

VARIABLE LIFE FUND REPORT 2025



Disclosure Statement

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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 associated risk.

The value of any investments 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.

Financial Statement

as of December 31, 2025

(Amounts in PhP)	Peso Aggressive	Peso Dragon Equity
Assets	3,082,308,885	14,175,433,562
Cash and Cash Equivalents	2,706,596	12,074,049
Deposits	2,600,000	11,900,000
Cash	106,596	174,049
Investment in Bonds	0	0
Government Securities	0	0
Corporate Bonds	0	0
Investment in Equities	2,951,282,232	13,375,632,578
Investment in Funds	127,326,994	782,607,193
Accrued Income	993,064	5,119,742
Due from Broker	0	0
Liabilities	20,176,137	87,636,711
Taxes & Fees	1,947,113	8,850,987
Accounts Payable	18,229,023	78,785,724
Due to Broker	0	0
Net Asset Value	3,062,132,748	14,087,796,850

Financial Statement

as of December 31, 2025

(Amounts in PhP)	Peso Equity Index	Peso Moderate
Assets	2,122,438,481	3,951,557,205
Cash and Cash Equivalents	1,666,815	1,774,459
Deposits	1,500,000	1,600,000
Cash	166,815	174,459
Investment in Bonds	0	1,890,927,204
Government Securities	0	1,890,927,204
Corporate Bonds	0	0
Investment in Equities	1,998,105,808	2,028,112,036
Investment in Funds	121,654,548	9,800,000
Accrued Income	1,011,310	20,943,505
Due from Broker	0	0
Liabilities	26,300,468	23,797,471
Taxes & Fees	1,327,257	2,525,160
Accounts Payable	12,520,971	21,272,311
Due to Broker	12,452,241	0
Net Asset Value	2,096,138,013	3,927,759,734

Financial Statement

as of December 31, 2025

(Amounts in PhP)	Peso Conservative	Peso Standby
Assets	1,749,469,754	10,491,198
Cash and Cash Equivalents	227,198	246,428
Deposits	0	0
Cash	227,198	246,428
Investment in Bonds	1,719,784,591	0
Government Securities	1,719,784,591	0
Corporate Bonds	0	0
Investment in Equities	0	0
Investment in Funds	10,400,000	10,244,770
Accrued Income	19,057,965	0
Due from Broker	0	0
Liabilities	7,419,561	21,789
Taxes & Fees	1,113,897	5,510
Accounts Payable	6,305,664	16,279
Due to Broker	0	0
Net Asset Value	1,742,050,192	10,469,409

Financial Statement

as of December 31, 2025

(Amounts in PhP)	Peso HealthTech
Assets	1,413,307,908
Cash and Cash Equivalents	285,766
Deposits	0
Cash	285,766
Investment in Bonds	0
Government Securities	0
Corporate Bonds	0
Investment in Equities	784,929,976
Investment in Funds	628,092,167
Accrued Income	0
Due from Broker	0
Liabilities	6,981,076
Taxes & Fees	786,113
Accounts Payable	6,194,964
Due to Broker	0
Net Asset Value	1,406,326,832

Financial Statement

as of December 31, 2025

(Amounts in PhP)	Peso Stable	Peso Stable Dividend
Assets	53,555,927	660,202,317
Cash and Cash Equivalents	805,141	4,399,233
Deposits	0	0
Cash	805,141	4,399,233
Investment in Bonds	26,352,462	327,019,747
Government Securities	26,352,462	327,019,747
Corporate Bonds	0	0
Investment in Equities	8,341,353	96,826,239
Investment in Funds	17,775,083	228,135,839
Accrued Income	281,887	3,821,260
Due from Broker	0	0
Liabilities	4,865,244	2,935,830
Taxes & Fees	25,719	369,238
Accounts Payable	4,839,525	2,566,591
Due to Broker	0	0
Net Asset Value	48,690,682	657,266,487

