

COL EASY INVESTMENT PROGRAM (EIP) PROGRAM MECHANICS v.10.26

About the Program

The **COL Easy Investment Program (the “EIP or the “Program”)** is designed to help eligible clients start investing with a lower initial amount and build a regular investing habit.

With EIP, you can start investing with **₱5,000** and continue investing from as little as **₱2,000 per month** in a fund selected from COL Fund Source Picks.

The Program follows a regular investing approach inspired by *peso-cost averaging*, where you invest a fixed amount at regular intervals regardless of market conditions.

EIP is designed to make investing:

- **Simple:** Select one investment fund and set your Monthly Investment Amount.
- **Affordable:** Begin with ₱5,000 and continue investing monthly from ₱2,000.
- **Convenient:** Set up recurring investment instructions and arrange regular funding through Bills Payment.

As your qualifying cumulative deposits reach ₱25,000, your COL account will be upgraded to Wealth Builder status, providing access to applicable account features and investment tools.

The following guidelines explain how EIP works, its requirements, and your responsibilities as a participant.

1. Eligibility and Enrollment

1.1. EIP is available to selected eligible clients through invitation or other channels made available by COL. Clients who have not received an invitation may also express interest in joining EIP by contacting COL through email at invest@colfinancial.com. All enrollment requests are subject to COL's review and confirmation of eligibility.

1.2. To enroll, you must submit the following:

- Accomplished and signed [EIP Enrollment Form](#)
- Proof of initial funding of at least ₱5,000
- Proof of scheduled recurring Bills Payment

1.3. Electronic copies of the Enrollment Form are accepted. Electronic signatures and scanned copies bearing handwritten signatures are acceptable in accordance with COL's prevailing procedures.

1.4. Incomplete submissions will not be processed until all required information and supporting documents have been received.

2. Selection of EIP Fund

- 2.1. You must select one investment fund from the EIP fund selections made available by COL.
- 2.2. Available EIP funds are based on the prevailing **COL Fund Source Picks**, which are reviewed and may be updated periodically.
- 2.3. Changes to COL Fund Source Picks will not automatically change your existing EIP fund selection. Your selected EIP fund will remain unchanged unless you submit a valid modification request or your fund becomes unavailable in accordance with applicable Program rules.
- 2.4. Standard EIP enrollment applies to **one selected fund**. Your initial and recurring EIP investments will be directed to this fund.
- 2.5. You may separately subscribe to other funds available through your COL account, subject to the applicable fund requirements and minimum investment amounts.
- 2.6. If your selected EIP fund becomes unavailable for additional investments, COL may suspend or cancel the affected orders and notify you. Your EIP instruction will not automatically transfer to another fund without your valid instruction.

3. Authority to Process EIP Investments

- 3.1. By enrolling in EIP, you authorize COL to subscribe to your selected EIP fund on your behalf using the available cash balance in your COL account.

Investments will follow the instructions in your EIP Enrollment Form and any subsequent valid EIP Modification Form.

You remain responsible for funding your COL account and maintaining sufficient available cash for each scheduled investment.

4. Initial EIP Investment

- 4.1. The minimum Initial Investment Amount is **₱5,000**.
- 4.2. Your standard first EIP investment will be ₱5,000 unless you specify a higher Initial Investment Amount in your Enrollment Form.
- 4.3. Initial Investment Amounts above ₱5,000 must be in increments of **₱1,000**.
- 4.4. There is no maximum Initial Investment Amount, subject to applicable fund and COL requirements.
- 4.5. If you deposit more than your indicated Initial Investment Amount, COL will invest only the amount you specifically authorized in your Enrollment Form.

Example: If you deposit ₱10,000 and indicate an Initial Investment Amount of ₱5,000, only ₱5,000 will be included in your first EIP order.

- 4.6. Any remaining available cash balance may stay in your COL account for future EIP investments or other transactions permitted under your account, subject to applicable account obligations.

5. Monthly EIP Investment

- 5.1. The minimum recurring or Monthly Investment Amount is **₱2,000 per month**.
- 5.2. You may choose a higher recurring Monthly Investment Amount in increments of **₱1,000**. There is no maximum Monthly Investment Amount, subject to applicable requirements.
- 4.7. COL will attempt to invest the **exact Monthly Investment Amount you specifically authorized** in your Enrollment Form.

Example: If your specified Monthly Investment Amount is ₱3,000, COL will attempt to place a ₱3,000 investment order each month.

- 5.3. Any available cash balance in your COL account exceeding your specified Monthly Investment Amount will not automatically be added to your EIP order.

6. Recurring Bills Payment

- 6.1. As part of your EIP enrollment, you are required to establish a recurring Bills Payment arrangement from your bank account or e-wallet to your COL account.

This arrangement helps you maintain regular funding for your scheduled EIP investments.

- 6.2. The applicable payment details are:

- **Biller:** COL Financial Group, Inc.
- **Subscriber/Reference Number:** Your COL Account Number

- 6.3. COL recommends scheduling your recurring Bills Payment **on or before the 15th of each month**, allowing sufficient time for your payment to be processed before the monthly EIP order date.

