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EAST WEST BANKING CORPORATION

EASTWEST PESO INTERMEDIATE TERM BOND FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Fixed Income Fund	Net Asset Value per Unit (NAVPU):	₱ 2384.7007
Launch Date:	18 February 2005	Total Fund NAV:	₱ 95.4935 million
Min. Initial Investment	₱10,000	Dealing Day:	Daily, up to 10:30 AM
Min. Additional Investment:	₱1,000	Redemption Settlement:	Next banking day from date of redemption
Min. Holding Period:	30 calendar days	Early Redemption Charge:	₱500 or 0.25% of the amount withdrawn, whichever is higher
Applicable Tax:	20% Final Tax	Valuation:	Marked-to-Market
Annual Trust Fee:	1.00%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.083319%	0.001733%	0.006685%	0.000000%
EastWest Bank – TAMG	**LAND BANK**	**SGV**	

*As a percentage of average daily NAV for the month valued at Php 95,635,426.38.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PESO INTERMEDIATE TERM BOND FUND** (the "Fund") is a peso-denominated fixed income fund that intends to provide its participants with the potential to earn intermediate-term returns higher than traditional bank deposits. It is invested in government securities, corporate bonds and notes and term deposits. The Fund maintains a weighted average portfolio life of between one (1) to three (3) years. Outside of the context of a portfolio, it is suitable for investors seeking capital growth over an investment time horizon of at least 3 years through a managed portfolio of fixed-income instruments. The fund's objective is to exceed the benchmark.

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

The Fund's benchmark is the **Bloomberg Philippine Sovereign Bond Index 1-3 Year (BPHIL13).**

Description of the Benchmark

- The Bloomberg Philippine Sovereign Bond Index 1-3 Year (BPHIL13) is a rules-based market-value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP 3 billion. (Source: Bloomberg).

Key Characteristic of the Benchmark

- The BPHIL13 tracks the performance of peso-denominated bonds issued by the Philippine government. It comprises of peso-denominated fixed rate securities with tenors that are 1-3 years. The BPHIL 13 is not net of taxes.

Use of the Benchmark

- The fund is designed for Moderate Risk appetite investors looking for Moderate returns on their investment through capital appreciation. The fund will invest in peso-denominated intermediate-term securities. The benchmark would give be a comparable metric given the fixed income assets of the portfolio.
- **There are immaterial misalignments between the benchmark and the Fund since the benchmark is not net of taxes.** The benchmark only tracks the price movements of its underlying securities. Taxes and other fees deducted from the Fund also affect the Net Asset Value.

Relevant Sources for further benchmark information:

- PDS (https://www.pds.com.ph/)
- Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
- Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

CLIENT SUITABILITY

A client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:

- Have a moderate risk appetite
- Are seeking capital growth over an investment time horizon of at least three (3) years
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better intermediate-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.

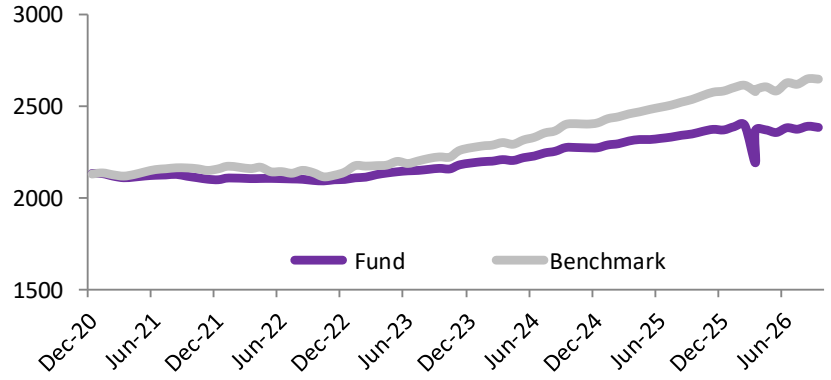
- Participation in this peso-denominated intermediate-term fixed income fund carry the following risks:
  - **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
  - **Reinvestment Rate Risk.** This is the risk that interest earnings, or the proceeds from the sale or maturity of a bond investment, is reinvested at a rate lower than its original investment, thus reducing the investor's periodic income.

- **Credit Risk.** This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Market Risk.** Market Risk is the possibility for an investor to experience losses due to changes in market prices of securities. It is the risk of a UITF to lose value due to a decline in the prices of securities, which may sometimes happen rapidly or unexpectedly. There are market factors affecting all securities that cannot be controlled by diversification, such as the sentiment of investors as a whole which is unpredictable. Market downturns can come swiftly and last a long time.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. Liquidity risk is minimized by investing in marketable securities.
- **Inflation Risk.** Inflation is the general upward price movement of goods or services in an economy, resulting to a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs, tax increases, and other changes in regulations."
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the Trustee.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- The Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVPU to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026
(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



	Cumulative Return		Annualized Return		
	1Mo	YTD	1Yr	3Yrs	5Yrs
Fund	-0.27%	0.58%	1.52%	3.34%	2.40%
Benchmark****	-0.07%	2.50%	4.35%	5.98%	4.11%

NAVPU over the past 12 months	
Highest	2,398.0300
Lowest	2,348.0630
Key Statistics	
Weighted Ave. Duration	1.75
Weighted Ave. Portfolio Life	1.94
Volatility, Past 1 Year*	0.10%
Sharpe Ratio**	-2.12
Information Ratio***	-2.32
Portfolio Composition (%)	
Cash	17.4%
Government Securities	72.6%
Corporate Bonds	10.0%
Total	100.0%
Top Five Holdings (%)	
FXTN 07-67	16.1%
RTB 05-19	15.7%
TD - Own Bank	12.3%
FXTN 20-14	9.7%
RTB 05-18	8.8%

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average Philippine 3Y Benchmark Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
****New benchmark approved October 31, 2019
*****The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has bond investments in Filinvest Land amounting to P1,000,000.00 and a time deposit placement in East West Bank amounting to P11,734,728.99. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on government securities with maturities of up to three years jumped by an average of 35 basis in September on higher prices of oil and food, particularly vegetables. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

The BSP's Monetary Board is scheduled to meet on October 22nd, with the market pricing in another 25-bp rate hike as inflation remains elevated. Concerns over food and fuel prices will get another boost as the likelihood of a "Super El Niño" scenario later this year to next year looms large.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued by corporations and traded in an organized exchange, securities issued by or guaranteed by any government of a foreign country or any political subdivision of a foreign country,

securities issued by any supranational entity, loans traded in an organized exchange, savings and time deposits in any bank or financial institution, and other tradable investment outlets categories as the BSP may allow.

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EAST WEST BANKING CORPORATION

EASTWEST DOLLAR INTERMEDIATE TERM BOND FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Fixed Income Fund	Net Asset Value per Unit (NAVPU):	USD 159.3473
Launch Date:	18 March 2005	Total Fund NAV:	USD 2.4771 million
Minimum Initial Investment:	USD 2,000	Dealing Day:	Daily, up to 10:30 AM
Minimum Additional investment:	USD 100	Redemption Settlement:	3 banking days from date of redemption
Minimum Holding Period:	30 calendar days	Early Redemption Charge:	USD 10.00 or 0.25% of the amount withdrawn, whichever is higher
Applicable Tax:	20% Final Tax	Valuation:	Marked-to-Market
Annual Trust Fee	0.50%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.041671%	0.001812%	0.004430%	0.0000000%
EastWest Bank – TAMG	**LAND BANK**	**SGV**	

*As a percentage of average daily NAV for the month valued at USD 2,485,353.11.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST DOLLAR INTERMEDIATE TERM BOND FUND** (the "Fund") is a USD-denominated Fixed Income fund that intends to provide its participants the potential to earn enhanced intermediate-term returns by investing in sovereign bonds issued by the Republic of the Philippines and other countries, corporate notes and bonds, term deposits and other tradable instruments. The Fund has a weighted average portfolio life of between one (1) to three (3) years. Outside of the context of a portfolio, it is suitable for investors seeking capital growth over an investment time horizon of at least three (3) years through a managed portfolio of fixed-income instruments.

The portfolio's benchmark was changed to the **EM USD Aggregate Philippine Sovereign 1-3 Index,** replacing the previous blend of 25% Bloomberg USD Emerging Market Philippines Sovereign Bond Index and 75% Average Philippine US Dollar Savings Deposit Rate, effective April 16, 2025, in order to provide a more comparable measure of returns, in

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- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

line with the fund's amended strategy to maintain a weighted average portfolio life of between one to three years. The Fund aims to exceed its benchmark.

The Benchmark: The Fund's benchmark is EM USD Aggregate Philippine Sovereign 1-3 Index (I35423 Index)

- Description of the Benchmark
  - The Bloomberg EM USD Aggregate Philippine Sovereign 1-3 Index tracks dollar- denominated sovereign bonds issued by the Republic of the Philippines, the remaining life of which shall be between an intermediate period of 1-3 Years. The aim of the benchmark is to represent the performance of the Philippine sovereign debt market in US dollars. (Source: Bloomberg)
- Key Characteristic of the Benchmark
  - The Bloomberg EM USD Aggregate Philippine Sovereign 1-3 Index consists of US Dollar denominated bonds that have a maturity within a 1-3 Year period. It is a Total Returns Benchmark, but its returns are not net of taxes.
- Use of the Benchmark
  - The Fund is designed for Moderate-Risk appetite investors looking for returns on their investments through capital appreciation by investing in a managed dollar-denominated fund with an investment time horizon of at least three (3) years. The benchmark would be a comparable metric given it measures the performance of the same type of instruments, and tenors that the fund plans to invest in. The benchmark would give a comparable measure for the portfolio.
  - **There are immaterial misalignments between the Fund and the benchmark since the benchmark is not net of taxes.** This can cause a difference between the returns of the funds compared to the returns of the benchmark.
- Relevant Sources for further benchmark information:
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
  - Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

CLIENT SUITABILITY

A client profiling process shall be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:
(a) have a moderate risk appetite and,
(b) looking for returns on their investments through capital appreciation by investing in a managed dollar-denominated fund with an investment time horizon of at least three (3) years
(c) are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better intermediate-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

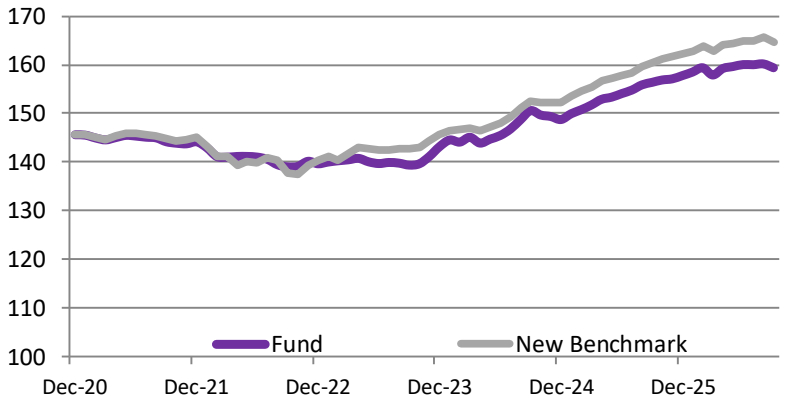
- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.
- Participation in this USD-denominated intermediate-term fixed income fund carry the following risks:
  - **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
  - **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.

- **Credit Risk**. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Foreign Exchange Risk**. Foreign exchange risk exists when investments are made in securities that are denominated in a currency that is different from the one spent. For example, the earnings of a USD-denominated bond investment could be reduced or even negated by an appreciation of the Philippine Peso vis-à-vis the US Dollar.
- **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- Inflation Risk. Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Inflation Risk.** Inflation is the general upward price movement of goods or services in an economy, resulting in a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EastWest Bank-Trust.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- The Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVPU to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026
(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU over the past 12 months	
Highest	160.4422
Lowest	156.3385
Key Statistics	
Weighted Ave. Duration	0.95
Weighted Ave. Portfolio Life	1.65
Volatility, Past 1 Year*	0.09%
Sharpe Ratio**	-1.37
Information Ratio***	-0.52
Portfolio Composition (%)	
Cash	12.6%
Government Securities	87.4%
Total	100.0%
Top Three Holdings (%)	
RDB 5.75 29	29.1%
ROP 5.17 27	20.4%
ROP 3.229 27	14.1%

	Cumulative Return		Annualized Return		
	1Mo	YTD	1Yr	3Yrs	5Yrs
Fund	-0.49%	1.02%	1.92%	4.56%	2.02%
New Benchmark****	-0.69%	1.46%	2.56%	4.84%	2.59%

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average US 3Y Constant Maturity Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
****Effective April 16, 2025, the portfolio's benchmark was changed to the **EM USD Aggregate Philippine Sovereign 1-3 Index**, replacing the previous blended benchmark of **25% Bloomberg USD Emerging Market Philippines Sovereign Bond Index and 75% Average Philippine US Dollar Savings Deposit Rate**. This is to provide a more comparable measure of returns with respect to the fund's strategy.

