



Fund Fact Sheet | December 2025  
Based on 29 December NAVPU

## Peso Moderate Fund

### Objective

The Peso Moderate Fund aims to achieve capital appreciation over the medium term by investing primarily in equities and in some fixed income securities.

### Client Suitability

This Fund is suitable for individuals willing to accept moderate risk for their investment in exchange for moderate growth. Generally, these individuals are willing to accept some losses on capital as long as the expected return over the medium to long-term is significantly higher.

### Fund Manager

The Peso Moderate Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

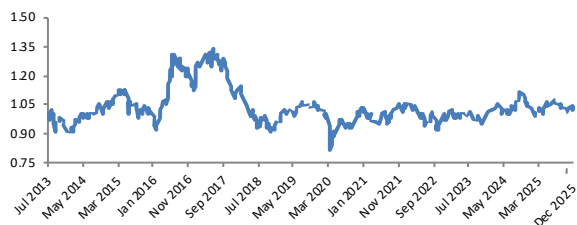
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

Inception Date:	July 1, 2013
Fund Manager:	BDO Trust & Investments Group
Currency:	Philippine Peso (PHP)
Valuation Schedule <sup>1</sup> :	Daily
Net Asset Value Per Unit (NAVPU):	1.03930
Lowest NAVPU (Mar. 19, 2020)	0.81570
Highest NAVPU (Jun. 07, 2017)	1.34890
Year to Date Return:	0.27%
Return Since Inception (from Jul. 1, 2013)	3.93%
Year on Year Return:	0.27%

<sup>1</sup>The NAVPU of the Fund is computed daily beginning January 2014.

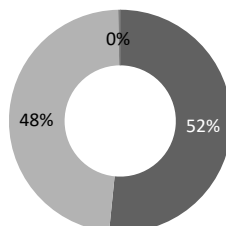
### Peso Moderate Fund NAVPU



### PORTFOLIO COMPOSITION

- Stocks
- Gov't Securities
- Cash and Cash Equivalents

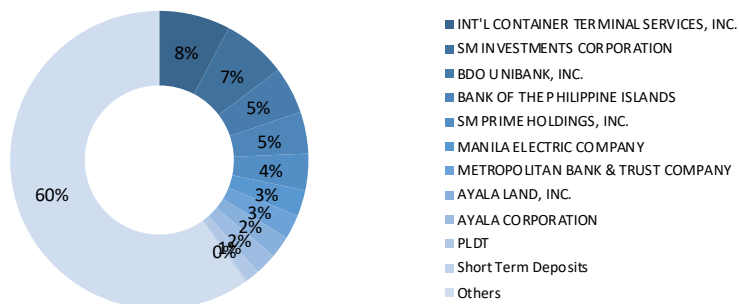
### PORTFOLIO MIX



### PORTFOLIO LIMITS

Fixed Income: 20% to 60%  
Listed Equities: 40% to 80%

### TOP HOLDINGS



**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**



## Peso Aggressive Fund

### Objective

The Peso Aggressive Fund seeks capital growth over the medium to long-term by investing in a selection of exchange-listed equities.

### Client Suitability

This Fund is suitable for individuals willing to accept high risk and volatility for their investment in expectation of higher growth potential. In the same light, these individuals are prepared to accept losses on their capital in order to maximize returns over the medium to long-term.

### Fund Manager

The Peso Aggressive Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

<b>Inception Date:</b>	July 1, 2013
<b>Fund Manager:</b>	BDO Trust & Investments Group
<b>Currency:</b>	Philippine Peso (PHP)
<b>Valuation Schedule<sup>1</sup>:</b>	Daily
<b>Net Asset Value Per Unit (NAVPU):</b>	0.79950
<b>Lowest NAVPU (Mar. 19, 2020)</b>	0.56500
<b>Highest NAVPU (Jun. 07, 2017)</b>	1.29530
<b>Year to Date Return:</b>	-3.47%
<b>Return Since Inception (from Jul. 1, 2013)</b>	-20.05%
<b>Year on Year Return:</b>	-3.47%

<sup>1</sup>The NAVPU of the Fund is computed daily beginning January 2014.