Actual payment processing times will depend on your bank or e-wallet provider.

Please refer to the latest [COL Funding Guide](#) for available funding channels and payment instructions.

- 6.4. You are responsible for ensuring that:
- Your originating bank account or e-wallet has sufficient funds when your scheduled Bills Payment is processed.

- The amount required for your EIP investment is already reflected as available cash balance in your COL account before the scheduled investment.

6.5. Setting up recurring Bills Payment facilitates regular funding but **does not guarantee execution of your EIP investment**. Your COL account must have sufficient available cash balance when the investment order is processed.

7. Monthly EIP Order Schedule

7.1. Regular EIP investment orders are scheduled for posting on the **18th of each month**.

7.2. If the 18th falls on a weekend, holiday, or non-trading day, the EIP order shall be scheduled for the **next valid trading day**.

7.3. Your COL account must have sufficient available cash balance at least **one (1) business day before the applicable order date**.

7.4. Actual order processing, acceptance, and investment pricing remain subject to the applicable fund's dealing cutoffs and procedures.

8. Insufficient Funds and Unsuccessful Orders

8.1. Your COL account must have sufficient available cash balance to cover the **full amount of your scheduled monthly EIP investment**.

8.2. Partial investments will not be processed.

Example: If your monthly EIP instruction is ₱2,000, but your available cash balance is only ₱1,500, your ₱2,000 order will not be executed on that attempt.

8.3. If your order cannot be processed because of insufficient available cash balance, COL's system will continue attempting to process the pending investment on succeeding **valid trading days** within the applicable monthly cycle.

8.4. These attempts will continue **until the 17th immediately preceding the next monthly EIP cycle**.

8.5. If sufficient funds become available during the applicable cycle, your pending investment order may be processed.

8.6. Only the current pending monthly investment order will be maintained for retry. Missed orders from prior cycles will not accumulate or be combined with subsequent monthly orders.

8.7. If your pending investment remains unsuccessful at the end of the applicable cycle, that order will be cancelled and permanently considered missed. It will not automatically be recovered in a later month.

8.8. If a delayed investment is successfully processed shortly before your next monthly EIP schedule, your next month's regular investment may still proceed according to the normal schedule, provided sufficient available cash balance exists.

Important: This means two EIP investment orders may be processed close together. For example, a delayed order may be processed on the 17th, followed by your next scheduled order on the 18th or the next applicable trading day.

To help avoid missed investments, regularly check your COL account balance and ensure sufficient funds are available before your scheduled investment date.

9. EIP Enrollment Period

9.1. You may select an EIP Enrollment Period of:

- One (1) year
- Two (2) years
- Three (3) years

9.2. Your selected Enrollment Period represents your intended participation in EIP and supports a regular, long-term investing approach.

You are encouraged to continue investing throughout your chosen Enrollment Period. However, you may request cancellation after completing at least one (1) year from your original enrollment date, subject to COL's prescribed cancellation process.

9.3. Your Enrollment Period begins upon activation of your EIP enrollment.

At the end of your selected Enrollment Period, your recurring EIP instruction will expire unless renewed in accordance with COL's prevailing Program rules and requirements.

9.4. Upon expiry, any pending EIP investment order will be cancelled. Your existing fund investments and available cash balance will remain in your COL account.

10. Wealth Builder Upgrade

10.1. EIP provides eligible clients with a pathway to begin investing while building toward the **₱25,000 Wealth Builder cumulative deposit threshold**.

10.2. For purposes of the Wealth Builder threshold, qualifying cumulative deposits refer to the total eligible deposits credited to your COL account.

Withdrawals made after those deposits have been credited do not reduce the cumulative deposits previously counted toward the Wealth Builder threshold.

10.3. Once COL's records confirm that your qualifying cumulative deposits have reached ₱25,000, your account will be upgraded to **Wealth Builder** status.

10.4. Upon upgrade, you will gain access to the applicable Wealth Builder features, including COL Pro and other eligible COL tools and account capabilities, subject to the applicable account requirements.

10.5. Becoming a Wealth Builder does not automatically cancel or terminate your EIP investment instructions.

10.6. You may continue investing through EIP after your account is upgraded to Wealth Builder status. Your recurring investment instructions will remain in effect unless modified, cancelled, or ended upon expiry of your enrollment period, in accordance with the applicable Program rules.

11. Other Transactions Before Wealth Builder Upgrade

11.1. While participating in EIP, you may continue to access the COL platform, subject to the features and limitations of your account classification.

11.2. You may separately purchase other funds available through COL, subject to their respective investment minimums and requirements.

11.3. You may redeem existing fund investments or withdraw available cash balance from your COL account, subject to normal account procedures.

11.4. Access to other investment products, including stock trading, will depend on your applicable account permissions and available COL account features.

12. Modification of EIP Instructions

12.1. You may request changes to your EIP investment instructions by submitting COL's prescribed **EIP Modification Form**.

