AIA Investment Management and Trust Corporation Philippines
AIA Peso Equity Fund
KEY INFORMATION AND INVESTMENT DISCLOSURE STATEMENT
as of September 30, 2026

FUND FACTS

Classification	Equity Fund	Net Asset Value per Unit (NAVPU)	Php 0.9289
Launch Date	February 17, 2023	Total Fund Net Asset Value (Mn)	Php 537.50
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]:
0.3368%	0.0150%	0.0987%	0.3223%
AIA Investment Management & Trust Corporation Philippines	HSBC	KPMG	

**as a percentage of average daily NAV for the quarter valued at Php 537,650,991.20*

INVESTMENT OBJECTIVE AND STRATEGY

The fund aims to achieve capital growth by investing predominantly in Philippine Stock Exchange listed-companies that comply with AIA Group's exclusion policy on coal, tobacco and ammunitions. The fund aims to outperform the total return of Philippine Stock Exchange Index or PCOMP Index.

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 aggressive investors with an investment horizon of greater than 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.

- **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.
- **Price Risk.** Refers to the risk of losses that an investor is exposed to due to the unanticipated change in the prices of securities. Such change may be associated with the issuers of the securities or sectors or industries within which the issuers operate.
- **Transition Risk.** Refers to the risk of the potential economic adjustment cost borne by investee companies resulting from policy, legal, technology and market changes to meet AIA Group's exclusion policy on coal, tobacco and ammunitions. This risk also includes the protracted appreciation by the investing public as manifested through an improvement in relative valuation of the efforts of investee companies.
- **Greenwashing Risk.** Refers to the risk of the potential to be misled or overly convinced by the investee companies' or product issuers' declaration of efforts to attain net zero commitments, sustainability of product offerings or their transition plans leading to an over appropriation of capital relative to the true effort. This can result from the urgent demand for ESG products, scoring or assessment modeling errors, reliance on third parties and/or outright misdeclaration of investee companies or product providers.
- **Portfolio Construction Related Risk.** Refers to the risk of the derivative result of attaining sub-optimal portfolio characteristics in the implementation of the AIA Group's exclusion policy on coal, tobacco and ammunitions. Such risk involves compromises in market liquidity, sector representation, short-term tactical performance and concentration issues among others.

- **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.

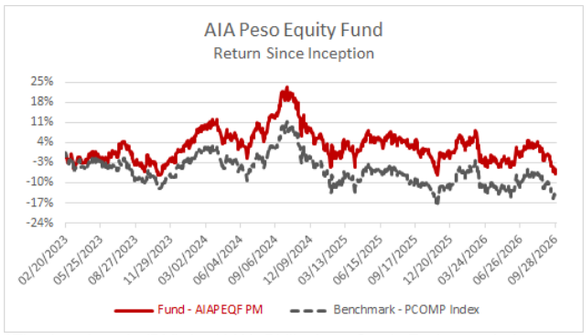
AIA Investment Management and Trust Corporation is regulated by the Bangko Sentral ng Pilipinas. https://www.bsp.gov.ph.

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

FUND PERFORMANCE AND STATISTICS as of SEPTEMBER 30, 2026

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

NAVPU GRAPH



**The benchmark (BM) is 100% Philippines Stock Exchange Index or PCOMP Index.*

CUMULATIVE PERFORMANCE (%)[3]

	1 mo	3 mo	6 mo	YTD	1YR	2YR	3YR	S.I.
Fund	-5.01	-6.37	-4.32	-7.42	-6.22	-21.80	-6.07	-7.11
BM*	-4.42	-5.36	-2.84	-3.14	-0.98	-16.14	-0.71	-5.45