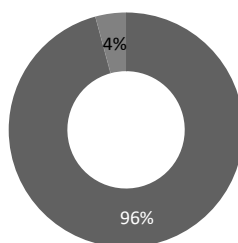
Peso Aggressive Fund NAVPU



### PORTFOLIO COMPOSITION

- Stocks
- Cash and Cash Equivalents

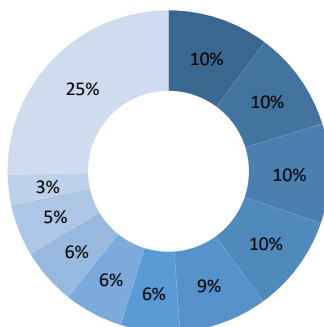
PORTFOLIO MIX



### PORTFOLIO LIMITS

Fixed Income: 0% to 40%  
Listed Equities: 60% to 100%

TOP 10 EQUITY HOLDINGS



- BDO UNIBANK, INC.
- SM INVESTMENTS CORPORATION
- BANK OF THE PHILIPPINE ISLANDS
- INT'L CONTAINER TERMINAL SERVICES, INC.
- SM PRIME HOLDINGS, INC.
- METROPOLITAN BANK & TRUST COMPANY
- MANILA ELECTRIC COMPANY
- AYALA CORPORATION
- AYALA LAND, INC.
- PLDT
- Other Equities

**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**



## Peso Equity Index Fund

### Objective

The Peso Equity Index Fund aims to provide a professionally managed portfolio seeking primarily capital growth over the medium to long-term by investing in stocks of companies comprising the Philippine Stock Exchange Composite Index (PSEi)

### Client Suitability

This Fund is suitable for individuals willing to accept high risk and volatility for their investment in expectation of higher growth potential. In the same light, these individuals are prepared to accept losses on their capital in order to maximize returns over the medium to long-term.

### Fund Manager

The Peso Equity Index Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

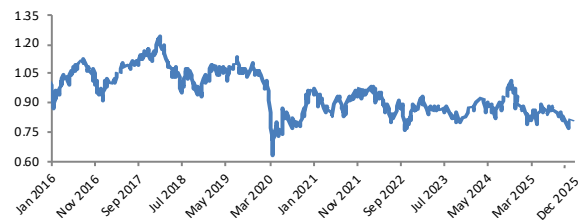
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

<b>Inception Date:</b>	January 4, 2016
<b>Fund Manager:</b>	BDO Trust & Investments Group
<b>Currency:</b>	Philippine Peso (PHP)
<b>Valuation Schedule:</b>	Daily
<b>Net Asset Value Per Unit (NAVPU):</b>	0.82460
<b>Lowest NAVPU (Mar. 19, 2020)</b>	0.63300
<b>Highest NAVPU (Jan. 29, 2018)</b>	1.24080
<b>Year to Date Return:</b>	-5.54%
<b>Return Since Inception (from Jan. 4, 2016)</b>	-17.54%
<b>Year on Year Return:</b>	-5.54%

<sup>1</sup>The NAVPU of the Fund is computed daily beginning January 2016.

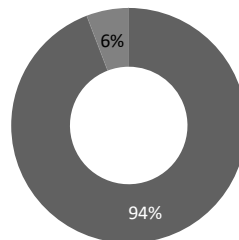
### Peso Equity Index Fund NAVPU



### PORTFOLIO COMPOSITION

- Stocks
- Cash and Cash Equivalents

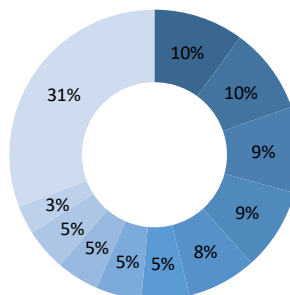
### PORTFOLIO MIX



### PORTFOLIO LIMITS

Fixed Income: 0% to 40%  
Listed Equities: 60% to 100%

### TOP 10 EQUITY HOLDINGS



- BDO UNIBANK, INC.
- INT'L CONTAINER TERMINAL SERVICES, INC.
- BANK OF THE PHILIPPINE ISLANDS
- SM INVESTMENTS CORPORATION
- SM PRIME HOLDINGS, INC.
- MANILA ELECTRIC COMPANY
- AYALA LAND, INC.
- AYALA CORPORATION
- METROPOLITAN BANK & TRUST COMPANY
- PLDT
- Other Equities

**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**



## Peso Dragon Equity Fund

### Objective

The Dragon Equity Fund aims to provide a professionally managed portfolio seeking primarily capital growth over the medium to long-term by investing in equities of companies such as but not limited to those owned an/or controlled by Chinese-Filipino businessmen listed in the Philippine Stock Exchange.

