Fund Fact Sheet | July 2025
Based on 31 July 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.

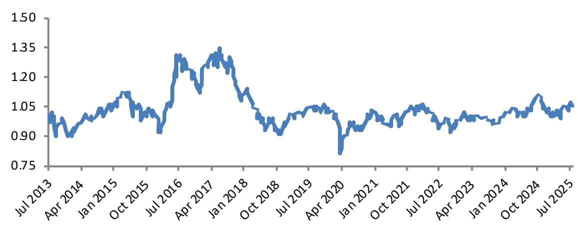
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

FUND INFORMATION

Inception Date:	**July 1, 2013**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**Philippine Peso (PHP)**
Valuation Schedule[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**1.04670**
Lowest NAVPU (Mar. 19, 2020)	**0.81570**
Highest NAVPU (Jun. 07, 2017)	**1.34890**
Year to Date Return:	**0.98%**
Return Since Inception (from Jul. 1, 2013)	**4.67%**
Year on Year Return:	**0.97%**

[1]The NAVPU of the Fund is computed daily beginning January 2014.

Peso Moderate Fund NAVPU

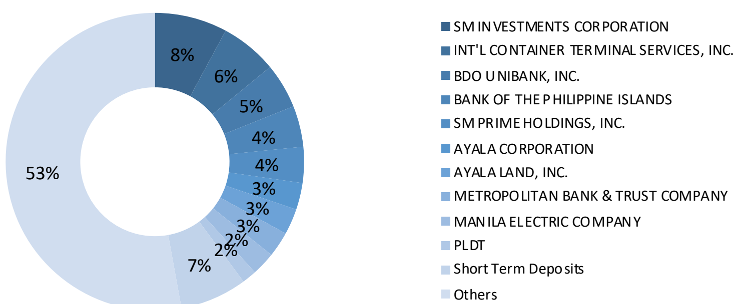


PORTFOLIO COMPOSITION

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.

Fund Fact Sheet | July 2025
Based on 31 July NAVPU

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.

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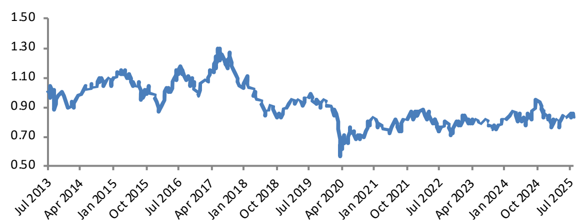
FUND INFORMATION

Inception Date:	**July 1, 2013**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**Philippine Peso (PHP)**
Valuation Schedule[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**0.82690**
Lowest NAVPU (Mar. 19, 2020)	**0.56500**
Highest NAVPU (Jun. 07, 2017)	**1.29530**
Year to Date Return:	**-0.16%**
Return Since Inception (from Jul. 1, 2013)	**-17.31%**
Year on Year Return:	**-1.25%**

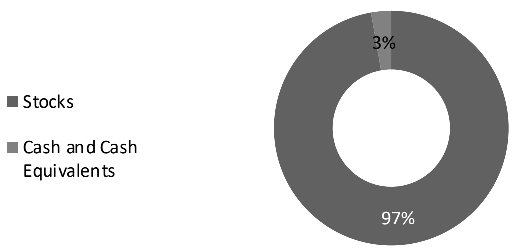
[1]The NAVPU of the Fund is computed daily beginning January 2014.

Peso Aggressive Fund NAVPU



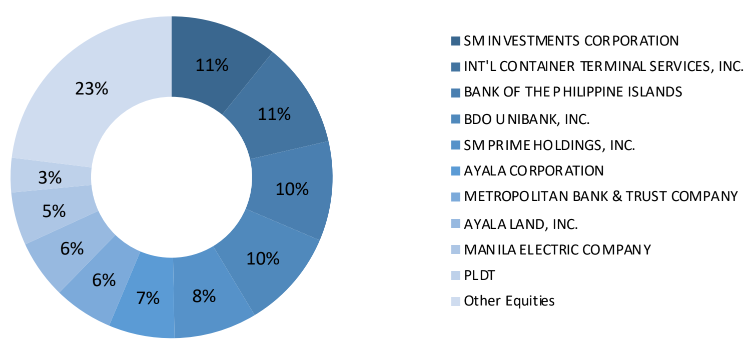
PORTFOLIO COMPOSITION

PORTFOLIO MIX



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

TOP 10 EQUITY HOLDINGS



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Fund Fact Sheet | July 2025
Based on 31 July NAVPU

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.