Financial Statement

as of December 31, 2025

(Amounts in USD)	Dollar Conservative	Dollar Standby
Assets	8,754,798	110,261
Cash and Cash Equivalents	150,818	33,914
Deposits	100,000	0
Cash	50,818	33,914
Investment in Bonds	8,410,538	75,327
Government Securities	8,410,538	75,327
Corporate Bonds	0	0
Investment in Equities	0	0
Investment in Funds	0	0
Accrued Income	193,442	1,020
Due from Broker	0	0
Liabilities	32,916	276
Taxes & Fees	5,580	70
Accounts Payable	27,336	206
Due to Broker	0	0
Net Asset Value	8,721,882	109,985

Financial Statement

as of December 31, 2025

(Amounts in USD)	Dollar Diversity Balanced	Dollar Diversity Growth
Assets	15,411,969	21,900,368
Cash and Cash Equivalents	160,452	527,897
Deposits	100,000	500,000
Cash	60,452	27,897
Investment in Bonds	8,157,395	0
Government Securities	8,157,395	0
Corporate Bonds	0	0
Investment in Equities	6,924,919	21,250,499
Investment in Funds	0	121,971
Accrued Income	169,203	0
Due from Broker	0	0
Liabilities	138,684	170,226
Taxes & Fees	9,810	13,460
Accounts Payable	128,874	156,766
Due to Broker	0	0
Net Asset Value	15,273,284	21,730,142

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 for probable 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., 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	Daily
Net Asset Value per Unit (NAVPU)	0.7995
Highest NAVPU	
Date	June 7, 2017
Amount	1.2953
Lowest NAVPU	
Date	March 19, 2020
Amount	0.5650
Year to Date Return	-3.5%
Return since Inception	-20.1%

HISTORICAL YIELDS

2013*	-10.0%	2020	-10.9%
2014	20.0%	2021	3.9%
2015	-9.7%	2022	-6.7%
2016	1.4%	2023	2.5%
2017	6.9%	2024	2.4%
2018	-16.7%	2025	-3.5%
2019	3.7%		

Fund Charges **PHP 8,255,740**

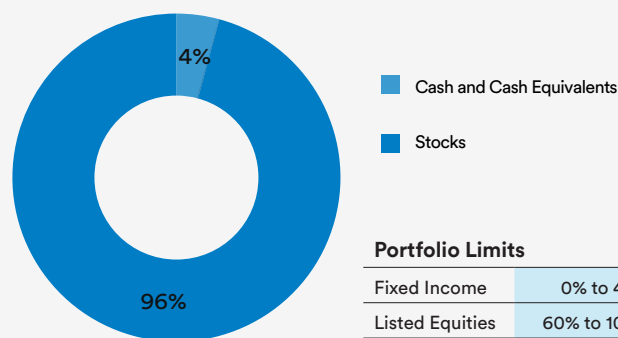
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