### Client Suitability

This Fund is suitable for individuals willing to accept high risk and volatility for their investment in expectation of higher growth potential. In the same light, these individuals are prepared to accept losses on their capital in order to maximize returns over the medium to long-term.

### Fund Manager

The Dragon Equity Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

<b>Inception Date:</b>	January 4, 2016
<b>Fund Manager:</b>	BDO Trust & Investments Group
<b>Currency:</b>	Philippine Peso (PHP)
<b>Valuation Schedule:</b>	Daily
<b>Net Asset Value Per Unit (NAVPU):</b>	1.07800
<b>Lowest NAVPU (Mar. 19, 2020)</b>	0.81540
<b>Highest NAVPU (Jun. 01, 2017)</b>	1.72170
<b>Year to Date Return:</b>	-2.36%
<b>Return Since Inception (from Jan. 4, 2016)</b>	7.80%
<b>Year on Year Return:</b>	-2.36%

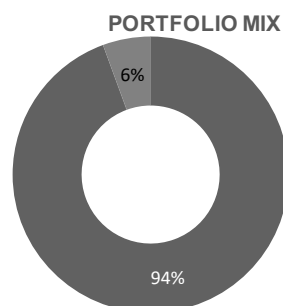
<sup>1</sup>The NAVPU of the Fund is computed daily beginning January 2016.

### Peso Dragon Equity Fund NAVPU



### PORTFOLIO COMPOSITION

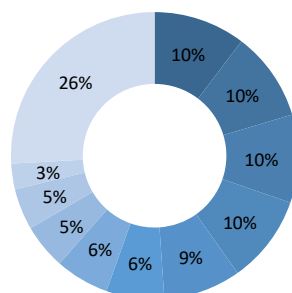
- Stocks
- Cash and Cash Equivalents



### PORTFOLIO LIMITS

Fixed Income: 0% to 40%  
Listed Equities: 60% to 100%

### TOP 10 EQUITY HOLDINGS



- BDO UNIBANK, INC.
- SM INVESTMENTS CORPORATION
- INT'L CONTAINER TERMINAL SERVICES, INC.
- BANK OF THE PHILIPPINE ISLANDS
- SM PRIME HOLDINGS, INC.
- METROPOLITAN BANK & TRUST COMPANY
- MANILA ELECTRIC COMPANY
- AYALA LAND, INC.
- AYALA CORPORATION
- PLDT
- Other Equities

**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**



## Peso Conservative Fund

### Objective

The Peso Conservative Fund aims for a high level of income with preservation of principal and maintenance of liquidity by investing in a combination of short-term and long-term fixed income securities.

### Client Suitability

This Fund is suitable for individuals who prefer low risk and volatility and are willing to accept lower growth. Generally, these individuals are willing to accept some short-term fluctuations if the expected return on the investment is higher over the medium to long-term.

### Fund Manager

The Peso Conservative Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

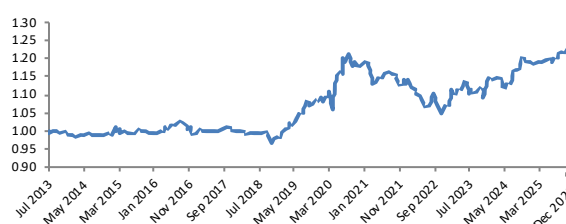
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

Inception Date:	July 1, 2013
Fund Manager:	BDO Trust & Investments Group
Currency:	Philippine Peso (PHP)
Valuation Schedule <sup>1</sup> :	Daily
Net Asset Value Per Unit (NAVPU):	1.22980
Lowest NAVPU (Oct. 18, 2018)	0.96610
Highest NAVPU (Dec. 05, 2025)	1.23420
Year to Date Return:	3.89%
Return Since Inception (from Jul. 1, 2013)	22.98%
Year on Year Return:	3.89%

<sup>1</sup>The NAVPU of the Fund is computed daily beginning January 2014.