OTHER DISCLOSURES
RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to USD 310,150.89. The investment outlet was approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on US government securities with tenors of up to three years rose by 17 to 60 basis points after the Federal Reserve raised its policy rate by 25 basis points and its dot plot indicated another rate hike was possible by the end of the year. Inflation and strong jobs data further raised bets of further tightening reinforced the Fed's forecasts, with core CPI (2.4% yoy), core PPI (+4.6% yoy), core PCE (+3.0%) all above the Fed's target. Meanwhile August nonfarm payrolls beat estimates by a wide margin – 162,000 jobs vs the consensus estimate of 55,000 jobs.

The FOMC's next policy meeting is from October 27-28. Money markets now price in a 70% probability of another 25-basis point rate hike.

EastWest Bank – Trust & Asset Management Group, 3F EastWest Corporate Center, 5th Ave. cor. 23rd St., Bonifacio Global City Taguig. For inquiries and feedback, you may call EastWest's 24-Hour Customer Service at 8888-1700 or email trustmarketing@eastwestbanker.com

EastWest Bank is regulated by the Bangko Sentral ng Pilipinas
https://www.bsp.gov.ph

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued or guaranteed by corporations and traded in an organized exchange, securities issued or guaranteed by any government of foreign country or any political subdivision of foreign country, securities issued or guaranteed by any supranational entity, loans traded in an organized exchange, savings and time deposits in any bank of financial institution, and other tradable investment outlets categories as the BSP may allow.

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EAST WEST BANKING CORPORATION

EASTWEST PESO LONG TERM BOND FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Fixed Income Fund	Net Asset Value per Unit (NAVPU):	₱ 1709.8025
Launch Date:	1 March 2007	Total Fund NAV:	₱ 99.7014 million
Min. Initial Investment:	₱50,000	Dealing Day:	Daily, up to 10:30 AM
Min. Additional Investment:	₱1,000	Redemption Settlement:	Next banking day from date of redemption
Min. Holding Period:	180 calendar days	Early Redemption Charge:	P500 or 0.25% of the amount withdrawn, whichever is higher.
Applicable Tax:	20% Final Tax	Valuation:	Marked-to-Market
Annual Trust Fee	1.00%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.083330%	0.001971%	0.006382%	0.000000%
EastWest Bank – TAMG	**LAND BANK**	**SGV**	

*As a percentage of average daily NAV for the month valued at Php 100,181,528.22.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PESO LONG TERM BOND FUND** (the "Fund") is a peso-denominated fixed income fund that intends to provide its participants the potential to earn higher long-term returns by investing in a diversified portfolio of deposits and tradable debt securities issued by the Philippine corporations, government, and its agencies. The FUND has a weighted average portfolio life of no more than ten (10) years. Outside of the context of a portfolio, it is suitable for investors seeking long-term capital growth over an investment horizon of at least ten (10) years through a managed portfolio of fixed-income instruments. The FUND aims to outperform its benchmark.

The Benchmark: Bloomberg Philippine Sovereign Bond Index AI (BPHILR).

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

Description of the Benchmark

- The Bloomberg Philippine Sovereign Bond Index AI (BPHILR) is a rules-based market-value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP3 billion. (Source: Bloomberg)

Key Characteristics of the Benchmark

- The BPHILR tracks the performance of peso-denominated bonds issued by the Philippine government, and government-guaranteed entities. The BPHILR is not net of taxes.

Use of the Benchmark

- The FUND is designed for Aggressive Risk appetite investors looking for higher returns on their investment through capital appreciation with a long-term investment time horizon. The FUND will invest in peso-denominated long-term securities. The benchmark would give be a comparable metric given the fixed income assets of the portfolio.
- **The BPHILR is not net of taxes. Due to the taxable nature of the FUND, there are minor and immaterial misalignments between the FUND and the benchmark.**

Relevant Sources for further benchmark information:

- PDS (https://www.pds.com.ph/)
- Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
- Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

CLIENT SUITABILITY

A client profiling process shall be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:

- Have an aggressive risk appetite
- Are looking for long-term capital growth over an investment time horizon of at least ten (10) years through a managed portfolio of fixed-income instruments.
- Are willing to accept higher risks involving volatility of return and possible erosion of principal for potentially better long-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.
- Participation in this peso-denominated long-term bond fund carry the following risks:
  - **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
  - **Reinvestment Rate Risk.** This is the risk that interest earnings, or the proceeds from the sale or maturity of a bond investment, is reinvested at a rate lower than its original investment, thus reducing the investor's periodic income.
  - **Credit Risk.** This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner. Bonds represent a loan made to the issuer of the bond. The

credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.

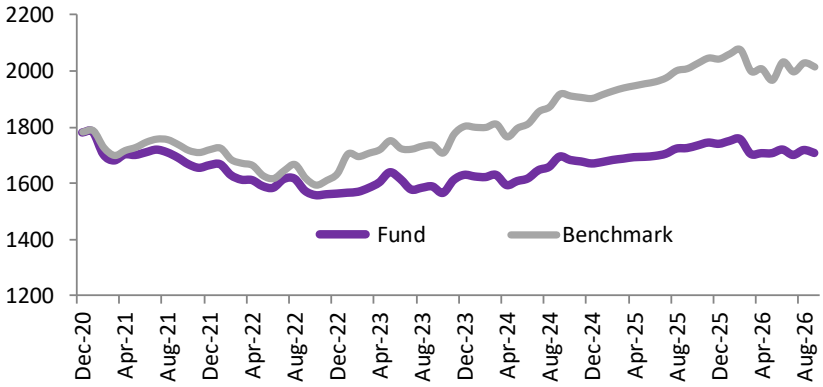
- **Market Risk.** Market Risk is the possibility for an investor to experience losses due to changes in market prices of securities. It is the risk of a UITF to lose value due to a decline in the prices of securities, which may sometimes happen rapidly or unexpectedly. There are market factors affecting all securities that cannot be controlled by diversification, such as the sentiment of investors as a whole which is unpredictable. Market downturns can come swiftly and last a long time.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. Liquidity risk is minimized by investing in marketable securities.
- **Inflation Risk.** Inflation is the general upward price movement of goods or services in an economy, resulting to a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs, tax increases, and other changes in regulations.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EastWest Bank-Trust.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- The Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVpU to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVpU will fluctuate in relation to changes in interest rates.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU over the past 12 months	
Highest	1,759.9370
Lowest	1,675.3380
Key Statistics	
Weighted Ave. Duration	3.57
Weighted Ave. Portfolio Life	4.50
Volatility, Past 1 Year*	0.19%
Sharpe Ratio**	-2.09
Information Ratio***	-0.82
Portfolio Composition (%)	
Cash	6.8%
Government Securities	90.9%
Corporate Bonds	2.3%
Total	100.0%
Top Five Holdings (%)	
RTB 05-18	11.0%
FXTN 20-17	10.0%
RTB 05-19	9.8%
FXTN 10-71	6.8%
RTB 05-17	5.5%

	Cumulative Return			Annualized Return	
	1Mo	YTD	1Yr	3Yrs	5Yrs
Fund	-0.61%	-1.87%	-1.01%	2.44%	0.19%
Benchmark****	-0.71%	-1.38%	0.29%	5.05%	2.97%

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.

**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
****New benchmark approved October 31, 2019
***** The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has bond investments in Filinvest Land amounting to P270,000.00 and a time deposit placement in East West Bank amounting to P1,773,014.66. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on government securities with maturities of five years and longer jumped by an average of 28 basis in September on higher prices of oil and food, particularly vegetables. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

The BSP's Monetary Board is scheduled to meet on October 22nd, with the market pricing in another 25-bp rate hike as inflation remains elevated. Concerns over food and fuel prices will get another boost as the likelihood of a "Super El Niño" scenario later this year to next year looms large.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued or guaranteed by corporations and traded in an organized exchange, securities issued or guaranteed by any government of a foreign country or any political subdivision of a foreign country, securities issued or guaranteed by any supranational entity, loans traded in an organized exchanged, savings and time deposits in any bank or financial institution, and other tradable investment outlets categories as the BSP may allow.

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EASTWEST PHILEQUITY FEEDER FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Equity Feeder Fund	Net Asset Value per Unit (NAVpU)	Php 891.7604
Launch Date:	October 29, 2014	Total Fund NAV:	Php 202.8154 million
Minimum Initial Investment:	Php10,000.00	Dealing Day	Daily, up to 10:30 AM
Minimum Additional Investment:	Php1,000.00	Redemption Settlement:	4 banking days from date of redemption
Minimum Holding Period:	30 calendar days	Early Redemption Charge:	Php500 or 0.25% of the redemption amount, whichever is higher
Applicable Tax:	20% final tax on interest income from money market investments	Valuation:	Marked-to-Market
Annual Trust Fee	1.00%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.083333% **EastWest Bank - Trust & Asset Management Group**	0.000000%	0.003028% **SGV**	0.000000%

*As a percentage of average daily NAV for the month valued at Php 211,135,750.64.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PHILEQUITY FEEDER FUND** (the "Fund") seeks to provide its participants long term capital appreciation by participating in the growth of share values of corporations listed on the Philippine Stock Exchange. It is ideal for investors

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

with a long-term investment horizon of at least ten (10) years who want to have exposure in Philippine stocks and who understand the investment risks involved when investing in equity securities.

As a feeder fund, this Fund is mandated to invest at least 90% of its assets in a single collective investment scheme or target fund. The target fund is the Philequity, Inc.. It is an actively managed equity mutual fund, by Philequity Management inc. Its investment objective is to exceed the returns of the PSEi, by investing in the same equities listed in the Philippine Stock Exchange.

Return Objective: The Fund aims to match or exceed the return of the Philippine Stock Exchange Composite Index (the "PSEi").

- Description of the Benchmark
  - The Philippine Stock Exchange Composite Index measures the relative changes in the free float-adjusted market capitalization of the 30 largest and most active common stocks listed at the PSE. (Source: Philippine Stock Exchange, Inc.)
- Key Characteristic of the Benchmark
  - The PSEi's bucket of the top thirty (30) common stocks are based on a fixed set of rules that allow it to represent the general movement of the Philippine stock market.
- Use of the Benchmark
  - The fund is designed for aggressive risk appetite investors looking for returns on their investments through capital appreciation. The fund will invest in Equities listed in the Philippine Stock Exchange.
  - However, there is some misalignment between the fund and benchmark due to the Total Returns and taxable nature of the Fund which can create differences in returns. The PSEi is not a Total Returns Index, nor is it net of taxes.
- Sources for more detailed information
  - Philippine Stock Exchange (pse.com.ph)
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.
  - Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

CLIENT SUITABILITY

Client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:
(a) have aggressive risk appetite; and
(b) are looking for capital growth over an investment time horizon of at least ten (10) years who want to have exposure in Philippine stocks.
(c) Are willing to accept higher risks involving volatility of returns and even possible loss of investment in return for potential higher long-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- The target fund, Philequity Fund Inc., employs a risk management policy based on appropriate diversification of investments intended to generate long-term appreciation of the Fund.
- The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.
- The Fund which shall be substantively invested in a diversified portfolio of listed Philippine shares of stock is exposed to the following risks:
  - **Business Risk.** Stockholders as fractional owners of corporations share in the fortunes of the business. The rise and fall of stock prices often reflect the market's perception of the prospects of corporations and

their management to reward stockholders for taking risks unique to each business. Business risk can be reduced through diversification.