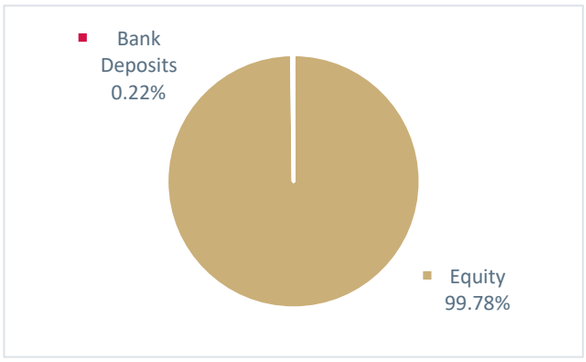
NAVPU OVER THE PAST 12 MONTHS

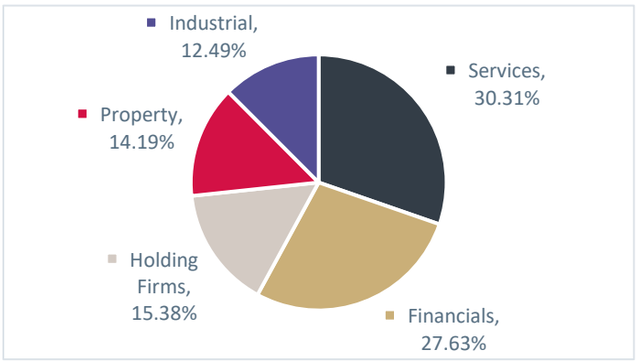
Highest	1.0821
Lowest	0.9287

STATISTICS

Volatility, Past 1 Year[4]	17.29%
Sharpe Ratio[5]	-0.75
Information Ratio[6]	-1.89

PORTFOLIO COMPOSITION





TOP TEN HOLDINGS (%)

Security	% of Portfolio	Security	% of Portfolio
INTL CONTAIN TER	19.70	METRO BANK & TR	6.39
BDO UNIBANK INC	11.10	SM PRIME HLDGS	5.07
BANK PHILIPPINE	9.77	AYALA LAND INC	4.79
SM INVESTMENTS	8.50	AYALA CORP	4.67
PLDT INC	7.26	JOLLIBEE FOODS	3.16

BENCHMARK INFORMATION

The Philippine Stock Exchange Index or PCOMP Index is composed of the top 30 largest and most active listed companies, chosen to represent the general movement of the stock market. Said benchmark is used to compare the performance of the Fund and represents stocks that affect the Fund's investments. For more information on this benchmark, please visit: http://www.pse.com.ph.

RELATED PARTY TRANSACTIONS

None to disclose.

OUTLOOK AND STRATEGY

The PSEi struggled during the third quarter of 2026, with the benchmark extending its underperformance relative to regional peers amid concerns over inflation, elevated interest rates, currency weakness, and a challenging external backdrop. Investor sentiment was further weighed by rising geopolitical tensions in the Middle East, higher global bond yields, and continued foreign fund outflows.

The Equity UITF's NAVPU declined by 6.37% during the quarter, underperforming its benchmark by 101 bps, net of fees. The main drivers of the underperformance were the Fund's underweight in Industrial sector and overweight in Consumer sector.

We remain mindful of the ongoing tensions between the United States and Iran and the risk of further escalation, which could contribute to heightened market volatility and uncertainty. We also continue to monitor inflationary risks associated with El Niño, which could exert upward pressure on domestic food and utility prices. Against this backdrop, the funds maintain a balanced investment approach, combining defensive positioning with selective exposure to companies that offer strong earnings visibility and are well-positioned to benefit from the government's fiscal initiatives.

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[3] *Returns are net of fees.*
[4] *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).*
[5] *Sharpe Ratio is used to characterize how well the Fund compensates the investor for the level of risk taken. The higher the number, the better, as it provides a higher reward for every risk taken. It is computed under the following steps: 1) Getting the annualized returns of the Fund; 2) Subtracting the Philippines risk-free rate over number 1. The Philippines risk-free rate used in the calculation is the running 10-year Bond Rate; and 3) Dividing the difference of 1-2 over the Fund's Volatility (annualized standard deviation of daily returns).*
[6] *Information Ratio has the same objective as the Sharpe Ratio as it characterizes how well the Fund compensates the investor for the level of risk taken. However instead of comparing the Fund's return with the Philippines risk-free rate, it is compared over the Benchmark's return and the risk measure is the Tracking Error of the Fund over its Benchmark. It is computed under the following steps: 1) Getting the returns of the Fund; 2) Subtracting the returns of the Benchmark to 1; and 3) Dividing the difference of 1-2 over the Fund's Tracking Error.*