AIA Investment Management and Trust Corporation Philippines
AIA Peso Long-Term Bond Fund
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT
as of June 30, 2026

FUND FACTS

Classification	Long-Term Fixed Income	Net Asset Value per Unit (NAVPU)	Php 1.1165
Launch Date	February 17, 2023	Total Fund Net Asset Value (Mn)	Php 217.63
Minimum Investment	Php 1,000	Dealing Day	Daily up to 12nn
Additional Investment	Php 100	Redemption Settlement	3 business days
Minimum Holding Period	None	Early Redemption Fee	none

FEES*

Trustee Fees:	Custodianship Fees:	External Auditor Fees[1]:	Other Fees[2]:
0.2105%	0.0050%	0.0890%	0.3074%
AIA Investment Management & Trust Corporation Philippines	HSBC	KPMG	

**as a percentage of average daily NAV for the quarter valued at Php 200,901,750.15*

INVESTMENT OBJECTIVE AND STRATEGY

The Fund aims to achieve higher income and capital growth by investing in Philippine government bonds with an average portfolio duration of greater than five (5). The Fund will track the performance of the Markit iBoxx ALBI Philippines 5+ Total Return Index or IBXXPHP5 Index by replicating the characteristics of the benchmark.

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 Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest. This Fund is suited for moderately aggressive investors with an investment horizon of more than five (5).

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.

- **Credit Risk.** Refers to the risk of losses that an investor is exposed to due to a borrower's failure to pay the principal and/or interest on instruments such as bonds, loans, or other forms of securities. The borrower's inability to fulfil its financial obligations may be due to adverse changes in its financial condition thus, lowering the credit quality and/or price of the security.
- **Counterparty Risk.** Refers to the risk of a counterparty defaulting on a contract to deliver its obligation in cash, securities or even services.
- **Liquidity Risk.** Refers to the risk of losses that an investor is exposed to due to the inability to convert assets into cash immediately or when the conversion is possible but only at a lower price. Such may be caused by holding securities with small or few outstanding issues, inadequate buyers, infrequent trading activity or underdeveloped capital market.
- **Market Risk.** Refers to the risk of losses that an investor is exposed to due to the unanticipated change in the prices of securities or macroeconomic variables that influence the financial markets.
- **Interest Rate Risk.** Refers to the risk of loss that an investor is exposed to due to changes in interest rates. The purchase and sale of fixed income securities, for example, may result in a loss because the price of the security may decline if interest rates rise.
- **Reinvestment Risk.** Refers to the risk that an investor is exposed to the possibility of getting lower returns or earnings upon reinvestment of maturing funds and/or interest earnings.

- **THE UITF IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORP (PDIC).**
- **RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPU MOVEMENTS/ FLUCTUATIONS ONLY.**
- **WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.**
- **THE TRUSTEE IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**

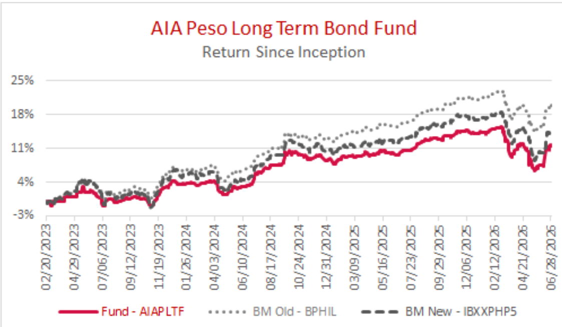
For more information, please check the official website at https://investment.aia.com/ph/index.html or contact (+63)9178490195 or aiaimph@aia.com.
For other information, inquiries, or complaints, please reach out to our Consumer Assistance Officer at delrosario.christopher@aia.com.
AIA Investment Management and Trust Corporation is regulated by the Bangko Sentral ng Pilipinas. https://www.bsp.gov.ph.

[1] Total audit fee expense recorded for the period.
[2] Other Fees include transaction and administrative fees.