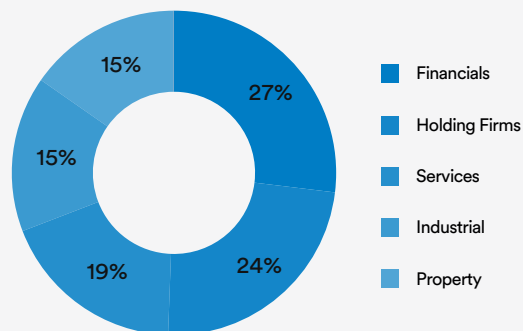
Portfolio Mix



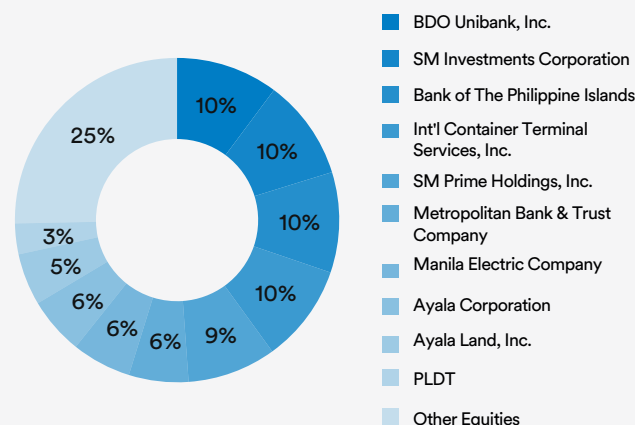
Portfolio Limits

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

Holdings by Sector



Top 10 Equity Holdings



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Peso Dragon Equity Fund

OBJECTIVE

The Peso 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 investments 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 Peso Dragon Equity Fund is managed by the Trust and Investments Group of BDO Unibank, Inc., 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	December 23, 2015
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.0780
Highest NAVPU	
Date	June 1, 2017
Amount	1.7217
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8154
Year to Date Return	-2.4%
Return since Inception	7.8%

HISTORICAL YIELDS

2016*	14.8%	2021	0.6%
2017	33.4%	2022	-6.5%
2018	-13.9%	2023	1.5%
2019	0.5%	2024	2.9%
2020	-14.3%	2025	-2.4%

Fund Charges **PhP 36,047,243**

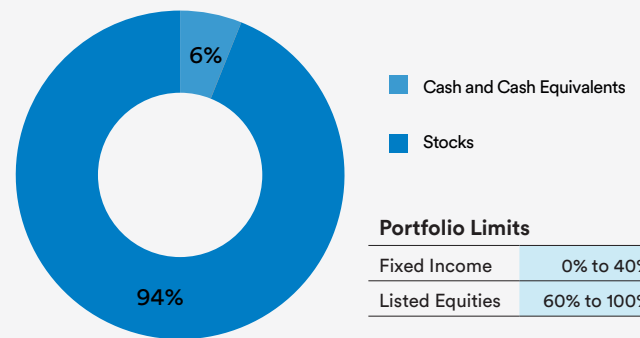
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

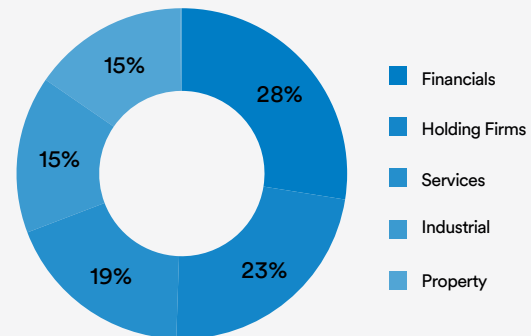
Portfolio Mix



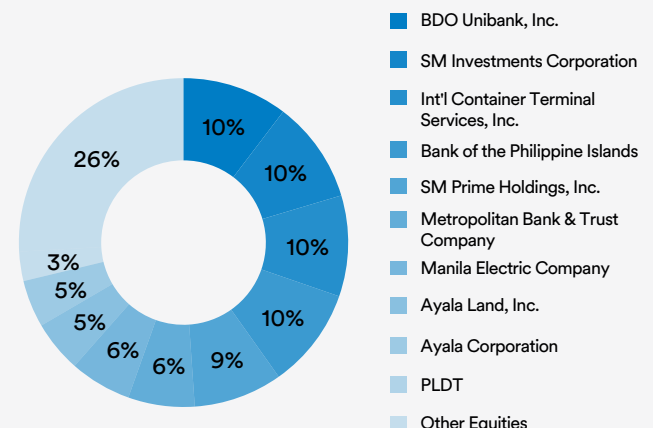
Portfolio Limits

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

Holdings by Sector



Top 10 Equity Holdings



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 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., 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

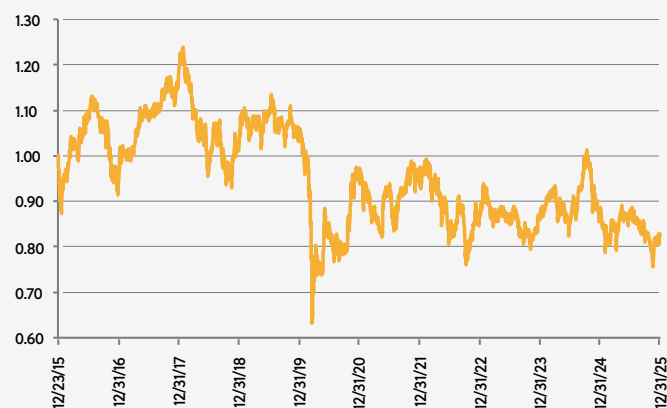
Inception Date	December 23, 2015
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	0.8246
Highest NAVPU	
Date	January 29, 2018
Amount	1.2408
Lowest NAVPU	
Date	March 19, 2020
Amount	0.6330
Year to Date Return	-5.5%
Return since Inception	-17.5%