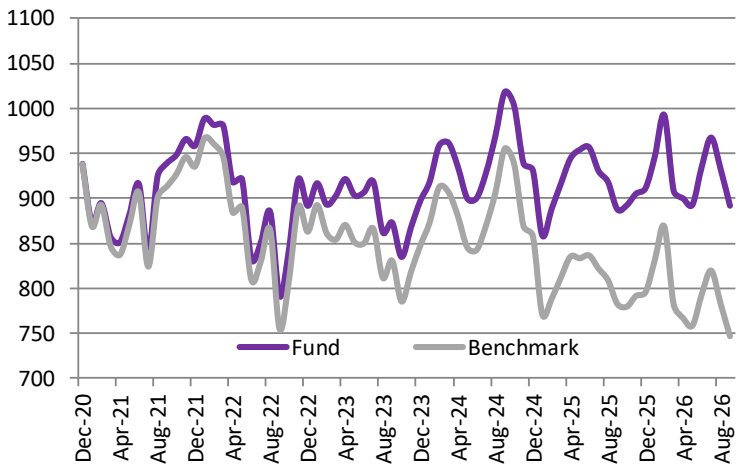
- **Country/ Political Risk**. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally falls when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk.** Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU over the past 12 months	
Highest	995.5180
Lowest	846.5470

Key Statistics	
Volatility, Past 1 Year*	1.10%
Sharpe Ratio**	-0.28
Information Ratio***	1.60

Portfolio Composition (%) (Feeder Fund)	
PhilEquity Fund	96.7%
Cash	3.3%
	100%

PhilEquity Fund Top Ten Holdings (%)	
Int'l. Container Terminal Services Inc.	20.2%
Deposits	15.0%
SM Prime Holdings, Inc	10.5%
BDO Unibank, Inc	8.5%
Bank of the Philippine Islands	6.6%
SM Investments Corporation	5.4%
Metropolitan Bank and Trust Company	5.4%
Ayala Corporation	4.3%
Aboitiz Power Corporation	3.3%
Manila Electric Company	3.1%

Cumulative Return

	1Mo	YTD	1Yr	3Yr
Fund	-4.38%	-2.13%	0.45%	2.14%
Benchmark	-4.65%	-6.17%	-4.60%	-10.15%

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
****The benchmark is not net of taxes nor is it total returns in nature. This may cause a discrepancy between the benchmark and the fund.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement with East West Bank amounting to P1,813,279.08. The Fund's target fund (PhilEquity Fund, Inc.) may hold common shares of East West Banking Corporation and its related parties as part of its own discretionary active management.

OUTLOOK AND STRATEGY. Philippine stocks fell 4.4%, including dividends, in September as higher prices of oil and food, particularly vegetables, weighed on market sentiment. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

Aboitiz Equity Ventures (+2.4%), Emperador (+1.2%) and AREIT Inc (+1.1%) led all index gainers, while DigiPlus Interactive Corp (-23.9%), Semirara Mining and Power Corp (-20.4%) and RL Commercial REIT (-14.2%) were the month's index laggards.

The PSE Total Return Index is now down 3.1% year-to-date. ICTSI remains the top gainer (+57.1%), followed by Aboitiz Equity Ventures (+35.7%) and Ayala Corporation (+6.84). Meanwhile, DigiPlus Interactive Corp (-53.1%), Semirara Mining and Power Corp (-51.5%) and Ayala Land (-32.3%) are the year's laggards.

Philippine stocks are now at their cheapest level at 7.8x forward P/E.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, PhilEquity Fund, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations. Investment in the PhilEquity Fund may amount up to 100% of total assets but shall not fall below 90% of total assets of the Fund.

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EASTWEST PSEI TRACKER FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Equity Index Fund	Net Asset Value per Unit (NAVpU):	Php 90.3807
Launch Date:	December 1, 2015	Total Fund NAV:	Php 5.2691 billion
Minimum Initial Investment:	Php10,000.00	Dealing Day:	Daily, up to 10:30 AM
Minimum Additional Investment:	Php1,000.00	Redemption Settlement:	4 banking days from date of redemption
Minimum Holding Period:	30 calendar days	Early Redemption Charge:	Php500 or 0.25% of the redemption amount, whichever is higher
Applicable Tax:	20% final tax on interest income from money market investments, 0.1% sales tax on equity transactions	Valuation:	Marked-to-Market
Annual Trust Fee	0.75%		

FEES*

Trustee Fee: 0.062529% **EastWest Bank - Trust & Asset Management Group**	Custodianship Fee: 0.002869% **LANBANK**	External Audit Fee: 0.000115% **SGV**	Other Fees: 0.000061%

*As a percentage of average daily NAV for the month valued at Php 5,544,671,502.48.

INVESTMENT OBJECTIVE AND STRATEGY

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

EastWest Bank – Trust & Asset Management Group, 3F EastWest Corporate Center, 5th Ave. cor. 23rd St., Bonifacio Global City Taguig. *For inquiries and feedback, you may call EastWest's 24-Hour Customer Service at 8888-1700 or email trustmarketing@eastwestbanker.com*

EastWest Bank is regulated by the Bangko Sentral ng Pilipinas
https://www.bsp.gov.ph

The **EASTWEST PSEI TRACKER Fund** (the "Fund") seeks to achieve investment returns that track the performance of the Philippine Stock Exchange Total Returns Index by investing in a diversified portfolio of stocks comprising the PSEi in the same weights as the index. The Fund will be passively managed by EastWest Banking Corporation through its Trust and Asset Management Group. It is ideal for investors with a long-term investment horizon of at least ten (10) years.

Return Objective: The Fund aims to track the return of the **Philippine Stock Exchange Total Returns Index (PSEi TRI).**

- Description of the Benchmark
  - The Philippine Stock Exchange Total Returns Index is computed on a total returns basis. The PSEi TRI covers both price performance and income from dividend payments by reinvesting cash dividends according to their respective market capitalization weightings. This provides investors with an alternative way of viewing index returns as if the cash dividends received are reinvested back into the index. (Source: Philippine Stock Exchange, Inc.).
- Key Characteristic of the Benchmark
  - The PSEi's bucket of the top thirty (30) common stocks are based on a fixed set of rules that allow it to represent the general movement of the Philippine stock market.
  - **The PSEi TRI is total returns in nature. However, it is not net of applicable taxes.**

- Relation of the Benchmark's to the FUND's objectives or investment strategies
  - The Fund is designed for high-risk appetite investors looking for returns on their investments through capital appreciation of their investment. The fund will invest in Equities listed in the Philippine Stock Exchange. However, there is some misalignment between the fund and benchmark. The PSEi TRI is not net of taxes.
  - The Fund's underlying securities may generate dividends which may be reinvested back into its Net Assets.
  - **The benchmark reflects the price performance and income from dividend payments of the underlying index constituents. It is not net of applicable taxes. Minor misalignments between the Fund and the benchmark may occur due to differences in taxes.**

- Sources for more detailed information
  - The Philippine Stock Exchange, Inc. — PSE. (https://www.pse.com.ph/).
  - For additional information on the benchmark, investors may reach out to the Market Data Department of The Philippine Stock Exchange, Inc. via market.data@pse.com.ph.
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.
  - Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

CLIENT SUITABILITY

Client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is ideal for investors who:
(a) have aggressive risk appetite; and
(b) are looking for capital growth with a long-term investment horizon of at least ten (10) years.
(c) are willing to accept higher risks involving volatility of returns and even possible loss of investment in return for potential higher long-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.

The Fund which shall be substantively invested in a diversified portfolio of listed Philippine shares of stock is exposed to the following risks:

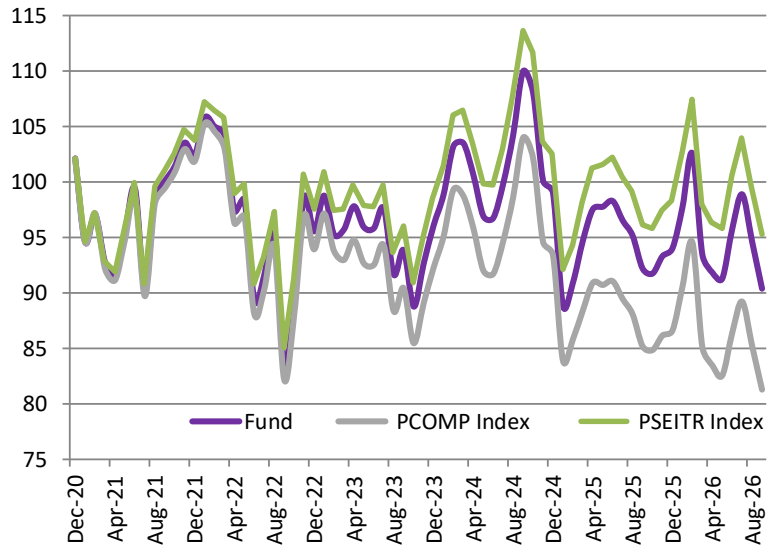
- **Business Risk**. Stockholders as fractional owners of corporations share in the fortunes of the business. The rise and fall of stock prices often reflect the market's perception of the prospects of corporations and their management to reward stockholders for taking risks unique to each business. Business risk can be reduced through diversification.
- **Country/ Political Risk**. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk**. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Other Risks**. Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EW-TAMG.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU over the past 12 months	
Highest	102.7854
Lowest	86.4887

Key Statistics	
Volatility, Past 1 Year*	1.13%
Sharpe Ratio**	(0.40)
Tracking Error (vs. PSE Index)***	0.0542%
Tracking Error (vs. PSEiTR Index)***	0.0072%

Portfolio Composition (%)	
Equities	99.9%
Cash	0.1%
	100%

Top Ten Holdings (%)	
Int'l. Container Terminal Services Inc.	27.0%
SM Investments Corporation	8.4%
BDO Unibank Inc	7.8%
Bank of the Philippine Islands	7.1%
SM Prime Holdings Inc	4.9%
Ayala Corp	4.7%
Metropolitan Bank & Trust	3.9%
Manila Electric Company	3.6%
Ayala Land Inc.	2.9%
Aboitiz Equity Ventures, Inc.	2.7%

Cumulative Return

	1Mo	YTD	1Yr	3Yr
Fund	-4.49%	-3.86%	-1.97%	-3.69%
Benchmark	-4.42%	-3.13%	-0.98%	-0.81%

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
***Tracking error is a measure of the deviation of the Fund's returns from the benchmark (PSE Index) and the total return variant of the benchmark (PSEi Total Return Index). The lower the number, the better.
**** Effective April 02, 2026, the portfolio's benchmark was changed to the **Philippine Stock Exchange Total Returns Index (PSEi TRI)**, replacing the previous benchmark of **Philippine Stock Exchange Composite Index (PSEi)**. This is to provide a more comparable measure of returns with respect to the fund's strategy.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P6,840,643.26. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Philippine stocks fell 4.4%, including dividends, in September as higher prices of oil and food, particularly vegetables, weighed on market sentiment. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

Aboitiz Equity Ventures (+2.4%), Emperador (+1.2%) and AREIT Inc (+1.1%) led all index gainers, while DigiPlus Interactive Corp (-23.9%), Semirara Mining and Power Corp (-20.4%) and RL Commercial REIT (-14.2%) were the month's index laggards.

The PSE Total Return Index is now down 3.1% year-to-date. ICTSI remains the top gainer (+57.1%), followed by Aboitiz Equity Ventures (+35.7%) and Ayala Corporation (+6.84). Meanwhile, DigiPlus Interactive Corp (-53.1%), Semirara Mining and Power Corp (-51.5%) and Ayala Land (-32.3%) are the year's laggards.

Philippine stocks are now at their cheapest level at 7.8x forward P/E.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, stocks in the Philippine Stock Exchange Index, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations.

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EAST WEST BANKING CORPORATION

EASTWEST PESO MONEY MARKET FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Money Market Fund	Net Asset Value per Unit (NAVPU):	₱ 134.2857
Launch Date:	1 June 2016	Total Fund NAV:	₱ 1.1480 billion
Min. Initial Investment:	₱10,000	Dealing Day:	Daily, up to 10:30 AM
Min. Additional Investment:	₱1,000	Redemption Settlement:	Next banking day from date of redemption
Min. Holding Period:	None	Early Redemption Charge:	Not Applicable
Applicable Tax:	20% Final Tax	Valuation:	Marked-to-Market
Annual Trust Fee	0.25%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.020891%	0.001576%	0.000519%	0.000000%
EastWest Bank – TAMG	**LAND BANK**	**SGV**	

*As a percentage of average daily NAV for the month valued at Php 1,232,688,445.30.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PESO MONEY MARKET** Fund (the "Fund") aims to provide its participants liquidity and stable income derived from diversified portfolio of bank deposits and fixed income instruments with remaining terms to maturity of not more than three (3) years and has a weighted average portfolio life of one (1) year or less. The fund will be managed by EW Trust Division. It is ideal for investors with moderate risk profile with a one-year investment time horizon. The Fund aims to exceed the return of the Bloomberg Philippine Sovereign Bond Index Money Market, Adjusted.