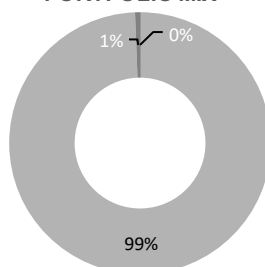
### Peso Conservative Fund NAVPU



### PORTFOLIO COMPOSITION

- Gov't Securities
- Cash and Cash Equivalents
- Corporate Bonds

### PORTFOLIO MIX



### PORTFOLIO LIMITS

Fixed Income: 100%  
Listed Equities: 0%

### TOP 10 HOLDINGS

ISSUE	MATURITY	% OF PORTFOLIO
FXTN	5/23/44	9%
RETAIL TREAS. BOND	8/20/30	7%
FXTN	5/4/27	7%
FXTN	9/6/27	7%
FXTN	1/25/34	6%
FXTN	3/22/28	6%
FXTN	12/16/35	5%
FXTN	4/28/35	4%
FXTN	7/22/31	4%

**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**



## Dollar Conservative Fund

### Objective

The Dollar Conservative Fund aims for capital preservation and income generation from higher yielding short to medium-term bond investments and other similar fixed income securities with a portfolio weighted average life of more than one (1) year.

### Client Suitability

This Fund is suitable for individuals who prefer low risk and volatility and are willing to accept lower growth. Generally, these individuals are willing to accept some short-term fluctuations if the expected return on the investment is higher over the medium to long-term.

### Fund Manager

The Dollar Conservative Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

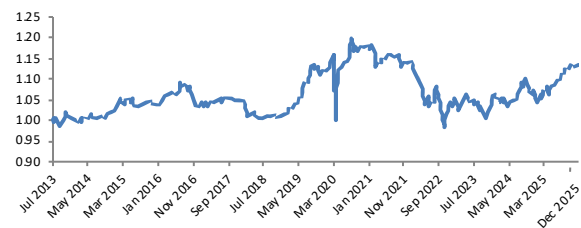
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

Inception Date:	July 1, 2013
Fund Manager:	BDO Trust & Investments Group
Currency:	US Dollar (USD)
Valuation Schedule <sup>1</sup> :	Daily
Net Asset Value Per Unit (NAVPU):	1.13410
Lowest NAVPU (Oct. 21, 2022)	0.98350
Highest NAVPU (Aug. 11, 2020)	1.19870
Year to Date Return:	7.72%
Return Since Inception (from Jul. 1, 2013)	13.41%
Year on Year Return:	7.72%

<sup>1</sup>The NAVPU of the Fund is computed daily beginning January 2014.

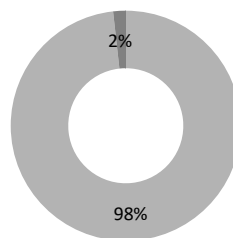
Dollar Conservative Fund NAVPU



### PORTFOLIO COMPOSITION

- Gov't Securities
- Cash and Cash Equivalents

### PORTFOLIO MIX



### PORTFOLIO LIMITS

Fixed Income: 100%  
Listed Equities: 0%

### HOLDINGS

ISSUE	MATURITY	% OF PORTFOLIO
ROP	1/13/2037	31%
ROP	2/2/2030	25%
ROP	7/17/2033	16%
ROP	3/5/2035	13%
ROP	10/13/2047	5%
ROP	1/15/2032	5%
ROP	5/14/2034	4%
DEPOSITS	-	2%

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.



## Dollar Diversity Balanced Fund

### Objective

The Dollar Diversity Balanced Fund aims to provide a diversified return from capital appreciation and income by investing in a mix of global equity funds, US Dollar denominated fixed income funds and US Dollar fixed income instruments

### Client Suitability

This fund is suitable for individuals willing to accept moderate risk for their investment in exchange for moderate growth. Generally, these individuals are willing to accept possible loss on capital as long as the expected return over the medium to long term is significantly higher.

### Fund Manager

The Dollar Diversity Balanced Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

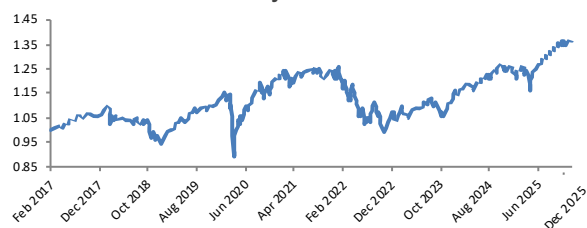
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

Inception Date:	February 2, 2017
Fund Manager:	BDO Trust & Investments Group
Currency:	US Dollar (USD)
Valuation Schedule <sup>1</sup> :	Daily
Net Asset Value Per Unit (NAVPU):	1.37350
Lowest NAVPU (Mar. 19, 2020)	0.89190
Highest NAVPU (Dec. 29, 2025)	1.37350
Year to Date Return:	10.69%
Return Since Inception (from Feb. 2, 2017)	37.35%
Year on Year Return:	10.69%

<sup>1</sup>The NAVPU of the Fund is computed daily beginning February 2017.