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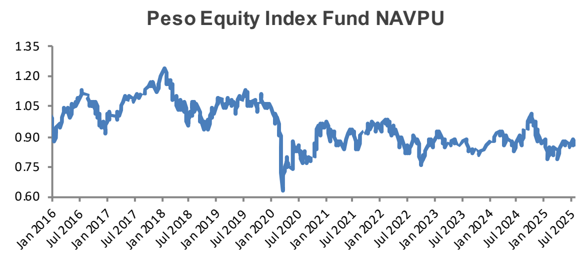
FUND INFORMATION

Inception Date:	**January 4, 2016**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**Philippine Peso (PHP)**
Valuation Schedule:	**Daily**
Net Asset Value Per Unit (NAVPU):	**0.85100**
Lowest NAVPU (Mar. 19, 2020)	**0.63300**
Highest NAVPU (Jan. 29, 2018)	**1.24080**
Year to Date Return:	**-2.52%**
Return Since Inception (from Jan. 4, 2016)	**-14.90%**
Year on Year Return:	**-3.94%**

[1]The NAVPU of the Fund is computed daily beginning January 2016.

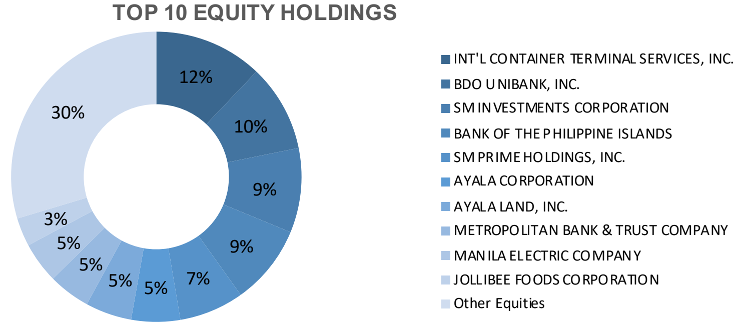


PORTFOLIO COMPOSITION

PORTFOLIO MIX

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

TOP 10 EQUITY HOLDINGS



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Fund Fact Sheet | July 2025
Based on 31 July NAVPU

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 and/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.

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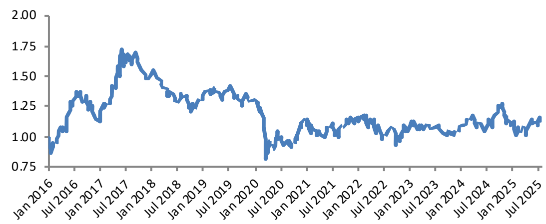
FUND INFORMATION

Inception Date:	**January 4, 2016**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**Philippine Peso (PHP)**
Valuation Schedule:	**Daily**
Net Asset Value Per Unit (NAVPU):	**1.11100**
Lowest NAVPU (Mar. 19, 2020)	**0.81540**
Highest NAVPU (Jun. 01, 2017)	**1.72170**
Year to Date Return:	**0.62%**
Return Since Inception (from Jan. 4, 2016)	**11.10%**
Year on Year Return:	**-0.14%**

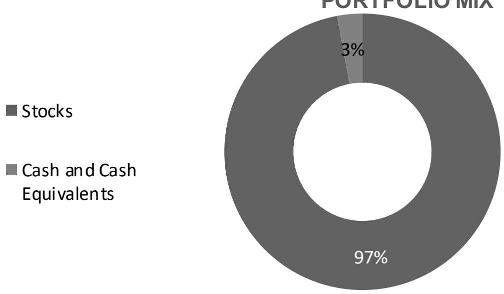
[1]The NAVPU of the Fund is computed daily beginning January 2016.