The Benchmark: The Benchmark is the Bloomberg Philippine Sovereign Bond Index Money Market (BPHILMM).

Description of the Benchmark

- The BPHILMM is a rules-based market-value weighted index engineered to measure the fixed-rate and zero-coupon local currency securities publicly issued by the Philippines, including retail securities. To be included in the index, a security must have a minimum par amount of PHP 3 billion. (Source: Bloomberg)

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

EastWest Bank – Trust & Asset Management Group, 3F EastWest Corporate Center, 5th Ave. cor. 23rd St., Bonifacio Global City Taguig. *For inquiries and feedback, you may call EastWest's 24-Hour Customer Service at 8888-1700 or email trustmarketing@eastwestbanker.com*

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https://www.bsp.gov.ph

Key Characteristic of the Benchmark

- The BPHILMM tracks the performance of peso-denominated bonds issued by the Philippine government. It comprises zero-coupon and fixed rate securities with tenors less than or equal to a year.

Use of the Benchmark

- The benchmark provides a standard for evaluating the Fund's performance by providing a comparable metric given the fixed income assets of the portfolio for investors/participants to understand how the Fund is performing. The fund's goal is to outperform this benchmark.
- **There are immaterial misalignments between the benchmark and the Fund since the benchmark is not net of taxes.** The benchmark only tracks the price movements of its underlying securities. Taxes and other fees deducted from the Fund also affect the Net Asset Value.

Sources for more detailed information:

- Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
- Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

CLIENT SUITABILITY

Client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:

- Have a moderate risk appetite
- Are looking for a portfolio which may provide higher income than traditional time deposits but requires short- term liquidity with a one-year investment time horizon.
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better short-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.
- The Fund is exposed to the following risks:
    - **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
    - **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
    - **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.
    - **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
    - **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
    - **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.

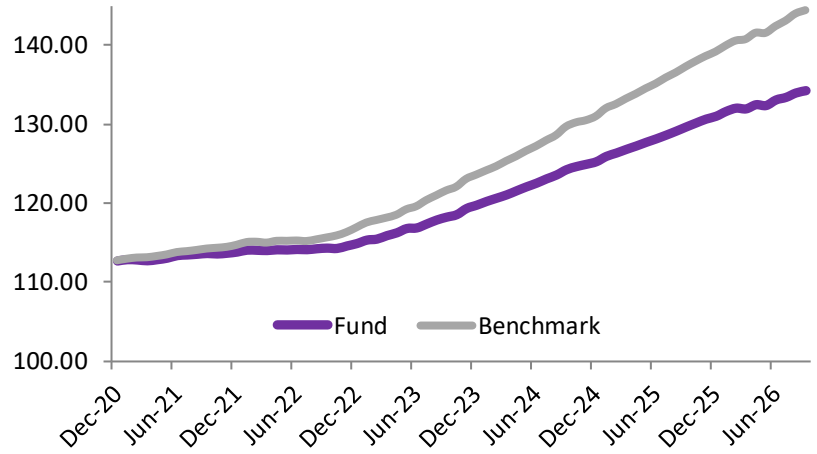
- **Credit Risk.** Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the Trustee.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- The Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVPU to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU over the past 12 months	
Highest	134.2860
Lowest	129.6760
Key Statistics	
Weighted Ave. Duration	0.55
Weighted Ave. Portfolio Life	0.58
Volatility, Past 1 Year*	0.02%
Sharpe Ratio**	-1.04
Information Ratio***	-5.03
Portfolio Composition (%)	
Cash	15.5%
Government Securities	84.3%
Corporate Bonds	0.3%
Total	100%
Top Five Holdings (%)	
TD - Own Bank	10.3%
RTB 05-17	8.2%
FXTN 07-65	5.0%
TBILL 11/04/2026	4.3%
TBILL 12/02/2026	4.3%

	Cumulative Return		Annualized Return		
	1Mo	YTD	1Yr	3Yrs	5Yrs
Fund	0.22%	2.48%	3.55%	4.33%	3.40%
Benchmark****	0.30%	3.77%	5.20%	5.90%	4.80%

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.

**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average 91 Day Treasury Bill Auction Average

***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
****New benchmark approved in October 31, 2019
*****The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P118,506,570.49. The investment outlets was approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on government securities with maturities of up to one year jumped by an average of 32 basis in September on higher prices of oil and food, particularly vegetables. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

The BSP's Monetary Board is scheduled to meet on October 22nd, with the market pricing in another 25-bp rate hike as inflation remains elevated. Concerns over food and fuel prices will get another boost as the likelihood of a "Super El Niño" scenario later this year to next year looms large.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments may include securities issued or guaranteed by the Philippine government, tradable securities issued by financial institutions or private corporations, marketable instruments and loans that are traded in an organized exchange, bank deposits, similar collective investment vehicles subject to existing BSP regulations, and such other investment outlets/categories the BSP allow.

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EASTWEST BANKING CORPORATION

EASTWEST S&P 500 INDEX FEEDER FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Equity Feeder Fund	Net Asset Value per Unit (NAVpU):	USD 265.5686
Launch Date:	April 23, 2020	Total Fund NAV:	USD 7.7037 million
Minimum Initial Investment:	USD 500.00	Dealing Day:	Daily, up to 10:30 AM
Minimum Additional Investment:	USD 100.00	Redemption Settlement:	5 banking days from date of redemption
Minimum Holding Period:	30 calendar days	Early Redemption Charge:	USD 10 or 0.25% of the redemption amount, whichever is higher
Applicable Tax:	20% final tax on interest income from fixed income, money market investments 25%-30% withholding tax on target fund's dividends. The 25% withholding tax shall be applicable if the entity has a valid W-8BEN in place. Otherwise, the applicable withholding tax rate shall be 30%.	Valuation:	Marked-to-Market
Annual Trust Fee	0.50%		

FEES*

Trustee Fee: 0.041672% **EastWest Bank – Trust & Asset Management Group**	Custodianship Fee: 0.000000%	External Audit Fee: 0.001441% **SGV**	Other Fees: 0.000017%

*As a percentage of average daily NAV for the month valued at USD 7,641,523.10.

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

EastWest Bank – Trust & Asset Management Group, 3F EastWest Corporate Center, 5th Ave. cor. 23rd St., Bonifacio Global City Taguig. *For inquiries and feedback, you may call EastWest's 24-Hour Customer Service at 8888-1700 or email trustmarketing@eastwestbanker.com*

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INVESTMENT OBJECTIVE

The **EASTWEST S&P 500 INDEX FEEDER FUND** (the "Fund") is a US Dollar-denominated unit investment trust fund that seeks to achieve investment returns that track the total return of the S&P 500 Index. The target fund, **iShares Core S&P 500 Exchange Traded Fund,** tracks the performance of the benchmark index. It is ideal for investors with a long-term investment horizon who want to have a global exposure in stocks and who understand the investment risks involved when investing in equities. To invest in these securities, the Fund has East West Banking Corporation as Trustee.

Return Objective: The Fund aims to track the returns of the **S&P 500 Total Returns Index (SPTR Index)**

- Description and Key Characteristics of the Benchmark
  - The S&P 500 Index is a stock market index tracking the performance of 500 large-cap companies listed on stock exchanges in the United States. It's considered a broad measure of the U.S. equity market and is often used as a benchmark for investment performance. The index is weighted by market capitalization, meaning companies with higher valuation have a larger influence on the index's movement.
  - The benchmark is administered by an independent third party and is not controlled, managed, or operated by the Trustee.
  - The S&P 500 Total Returns Index (SPTR INDEX) tracks both the price performance and income from dividend payments of S&P 500 Index constituents by reinvesting cash dividends back into the index.
  - **S&P 500 Total Returns Index (SPTR INDEX) is total returns in nature. The SPTR Index is not net of taxes.**
- Relation of the Benchmark's to the fund's objectives/investment strategies
  - The fund is designed for aggressive risk appetite investors looking for returns on their investments that track the return of the Index Benchmark. As a feeder fund, this will invest in a fund that tracks the S&P 500 Total Returns Index. The benchmark would be the most appropriate as it aims to track its performance.
  - **S&P 500 Total Returns Index (SPTR INDEX) is total returns in nature. The SPTR Index is not net of taxes. Taxes and other fees deducted from the Fund also affect the Net Asset Value. There are some minimal discrepancies caused by these differences.**
- Sources for more detailed information
  - S&P Dow Jones Indices (S&P 500® | S&P Dow Jones Indices (spglobal.com))
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.
  - Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

CLIENT SUITABILITY

Client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:
(a) have aggressive risk appetite; and
(b) have a long-term investment horizon;
(c) are willing to accept higher risks involving volatility of returns and even possible loss of investment in return for potential higher long-term results.

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- The target fund, iShares Core S&P 500 Exchange Traded Fund, employs a risk management policy based on appropriate diversification of investments intended to generate long term appreciation of the Fund.
- The value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns.

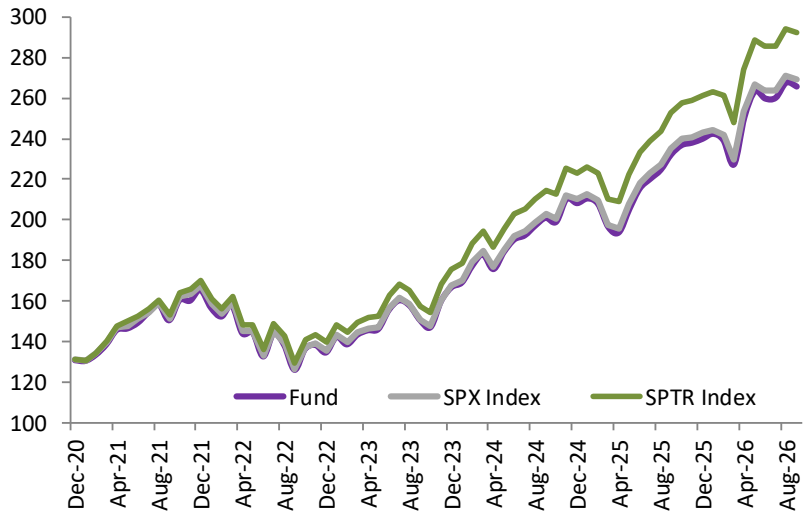
Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.

- The Fund which shall be substantively invested in a diversified portfolio of listed US shares of stock is exposed to the following risks:
    - **Business Risk**. Stockholders as fractional owners of corporations share in the fortunes of the business. The rise and fall of stock prices often reflect the market's perception of the prospects of corporations and their management to reward stockholders for taking risks unique to each business. Business risk can be reduced through diversification.
    - **Country/Political Risk**. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
    - **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
    - **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.
    - **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
    - **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
    - **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
    - **Credit Risk**. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
    - **Foreign Exchange Risk**. Foreign exchange risk exists when investments are made in securities that are denominated in a currency that is different from the one spent. For example, the earnings of a USD-denominated bond investment could be reduced or even negated by an appreciation of the Philippine Peso vis-à-vis the US Dollar.
    - **Other Risks**. Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EastWest Bank-Trust.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026
(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU over the past 12 months	
Highest	270.4400
Lowest	221.2000

Key Statistics	
Volatility, Past 1 Year*	0.81%
Sharpe Ratio**	0.77
Information Ratio***	-0.88

Portfolio Composition (%) (Feeder Fund)	
Target Fund (IVV)	97.0%
Cash	3.0%
	100%

Target Fund Top Holdings	
Nvidia Corp	8.37%
Apple Inc	7.36%
Microsoft Corp	5.77%
Amazon.com, Inc.	3.70%
Alphabet Inc_ Class A	3.06%
Broadcom Inc	2.53%
Alphabet Inc_ Class C	2.45%
Meta Platforms Inc_Class A	2.42%
Micron Technology Inc	1.82%
Tesla Inc	1.51%

Cumulative Return

	1Mo	YTD	1Yr	3Yr
Fund	-0.73%	10.70%	14.36%	76.13%
Benchmark	-0.67%	11.77%	15.74%	85.58%

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average US 10Y Constant Maturity Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
**** Effective April 2, 2026, the portfolio's benchmark was changed to the **S&P 500 Total Returns Index (SPTR Index)**, replacing the previous benchmark of **S&P 500 Index (SPX Index)**. This is to provide a more comparable measure of returns with respect to the fund's strategy.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to USD 230,419.16. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. The S&P 500 was down by 0.5% as the market's resilience is starting to show cracks on concerns over rising borrowing costs. Only two sectors posted monthly gains – technology and communications, while the rest recorded losses over the prior month. Notably Financials, Materials and Real Estate firms fell 7.3%, 6.9% and 6.7%, respectively.