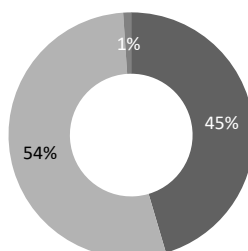
Dollar Diversity Balanced Fund NAVPU



### PORTFOLIO COMPOSITION

- Offshore Funds
- Gov't Securities
- Cash and Cash Equivalents

PORTFOLIO MIX



### PORTFOLIO LIMITS

Fixed Income: 40% to 60%  
Offshore Funds: 40% to 60%

HOLDINGS	% of Portfolio
iShares MSCI ACWI UCITS ETF	32%
ROP 37	16%
ROP 33	11%
ROP 35	8%
ROP 32	7%
iShares Core S&P 500 UCITS ETF	7%
Invesco EQQQ	6%
ROP 30	6%
ROP 34	3%
ROP 47	3%

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.



## Dollar Diversity Growth Fund

### Objective

The Dollar Diversity Growth Fund aims to provide a diversified return from capital appreciation and income by investing in a mix of foreign equities through global funds or exchange traded funds.

### Client Suitability

This fund is suitable for individuals willing to accept high risk and volatility for their investment in expectation of higher growth potential. In the same light, these individuals are prepared for probable losses on their capital in order to maximize returns over the medium to long-term.

### Fund Manager

The Dollar Diversity Growth Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

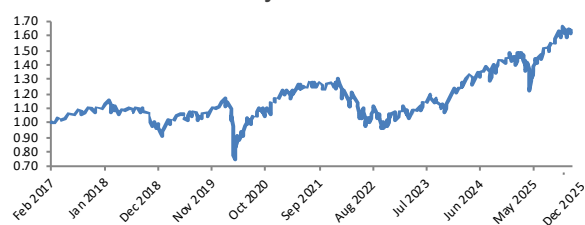
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

Inception Date:	February 2, 2017
Fund Manager:	BDO Trust & Investments Group
Currency:	US Dollar (USD)
Valuation Schedule <sup>1</sup> :	Daily
Net Asset Value Per Unit (NAVPU):	1.66330
Lowest NAVPU (Mar. 24, 2020)	0.74780
Highest NAVPU (Oct. 30, 2025)	1.66590
Year to Date Return:	14.78%
Return Since Inception (from Feb. 2, 2017)	66.33%
Year on Year Return:	14.78%

<sup>1</sup>The NAVPU of the Fund is computed daily beginning February 2017.

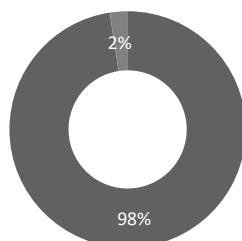
Dollar Diversity Growth Fund NAVPU



### PORTFOLIO COMPOSITION

#### PORTFOLIO MIX

- Offshore Funds
- Cash and Cash Equivalents



#### PORTFOLIO LIMITS

Time Deposits and Money Markets: 0% to 20%  
Offshore Funds: 80% to 100%

HOLDINGS	% of Portfolio
PineBridge Global Focus Equity	60%
iShares MSCI ACWI UCITS	22%
iShares Core S&P 500 UCITS ETF	15%
INVECO EQQQ	2%
Time Deposits and Cash Equivalents	1%

**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**





## Peso HealthTech Fund

### Objective

The Peso HealthTech Fund aims to generate superior risk-adjusted returns through capital appreciation and higher Peso value of the underlying funds over the medium to longer term investment horizon by investing in selected Exchange Traded Funds (ETFs)/pooled investment vehicles, which are focused in the Global Health Care and Global Technology sectors.

### Client Suitability

This Fund is suitable for individuals willing to accept high risk and volatility for their investment in expectation of higher growth potential. In the same light, these individuals are prepared to accept losses on their capital in order to maximize returns over the medium to long-term.

