

# BDO Peso-Denominated Unit Investment Trust Funds (UITFs)

Comparative Grid of UITFs for Investors with Moderate and Balanced Risk Profiles



CLIENT RISK PROFILE	MODERATE			BALANCED
PRODUCT NAME	BDO Peso Money Market Fund	BDO Short Term Fund	BDO Peso Bond Fund (Formerly BDO Peso Fixed Income Fund)	BDO Peso Balanced Fund
FUND TYPE	Money Market Fund	Money Market Fund	Medium-Term Bond Fund	Balanced Fund
INVESTMENT OBJECTIVE	Capital Preservation	Capital Preservation	Income and Capital Preservation	Capital Growth
MINIMUM INVESTMENT / ADDITIONAL / MAINTAINING PARTICIPATION	Php 10,000	Php 10,000	Php 10,000	Php 10,000
RECOMMENDED INVESTMENT TIME HORIZON	At least six (6) months	At least one (1) year	At least three (3) years	More than three (3) years
INVESTMENT OUTLETS	Time deposits and low risk short-term fixed income securities	Time deposits and low risk short-term fixed income securities	Short- to long-term bonds and similar fixed income securities	Fixed income securities and stocks
MODIFIED DURATION* POLICY	less than 1	less than 1	1 to 5	1 to 5 (for the Fixed Income Portfolio)
BENCHMARK	Bloomberg Ave. 30-day Special Savings Rate	91 day T-Bill rate	Markit iBoxx ALBI Philippines 1-5 (Domestic) Index	50% Philippine Stock Exchange Index (PSEi) and 50% Markit iBoxx ALBI Philippines 1-5 (Domestic) Index
TRUST FEE	0.50% p.a.	0.25% p.a.	1.00% p.a.	1.00% p.a.
MINIMUM HOLDING PERIOD	None	None	30 calendar days	30 calendar days
EARLY REDEMPTION FEE	None	None	0.50% of original participation amount	0.50% of original participation amount
DEALING PERIOD	Up to 11:30 a.m. Any banking day	Up to 2:30 p.m. Any banking day	Up to 2:30 p.m. Any banking day	Up to 2:30 p.m. Any banking day
SETTLEMENT PERIOD	After 4:00 p.m. Same banking day the notice of redemption is received	1 banking day After notice of redemption is received	1 banking day After notice of redemption is received	4 banking days After notice of redemption is received
NAVPU AVAILABILITY	4:00 p.m. Every banking day	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.

DISCLOSURES: BDO Unit Investment Trust Funds (UITFs) are not deposits but trust agreements. They are not obligations of nor guaranteed by BDO and are not insured by the PDIC. UITFs do not carry any guaranteed rates of return. 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. For more information, visit our website at [www.bdo.com.ph/trust](http://www.bdo.com.ph/trust) or call (02) 840-7000 locals 4265 / 4244 / 4035 / 7032.

BDO Unibank, Inc. - Trust and Investments Group is regulated by the Bangko Sentral ng Pilipinas (BSP) with contact number (02) 708-7087 and email address [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph).

# BDO Peso-Denominated Unit Investment Trust Funds (UITFs)

## Comparative Grid of UITFs for Investors with Aggressive Risk Profile



CLIENT RISK PROFILE	AGGRESSIVE				
PRODUCT NAME	BDO ESG Equity Fund	BDO Sustainable Dividend Fund	BDO Equity Index Fund	BDO Equity Fund	BDO Focused Equity Fund
FUND TYPE	Equity Fund	Equity Fund	Equity Fund	Equity Fund	Equity Fund
INVESTMENT OBJECTIVE	Capital Growth	Capital Growth	Capital Growth	Capital Growth	Capital Growth
MINIMUM INVESTMENT / ADDITIONAL / MAINTAINING PARTICIPATION	Php 10,000	Php 10,000	Php 10,000	Php 10,000	Php 10,000
RECOMMENDED INVESTMENT TIME HORIZON	More than three (3) years	More than three (3) years	More than three (3) years	More than three (3) years	More than three (3) years
INVESTMENT OUTLETS	Portfolio of stocks which exhibit good environmental, social and governance (ESG) practices	Portfolio of stocks with sustainable earnings and dividend yields	Portfolio of stocks that comprise the components of the PSEi	Diversified portfolio of stocks	Concentrated portfolio of stocks focused on strong long-term growth
BENCHMARK	Philippine Stock Exchange Index (PSEi)	Philippine Stock Exchange Index (PSEi)	Philippine Stock Exchange Index (PSEi)	Philippine Stock Exchange Index (PSEi)	Philippine Stock Exchange Index (PSEi)
TRUST FEE	1.00% p.a.	1.25% p.a.	1.00% p.a.	1.00% p.a.	1.50% p.a.
MINIMUM HOLDING PERIOD	30 calendar days	30 calendar days	30 calendar days	30 calendar days	30 calendar days
EARLY REDEMPTION FEE	1.00% of original participation amount	1.00% of original participation amount	0.50% of original participation amount	1.00% of original participation amount	1.00% of original participation amount
DEALING PERIOD	Up to 2:30 p.m. Any banking day	Up to 2:30 p.m. Any banking day	Up to 2:30 p.m. Any banking day	Up to 2:30 p.m. Any banking day	Up to 2:30 p.m. Any banking day
SETTLEMENT PERIOD	4 banking days After notice of redemption is received	4 banking days After notice of redemption is received	4 banking days After notice of redemption is received	4 banking days After notice of redemption is received	4 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	7:30 p.m. Every banking day	7:30 p.m. Every banking day

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