HISTORICAL YIELDS

2016*	-4.0%	2021	-0.9%
2017	23.7%	2022	-8.1%
2018	-13.6%	2023	-1.0%
2019	3.9%	2024	1.5%
2020	-9.6%	2025	-5.5%
Fund Charges PhP 5,515,944			

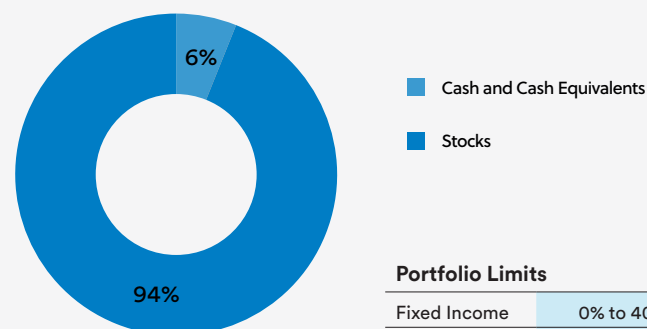
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

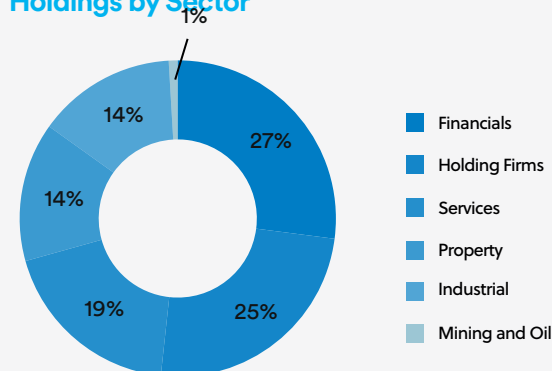
Portfolio Mix



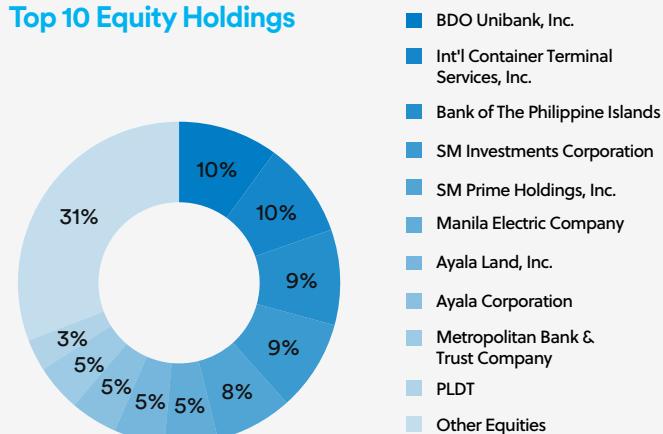
Portfolio Limits

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

Holdings by Sector



Top 10 Equity Holdings



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., 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	Daily
Net Asset Value per Unit (NAVPU)	1.0393
Highest NAVPU	
Date	June 7, 2017
Amount	1.3489
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8157
Year to Date Return	0.3%
Return since Inception	3.9%

