

## FWD Fund Guide New

Gain investment momentum by finding the fund that matches your risk appetite.

### Conservative

Invests in high-quality domestic government and corporate debt instruments and money market securities. Suitable for investors who prefer stability with potentially modest returns.

#### Peso Bond Fund

Fund Manager: Security Bank

0-10% Cash    90-100% Fixed Income Instruments

#### Peso Fixed Income Fund

Fund Manager: BPI

0-10% Cash    90-100% Fixed Income Instruments

### Moderate

Invests in equities, government securities, and corporate bonds. Suitable for investors who are tolerant of medium market volatility and are willing to accept balanced returns.

#### Velocity Global Payout Fund New

Available in PHP and USD  
(Only for All Set Higher and Dollar All Set Higher)  
Fund Manager: FWD Life Insurance Corp.

Invests in international equities, high-yield bonds, and bond funds to provide regular payouts without sacrificing long-term growth.

20% to 80% High-yield Bonds    20% to 80% Global High Income Bond Fund    0% to 40% Global Equities

#### Peso Balanced Fund

Fund Manager: BPI

60-80% Bonds/Cash    20-40% Equities

#### Peso Stable Fund

Fund Manager: Security Bank

40-59% Bonds/Cash    41-60% Equities

### Aggressive

Invests in diversified securities across sectors and geographies. Suitable for investors who are tolerant of high market volatility and seek potentially higher returns.

#### Nitro Global Payout Fund New

Available in PHP and USD  
(Only for All Set Higher and Dollar All Set Higher)  
Fund Manager: FWD Life Insurance Corp.

Combines robust world equities, bonds, multi-asset income funds, and alternative investments in one fund - led by fund experts for higher-yield payouts.

0% to 40% Convertible Bonds    20% to 80% Multi-Asset Income Fund    20% to 80% Global Equities

#### Global Good ESG Fund

Available in PHP and USD  
Fund Manager: FWD Life Insurance Corp. with BlackRock as fund provider

Invests in global companies that are best in class in managing environmental, social, and governance compliance.

100% Global Equities

#### Peso Diversity Fund

Fund Manager: FWD Life Insurance Corp.

0-70% Local Equities    0-30% Global Equities

Gives flexible and affordable exposure to a multi-manager investment fund with the aim to achieve long-term capital growth by investing in a diversified portfolio of equity investment funds.

#### Peso Equity Fund

Fund Manager: BPI

100% Local Equities

Invests in mixed equities listed in the PH Stock Exchange Index.

#### Peso Equity Index Fund

Fund Manager: Security Bank

100% Local Equities

Mirrors the top 30 listed companies in the PH Stock Exchange Index.

#### Peso Growth Fund

Fund Manager: Security Bank

100% Local Equities

Invests in high-quality equities listed on the PH Stock Exchange. The fund aims to surpass the returns of the PH Stock Exchange Index.

#### Peso High Dividend Equity Fund

Fund Manager: Security Bank

100% Local Equities

Invests in listed equity securities of Philippine companies that offer high dividend payouts. Suited for customers seeking potentially higher yields from dividends as well as from stock price appreciation.

#### US Dollar Equity Global Index Fund

Fund Manager: FWD Life Insurance Corp.

100% Global Equities

Closely tracks the MSCI All Country World Index (MSCI ACWI) and provides exposure to many of the world's largest companies listed in developed and emerging markets.