### Fund Manager

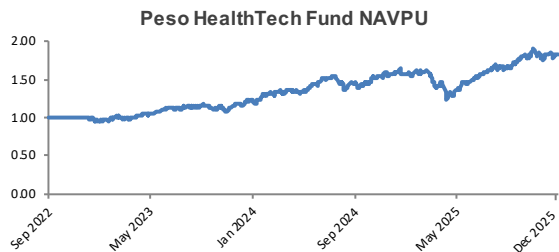
The Peso HealthTech Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

### FUND INFORMATION

<b>Inception Date:</b>	September 1, 2022
<b>Fund Manager:</b>	BDO Trust & Investments Group
<b>Currency:</b>	Philippine Peso (PHP)
<b>Valuation Schedule<sup>1</sup>:</b>	Daily
<b>Net Asset Value Per Unit (NAVPU):</b>	1.83480
<b>Lowest NAVPU (Dec. 29, 2022)</b>	0.95100
<b>Highest NAVPU (Oct. 30, 2025)</b>	1.90390
<b>Year to Date Return:</b>	16.30%
<b>Return Since Inception (from Sep. 1, 2022)</b>	83.48%
<b>Year on Year Return:</b>	16.30%

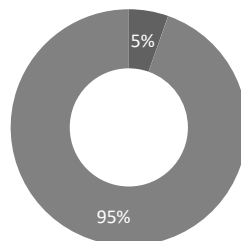
<sup>1</sup>The NAVPU of the Fund is computed daily beginning September 2022.



### PORTFOLIO COMPOSITION

#### PORTFOLIO MIX

- Peso Fixed Income
- Equity ETF



#### PORTFOLIO LIMITS

Fixed Income: 0% to 20%  
Equity ETFs: 80% to 100%

HOLDINGS	% of Portfolio
Blackrock (BGF) - World Tech	28%
Invesco QQQ NASDAQ-100	19%
iShares Core S&P 500	17%
iShares MSCI ACWI	12%
Blackrock (BGF) - World HealthScience	9%
iShares US Technology	6%
Time Deposits and Cash Equivalents	5%
iShares MSCI EM Asia ACC	1%

**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**



## Fund Fact Sheet | December 2025 Based on 29 December NAVPU

### Peso Stable Fund

#### Objective

The Peso Stable Fund aims to achieve returns from securities that focus on regular income stream over capital appreciation by investing in selected Exchange Traded Funds (ETFs)/ pooled investment vehicles, dividend paying equities of companies listed in the Philippine Stock Exchange and high yielding fixed income securities.

#### Client Suitability

This Fund is suitable for individuals willing to accept moderate to high risk for their investment in exchange for moderate to high growth. Generally, these individuals are willing to accept some losses on capital if the expected return over the medium to long term is significantly higher.

#### Fund Manager

The Peso Stable Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

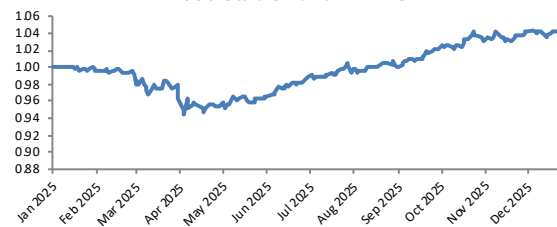
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

#### FUND INFORMATION

Inception Date:	January 6, 2025
Fund Manager:	BDO Trust & Investments Group
Currency:	Philippine Peso (PHP)
Valuation Schedule <sup>1</sup> :	Daily
Net Asset Value Per Unit (NAVPU):	1.04210
Lowest NAVPU (Apr. 08, 2025)	0.94430
Highest NAVPU (Dec. 09, 2025)	1.04300
Year to Date Return:	NA
Return Since Inception (from Jan. 6, 2025)	4.21%
Year on Year Return:	NA

<sup>1</sup>The NAVPU of the Fund is computed daily beginning January 2025.