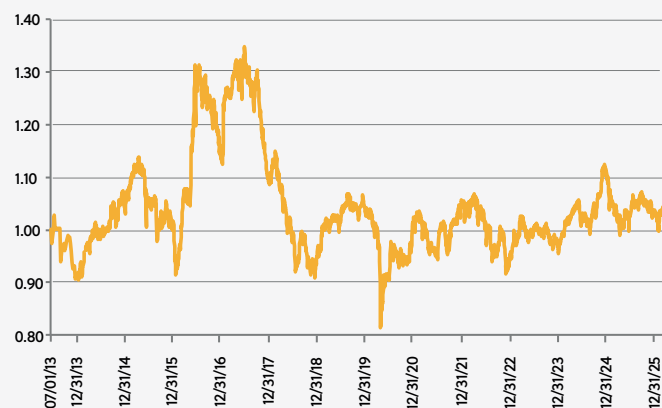
HISTORICAL YIELDS

2013*	-9.3%	2020	-1.2%
2014	16.8%	2021	1.1%
2015	-4.6%	2022	-5.2%
2016	13.0%	2023	3.1%
2017	-2.4%	2024	2.6%
2018	-13.7%	2025	0.3%
2019	7.7%		

Fund Charges **PhP 10,403,097**

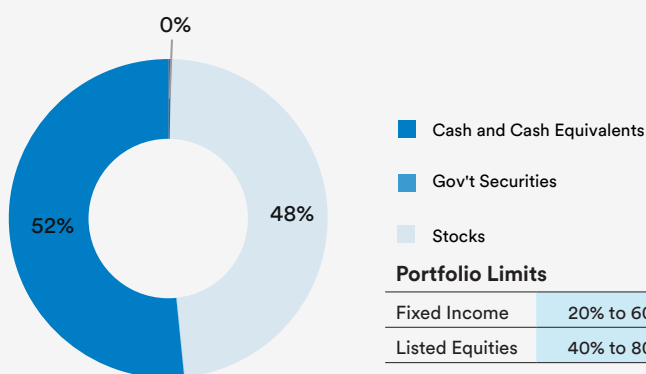
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

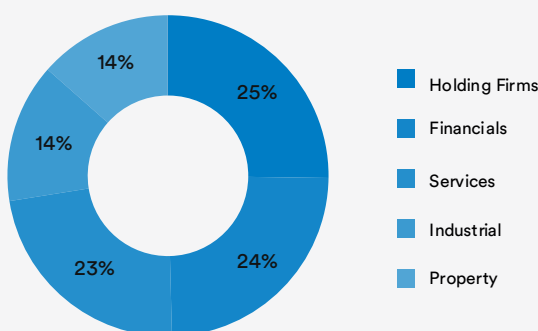
Portfolio Mix



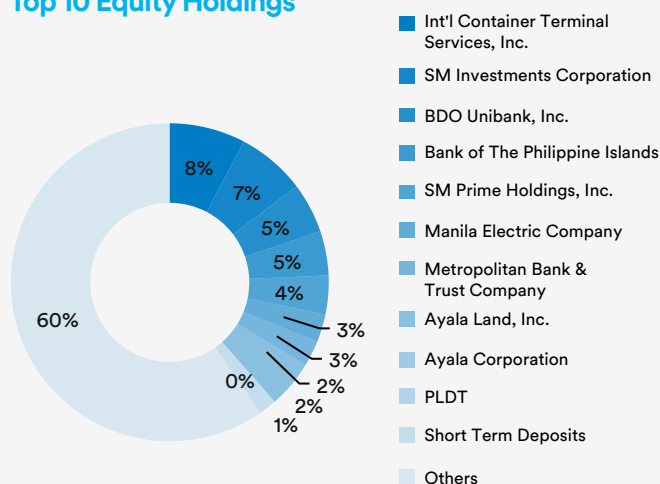
Portfolio Limits

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

Holdings by Sector



Top 10 Equity Holdings



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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., 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	Daily
Net Asset Value per Unit (NAVPU)	1.2298
Highest NAVPU	
Date	December 5, 2025
Amount	1.2342
Lowest NAVPU	
Date	October 18, 2018
Amount	0.9661
Year to Date Return	3.9%
Return since Inception	23.0%

HISTORICAL YIELDS

2013*	-1.0%	2020	8.8%
2014	0.2%	2021	-4.6%
2015	0.1%	2022	-5.5%
2016	0.4%	2023	7.5%
2017	0.6%	2024	2.7%
2018	-2.1%	2025	3.9%
2019	11.3%		
Fund Charges	PhP 4,305,451		

