



	ALFM MONEY MARKET FUND	ALFM PESO BOND FUND	ALFM DOLLAR BOND FUND
<b>Investment Objective</b>	The Fund aims to achieve preservation of capital and stable income by investing in a diversified portfolio of Philippine Peso denominated short-term fixed income and money market instruments.	The Fund aims to achieve a steady stream of income by investing in a diversified portfolio of Philippine Peso denominated high-grade fixed income instruments, such as but not limited to, government securities, corporate notes and bonds, and fixed income funds.	The Fund aims to achieve capital preservation through a steady stream of income by investing in a diversified portfolio of fixed income instruments issued by foreign and local entities, such as but not limited to, US dollar-denominated government securities, corporate notes and bonds, and fixed income funds.
<b>Investor Type</b>	Conservative	Moderately Conservative	Moderately Aggressive
<b>Fund Structure / Fund Type</b>	Mutual Fund / Medium Term Bond Fund	Mutual Fund / Medium Term Bond Fund	Mutual Fund / Medium Term Bond Fund
<b>Benchmark</b>	75% Philippines 30-day Special Savings Rate (net of tax) + 25% BPI Philippine Government Money Market Index	75% 91-day T-Bill (net of tax) + 25% BPI Philippine Government Bond 1-5 Year Index.	3-month U.S. Treasury Bill (net of tax) + 1.00%
<b>Min Initial Investment / Maintaining Balance / Min Initial RSP</b>	PHP5,000	PHP5,000	USD500
<b>Min Transaction Amount / Min RSP Amount</b>	PHP1,000	PHP1,000	USD100**
<b>Early Redemption Fee</b>	1.00%	1.00%	1.00%
<b>Minimum Holding Period</b>	7 calendar days	90 calendar days	180 calendar days
<b>Management and Advisory Fee</b>	0.50% p.a	1.00% p.a.	1.25% p.a.
<b>Cut-off Time</b>	1:30 PM	1:30 PM	1:30 PM
<b>Contribution Settlement</b>	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
<b>Redemption Settlement</b>	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
<b>Authorized Selling Agents</b>	<ul style="list-style-type: none"> <li>- Authorized selling agents of BPI Investment Management Inc. (BIMI) &amp; BPI Capital Corp</li> <li>- BPI Expressonline &amp; BPI Expressmobile</li> <li>- BPI and BPI Family Savings Bank Receiving Branches</li> <li>- COL Financial Group</li> <li>- First Metro Securities Brokerage Corp.</li> <li>- Wealth Securities Inc.</li> </ul>	<ul style="list-style-type: none"> <li>- Authorized selling agents of BPI Investment Management Inc. (BIMI) &amp; BPI Capital Corp</li> <li>- BPI Expressonline &amp; BPI Expressmobile</li> <li>- BPI and BPI Family Savings Bank Receiving Branches</li> <li>- COL Financial Group</li> <li>- First Metro Securities Brokerage Corp.</li> <li>- Wealth Securities Inc.</li> </ul>	<ul style="list-style-type: none"> <li>- Authorized selling agents of BPI Investment Management Inc. (BIMI) &amp; BPI Capital Corp</li> <li>- BPI Expressonline &amp; BPI Expressmobile</li> <li>- BPI and BPI Family Savings Bank Receiving Branches</li> </ul>

\*\* For ALFM Euro Bond Fund and ALFM Dollar Bond Fund - subsequent transaction amount must be able to purchase at least one (1) whole share. Mutual Funds do not issue fractional shares.

Managed by BPI Investment Management, Inc., the ALFM Funds offer the potential for steady income, capital gains, diversification and lower volatility particularly in times of market uncertainty that results in consistent stable returns over the long-term. The ALFM Funds are best suited for moderately conservative investors, looking to build up asset bases over a longer period of time.



	ALFM EURO BOND FUND	ALFM GROWTH FUND	PHILIPPINE STOCK INDEX FUND
<b>Investment Objective</b>	The Fund aims to achieve capital preservation through a steady stream of income by investing in a diversified portfolio of fixed income instruments issued by foreign and local entities, such as but not limited to, Euro-denominated government securities, corporate notes and bonds, and fixed income funds.	The Fund aims to achieve long-term capital appreciation by investing in a diversified portfolio of equities and fixed income instruments. The Fund shall invest at least 75% of its net assets in equity securities under normal market conditions.	The Fund aims to track the performance of the Philippine Stock Exchange Composite Index (PSEi). The fund shall invest substantially all of the Fund's assets in the stocks comprising the PSEi in the same weights as in the index.
<b>Investor Type</b>	Moderately Aggressive	Aggressive	Aggressive
<b>Fund Structure / Fund Type</b>	Mutual Fund / Medium Term Bond Fund	Mutual Fund / Equity Fund	Mutual Fund / Equity Fund
<b>Benchmark</b>	3-month German Treasury Bill (net of tax)	90% BPI Philippine Equity Total Return Index + 10% 91-day T-Bill (net of tax).	PSEi
<b>Min Initial Investment / Maintaining Balance / Min Initial RSP</b>	EUR 500	PHP5,000	PHP5,000
<b>Min Transaction Amount / Min RSP Amount</b>	EUR 100**	PHP1,000	PHP1,000
<b>Early Redemption Fee</b>	1.00%	1.00%	1.00%
<b>Minimum Holding Period</b>	180 calendar days	90 calendar days	90 calendar days
<b>Management and Advisory Fee</b>	0.375% p.a.	2.00% p.a.	1.00% p.a.
<b>Cut-off Time</b>	1:30 PM	2:30 PM	2:30 PM
<b>Contribution Settlement</b>	Day 1 End-of-Day	Day 1 End-of-Day	Day 1 End-of-Day
<b>Redemption Settlement</b>	Day 1 End-of-Day	Day 3 5:00 PM	Day 3 5:00 PM
<b>Authorized Selling Agents</b>	<ul style="list-style-type: none"> <li>- Authorized selling agents of BPI Investment Management Inc. (BIMI) &amp; BPI Capital Corp</li> <li>- BPI Expressonline &amp; BPI Expressmobile</li> <li>- BPI Receiving Branches</li> </ul>	<ul style="list-style-type: none"> <li>- Authorized selling agents of BPI Investment Management Inc. (BIMI) &amp; BPI Capital Corp</li> <li>- BPI Expressonline &amp; BPI Expressmobile</li> <li>- BPI and BPI Family Savings Bank Receiving Branches</li> <li>-COL Financial Group</li> <li>-First Metro Securities Brokerage Corp.</li> <li>-Wealth Securities Inc.</li> <li>-Citicorp Financial Services &amp; Insurance Brokerage Phil. Inc.</li> </ul>	<ul style="list-style-type: none"> <li>- Authorized selling agents of BPI Investment Management Inc. (BIMI) &amp; BPI Capital Corp</li> <li>- BPI Expressonline &amp; BPI Expressmobile</li> <li>- BPI and BPI Family Savings Bank Receiving Branches</li> <li>-COL Financial Group</li> <li>-First Metro Securities Brokerage Corp.</li> <li>-Wealth Securities Inc.</li> <li>-Citicorp Financial Services &amp; Insurance Brokerage Phil. Inc.</li> </ul>

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