Everpure Inc (+40.7%), Moderna (+37.2%) and Intel Corp (34.3%) led all gainers in September, while Fair Isaac Corp (-48.4%), Gen Digital Inc (-29.0%) and Equifax Inc (-27.5%) posted the biggest losses over the past month.

The S&P 500 is now up 12.7% year to date, but its outlook for the rest of the year will depend on the market's tolerance for US Treasuries that are trading at levels not seen since the mid-2000s. Yields on US Treasurys continue to rise as core

CPI (2.4% yoy), core PPI (+4.6% yoy), core PCE (+3.0%) all remain above the Fed's target and the US labor market remains resilient.

Sandisk Corp (+633%), Moderna (+553%) and Dell Technologies (+327%) continue to pace US stocks, while Fair Isaac Corp (-65%), CoStar Group (-59%) and Intuit Inc (-58%) were the index's laggards for the year.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, iShares Core S&P 500 ETF, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations. Investment in the iShares Core S&P 500 ETF may amount to 100% of total assets but shall not fall below 90% of total assets of the Fund.

EASTWEST BANKING CORPORATION

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EASTWEST PESO MULTI-ASSET FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Multi-Asset Fund	Net Asset Value per Unit (NAVPU):	PHP 96.2675
Launch Date:	19 December 2025	Total Fund NAV:	PHP 7.6207 million
Minimum Initial Investment:	PHP 50,000.00	Dealing Day:	Daily, up to 10:30 AM
Minimum Additional Investment:	PHP 1,000.00	Redemption Settlement:	4 banking days from date of redemption
Minimum Holding Period:	90 calendar days	Early Redemption Charge:	PHP 500 or 0.25% of the redemption amount, whichever is higher
Applicable Tax:	20% final tax on interest income from fixed income, and money market investments, 0.1% sales tax on equity transactions	Valuation:	Marked-to-Market
Annual Trust Fee	1.00%		

FEES*

Trustee Fee: 0.083316% **EastWest Bank - Trust & Asset Management Group**	Custodianship Fee: 0.011613% **LANBANK**	External Audit Fee: 0.081432% **SGV**	Other Fees: 0.000050%

*As a percentage of average daily NAV for the month valued at Php 7,851,098.62.

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

EastWest Bank – Trust & Asset Management Group, 3F EastWest Corporate Center, 5th Ave. cor. 23rd St., Bonifacio Global City Taguig. *For inquiries and feedback, you may call EastWest's 24-Hour Customer Service at 8888-1700 or email trustmarketing@eastwestbanker.com*

EastWest Bank is regulated by the Bangko Sentral ng Pilipinas
https://www.bsp.gov.ph

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PESO MULTI-ASSET Fund** (the "Fund") aims to provide its participants with a growing stream of income and achieving long-term capital appreciation from a diversified investment portfolio. It will be actively managed by the EastWest Banking Corporation through its Trust and Asset Management Group. This Fund is ideal for investors with an aggressive risk profile and a long-term investment horizon of at least ten (10) years.

The Target Asset Allocation of the Fund shall be 70% in Equities with 30% in Fixed Income. For both asset classes, the minimum allocation shall not be less than 20%, with its maximum not exceeding 80%. The Weighted Average Portfolio Life shall not apply to the Equities component of the Fund. The Fixed Income component shall have a weighted average portfolio life of no more than ten (10) years.

Return Objective: The Fund aims to exceed the return of a Blended Benchmark**.**

The Benchmark: The Fund aims to exceed the return of a Blended Benchmark, **70% PSEi Total Returns Index (PSEi TRI)** and **30% Bloomberg Philippine Sovereign Bond Index AI**.

- Description of the Benchmark
  - The Philippine Stock Exchange Index (PSEi) measures the relative changes in the free float-adjusted market capitalization of the 30 largest and most active common stocks listed at the PSE. (Source: Philippine Stock Exchange, Inc.).
  - The PSEi's bucket of the top thirty (30) common stocks are based on a fixed set of rules that allow it to represent the general movement of the Philippine stock market.
  - The **PSEi Total Returns Index (PSEi TRI)** tracks both the price performance and income from dividend payments of the underlying PSEi constituents by reinvesting cash dividends back to the index according to each constituent's respective index weightings.
  - **The PSEi TRI is total returns in nature. However, it is not net of applicable taxes.**
  - The Bloomberg Philippine Sovereign Bond Index AI (BPHILR) is a rules-based market-value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP 3 billion. (Source: Bloomberg)
  - The BPHILR tracks the performance of peso-denominated bonds issued by the Philippine government and/or government-guaranteed entities.
  - **The BPHILR is total returns in nature. However, it is not net of applicable taxes.**
  - **The benchmark is administered by an independent third party and is not controlled or operated by the Trustee.**
- Use of Benchmark
  - The Fund is designed for high-risk appetite investors looking for returns on their investments by generating returns through capital appreciation of their investment. The Fund will invest in Equities listed in the Philippine Stock Exchange as well as peso-denominated government and corporate issued bonds. A blended benchmark would give a comparable measure for both the blended portfolios.
  - **There is an immaterial misalignment between the Fund's returns and the blended benchmark due to structural differences since the Fund is subject to taxes while the PSEi TRI and BPHILR are not net of applicable taxes.**
- Sources for more detailed information
  - Philippine Stock Exchange (www.pse.com.ph)

- Bloomberg. For additional information on the benchmark, investors may send an email via indexhelp@bloomberg.net.
- Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

CLIENT SUITABILITY

Client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is ideal for investors who:
(a) have aggressive risk appetite; and
(b) are looking for capital growth with a long-term investment horizon of at least ten (10) years.
(c) are willing to accept higher risks involving volatility of returns and possible erosion of principal for potentially better long-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.

The Fund is exposed to the following risks:

- Country/Political Risk. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- Market Risk. Market risk is the risk that the value of the Fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- Inflation Risk. Affecting all investments, inflation reduces the purchasing power of money.
- Liquidity Risk. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- Interest Rate Risk. The value of equity investments such as Fixed-Income and REITs generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- Reinvestment Rate Risk. This is the risk of reinvesting interest earnings at a rate lower than the original investment.

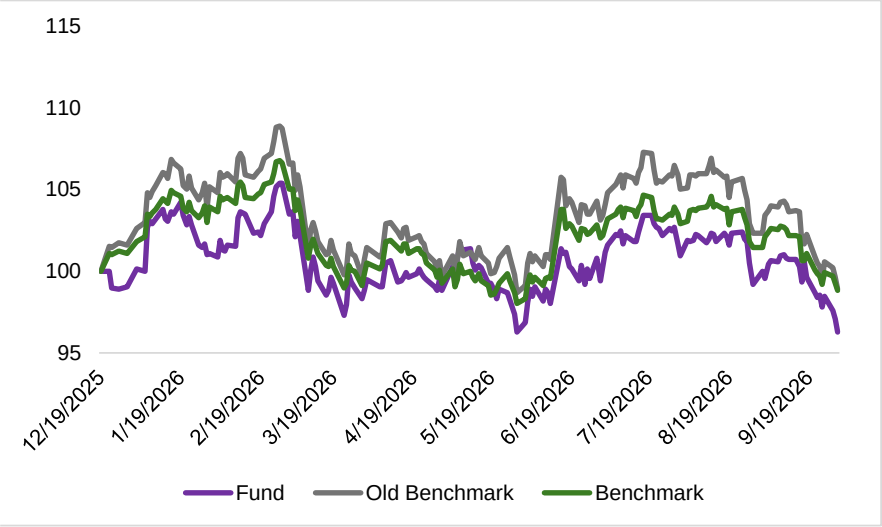
For the general and collective interest of the Fund's Participants, the Trustee is authorized to adopt an external or internal risk management and hedging strategy and a more definitive policy guideline based on generally accepted risk management principles, and duly approved by the Board of Directors of the Trustee.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU since Inception	
Highest	105.4122
Lowest	96.2675
Key Statistics	
Weighted Ave. Duration*	2.76
Weighted Ave. Portfolio Life**	3.53
Volatility***	0.79%
Sharpe Ratio****	(0.84)
Information Ratio*****	(0.39)
Portfolio Composition (%)	
Cash	15.9%
Government Securities	26.0%
Equities	58.1%
Total	**100.0%**

Top Holdings (%)	
FXTN 20-17	19.91%
INT'L CONTAINER TERM'L SVC	13.92%
TD - Other Bank	13.02%
BANCO DE ORO UNIBANK, INC.	10.30%
PHILIPPINE LONG DISTANCE CO.	9.49%

Cumulative Return

	1Mo	YTD	ITD	1Yr
Fund	-2.94%	-2.81%	-3.73%	-
Benchmark	-2.61%	-2.27%	-1.21%	-

*Weighted duration only applies for the fixed income portion of the Fund.
**Weighted average portfolio life only applies for the fixed income portion of the Fund.
***Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
****Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
*****Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has equity investments in Semirara Mining and Power Corporation amounting to P369,900.00. The investment outlet was approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Higher prices of oil and food, particularly vegetables, weighed on sentiment for both bonds and equities. This raised concerns that the Bangko Sentral ng Pilipinas will hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

We further reduced the Fund's duration from 4.3 years to 3.8 years by rotating from bonds in the 7y-10y bucket to the 0y-5y bucket. The Fund's exposure to bonds with maturities of 5 years and shorter is now up by 8.3 points to 61.5% since the start of the US-Iran War, while those above 5 years and longer declined by the same amount to 38.5%. We also closed the Fund's position in Century Pacific Foods to realize profits and used the proceeds to open a position in Puregold and increase exposure to Maynilad Water Services.

EastWest Bank – Trust & Asset Management Group, 3F EastWest Corporate Center, 5th Ave. cor. 23rd St., Bonifacio Global City Taguig. *For inquiries and feedback, you may call EastWest's 24-Hour Customer Service at 8888-1700 or email trustmarketing@eastwestbanker.com*

EastWest Bank is regulated by the Bangko Sentral ng Pilipinas
https://www.bsp.gov.ph

The Fund's bias remains skewed toward equities over bonds.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, stocks in the Philippine Stock Exchange Index, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations.

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EAST WEST BANKING CORPORATION

EASTWEST DOLLAR MONEY MARKET FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Money Market Fund	Net Asset Value per Unit (NAVPU):	USD 101.4343
Launch Date:	7 January 2026	Total Fund NAV:	USD 0.9561 million
Min. Initial Investment:	USD 100.00	Dealing Day:	Daily, up to 10:30 AM
Min. Additional Investment:	USD 100.00	Redemption Settlement:	Next banking day from date of redemption
Min. Holding Period:	None	Early Redemption Charge:	Not Applicable
Applicable Tax:	20% Final Tax	Valuation:	Marked-to-Market
Annual Trust Fee	0.30%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.024940%	0.001516%	0.011870%	0.000000%
EastWest Bank – TAMG	**LAND BANK**	**SGV**	

*As a percentage of average daily NAV for the month valued at USD 927,557.33.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST DOLLAR MONEY MARKET Fund** (the "Fund") is a USD-denominated Money Market Fund that aims to provide its participants liquidity and stable income derived from diversified portfolio of bank deposits and fixed income instruments with remaining terms to maturity of a maximum of three (3) years and has a weighted average portfolio life of a maximum of one (1) year.

The Fund will be managed by EastWest Trust and Asset Management Group. It is ideal for investors with a moderate risk profile with a one-year investment time horizon.