FUND PERFORMANCE AND STATISTICS as of JUNE 30, 2026

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

NAVPU GRAPH



** Effective May 01, 2024 - new benchmark is Markit iBoxx ALBI Philippines Index 5+ [IBXXPHP5 INDEX] from Bloomberg Philippine Local Sovereign Index [BPHIL INDEX]. The IBXXPHP5 Index reflects acceptable returns on a peso-denominated medium risk long-term fixed income portfolio comprising of Philippine Government bonds with remaining tenors of at least five (5) years. Benchmark composition is rebalanced monthly. Relative to the previous benchmark, the returns are net of taxes, which is a more accurate measure of performance.*

CUMULATIVE PERFORMANCE (%)[3]

	1M	3M	6M	YTD	1Y	2Y	3Y	S.I.
Fund	3.88	1.46	-2.10	-2.10	1.30	7.87	10.93	11.65
BM*	3.89	1.88	-1.87	-1.87	1.55	8.97	14.45	16.92

**Benchmark (BM) used is BPHIL INDEX from inception to April 30, 2024 and IBXXPHP5 Index from May 01, 2024.*

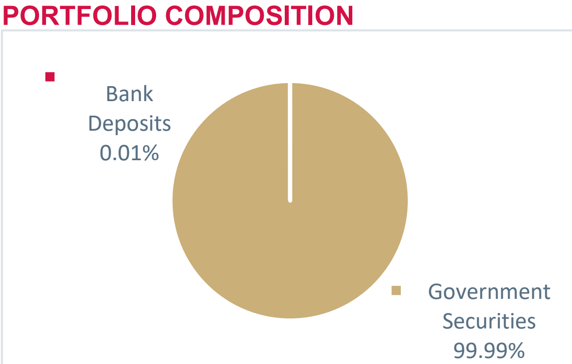
NAVPU OVER THE PAST 12 MONTHS

Highest	1.1556
Lowest	1.0641

STATISTICS

Weighted Ave. Duration[4]	6.53
Volatility, Past 1 Year[5]	4.75%
Tracking Error[6]	4.55%

PORTFOLIO COMPOSITION



TOP TEN HOLDINGS (%)

Security	% of Portfolio
RPGB 6 3/8 04/28/35	16.03
RPGB 8 07/19/31	8.54
RPGB 6 3/4 09/15/32	8.20
RPGB 6 7/8 05/23/44	7.68
RPGB 6 1/4 01/25/34	6.10
RPGB 5.925 02/23/36	4.30
RPGB 8 1/8 12/16/35	4.20
RPGB 6 1/8 10/24/37	3.90
RPGB 8 09/30/35	3.86
RPGB 4 07/22/31	3.38

BENCHMARK INFORMATION

Markit iBoxx ALBI Philippines 5+ Total Return Index contains Philippine government bonds with a remaining maturity of 5 years and longer, and a minimum notional size of Php 3 billion. Said benchmark is used to compare the performance of the Fund and complements the Fund's average portfolio duration of more than five (5). For more information on this benchmark, please visit: iBoxx® Bond & Loan Indices or https://www.markit.com/Company/Files/DownloadFiles?CMSID=65e492c01c0b41f7b02826405970c075.

RELATED PARTY TRANSACTIONS

None to disclose.

OUTLOOK AND STRATEGY

The Philippine economy faced rising inflationary pressures in 2Q 2026 as higher global oil and commodity prices pushed headline inflation to 7.2% in April before easing to 6.4% in June, remaining above the BSP's target range. Economic growth softened, with GDP expanding 2.8% in 1Q 2026 amid weaker investment activity.

In response, the BSP raised its policy rate by a cumulative 50 bps during the quarter, including a 25 bp hike in June, bringing the target RRP rate to 4.75%. Policymakers maintained a cautious stance given persistent inflation risks.

Local bond markets weakened as yields rose across the curve, driven by elevated inflation, tighter monetary policy, and expectations of further rate hikes. Market sentiment remained cautious as investors reassessed the interest rate outlook.

Looking ahead, inflation dynamics and BSP policy actions are expected to remain the primary drivers of bond market performance, with volatility likely to persist until inflation shows a sustained return toward target. The Fund will maintain a neutral duration stance and will keep higher liquidity levels to manage market volatility. Amid lingering inflationary risks and global geopolitical uncertainties, any duration extension will be approached gradually and selectively. We will look for opportunities to invest when yields rise, allowing the Fund to lock in more attractive returns at better entry levels.

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[3] Returns are net of fees.
[4] Duration measures the expected change in the portfolio's bond prices to a 1% change in interest rates.
[5] Volatility measures the degree to which the Fund fluctuates vis-à-vis its own average return over a period of time (standard deviation of returns).
[6] Tracking Error is the volatility of the returns of the Fund over and below the returns of its corresponding benchmark (BPHIL INDEX from inception to April 30, 2024 and IBXXPHP5 Index from May 01, 2024) (standard deviation of excess returns of the Fund vis-a-vis its benchmark). The lower the Tracking Error, the closer the Fund's composition is vis-à-vis its benchmark. A Tracking Error equal to 0% means the Fund is fully replicated to its benchmark.