December 3, 2025

REVENUE MEMORANDUM CIRCULAR NO. 003-2026

SUBJECT : Circularizing the Additional List of Personal Equity Retirement Account (PERA) Unit Investment Trust Funds (UITFs) Duly Approved by the Bangko Sentral ng Pilipinas (BSP)

TO : All Internal Revenue Officers and Others Concerned

Under Section 9 of the Republic Act No. 9505, otherwise known as the Personal Equity Retirement Account (PERA) Act of 2008, and its implementing Revenue Regulations (RR) No. 17-2011, as amended, all income earned from the investments and reinvestments of the maximum amount allowed under the Act shall be exempt from income tax, provided that the PERA investment products have been duly approved/accredited by the concerned Regulatory Authority.

To supplement the list of accredited PERA investment products contained in Revenue Memorandum Circular (RMC) Nos. 131-2016 and 30-2017, dated December 13, 2016, and April 12, 2017, respectively, the hereunder list are additional PERA Unit Investment Trust Funds (UITFs)/investment products duly accredited by the Bangko Sentral ng Pilipinas (BSP), as confirmed by the latter in its letter[1] dated October 14, 2025, to wit:

No.	Name of Institution	Fund Name	Fund Type	Denomination	Risk Profile
1	EastWest Banking Corporation	EastWest PERA Peso Money Market Fund	Money Market	Peso	Conservative
2	EastWest Banking Corporation	EastWest PERA Peso Intermediate Term Bond Fund	Fixed Income	Peso	Moderate
3	EastWest Banking Corporation	EastWest PERA Peso Lond Term Bond Fund	Fixed Income	Peso	Aggressive
4	EastWest Banking Corporation	EastWest PSEi Tracker Fund	Equity	Peso	Aggressive

[1] *Attached hereto as Annex "A".*

It is emphasized that only income earned from the investments and re-investments of PERA assets in the above-enumerated PERA investment products shall be exempt from income taxes under Rule 11 of the Rules and Regulations Implementing the PERA Act of 2008, and Section 9 of RR No. 17-2011. Moreover, income from investments and re-investments of PERA assets in government securities is likewise exempt from income taxes under the said provisions.

All concerned are hereby enjoined to be guided accordingly and give this circular as wide a publicity as possible.

CHARLITO MARTIN R. MENDOZA
Commissioner of Internal Revenue

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