Return Objective. The Fund aims to exceed the return of the **Blended Benchmark: 50% Average Philippine US Dollar Savings Deposit Rate (PPSDUS$ Index), Adjusted and 50% Average 3 Month US Treasury Bill (CB3 Govt), Adjusted.**

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

- Description of the Benchmark
  - The Average Philippine US Dollar Savings Deposit Rate tracks the average of the interest rates that different Philippine banks offer for their US Dollar savings accounts.
  - The US Treasury bill (T-Bill) is a short-term U.S. government debt obligation backed by the Treasury Department with a maturity of one year or less.
  - **The blended benchmark is not total returns in nature. It is also not net of applicable taxes.**
- Key Characteristic of the Benchmark
  - The Average Philippine US Dollar Savings Deposit Rate tracks the average of the interest rates that different Philippine banks offer for their US Dollar savings accounts stated in per annum (p.a.) returns. **It is not total returns in nature. It is not net of applicable taxes.**
  - The Average 3 Month US Treasury Bill represents the return (stated p.a.) of an investor who is willing to tolerate a moderate amount of risk for slightly higher returns over regular dollar deposit rates within a short investment time horizon. **It is not total returns in nature. It is not net of applicable taxes.**
- Use of the Benchmark
  - The blended benchmark provides a standard for evaluating the Fund's performance by providing a comparable metric given the short-term nature of the portfolio for investors/participants to understand how the Fund is performing. The Fund's goal is to outperform the blended benchmark.
  - To measure performance under a year, the average p.a. return of the benchmark will be pro-rated to match the period being observed. The Average Philippine US Dollar Savings Deposit Rate benchmark portion is intended to be a comparable portion to the highly liquid nature of the Fund (cash or cash equivalent instruments). The Average 3 Month US Treasury Bill benchmark is intended to be a comparable measure to the returns of the Fund in its moderate risk investments (short-term fixed income securities).
  - **There is an immaterial misalignment between the Fund and the blended benchmark, as the latter is neither total return in nature nor net of taxes. This may result in minor discrepancies in the performance comparison metric.**
- Sources for more detailed information
  - Bangko Sentral ng Pilipinas (bsp.gov.ph)
  - Philippine Depository & Trust Corp. (https://www.pds.com.ph/)
  - U.S. Department of the Treasury (https://home.treasury.gov/)
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.

CLIENT SUITABILITY

Client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:

- Have a moderate risk appetite
- Are looking for a portfolio which may provide higher income than traditional time deposits but requires short- term liquidity with a one-year investment time horizon.
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better short-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal

and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.

The Fund is exposed to the following risks:

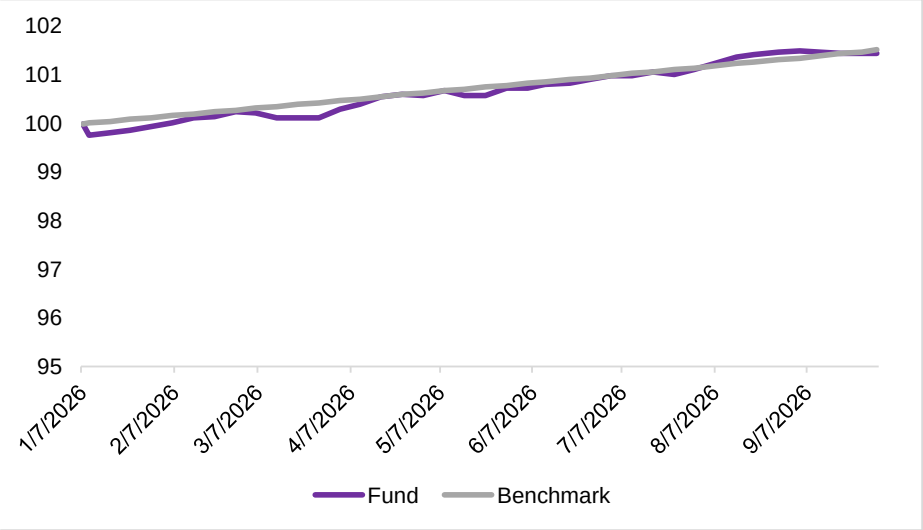
- **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Market Risk.** Market risk is the risk that the value of the Fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- **Inflation Risk.** Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk.** This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk.** Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by EastWest Bank-Trust.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU since Inception	
Highest	101.5405
Lowest	99.7649
Key Statistics	
Weighted Ave. Duration	0.36
Weighted Ave. Portfolio Life	0.57
Volatility*	0.03%
Sharpe Ratio**	(3.12)
Information Ratio***	(0.17)
Portfolio Composition (%)	
Cash	30.1%
Government Securities	69.9%
Total	**100.0%**

Top Fixed Income Holdings (%)	
ROP 3 28	25.64%
RDB 1.375 26	23.12%
ROP 5.17 27	21.12%

Cumulative Return

	1Mo	3Mo	ITD	1Yr
Fund	-0.04%	0.48%	1.43%	-
Benchmark	0.20%	0.54%	1.51%	-

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.

**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average US 3 Month US Constant Maturity Rate.

***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

*****The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to USD 93,141.55. The investment outlet was approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on US government securities with tenors of up to one year rose by 17 to 38 basis points after the Federal Reserve raised its policy rate by 25 basis points and its dot plot indicated another rate hike was possible by the end of the year. Inflation and strong jobs data further raised bets of further tightening reinforced the Fed's forecasts, with core CPI (2.4% yoy), core PPI (+4.6% yoy), core PCE (+3.0%) all above the Fed's target. Meanwhile August nonfarm payrolls beat estimates by a wide margin – 162,000 jobs vs the consensus estimate of 55,000 jobs.

The FOMC's next policy meeting is from October 27-28. Money markets now price in a 70% probability of another 25-basis point rate hike.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments may include securities issued or guaranteed by the Philippine government, tradable securities issued by financial institutions or private corporations, marketable instruments and loans that are traded in an organized exchange, bank deposits, similar collective investment vehicles subject to existing BSP regulations, and such other investment outlets/categories the BSP allow.

EASTWEST BANKING CORPORATION

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EASTWEST PERA PSEI TRACKER FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	PERA Equity Index Fund	Net Asset Value per Unit (NAVpU):	Php 90.9402
Launch Date:	April 28, 2026	Total Fund NAV:	Php 3.3164 million
Minimum Initial Investment:	Php 5,000.00 (Over-the-counter) Php 2,000.00 (Digital)	Dealing Day:	Daily, up to 10:30 AM
Minimum Additional Investment:	Php1,000.00	Redemption Settlement:	4 banking days from date of redemption
Minimum Holding Period:	30 calendar days	Early Redemption Charge:	Php500 or 0.25% of the redemption amount, whichever is higher
Applicable Tax:	0.1% sales tax on equity transactions	Valuation:	Marked-to-Market
Annual Trust Fee	0.75%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.061576% **EastWest Bank - Trust & Asset Management Group**	1.533624% **LANBANK**	0.00000% **SGV**	0.000042%

*As a percentage of average daily NAV for the month valued at Php 2,921,185.49.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PERA PSEI TRACKER Fund** (the "Fund") seeks to achieve investment returns that track the performance of the PSEi Total Returns Index (hereinafter referred to as "PSEi TRI"). The Fund will be passively

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

managed by EastWest Trust and Asset Management Group ("Trustee") and is ideal for investors with an aggressive risk appetite and a long-term investment horizon of at least ten (10) years.

Return Objective. The Fund aims to track the return of the PSEi Total Returns Index **(PSEi TRI).**

- **Description of the Benchmark**
  - The Philippine Stock Exchange Index (the "PSEi") measures the relative changes in the free float-adjusted market capitalization of the 30 largest and most active common stocks listed at the PSE. (Source: Philippine Stock Exchange, Inc.)
  - The PSEI is composed of the top thirty (30) largest and most actively traded common stocks are based on a fixed set of rules that allow it to represent the general movement of the Philippine stock market. The benchmark is administered by an independent third party and is not controlled or operated by the Trustee.
  - The **PSEi Total Returns Index (PSEi TRI)** tracks both the price performance and income from dividend payments of the underlying PSEi constituents by reinvesting cash dividends back to the index according to each constituent's respective index weightings.
  - **The PSEi TRI is total returns in nature. However, it is not net of applicable taxes.**
- **Relation of the Benchmark's to the Fund's objectives/investment strategies**
  - The Fund is designed for high-risk appetite investors seeking long-term capital appreciation. As a passively managed equity index fund, the Fund is designed to mirror the composition and performance of the PSEi TRI as closely as possible.
  - The Fund aims to deliver returns that closely match/track the benchmark's performance, net of fees and expenses. The Trustee shall monitor and manage tracking error to ensure alignment with the benchmark.
  - **The benchmark reflects the price performance and income from dividend payments of the underlying index constituents. It is not net of applicable taxes. Minor misalignments between the Fund and the benchmark may occur due to differences in taxes.**
- **Sources for more detailed information**
  - Philippine Stock Exchange (https://www.pse.com.ph/)
  - Bloomberg. For additional information on the benchmark, investors may send an email via indexhelp@bloomberg.net.
  - Additional information on the benchmark can be made available to Participants or their PERA Administrators upon request.

CLIENT SUITABILITY

Client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is ideal for investors who:
(a) have aggressive risk appetite; and
(b) are looking for capital growth with a long-term investment horizon of at least ten (10) years.

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

Investments in the Fund are valued based on the Net Asset Value per unit (NAVpU) Fund using a marked-to-market methodology, which reflects current market conditions and therefore may fluctuate daily. Investments in a UITF do not provide guaranteed returns. The principal and earnings from investment in the Fund may be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.

The Fund, which shall be substantively invested in a diversified portfolio of listed Philippine shares of stock, is exposed to the following risks:

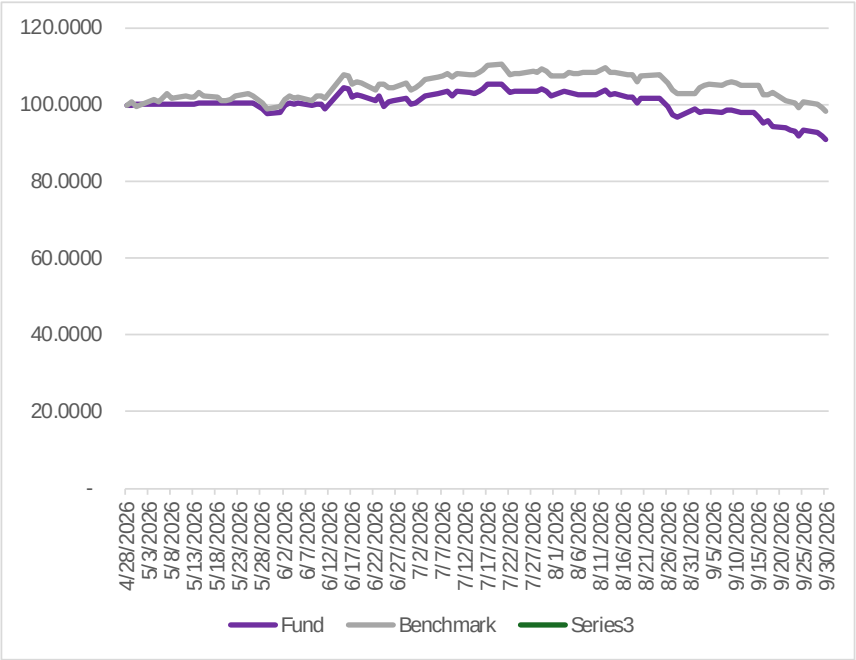
- **Business Risk.** Stockholders as fractional owners of corporations share in the fortunes of the business. The rise and fall of stock prices often reflect the market's perception of the prospects of corporations and their management to reward stockholders for taking risks unique to each business. Business risk can be reduced through diversification.
- **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
- **Market Risk**. Market risk is the risk that the value of the FUND investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
- **Inflation Risk.** Affecting all investments, inflation reduces the purchasing power of money.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk**. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.

These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU since Inception	
Highest	105.4481
Lowest	90.9402

Key Statistics	
Volatility*	1.01%
Sharpe Ratio**	(1.14)
Tracking Error (since inception)	0.3996%

Portfolio Composition (%)	
Cash	6.9%
Equities	93.1%
Total	**100.0%**

Top Ten Holdings (%)	
Int'l. Container Terminal Services Inc.	25.04%
SM Investments Corporation	7.76%
BDO Unibank Inc	7.31%
TD - Own Bank	6.90%
Bank of the Philippine Islands	6.62%
SM Prime Holdings Inc	4.57%
Ayala Corp	4.38%
Metropolitan Bank & Trust	3.62%
Manila Electric Company	3.29%
Ayala Land, Inc.	2.70%

Cumulative Return

	1Mo	3Mo	ITD	1Yr
Fund	-5.91%	-9.07%	-9.06%	-
Benchmark	-4.42%	-5.36%	-1.63%	-

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
***Tracking error is a measure of the deviation of the Fund's returns from the benchmark (PSEi Total Return Index). The lower the number, the better.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P244,327.49. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Philippine stocks fell 4.4%, including dividends, in September as higher prices of oil and food, particularly vegetables, weighed on market sentiment. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

Aboitiz Equity Ventures (+2.4%), Emperador (+1.2%) and AREIT Inc (+1.1%) led all index gainers, while DigiPlus Interactive Corp (-23.9%), Semirara Mining and Power Corp (-20.4%) and RL Commercial REIT (-14.2%) were the month's index laggards.

