

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 Fixed Income Fund | Multi-Asset 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 | 1 year rolling Peso Time Deposit Average | Bloomberg BPHIL Money Market Index | 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.

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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 Dividend Fund (Formerly 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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