

Prepare a gift for your future self.



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Did you know?

There is no better time than now to start planning your retirement. PERA can help you gift yourself with a more comfortable retirement.

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What is PERA?

- PERA is a voluntary retirement account.
- It is open to Filipinos who have the capacity to contract and have a Tax Identification Number (TIN).
- The maximum PERA contribution per year is Php100,000 for Local Filipinos and Php200,000 for Overseas Filipinos (OFs).



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How does PERA work?



Step 1

You, as a Contributor, will select a PERA Administrator and your Custodian/s.



Step 2

The PERA Administrator will set up your PERA in accordance with regulations and coordinate with your Custodian/s and your Product Provider/s to carry out your investment instructions.



Step 3

The PERA Administrator will oversee and maintain your PERA until its final distribution.

For you to avail of PERA, you will need an accredited PERA Administrator to manage your PERA.

BDO has the distinct privilege of being the first institution to get joint accreditation as PERA Administrator from the Bangko Sentral ng Pilipinas (BSP) and the Bureau of Internal Revenue (BIR).

You will also need Custodian/s to hold the cash and securities of PERA and Product Provider/s to supply your PERA investment products.

PERA Investment Products

Aside from being a PERA Administrator, BDO is also a Product Provider. You may select from the following BDO PERA Unit Investment Trust Funds (UITFs)*:



BDO PERA Short Term Fund

Suited for investors with a conservative risk profile



BDO PERA Bond Index Fund

Suited for investors with a moderate risk profile



BDO PERA Equity Index Fund

Suited for investors with an aggressive risk profile

Aside from the above UITFs, all PERA investment products will be made available to you by your PERA Administrator.

4 What are the benefits of PERA?

- a. Income earned by PERA investment products are tax-exempt.**
- b. Annual PERA contributions are entitled to a 5% tax credit.**
- c. Annual PERA Contributions made by an employer in behalf of the Contributor are:
 - i. Considered a valid expense and allowed as a deduction from the employer's gross income
 - ii. Exempted from the employee's withholding tax on compensation or fringe benefits
- d. PERA distributions are free from estate tax in the case of the Contributor's death.

** provided withdrawals will be made after Contributor reaches at least 55 years of age and has made at least five (5) yearly contributions.



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- For more information, you may visit www.bdo.com.ph/personal/trust-and-investments/pera-faq.



Disclosures

*UITFs are trust products and are not deposit products. They are not covered by the Philippine Deposit Insurance Corporation (PDIC). The units of participation in the UITFs when redeemed, may be worth more or worth less than the client's initial investment.

BDO Trust and Investments Group is regulated by the Bangko Sentral ng Pilipinas (BSP). For any inquiries/complaints, you may call our phonebanking hotline: 631-8000, email trust.complaints@bdo.com.ph or contact your assigned trust marketing officer. You may also file your complaints at BSP Financial Consumer Protection Department at (632) 708-7087 or email consumeraffairs@bsp.gov.ph. To know your rights under BSP Circular No. 857 (Regulations on Financial Consumer Protection), please access a copy at www.bsp.gov.ph.