Peso Dragon Equity Fund NAVPU



PORTFOLIO COMPOSITION

PORTFOLIO MIX

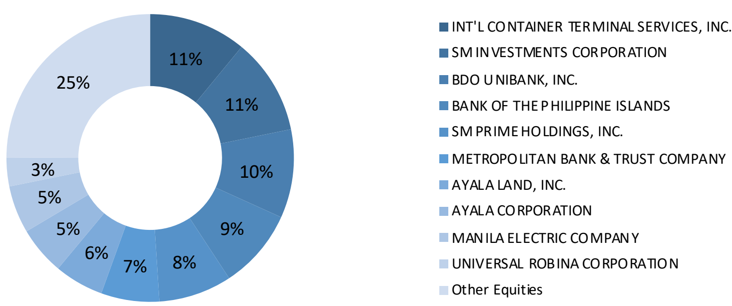


PORTFOLIO LIMITS

Fixed Income: 0% to 40%

Listed Equities: 60% to 100%

TOP 10 EQUITY HOLDINGS



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Fund Fact Sheet | July 2025
Based on 31 July NAVPU

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.

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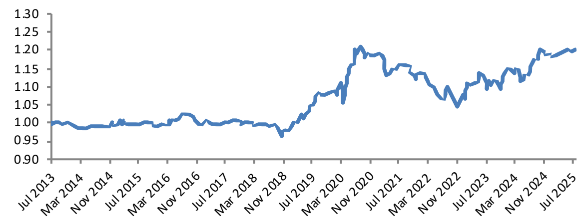
FUND INFORMATION

Inception Date:	**July 1, 2013**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**Philippine Peso (PHP)**
Valuation Schedule[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**1.20370**
Lowest NAVPU (Oct. 18, 2018)	**0.96610**
Highest NAVPU (Aug. 19, 2020)	**1.20970**
Year to Date Return:	**1.68%**
Return Since Inception (from Jul. 1, 2013)	**20.37%**
Year on Year Return:	**3.24%**

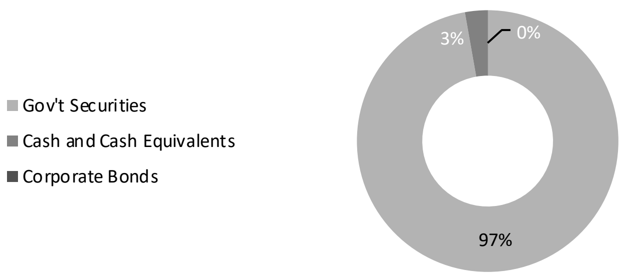
[1]The NAVPU of the Fund is computed daily beginning January 2014.

Peso Conservative Fund NAVPU



PORTFOLIO COMPOSITION

PORTFOLIO MIX



PORTFOLIO LIMITS

Fixed Income: 100%

Listed Equities: 0%

TOP 10 HOLDINGS

ISSUE	MATURITY	% OF PORTFOLIO
FXTN	5/23/44	9%
FXTN	5/4/27	7%
FXTN	1/25/34	6%
FXTN	2/14/26	6%
FXTN	3/22/28	6%
FXTN	11/24/42	5%
FXTN	12/16/35	5%
FXTN	2/4/26	4%
FXTN	7/22/31	4%

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Fund Fact Sheet | July 2025
Based on 31 July NAVPU

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.

