



NOTICE TO THE PARTICIPANTS OF BDO PESO MONEY MARKET FUND

May 6, 2024

Subject: Conversion of BDO Peso Money Market Fund to a Multi-Class Fund

Dear Valued Investor,

In line with BDO Trust's continuing efforts to provide a distinctive array of Unit Investment Trust Funds (UITFs) responsive to our clients' needs, we would like to inform you that we shall be converting the BDO Peso Money Market Fund (the "Fund") to a multi-class fund effective **June 21, 2024** ("effectivity date").

A multi-class fund is a UITF structure which has more than one class of units in the fund. It is invested in the same pool of securities and managed with the same investment objectives and policies. Each unit class of a multi-class fund may have differentiated features per unit class, such as eligible investors, minimum investment amounts, trust fee rates, etc.

The BDO Peso Money Market Fund, upon its conversion to a multi-class UITF, shall be composed of two (2) unit classes, namely: (1) Retail Unit Class (R); and (2) ICRF Unit Class (I). As an existing participant of BDO Peso Money Market Fund, your investments in the Fund shall automatically be classified as investments in the Fund's Retail Unit Class (R) on effectivity date. The key features of the Fund such as minimum investment amounts, trust fee rate, dealing cut-off time and redemption settlement schedule shall remain the same. On the other hand, ICRF Unit Class (I) shall initially be open to participants of BDO Institutional Cash Reserve Fund, which shall be consolidated into the Fund on the same date. Please refer to *Annex A* for the comparative key features of the BDO Peso Money Market Fund and the BDO Peso Money Market Fund (Multi-Class UITF).

The conversion to a multi-class fund is deemed to provide better value to investors due to economies of scale. Please note that this change poses no effect on the investment strategy of the Fund. The Fund will continue to be managed within its current investment objective and policies, which is to preserve capital and generate income from low risk fixed income securities.

We advise you to evaluate this change carefully. If the Fund remains suitable to your investment profile, there is no need for you to do anything. Your decision to remain invested in the Fund will be deemed as your conformity with the relevant amendments related to the Fund's conversion to a multi-class fund. If this is not the case or you are not amenable with the above, you may redeem your UITF investments and/or unsubscribe from your Easy Investment Plan (EIP) in BDO Peso

Money Market Fund before **June 21, 2024** without non-completion fees, as applicable to EIP. You may also get in touch with your Trust Marketing Officer and/or UITF servicing branch to discuss other BDO UITFs/investment products that may better match your requirements.

For clarifications, please feel free to call us at (02) 8631-8000 during banking hours or email us at trustcustomercare@bdo.com.ph with the subject line: **BDO Peso Money Market Fund Multi-Class** and we will be glad to assist you.

Thank you for your continued trust and business.

Sincerely,

BDO Unibank, Inc.-Trust and Investments Group

By:



MANUEL PATRICIO C. MALABANAN

Senior Vice President & Trust Officer

**Comparative Key Features of
BDO Peso Money Market Fund and BDO Peso Money Market Fund (Multi-Class UITF)**

Features	FROM	TO	
Fund Name	BDO Peso Money Market Fund	BDO Peso Money Market Fund (A Multi-Class Unit Investment Trust Fund)	
Unit Class	Not Applicable	Retail Unit Class (R)	ICRF Unit Class (I)
Client Suitability	Individual and corporate investors with moderate risk appetite	Individual and corporate investors with moderate risk appetite	Existing TIG-managed Investment Management (IMA) or Trust accounts (TA) with moderate risk appetite
Minimum initial / additional participation	PhP 10,000	PhP 10,000	None
Minimum maintaining participation	PhP 10,000	PhP 10,000	None
Trust Fee Rate	0.50% p.a.	0.50% p.a.	None (Trust Fees under the IMA or TA shall apply)
Minimum Holding Period	None	None	None
Early Redemption Fee	None	None	None
Partial Redemption	Not Allowed	Not Allowed	Allowed
Easy Investment Plan Feature	Yes	Yes	None
Easy Pension Pay Feature	Yes	Yes	None
Special Expenses	Custodianship Fees External Audit Fees	Custodianship Fees External Audit Fees Fund Administration Fees	Custodianship Fees External Audit Fees Fund Administration Fees
Common Key Features			
Fund Type	Money Market Fund		
Investment Objective	To preserve capital and generate income from low-risk investments. The Fund intends to achieve this objective by investing in fixed income securities.		
Benchmark Index	1 year rolling Peso Time Deposit average		
Recommended Investment Time Horizon	In order to minimize risks and maximize returns, the participants are recommended to stay invested in the Fund for at least six (6) months.		
Dealing Period	Up to 11:30 a.m. of any banking day		
Settlement Period	After 4:00 p.m. on the same banking day the notice of redemption is received		
NAVPU Availability	Every trading day at 4:00 p.m. or as close thereto as possible after all relevant information necessary for calculating the same shall have been collected.		
Fund Administrator	The Trustee may appoint a Fund Administrator, the name of which shall be disclosed in the Key Information and Investment Disclosure Statement. Appointment of the Fund Administrator shall comply with the outsourcing requirements under existing BSP regulations.		