

OPTIMA DEPOSIT PROGRAM AGREEMENT

A. INVESTOR INFORMATION

Account Name	:	
Enrolled Optima Account Number	:	

B. INVESTMENT INSTRUCTIONS

1. Settlement Account

In Accordance with this Agreement, I/we hereby nominate the following Bank and Bank Account Number as my/our SETTLEMENT ACCOUNT where all contributions to, and withdrawals from the Optima Deposit Program (ODP) shall be debited/credited:

BANK	BRANCH	TYPE OF ACCOUNT	ACCOUNT NUMBER*
		[] C/A [] S/A	

*The Settlement Account should be enrolled in the Automatic Debit Arrangement (ADA) with BDO or BPI.

2. Scheduled Investments

In addition to the Initial Contribution made by the Investor to the ODP, the Investor/s voluntarily commit/s to contribute to the ODP the following amounts in accordance with the following schedule:

Pls. choose one:	SCHEDULE	STARTING MONTH AND YEAR	DATE		AMOUNT OF INVESTMENT PER DEDUCTION SCHEDULE
			15 th	30 th	
	Monthly				
	Quarterly				
	Semi-Annually				
	Annually				

3. Fund Subscription

On each Scheduled Investment Date, the Investor hereby directs/authorizes BEST, Inc. (distributor of Optima Funds), to invest in the following funds:

Pls. check	FUND NAME	AMOUNT*
	Prudentiallife Fixed Income Fund	
	Optima Balanced Fund	
	ATRKE Equity Opportunity Fund	
	ATRKE Alpha Opportunity Fund	
	ATRKE Total Return Bond Fund	
	ATRKE Asia Plus Recovery Fund	
	BPI Philippine Equity Index Fund	
	Odyssey Peso Bond Fund	
	Odyssey Philippine Dollar Bond Fund	
	Odyssey Philippine Equity Fund	
	Odyssey Diversified Balanced Fund	
	Odyssey Asia Pacific High Dividend Equity Fund	
	Odyssey Phil. High Conviction Equity Fund	
	Others:	
	TOTAL	

*Total Amount should equal Total Amount of Investment in Item 2.

4. Authorization

On each Scheduled Investment Date, the Investor hereby directs/authorizes BEST, Inc. (distributor of Optima Funds) to debit the Investor's Settlement Account the amount of investment indicated above. provided further, that the actual amounts of contribution



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 E-mail: helpdesk@myoptimafunds.com Website: www.myoptimafunds.com

shall automatically debited in such frequency as hereinabove stated, and faithfully thereafter on each and every due date as likewise herein stated.

5. Fees

- a. On each Scheduled Investment Date, the Investor hereby directs/authorizes BEST, Inc. to deduct the ADA fee from the Investor's Settlement Account in addition to the amount of investment indicated above. The ADA fee rate is imposed by the Bank and may change from time to time.
- b. Where the Investor/s fail/s to fund a Scheduled Investment when due, BEST, Inc. is hereby authorized to collect from the Investor/s such charges and any related transaction costs incurred by BEST, Inc. resulting from the unfunded transaction. In such event, the Investor hereby authorizes BEST, Inc. to accordingly debit the herein-nominated Settlement Account to cover any such charges.

6. Unscheduled Contribution

The Investor/s may make Unscheduled Contribution at any time. However, the unscheduled contribution will not be part of the ADA and should be directly deposited BEST, Inc.'s designated bank account. Further, it is the responsibility of the Investor/s to inform BEST, Inc. and provide a deposit slip/s for recording purposes.

7. Closing or Changing of Settlement Account

The Settlement Account shall be subject to the terms and conditions applicable to the deposit accounts for each respective banks, EXCEPT THAT, the Investor/s commit/s to NOT close the account except upon prior written notice to BEST, Inc.

Procedures to change the Settlement Account are the following:

- a. Accomplish a new **Auto-Debit Arrangement Enrollment Form**
- b. Accomplish the **Change in Investment Information** and submit a new **ODP Agreement** (this Form).

C. DECLARATIONS AND AUTHORIZED SIGNATORIES

I hereby attest that (1) the information stated herein is accurate; and (2) I am not engaged in any of the unlawful activities listed in the Anti-Money laundering Law; (3) that the funds I shall invest in the Optima Funds as managed by ATR KimEng Asset Management / BPI Asset Management, were not generated from any of the unlawful activities enumerated under the Anti-Money Laundering Law; (4) I have received, read and understood the most recent copy of the Prospectus/Information Memorandum and financial statement(s) and acknowledge the risk involved in these investments; and (5) I have also read and understood the terms and conditions and understand that investments will be valued once my funds have cleared the banking system.

I acknowledge that no representation is being made that any securities or investment offered by BEST, Inc. and PLPI Financials and Insurance Brokers, Inc. as a Selling Agent will or is likely to achieve profits. BEST, Inc., PLPI Financials and Insurance Brokers, Inc. and its affiliates, directors, employees or agents will not be held liable or responsible for your investment decisions or for any losses that you may incur as a result of your investment offered by and coursed through BEST, Inc. and PLPI Financials and Insurance Brokers, Inc.

Accordingly, I should not rely solely on the statements or representation of BEST, Inc. in making any investment. An investor should seek further professional advice if he or she is uncertain of, or has not understood any aspect of the securities to invest in or the nature of risks involved in trading of securities specially those high risk securities.

I also acknowledge that should I decide to subsequently purchase shares/units, the transaction will not be processed into my account until the funds have finally cleared through the banking system and are available to ATR KimEng Asset Management / BPI Asset Management, for investment deployment. Upon final clearing of the funds through the banking system, I authorize Bonds, Equities, Securities and Traders, Inc. by virtue of my signature on this document to process all my subsequent transactions into my account. I acknowledge that the funds I shall invest will be subject to the required minimum amounts as prescribed in the Prospectus / Information Memorandum.

I also acknowledge that all bank charges and any expenses incurred in respect of remittance of redemption proceeds to the investor shall be borne by the investor.

Please sign twice:	
1. _____	1. _____
2. _____	2. _____
Pls. check: <input type="checkbox"/> Both signature should appear in all documents <input type="checkbox"/> Only one signature should appear in all documents	