INVESTMENT AGREEMENT

Six-Month Fixed Term Managed Investment • Contract No. DVTFX-SAMPLE

Investor Details

INVESTOR
Sample Investor

CONTRACT NUMBER
DVTFX-SAMPLE

INVESTED CAPITAL
PHP 500,000.00

MONTHLY DIVIDEND (5%)
PHP 25,000.00

EFFECTIVE DATE
October 11, 2026

MATURITY DATE
April 11, 2027

PAYMENT DUE DAY
Day 1 of each month

PAYMENT METHOD
Bank Transfer

Address: Makati City, Metro Manila

Terms and Conditions

1. Parties

This Investment Agreement ("Agreement") is entered into by and between DVTFX Asset Management ("the Manager"), with office address at 28th Floor, Ayala Avenue, Makati City, Metro Manila, Philippines, and Sample Investor ("the Investor"), of legal age, residing at Makati City, Metro Manila.

2. Invested Capital

The Investor entrusts to the Manager the amount of PHP 500,000.00 ("the Capital") for professional fund management, principally through participation in the foreign exchange (forex) market.

The Capital shall be deemed received upon confirmation of cleared funds by the Manager.

3. Fixed Term

This Agreement has a fixed term of 6 (six) months, effective on October 11, 2026 and maturing on April 11, 2027 ("Maturity Date").

4. Monthly Dividend Arrangement

The Manager shall pay the Investor a monthly dividend equivalent to 5% of the ORIGINAL invested Capital, amounting to PHP 25,000.00 per month, for 6 consecutive months.

Monthly dividends fall due on the 1st day of each month following the Effective Date, in accordance with the Payment Schedule (Annex A), and shall be released via Bank Transfer.

The monthly dividend is computed on the original Capital and does not compound.

5. Lock-in Period and Early Withdrawal

The Capital is subject to a lock-in period for the entire 6-month term. The Investor may request a withdrawal of Capital prior to the Maturity Date ("Early Withdrawal") by written request.

An Early Withdrawal is subject to a pre-termination fee of 10% of the amount withdrawn, which shall be deducted from the amount released. Approved early withdrawals are released within fifteen (15) business days.

A full Early Withdrawal terminates this Agreement, and all monthly dividends not yet due are cancelled.

6. Return of Capital at Maturity

On the Maturity Date, the remaining Capital shall be returned to the Investor without any fee, unless both parties agree in writing to enter into a new Agreement.

7. Monthly Reporting

The Manager shall provide the Investor a monthly investment report stating the beginning capital, monthly dividend, fees or deductions, withdrawals, remaining capital, payment status and contract progress. Reports are delivered by email and are available in the Investor Portal.

8. Risk Disclosure

The Investor acknowledges that trading in foreign exchange and other financial markets involves substantial risk, including the possible loss of Capital. Market performance is not guaranteed, and past results do not indicate future performance. The Investor confirms that the Capital consists of funds the Investor can afford to place at risk.

9. Investor Representations and Compliance

The Investor warrants that the Capital comes from legitimate sources and agrees to submit a valid government-issued ID, proof of address and proof of source of funds, consistent with the Anti-Money Laundering Act of 2001 (R.A. 9160), as amended.

10. Confidentiality and Data Privacy

Both parties shall keep the terms of this Agreement and all investor information confidential. Personal data shall be processed in accordance with the Data Privacy Act of 2012 (R.A. 10173).

11. Termination

This Agreement terminates upon (a) the Maturity Date and return of the Capital, (b) a full Early Withdrawal, or (c) material breach by either party upon written notice.

12. Governing Law and Venue

This Agreement shall be governed by and construed in accordance with the laws of the Republic of the Philippines. Any dispute shall be settled amicably; failing that, it shall be filed exclusively before the proper courts of Makati City, Metro Manila.

13. Entire Agreement

This Agreement, including Annex A (Payment Schedule), constitutes the entire agreement between the parties and supersedes all prior discussions. Amendments must be in writing and signed by both parties.

Annex A — Payment Schedule

Month	Due Date	Amount	Status
1	Nov 1, 2026	PHP 25,000.00	Scheduled
2	Dec 1, 2026	PHP 25,000.00	Scheduled
3	Jan 1, 2027	PHP 25,000.00	Scheduled
4	Feb 1, 2027	PHP 25,000.00	Scheduled
5	Mar 1, 2027	PHP 25,000.00	Scheduled
6	Apr 1, 2027	PHP 25,000.00	Scheduled

Total scheduled monthly dividends: PHP 150,000.00. Capital of PHP 500,000.00 returnable on April 11, 2027, less any withdrawals.

Risk Disclosure

Trading involves financial risk. Market performance is not guaranteed.

Early withdrawals within the 6-month lock-in period incur a 10% pre-termination fee.

Signatures

IN WITNESS WHEREOF, the parties have signed this Agreement on October 11, 2026 in Makati City, Philippines.

DVTFX Fund Manager
For the Manager — DVTFX Asset Management

Sample Investor
Investor

SIGNED IN THE PRESENCE OF:

Name:
Witness

Name:
Witness

Acknowledgment

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY) S.S.

BEFORE ME, a Notary Public for and in the above jurisdiction, personally appeared the parties named above, known to me to be the same persons who executed the foregoing instrument, and they acknowledged to me that the same is their free and voluntary act and deed.

Doc. No. ____; Page No. ____; Book No. ____; Series of ____.