The PSE Total Return Index is now down 3.1% year-to-date. ICTSI remains the top gainer (+57.1%), followed by Aboitiz Equity Ventures (+35.7%) and Ayala Corporation (+6.84). Meanwhile, DigiPlus Interactive Corp (-53.1%), Semirara Mining and Power Corp (-51.5%) and Ayala Land (-32.3%) are the year's laggards.

Philippine stocks are now at their cheapest level at 7.8x forward P/E.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments, depending on availability and market development, may include but are not limited to, stocks in the Philippine Stock Exchange Index, Time Deposits, Government Securities and tradable fixed income securities issued by local financial institutions or private corporations.

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EAST WEST BANKING CORPORATION

EASTWEST PERA PESO LONG TERM BOND FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	PERA Fixed Income Fund	Net Asset Value per Unit (NAVPU):	₱ 1022.8253
Launch Date:	April 28, 2026	Total Fund NAV:	₱ 1.3596 million
Min. Initial Investment:	Php 5,000.00 (Over-the-counter) Php 2,000.00 (Digital)	Dealing Day:	Daily, up to 10:30 AM
Min. Additional Investment:	₱1,000	Redemption Settlement:	Next banking day from date of redemption
Min. Holding Period:	180 calendar days	Early Redemption Charge:	P500 or 0.25% of the amount withdrawn, whichever is higher.
Applicable Tax:	None	Valuation:	Marked-to-Market
Annual Trust Fee	1.00%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.083019%	0.001502%	0.000000%	0.000000%
EastWest Bank – TAMG	**LAND BANK**	**SGV**	

*As a percentage of average daily NAV for the month valued at Php 1,279,966.44.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PERA PESO LONG TERM BOND FUND** (the "Fund") is a peso-denominated fixed income fund that intends to provide its participants the potential to earn higher long-term returns by investing in a diversified portfolio of deposits and tradable debt securities issued by the Philippine government, its agencies and private corporations. The Fund has a weighted average portfolio life of a maximum of ten (10) years. Outside of the context of a portfolio, it is suitable for investors seeking long-term capital growth over an investment horizon of at least ten (10) years through a managed portfolio of fixed-income instruments. The Fund aims to outperform its benchmark.

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

Return Objective: The Fund aims to outperform the **Bloomberg Philippine Sovereign Bond Index AI (BPHILR).**

- Description of the Benchmark and Key Characteristic of the Benchmark
  - The Bloomberg Philippine Sovereign Bond Index AI (BPHILR) is a rules-based market value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP3 billion. (Source: Bloomberg).
  - The BPHILR tracks the performance of peso-denominated bonds issued by the Philippine government, and/or government-guaranteed entities.

- Use of the Benchmark
  - The fund is designed for Aggressive Risk appetite investors looking for higher returns on their investment through capital appreciation with a long-term investment time horizon. The fund will invest in peso-denominated long-term securities. The benchmark would give be a comparable metric given the fixed income assets of the portfolio.
  - **There are immaterial misalignments between the benchmark and the Fund, as the benchmark is not net of taxes. In contrast, the Fund's secondary market transactions may be adjusted for applicable taxes which may be deducted from the Fund's Net Asset Value.**

- Sources for further benchmark information:
  - PDS Group (https://www.pds.com.ph/)
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net.
  - Additional information on the benchmark and/or its administrator can be made available to the investors upon request.

CLIENT SUITABILITY

A client profiling process shall be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:

- Have an aggressive risk appetite
- Are looking for long-term capital growth over an investment time horizon of at least ten (10) years through a managed portfolio of fixed-income instruments.
- Are willing to accept higher risks involving volatility of return and possible erosion of principal for potentially better long-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investments in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.
- Participation in this peso-denominated long-term fixed income fund carry the following risks:
  - **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
  - **Reinvestment Rate Risk**. This is the risk that interest earnings, or the proceeds from the sale or maturity of a bond investment, is reinvested at a rate lower than its original investment, thus reducing the investor's periodic income.

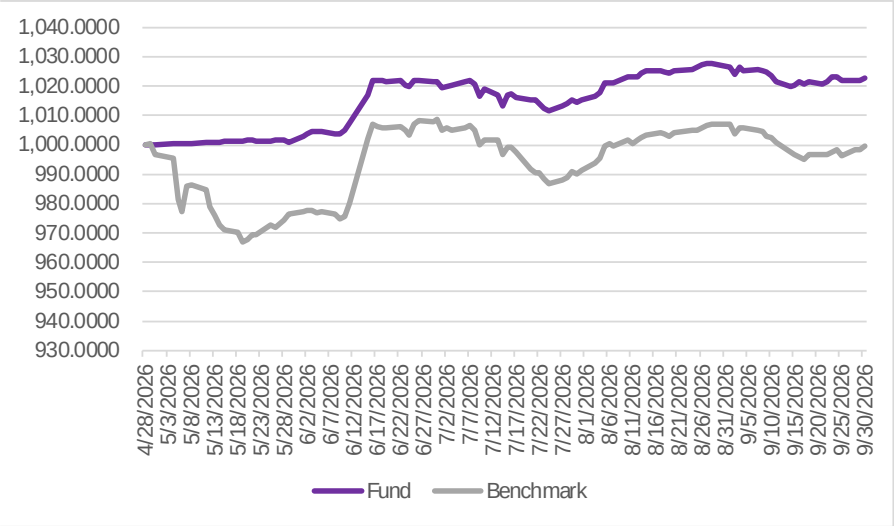
- **Credit Risk**. This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Market Risk**. Market Risk is the possibility for an investor to experience losses due to changes in market prices of securities. It is the risk of a UITF to lose value due to a decline in the prices of securities, which may sometimes happen rapidly or unexpectedly. There are market factors affecting all securities that cannot be controlled by diversification, such as the sentiment of investors as a whole which is unpredictable. Market downturns can come swiftly and last a long time.
- **Liquidity Risk**. Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. Liquidity risk is minimized by investing in marketable securities.
- **Inflation Risk**. Inflation is the general upward price movement of goods or services in an economy, resulting to a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country Risk**. Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs, tax increases, and other changes in regulations.
- **Other Risks**. Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the TRUSTEE.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- The Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVpU to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVpU will fluctuate in relation to changes in interest rates.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU since Inception	
Highest	1,027.6274
Lowest	1,000.0000
Key Statistics	
Weighted Ave. Duration	2.70
Weighted Ave. Portfolio Life	3.37
Volatility*	0.15%
Sharpe Ratio**	(0.34)
Information Ratio***	0.89
Portfolio Composition (%)	
Cash	27.6%
Government Securities	72.4%
Total	**100.0%**

Top Holdings (%)	
FXTN 20-17	17.47%
TD - Own Bank	13.81%
TD - Other Bank	13.81%
FXTN 10-71	10.62%
RTB 05-18	9.31%

Cumulative Return

	1Mo	3Mo	ITD	1Yr
Fund	-0.47%	0.11%	2.28%	-
Benchmark	-0.71%	-0.88%	-0.02%	-

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average Philippine 10Y Benchmark Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
****New benchmark approved October 31, 2019
***** The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit with East West Bank amounting to P186,154.35. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on government securities with maturities of five years and longer jumped by an average of 28 basis in September on higher prices of oil and food, particularly vegetables. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

The BSP's Monetary Board is scheduled to meet on October 22nd, with the market pricing in another 25-bp rate hike as inflation remains elevated. Concerns over food and fuel prices will get another boost as the likelihood of a "Super El Niño" scenario later this year to next year looms large.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued or guaranteed by corporations and traded in an organized exchange, securities issued or guaranteed by any government of a foreign country or any political subdivision of a foreign country, securities issued or guaranteed by any supranational entity, loans traded in an organized exchanged, savings and time deposits in any bank or financial institution, and other tradable investment outlets categories as the BSP may allow.

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EAST WEST BANKING CORPORATION

EASTWEST PERA PESO MONEY MARKET FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	Money Market Fund	Net Asset Value per Unit (NAVPU):	₱ 102.0686
Launch Date:	April 28, 2026	Total Fund NAV:	₱ 2.1773 million
Min. Initial Investment:	₱5,000.00 (Over-the-counter) ₱2,000.00 (Digital)	Dealing Day:	Daily, up to 10:30 AM
Min. Additional Investment:	₱1,000.00	Redemption Settlement:	Next banking day from date of redemption
Min. Holding Period:	None	Early Redemption Charge:	Not Applicable
Applicable Tax:	None	Valuation:	Marked-to-Market
Annual Trust Fee	0.25%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.020769% **EastWest Bank – TAMG**	0.001378% **LAND BANK**	0.000000% **SGV**	0.000000%

*As a percentage of average daily NAV for the month valued at Php 2,067,266.93.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PERA PESO MONEY MARKET Fund** (the "Fund") aims to provide its participants liquidity and stable income derived from diversified portfolio of bank deposits and short-term fixed income instruments with remaining terms to maturity of a maximum of three (3) years and has a maximum weighted average portfolio life of one (1) year. The fund will be managed by the EastWest Trust and Asset Management Group (Trustee). It is ideal for investors with conservative risk profile with at least a one year investment time horizon.

Return Objective. The Fund aims to exceed the return of the **Bloomberg Philippine Sovereign Bond Index Money Market, Adjusted (BPHILMM)**.

- Description of the Benchmark

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

- The BPHILMM Index is a rules-based market-value weighted index engineered to measure the fixed-rate and zero-coupon local currency securities publicly issued by the Philippines, including retail securities.
- To be included in the index, a security must have a minimum par amount of PHP 3 billion.

- Key Characteristic of the Benchmark
  - The BPHILMM tracks the performance of peso-denominated securities issued by the Philippine government with tenors of a maximum of one year, comprising of fixed rate and zero-coupon securities.
  - **The benchmark is total return in nature. however. it is not net of applicable taxes.**
- Use of the Benchmark
  - The benchmark serves as a standard for evaluating the Fund's performance, offering a comparable metric that reflects the behavior of similar fixed income assets held in the portfolio. The Fund aims to outperform this benchmark.
  - **The benchmark is total returns in nature. There are immaterial misalignments between the benchmark and the Fund, as the benchmark is not net of taxes. It only tracks the price movements and accrued interest of its underlying securities. In contrast. applicable taxes on secondary market transactions and other fees deducted from the Fund affect its Net Asset Value.**
- Sources for more detailed information:
  - Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
  - Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

CLIENT SUITABILITY

Client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:

- Have a conservative risk appetite
- Are looking for a portfolio which may provide higher income than traditional time deposits but requires short- term liquidity with a one-year investment time horizon.
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better short-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- The value of the investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation.
- The Fund is exposed to the following risks:
  - **Country/ Political Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs and tax increases.
  - **Market Risk**. Market risk is the risk that the value of the fund investment will be negatively affected by the fluctuations in the price level of its underlying instruments.
  - **Inflation Risk**. Affecting all investments, inflation reduces the purchasing power of money.

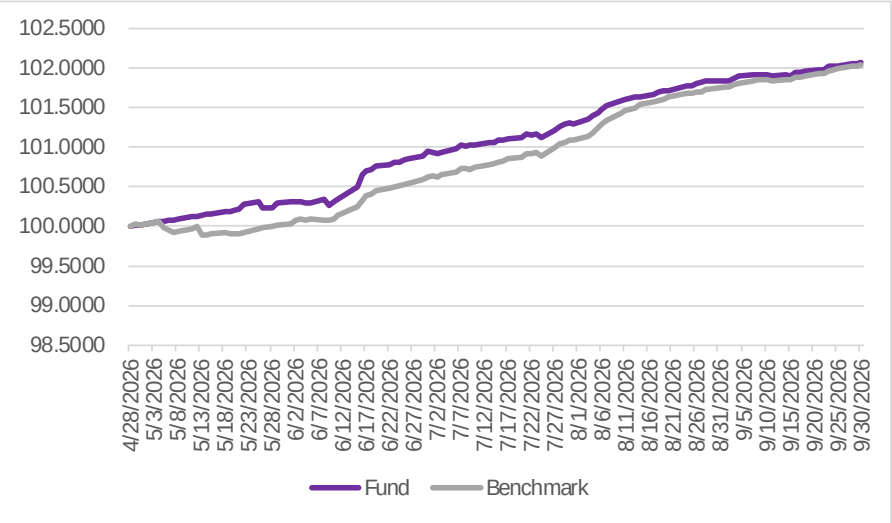
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. This is minimized by investing in marketable securities.
- **Interest Rate Risk**. The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk**. This is the risk of reinvesting interest earnings at a rate lower than the original investment.
- **Credit Risk.** Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the Trustee.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- The Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVPU to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU since Inception	
Highest	102.0686
Lowest	100.0000
Key Statistics	
Weighted Ave. Duration	0.43
Weighted Ave. Portfolio Life	0.45
Volatility*	0.03%
Sharpe Ratio**	(0.01)
Information Ratio***	0.09
Portfolio Composition (%)	
Cash	42.0%
Government Securities	58.0%
Total	**100.0%**

Cumulative Return

	1Mo	3Mo	ITD	1Yr
Fund	0.23%	1.11%	2.07%	-
Benchmark	0.30%	1.42%	2.04%	-

Top Holdings (%)	
RTB 05-15	34.23%
TD - Own Bank	14.14%
TD - Other Bank	14.14%
Cash	8.71%
RTB 05-14	7.62%

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.

