



**5. BDO PESO BALANCED FUND**

Minimum Investment: PHP 10,000.00  
Minimum Holding Period: Thirty (30) calendar days  
Early Redemption Fee: 0.50% of Original Participation Amount  
Dealing Period: Branch opening until cut-off time of 12:00 nn for both acceptances and notices of redemptions  
Settlement Period: Four (4) banking days after notice of redemption is received  
Trust Fee: 1.00% p.a.

The BDO Peso Balanced Fund is invested primarily in equity securities and to some extent in fixed income securities, the allocation of which shall be determined by the Trustee depending on market conditions. The Fund aims to achieve capital appreciation over the medium-term although principal and returns are not guaranteed by the trustee as UITFs are trust agreements and not deposit accounts.

This Fund is suitable for risk-taking individual and corporate investors who are aware of the opportunity for high yields that stock market investments may provide but are also knowledgeable of the possibility of capital losses that such investments may entail. In order to minimize risks and maximize earning potential, participants/trustors are recommended to stay invested in the Fund for more than three (3) years.

After reading and understanding the above, I/we have chosen to invest/participate in the BDO Peso Balanced Fund which I/we believe suits my/our investment objectives, risk appetite and cash requirements regardless of the result of my/our Investor Profile Questionnaire (IPQ)/Client Suitability Assessment (CSA). If investment in the BDO Peso Balanced Fund is inconsistent with the results of my/our IPQ/CSA, I/we also hereby waive such results.

**CLIENT CONFORMITY:**

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Signature over Printed Name Date Signed

**7. BDO DOLLAR MONEY MARKET FUND**

Minimum Investment: US\$ 2,000.00  
Minimum Holding Period: Forty five (45) calendar days  
Early Redemption Fee: 0.50% of Original Participation Amount  
Dealing Period: Branch opening until cut-off time of 11:30 a.m. for both acceptances and notices of redemptions  
Settlement Period: After 4:00 p.m. on the same banking day the notice of redemption is received  
Trust Fee: 0.50% p.a.

The BDO Dollar Money Market Fund is invested in low-risk fixed income securities with a portfolio weighted average life of not more than one (1) year. The Fund aims to preserve capital and generate income although principal and returns are not guaranteed by the trustee as UITFs are trust agreements and not deposit accounts.

This Fund is suitable for risk-averse individual and corporate investors who are looking for safe and liquid investments with yields relatively higher than those of US Dollar time deposit accounts. In order to minimize risks and maximize earning potential, participants/trustors are recommended to stay invested in the Fund for at least six (6) months.

After reading and understanding the above, I/we have chosen to invest/participate in the BDO Dollar Money Market Fund which I/we believe suits my/our investment objectives, risk appetite and cash requirements regardless of the result of my/our Investor Profile Questionnaire (IPQ)/Client Suitability Assessment (CSA). If investment in the BDO Dollar Money Market Fund is inconsistent with the results of my/our IPQ/CSA, I/we also hereby waive such results.

**CLIENT CONFORMITY:**

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Signature over Printed Name Date Signed

**9. BDO MEDIUM TERM DOLLAR BOND FUND (formerly EPCIB US Dollar Fund)**

Minimum Investment: US\$ 2,000.00  
Minimum Holding Period: Forty five (45) calendar days  
Early Redemption Fee: 1.00% of Original Participation Amount  
Dealing Period: Branch opening until cut-off time of 12:00 nn for both acceptances and notices of redemptions  
Settlement Period: Three (3) banking days after notice of redemption is received  
Trust Fee: 1.00% p.a.

The BDO Medium Term Dollar Bond Fund is invested in higher yielding medium to long-term bond investments and other similar fixed income securities. The Fund aims for capital preservation and income generation over the medium-term although principal and returns are not guaranteed by the trustee as UITFs are trust agreements and not deposit accounts.

This Fund is suitable for risk-tolerant individual and corporate investors who are looking for higher yields and are willing to take the attendant risks due to the relatively longer-term nature of the Fund's investments. In order to minimize risks and maximize earning potential, participants/trustors are recommended to stay invested in the Fund for at least three (3) years.

After reading and understanding the above, I/we have chosen to invest/participate in the BDO Medium Term Dollar Bond Fund which I/we believe suits my/our investment objectives, risk appetite and cash requirements regardless of the result of my/our Investor Profile Questionnaire (IPQ)/ Client Suitability Assessment (CSA). If investment in the BDO Medium Term Dollar Bond Fund is inconsistent with the results of my/our IPQ/CSA, I/we also hereby waive such results.

**CLIENT CONFORMITY:**

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Signature over Printed Name Date Signed

**6. BDO EQUITY FUND (formerly EPCIB Equity Fund)**

Minimum Investment: PHP 10,000.00  
Minimum Holding Period: Thirty (30) calendar days  
Early Redemption Fee: 1.00% of Original Participation Amount  
Dealing Period: Branch opening until cut-off time of 12:00 nn for both acceptances and notices of redemptions  
Settlement Period: Four (4) banking days after notice of redemption is received  
Trust Fee: 1.00% p.a.

The BDO Equity Fund is invested in a selection of exchange-listed equities. The Fund aims primarily for capital growth over the medium to long-term although principal and returns are not guaranteed by the trustee as UITFs are trust agreements and not deposit accounts.

This Fund is suitable for risk-taking individual and corporate investors who seek potentially higher returns through stock market investments but are also aware of the possibility of capital losses that such investments may entail. In order to minimize risks and maximize earning potential, participants/trustors are recommended to stay invested in the Fund for more than three (3) years.

After reading and understanding the above, I/we have chosen to invest/participate in the BDO Equity Fund which I/we believe suits my/our investment objectives, risk appetite and cash requirements regardless of the result of my/our Investor Profile Questionnaire (IPQ)/Client Suitability Assessment (CSA). If investment in the BDO Equity Fund is inconsistent with the results of my/our IPQ/CSA, I/we also hereby waive such results.

**CLIENT CONFORMITY:**

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Signature over Printed Name Date Signed

**8. BDO DOLLAR BOND FUND**

Minimum Investment: US\$ 2,000.00  
Minimum Holding Period: Forty five (45) calendar days  
Early Redemption Fee: 0.50% of Original Participation Amount  
Dealing Period: Branch opening until cut-off time of 12:00 nn for both acceptances and notices of redemptions  
Settlement Period: Three (3) banking days after notice of redemption is received  
Trust Fee: 0.75% p.a.

The BDO Dollar Bond Fund is invested in higher yielding short to medium-term bond investments and other similar fixed income securities with a portfolio weighted average life of more than one (1) year. The Fund aims for capital preservation and income generation although principal and returns are not guaranteed by the trustee as UITFs are trust agreements and not deposit accounts.

This Fund is suitable for risk-tolerant individual and corporate investors who are looking for higher yields and are willing to take the attendant risks due to the medium-term assets the Fund may have. In order to minimize risks and maximize earning potential, participants/trustors are recommended to stay invested in the Fund for at least three (3) years.

After reading and understanding the above, I/we have chosen to invest/participate in the BDO Dollar Bond Fund which I/we believe suits my/our investment objectives, risk appetite and cash requirements regardless of the result of my/our Investor Profile Questionnaire (IPQ)/Client Suitability Assessment (CSA). If investment in the BDO Dollar Bond Fund is inconsistent with the results of my/our IPQ/CSA, I/we also hereby waive such results.

**CLIENT CONFORMITY:**

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Signature over Printed Name Date Signed

Explained by:

\_\_\_\_\_  
Signature over Printed Name of Branch Personnel