12.2. Permitted modifications include:

- Increasing your recurring Monthly Investment Amount
- Decreasing your recurring Monthly Investment Amount, provided it remains at or above ₱2,000
- Changing your selected EIP fund

12.3. Monthly Investment Amounts must remain in increments of ₱1,000.

12.4. You may request to change your Monthly Investment Amount after completing at least one (1) month from enrollment.

A change to your selected EIP fund may be requested only on or after the first anniversary of your original EIP enrollment date.

12.5. Changes to Monthly Investment Amounts follow this schedule:

- **Requests received on or before the 14th:** Apply to the next scheduled EIP order.
- **Requests received on or after the 15th:** Apply to the following monthly investment cycle.

12.6. Requests to change your selected EIP fund are not subject to the Monthly investment Amount cutoff and will take effect once processed by COL, provided you have completed at least one (1) year of EIP enrollment.

Changes to your selected fund will apply only to future EIP investments. Existing investments in your previous fund will remain unless you separately request a redemption.

12.7. Any changes to your scheduled Bills Payment arrangement must be managed directly with your bank or applicable funding provider.

You remain responsible for ensuring sufficient available cash balance in your COL account.

12.8. Modifications to your investment instructions do not automatically extend or change your selected Enrollment Period.

13. Cancellation and Suspension

13.1. You may request cancellation of your EIP enrollment only after completing at least one (1) year from your original EIP enrollment date, using COL's prescribed cancellation process.

13.2. Client-requested temporary suspension or pausing of EIP is not available.

13.3. Cancellation will take effect only after COL has received and processed the required cancellation instruction.

13.4. Once your cancellation is processed, any outstanding investment order that remains pending due to insufficient funds will be cancelled.

13.5. Investments successfully executed before the effective cancellation date will remain valid.

13.6. Your existing fund investments and available COL cash balance will remain in your account after cancellation, subject to normal account procedures.

13.7. COL may also suspend or end EIP orders or enrollment in circumstances covered by the applicable [EIP Terms and Conditions](#), including account restrictions, incomplete or expired required client information, unavailability of the selected fund, failure to meet Program requirements, or applicable legal and regulatory requirements.

14. Fees and Charges

14.1. COL does not impose a separate fee for participating in EIP.

14.2. Your selected investment fund remains subject to applicable fund fees, expenses, charges, and taxes in accordance with the relevant fund documents and COL agreements.

14.3. Applicable fund-level fees and expenses are generally reflected in the computation of the fund's **Net Asset Value Per Unit (NAVPU)** or **Net Asset Value Per Share (NAVPS)**, as applicable.

Other charges or taxes may apply separately where provided in the applicable documents.

15. Investment Risks and Suitability

15.1. EIP encourages regular investing, but participation does not guarantee investment returns or protect against losses.

15.2. The value of your investments may rise or fall depending on market conditions. You may lose part or all of your invested capital.

15.3. Past performance does not guarantee future results. Investing regularly or following a peso-cost averaging approach does not guarantee a profit or eliminate investment risk.

15.4. Mutual funds and Unit Investment Trust Funds (UITFs) are not deposit products and are not insured by the Philippine Deposit Insurance Corporation (PDIC).

15.5. Your selected EIP fund remains subject to applicable client suitability requirements.

Where a selected EIP fund does not match the results of your Client Suitability Assessment (CSA), enrollment constitutes a voluntary waiver of the CSA results and an acknowledgment of the associated higher investment risks, in accordance with the applicable [EIP Terms and Conditions](#).

15.6. COL Fund Source Picks and related investment information are provided for general information and do not constitute personalized investment advice.

You are responsible for selecting a fund appropriate to your own investment objectives, financial circumstances, and risk tolerance.

16. Client Responsibility

16.1. As an EIP participant, you remain responsible for:

- Selecting your EIP fund
- Determining your initial and recurring investment amounts
- Ensuring the accuracy of your submitted instructions
- Maintaining sufficient funds in your originating bank account or e-wallet and COL account
- Reviewing applicable fund information, fees, and investment risk disclosures
- Keeping required client information and suitability records updated
- Monitoring your COL account balance and investment activity

16.2. EIP automates your recurring investment instructions, but it does not eliminate your responsibility to maintain sufficient available cash for your scheduled investments.

17. Submitting Your Enrollment

To join EIP, complete the enrollment requirements described in Section 1 and submit your documents electronically to: invest@colfinancial.com

COL will review your submission and provide an acknowledgment of receipt. A separate confirmation will be issued once your EIP enrollment has been successfully processed and activated.

Enrollment is subject to COL's confirmation of eligibility and completion of all applicable requirements.

Important Notice

This document explains the general mechanics of the COL Easy Investment Program and should be read together with the applicable [EIP Enrollment Form](#), [EIP Terms and Conditions](#), relevant fund offering documents, and COL account agreements.

In case of any inconsistency, the applicable contractual documents and prevailing Program requirements will govern, subject to applicable laws and regulations.