**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average 91 Day Treasury Bill Auction Average

***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P368,000.00. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on government securities with maturities of up to one year jumped by an average of 32 basis in September on higher prices of oil and food, particularly vegetables. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

The BSP's Monetary Board is scheduled to meet on October 22nd, with the market pricing in another 25-bp rate hike as inflation remains elevated. Concerns over food and fuel prices will get another boost as the likelihood of a "Super El Niño" scenario later this year to next year looms large.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments may include securities issued or guaranteed by the Philippine government, tradable securities issued by financial institutions or private corporations, marketable instruments and loans that are traded in an organized exchange, bank deposits, similar collective investment vehicles subject to existing BSP regulations, and such other investment outlets/categories the BSP allow.

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EAST WEST BANKING CORPORATION

EASTWEST PERA PESO INTERMEDIATE TERM BOND FUND
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT

For the month ending 30 September 2026

FUND FACTS

Classification:	PERA Fixed Income Fund	Net Asset Value per Unit (NAVPU):	₱ 1023.0606
Launch Date:	April 28, 2026	Total Fund NAV:	₱ 0.8291 million
Min. Initial Investment	₱5,000.00 (Over-the-counter) ₱2,000.00 (Digital)	Dealing Day:	Daily, up to 10:30 AM
Min. Additional Investment:	₱1,000	Redemption Settlement:	Next banking day from date of redemption
Min. Holding Period:	30 calendar days	Early Redemption Charge:	₱500 or 0.25% of the amount withdrawn, whichever is higher
Applicable Tax:	None	Valuation:	Marked-to-Market
Annual Trust Fee	1.00%		

FEES*

Trustee Fee:	Custodianship Fee:	External Audit Fee:	Other Fees:
0.081867%	0.001431%	0.000000%	0.000000%
EastWest Bank – TAMG	**LAND BANK**	**SGV**	

*As a percentage of average daily NAV for the month valued at Php 631,546.52.

INVESTMENT OBJECTIVE AND STRATEGY

The **EASTWEST PERA PESO INTERMEDIATE TERM BOND** Fund (the "Fund") is a peso denominated fixed income fund that intends to provide its participants with the potential to earn intermediate-term returns higher than traditional bank deposits. It is invested in government securities, corporate bonds and notes and term deposits. The Fund maintains a weighted average portfolio life of more than one (1) year up to three (3) years. Outside of the context of a portfolio, it is

- **THE UIT FUND IS A TRUST PRODUCT, NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED BY NOR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).**
- **DUE TO THE NATURE OF THE INVESTMENTS, THE RETURNS/YIELDS CANNOT BE GUARANTEED AND HISTORICAL PERFORMANCE, WHEN PRESENTED IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFOMANCE.**
- **ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT.**
- **AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**
- **THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUSTEE, ITS AFFILIATES OR SUBSIDIARIES.**
- **THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S DECLARATION OF TRUST, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.**

suitable for investors seeking capital growth over an investment time horizon of at least three (3) years through a managed portfolio of fixed-income instruments.

Return objective: The Fund's objective is to exceed the benchmark.

The Fund's benchmark is the **Bloomberg Philippine Sovereign Bond Index 1-3 Year (BPHIL13).**

Description of the Benchmark

- The Bloomberg Philippine Sovereign Bond Index 1 to 3 Year (BPHIL13) is a rules-based market-value weighted index engineered to measure the fixed-rate local currency securities publicly issued by the Philippines, including retail securities. To be included in the index a security must have a minimum par amount of PHP 3 billion. (Source: Bloomberg).

Key Characteristic of the Benchmark

- The BPHIL13 tracks the performance of peso-denominated bonds issued by the Philippine government. It comprises of peso-denominated fixed rate securities with tenors that are one (1) to three (3) years. The BPHIL13 is not net of applicable taxes.
- **The benchmark is total returns in nature. However, it is not net of applicable taxes.**

Use of the Benchmark

- The Fund is designed for Moderate Risk appetite investors looking for Moderate returns on their investment through capital appreciation. The Fund will invest in peso-denominated intermediate-term securities. The benchmark would give be a comparable metric given the fixed income assets of the portfolio.
- **There are immaterial misalignments between the benchmark and the Fund since the benchmark is not net of taxes. In contrast, the Fund's Net Asset Value (NAV) is affected by applicable taxes on secondary market transactions and other fees charged to the Fund.**

Sources for more detailed information:

- PDS (https://www.pds.com.ph/)
- Bloomberg. For additional information on the benchmark, investors may send an email to Bloomberg via indexhelp@bloomberg.net
- Additional information on the benchmark and/or its administrator can be made available to the investor upon request.

CLIENT SUITABILITY

A client profiling process should be performed prior to participating in the Fund to guide the prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Fund is suitable for investors who:

- Have a moderate risk appetite
- Are seeking capital growth over an investment time horizon of at least three (3) years
- Are willing to accept moderate risks involving volatility of return and possible erosion of principal for potentially better intermediate-term results

KEY RISKS AND RISK MANAGEMENT

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks.

- Prospective investors need to consider certain risks prior to participation in the Fund. The market value of the investment is based on the Net Asset Value per unit (NAVpU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. Investment in a UITF does not provide guaranteed returns. Principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpU at the time of redemption is lower than the NAVpU at the time of participation.

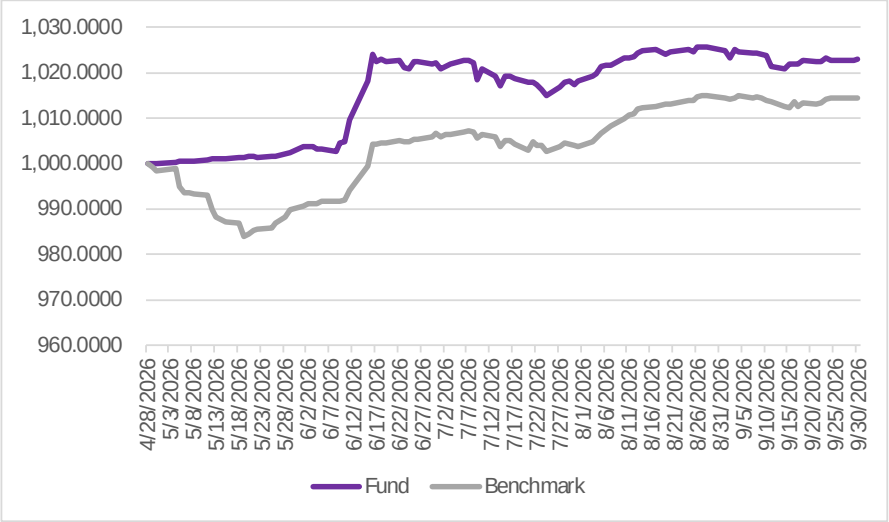
- Participation in this peso-denominated intermediate-term fixed income fund carry the following risks:

- **Interest Rate Risk.** The value of fixed-income investments such as notes and bonds generally fall when interest rates rise. The potential for loss is typically greater for securities that have a longer term to maturity, have a longer duration or have a lower yield or coupon rate.
- **Reinvestment Rate Risk.** This is the risk that interest earnings, or the proceeds from the sale or maturity of a bond investment, is reinvested at a rate lower than its original investment, thus reducing the investor's periodic income.
- **Credit Risk.** This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner. Bonds represent a loan made to the issuer of the bond. The credit worthiness of the bond issuer is the issuer's ability to pay interest and principal on time, which can change during the life of the bond. Issuers with a higher risk of defaulting pay the highest yields.
- **Market Risk.** Market Risk is the possibility for an investor to experience losses due to changes in market prices of securities. It is the risk of a UITF to lose value due to a decline in the prices of securities, which may sometimes happen rapidly or unexpectedly. There are market factors affecting all securities that cannot be controlled by diversification, such as the sentiment of investors as a whole which is unpredictable. Market downturns can come swiftly and last a long time.
- **Liquidity Risk.** Liquidity is a measure of how easy it is for a security to be converted into cash. A liquid security is widely held and is frequently traded by many buyers and sellers every day. Liquidity risk is minimized by investing in marketable securities.
- **Inflation Risk.** Inflation is the general upward price movement of goods or services in an economy, resulting to a reduction in the purchasing power of money. Inflation affects all investments. An investor would want the value of his investment to keep pace or exceed the rate by which the prices of goods and services go up. Historically, inflation risk is greatest for short-term guaranteed securities like time deposits and treasury bills.
- **Country Risk.** Securities can be affected by the political, economic and social structures within the countries of their issuers, such as internal and external conflicts, currency devaluations, foreign ownership limitations, trading costs, tax increases, and other changes in regulations."
- **Other Risks.** Participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest relative to in-house transactions by the Trustee.

- These are the principal risk factors which may affect the performance of the Fund. If you would like more information before you invest, please consult the most recent Declaration of Trust (DOT). The rights and duties of the investor are in the DOT.
- The Fund employs a risk management policy based on duration. Duration measures the sensitivity of NAVPU to interest rate movements. As interest rates rise, bond prices fall. The higher the duration, the more the NAVPU will fluctuate in relation to changes in interest rates.

FUND PERFORMANCE AND STATISTICS AS OF 30 SEPTEMBER 2026
(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU since Inception	
Highest	1,025.8063
Lowest	1,000.0000
Key Statistics	
Weighted Ave. Duration	1.43
Weighted Ave. Portfolio Life	1.64
Volatility*	0.14%
Sharpe Ratio**	(0.19)
Information Ratio***	0.83
Portfolio Composition (%)	
Cash	41.8%
Government Securities	58.2%
Total	**100.0%**

Top Holdings (%)	
Cash	16.28%
TD - Own Bank	12.73%
TD - Other Bank	12.73%
FXTN 07-70	11.78%
RTB 05-18	11.63%

Cumulative Return

	1Mo	3Mo	ITD	1Yr
Fund	-0.27%	0.09%	2.31%	-
Benchmark	-0.07%	0.77%	1.44%	-

*Volatility measures the degree to which the Fund fluctuates on a daily basis vis-à-vis its average return over a period of time.
**Sharpe Ratio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better. Risk Free Rate used is the Average Philippine 3Y Benchmark Rate.
***Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.
****New benchmark approved October 31, 2019
*****The benchmark is not net of taxes. This may cause a discrepancy between the benchmark and the fund.

OTHER DISCLOSURES

RELATED PARTY TRANSACTIONS. The Fund has a time deposit placement in East West Bank amounting to P105,000.00. The investment outlets were approved by the Board of Directors. All related party transactions are conducted on a best execution and arm's length basis.

OUTLOOK AND STRATEGY. Yields on government securities with maturities of up to three years jumped by an average of 35 basis in September on higher prices of oil and food, particularly vegetables. This raised concerns the Bangko Sentral ng Pilipinas will be hike its policy rate next month, especially if inflation comes in hotter than expected. We estimate September consumer prices increased by 0.7% mom and 6.8% yoy.

The BSP's Monetary Board is scheduled to meet on October 22nd, with the market pricing in another 25-bp rate hike as inflation remains elevated. Concerns over food and fuel prices will get another boost as the likelihood of a "Super El Niño" scenario later this year to next year looms large.

PROSPECTIVE INVESTMENTS. The Fund's prospective investments include securities issued by or guaranteed by the Philippine government, marketable fixed income securities issued by corporations and traded in an organized exchange,

securities issued by or guaranteed by any government of a foreign country or any political subdivision of a foreign country, securities issued by any supranational entity, loans traded in an organized exchange, savings and time deposits in any bank or financial institution, and other tradable investment outlets categories as the BSP may allow.