

# BDO PERA Unit Investment Trust Funds (UITFs)

## Comparative Grid of PERA UITFs for Investors with Conservative, Moderate and Aggressive Risk Profiles



CLIENT RISK PROFILE	CONSERVATIVE	MODERATE	AGGRESSIVE
PRODUCT NAME	BDO PERA Short Term Fund	BDO PERA Bond Index Fund	BDO PERA Equity Index Fund
FUND TYPE	Money Market Fund	Fixed Income Fund	Equity Fund
INVESTMENT OBJECTIVE	Capital Preservation	Income and Capital Preservation	Capital Growth
MINIMUM INVESTMENT / ADDITIONAL / MAINTAINING PARTICIPATION	PhP 1,000.00	PhP 1,000.00	PhP 1,000.00
RECOMMENDED INVESTMENT TIME HORIZON	At least six (6) months	At least three (3) years	More than three (3) years
INVESTMENT OUTLETS	Time deposits and short-term government securities	Diversified portfolio of peso-denominated bonds and fixed income securities	Portfolio of stocks that comprise the components of the PSEi
MODIFIED DURATION* POLICY	less than 1	1 to 5	Not applicable
BENCHMARK	Bloomberg BPHIL Money Market Index	Markit iBoxx ALBI Philippines 1-5 (Domestic) Index	Philippine Stock Exchange Index (PSEi)
TRUST FEE	0.50% p.a.	1.00% p.a.	1.00% p.a.
MINIMUM HOLDING PERIOD	30 calendar days	30 calendar days	30 calendar days
EARLY REDEMPTION FEE	0.50% of original participation amount	1.00% of original participation amount	1.00% of original participation amount
DEALING PERIOD	Up to 12:00 n.n. Any banking day	Up to 2:30 p.m. Any banking day	Up to 2:30 p.m. Any banking day
SETTLEMENT PERIOD	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	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, nor insured by BDO or its affiliates and subsidiaries, and are not insured by, nor governed 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. It is recommended that investors read the UITF's Plan Rules or seek an independent opinion before making an investment. For more information, visit our website at [www.bdo.com.ph/trust](http://www.bdo.com.ph/trust).

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