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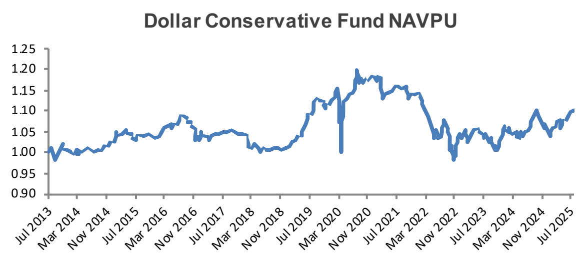
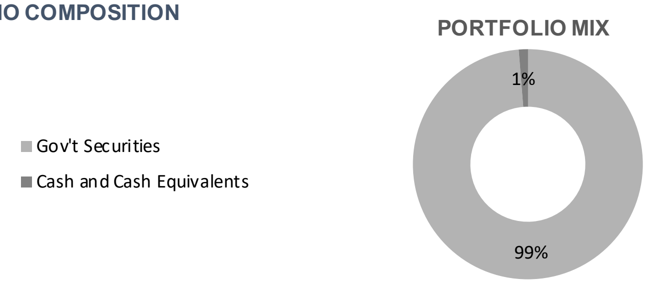
FUND INFORMATION

Inception Date:	**July 1, 2013**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**US Dollar (USD)**
Valuation Schedule[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**1.10300**
Lowest NAVPU (Oct. 21, 2022)	**0.98350**
Highest NAVPU (Aug. 11, 2020)	**1.19870**
Year to Date Return:	**4.77%**
Return Since Inception (from Jul. 1, 2013)	**10.30%**
Year on Year Return:	**3.63%**

[1]The NAVPU of the Fund is computed daily beginning January 2014.



PORTFOLIO COMPOSITION



PORTFOLIO LIMITS

Fixed Income: 100%

Listed Equities: 0%

HOLDINGS

ISSUE	MATURITY	% OF PORTFOLIO
ROP	1/13/2037	30%
ROP	2/2/2030	25%
ROP	7/17/2033	18%
ROP	3/5/2035	12%
ROP	1/15/2032	6%
ROP	5/14/2034	4%
ROP	3/30/2026	3%
DEPOSITS	-	1%

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Fund Fact Sheet | July 2025
Based on 31 July NAVPU

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.

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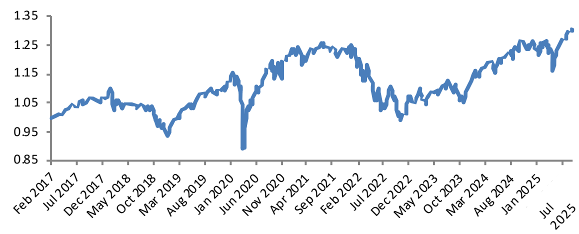
FUND INFORMATION

Inception Date:	**February 2, 2017**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**US Dollar (USD)**
Valuation Schedule[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**1.30490**
Lowest NAVPU (Mar. 19, 2020)	**0.89190**
Highest NAVPU (Jul. 25, 2025)	**1.30650**
Year to Date Return:	**5.17%**
Return Since Inception (from Feb. 2, 2017)	**30.49%**
Year on Year Return:	**7.34%**

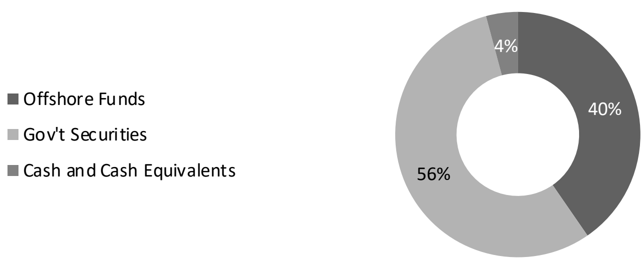
[1]The NAVPU of the Fund is computed daily beginning February 2017.

Dollar Diversity Balanced Fund NAVPU



PORTFOLIO COMPOSITION

PORTFOLIO MIX



PORTFOLIO LIMITS

Fixed Income: 40% to 60%

Offshore Funds: 40% to 60%

HOLDINGS	% of Portfolio
iShares MSCI ACWI UCITS ETF	34%
ROP 37	17%
ROP 33	11%
ROP 30	9%
ROP 32	8%
ROP 35	8%
IShares Core S&P 500 UCITS ETF	5%
Time Deposits and Cash Equivalents	4%
ROP 34	3%
Invesco EQQQ	1%

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Fund Fact Sheet | July 2025
Based on 31 July NAVPU

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.