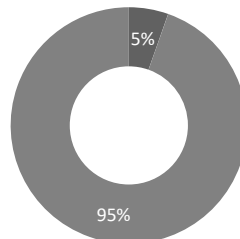
Peso Stable Fund NAVPU



#### PORTFOLIO COMPOSITION

##### PORTFOLIO MIX

- Peso Fixed Income
- Equity ETF



Time Deposits and Money Markets: 0% to 20%  
Offshore Funds: 80% to 100%

HOLDINGS	% of Portfolio
JPMorgan Investment Funds Global Dividend Fund	17%
PIMCO GIS Income Fund	15%
RETAIL TREAS BONDS (R5-17) IMA	8%
iShares Core Dividend Growth	7%
RETAIL TREAS BONDS (R5-19) IMA	6%
FXTN 10-73 IMA-TX	6%
iShares MSCI ACWI UCITS USD	5%
US TREASURY BILL	4%
FXTN 20-14 (TX-IMA)	4%
FXTN 20-17 (TX-IMA)	4%

**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**



## Fund Fact Sheet | December 2025 Based on 29 December NAVPU

### Peso Stable Dividend Fund

#### Objective

The Peso Stable Dividend Fund aims to provide regular cash payouts by investing in securities that focus on regular income stream over capital appreciation by investing in selected Exchange Traded Funds (ETFs)/pooled investment vehicles, dividend paying equities of companies listed in the Philippine Stock Exchange and high yielding fixed income securities.

#### Client Suitability

This Fund is suitable for individuals willing to accept moderate to high risk for their investment in exchange for moderate to high growth. Generally, these individuals are willing to accept some losses on capital if the expected return over the medium to long term is significantly higher.

#### Fund Manager

The Peso Stable Dividend Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

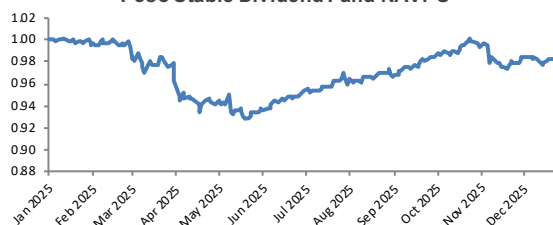
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

#### FUND INFORMATION

Inception Date:	January 6, 2025
Fund Manager:	BDO Trust & Investments Group
Currency:	Philippine Peso (PHP)
Valuation Schedule <sup>1</sup> :	Daily
Net Asset Value Per Unit (NAVPU):	0.98260
Lowest NAVPU (May. 23, 2025)	0.92810
Highest NAVPU (Jan. 16, 2025)	1.00140
Year to Date Return:	NA
Return Since Inception (from Jan. 6, 2025)	-1.74%
Year on Year Return:	NA

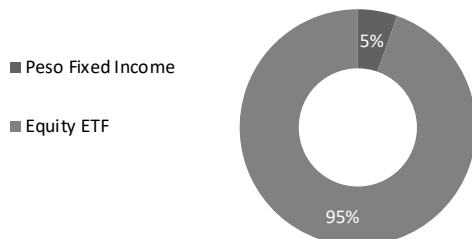
<sup>1</sup>The NAVPU of the Fund is computed daily beginning January 2025.

#### Peso Stable Dividend Fund NAVPU



#### PORTFOLIO COMPOSITION

##### PORTFOLIO MIX



##### PORTFOLIO LIMITS

Time Deposits and Money Markets: 0% to 20%  
Offshore Funds: 80% to 100%

HOLDINGS	% of Portfolio
JPMorgan Investment Funds Global Dividend Fund	15%
PIMCO GIS Income Fund	15%
FXTN 20-17 (TX) IMA	9%
RETAIL TREAS BONDS (R5-19) IMA	9%
RETAIL TREAS BONDS (R5-18) IMA	7%
iShares MSCI ACWI UCITS USD	6%
Time Deposits and Cash Equivalents	5%
RETAIL TREAS BONDS (R5-17) IMA	5%
iShares Core Dividend Growth	4%
FXTN 20-14 (TX-IMA)	4%

**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.**

## RISK DISCLOSURE

### Disclosure Statement

This document has been prepared by BDO Life Assurance Company, Inc. for information purposes only. This document is provided solely to you and may be legally privileged and/or confidential.

This material shall not constitute a commitment nor a solicitation/offer to sell. It does not intend to be the basis for your investment decision and/or action.

Data on past performance presented in the document/s is not an indication of future performance. Assumptions and calculations were presented as of the date indicated and are subject to change.

Accordingly you must independently assess the appropriateness of the product and the underlying funds before investing based on the potential advantages and the associated risks.

The value of any investment may fluctuate as a result of market changes. The various funds have different degrees of risk depending on the portfolio exposure and the investment strategy. As the underlying funds fluctuate in value, the policyholder may not get back the full amount he invested. For funds with higher volatility, the possibility of total loss is higher as the value of the investment may fall significantly in a short period of time.