benchmark also represents the Fund's portfolio as well as the movements in interest rates affecting the Fund's investments. For more information, visit https://www.bdo.com.ph/content/dam/bdounibank/en-ph/investments/files/pera/pera-short-term-fund/PSTF_Benchmark.pdf .

The Fund's benchmark is a total return benchmark with returns (gross of taxes).

- This Fund is available to Filipino Citizens and Philippine residents, with capacity to contract.
- 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

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 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. 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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