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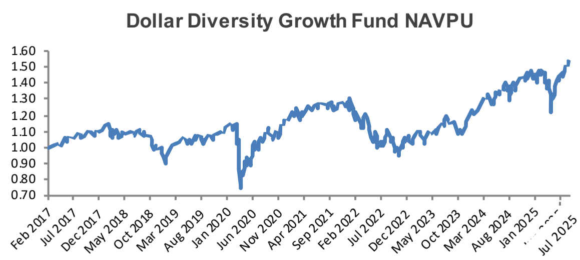
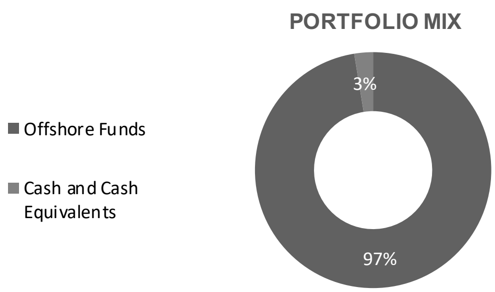
FUND INFORMATION

Inception Date:	**February 2, 2017**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**US Dollar (USD)**
Valuation Schedule[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**1.53260**
Lowest NAVPU (Mar. 24, 2020)	**0.74780**
Highest NAVPU (Jul. 25, 2025)	**1.54030**
Year to Date Return:	**5.76%**
Return Since Inception (from Feb. 2, 2017)	**53.26%**
Year on Year Return:	**13.16%**

[1]The NAVPU of the Fund is computed daily beginning February 2017.



PORTFOLIO COMPOSITION



PORTFOLIO LIMITS

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

HOLDINGS	% of Portfolio
iShares MSCI ACWI UCITS	63%
IShares Core S&P 500 UCITS ETF	23%
INVESCO EQQQ	12%
Time Deposits and Cash Equivalents	3%

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Fund Fact Sheet | July 2025
Based on 31 July NAVPU

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.

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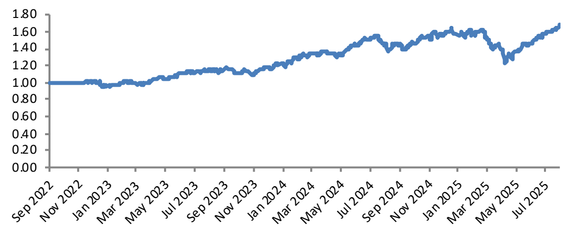
FUND INFORMATION

Inception Date:	**September 1, 2022**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**Philippine Peso (PHP)**
Valuation Schedule[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**1.68260**
Lowest NAVPU (Dec. 29, 2022)	**0.95100**
Highest NAVPU (Jul. 31, 2025)	**1.68260**
Year to Date Return:	**6.66%**
Return Since Inception (from Sep. 1, 2022)	**68.26%**
Year on Year Return:	**16.66%**

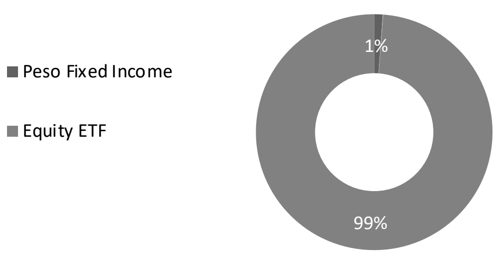
[1]The NAVPU of the Fund is computed daily beginning September 2022.

Peso HealthTech Fund NAVPU



PORTFOLIO COMPOSITION

PORTFOLIO MIX



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

HOLDINGS	% of Portfolio
Blackrock (BGF) - World Tech	25%
INVESCO EQQQ NASDAQ	25%
iSHARES S&P 500 INFO TECH SEC	23%
Blackrock (BGF) - World HealthScience	12%
iShares US Technology	8%
iShares MSCI ACWI	5%
Time Deposits and Cash Equivalents	1%
Invesco QQQ	1%

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Fund Fact Sheet | July 2025
Based on 31 July 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.

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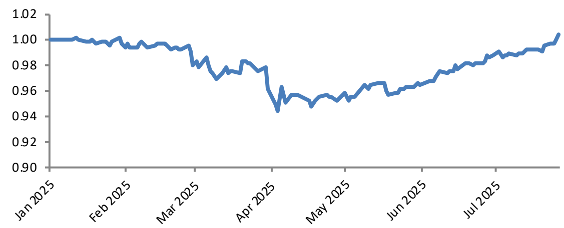
FUND INFORMATION

Inception Date:	**January 6, 2025**
Fund Manager:	**BDO Trust & Investments Group**
Currency:	**Philippine Peso (PHP)**
Valuation Schedule[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**1.00440**
Lowest NAVPU (Apr. 08, 2025)	**0.94430**
Highest NAVPU (Jul. 31, 2025)	**1.00440**
Year to Date Return:	**NA**
Return Since Inception (from Jan. 6, 2025)	**0.44%**
Year on Year Return:	**NA**

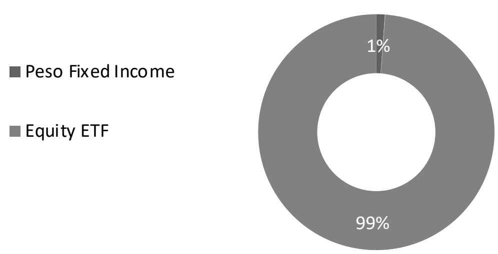
[1]The NAVPU of the Fund is computed daily beginning January 2025.

Peso Stable Fund NAVPU



PORTFOLIO COMPOSITION

PORTFOLIO MIX



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

HOLDINGS	% of Portfolio
JPMorgan Investment Funds Global Dividend Fund	19%
PIMCO GIS Income Fund	18%
iShares Core Dividend Growth	10%
FXTN 10-73 IMA-TX	9%
FXTN 20-14 (TX-IMA)	6%
RETAIL TREAS BONDS (05-13) IMA	5%
FXTN 20-17 (TX-IMA)	4%
FXTN 10-64 IMA-TX	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 | July 2025
Based on 31 July 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.

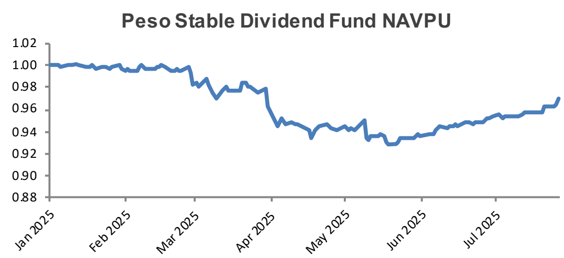
Fund Manager
The Peso Stable Dividend Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention 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[1]:	**Daily**
Net Asset Value Per Unit (NAVPU):	**0.96950**
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)	**-3.05%**
Year on Year Return:	**NA**

[1]The NAVPU of the Fund is computed daily beginning January 2025.



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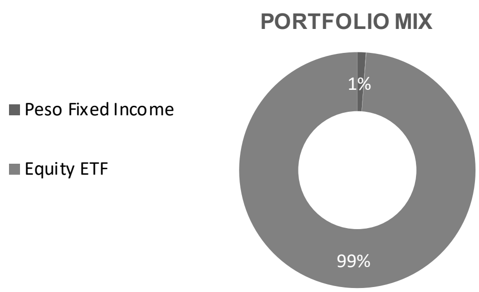

PORTFOLIO LIMITS
Time Deposits and Money Markets: 0% to 20%
Offshore Funds: 80% to 100%

HOLDINGS	% of Portfolio
PIMCO GIS Income Fund	17%
JPMorgan Investment Funds Global Dividend Fund	11%
RETAIL TREAS BONDS (05-13) IMA	10%
iShares Core Dividend Growth	7%
iShares MSCI ACWI UCITS USD	7%
RETAIL TREAS BONDS (R5-18) IMA	6%
FXTN 20-14 (TX-IMA)	6%
FXTN 10-64 (IMA-TX)	4%

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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.