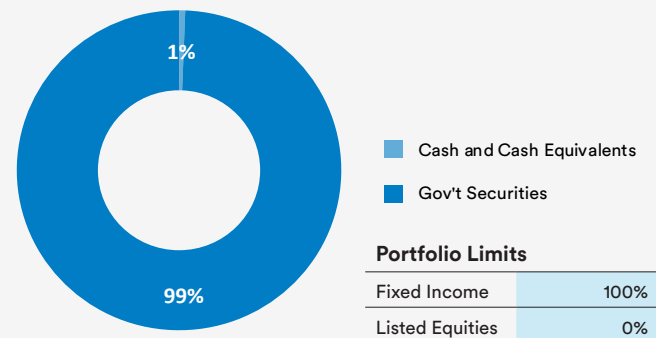
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income	100%
Listed Equities	0%

Top 10 Holdings

Instrument	Maturity	% of Portfolio
FXTN	May 23, 2044	9%
RETAIL TREAS. BOND	August 20, 2030	7%
FXTN	May 4, 2027	7%
FXTN	September 6, 2027	7%
FXTN	January 25, 2034	6%
FXTN	March 22, 2028	6%
FXTN	December 16, 2035	5%
FXTN	April 28, 2035	4%
FXTN	July 22, 2031	4%
FXTN	November 24, 2042	4%

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 investments 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 Peso HealthTech Fund is managed by the Trust and Investments Group of BDO Unibank, Inc., 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	Daily
Net Asset Value per Unit (NAVPU)	1.8348
Highest NAVPU	
Date	October 30, 2025
Amount	1.9039
Lowest NAVPU	
Date	December 29, 2022
Amount	0.9510
Year to Date Return	16.3%
Return since Inception	83.5%

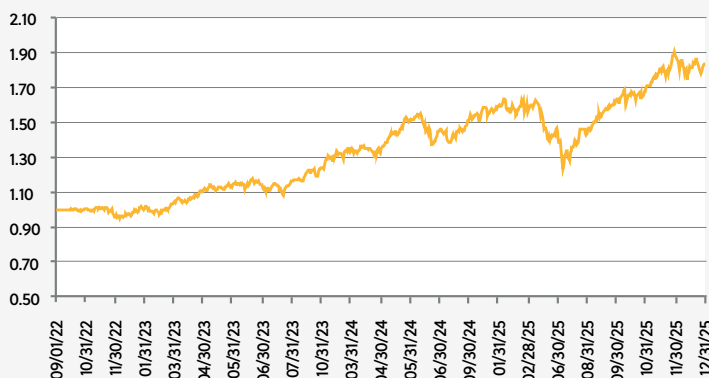
HISTORICAL YIELDS

2022*	-4.9%
2023	29.0%
2024	28.6%
2025	16.3%

Fund Charges **PhP 2,237,429**

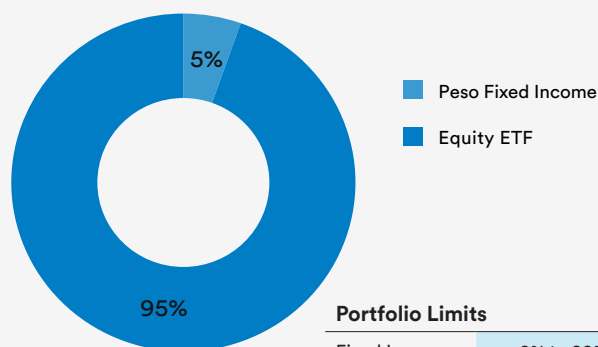
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

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

Holdings

Instrument	% of Portfolio
BlackRock Global Funds World Technology Fund D	28%
Invesco EQQQ NASDAQ-100 UCITS ETF	19%
iShares S&P 500 Information Technology Sector ETF	17%
iShares MSCI ACWI UCITS ETF USD	12%
BlackRock Global Funds World Healthscience Fund	9%
iShares U.S. Technology ETF	6%
Time Deposits and Cash Equivalents	5%
iShares MSCI Global Semiconductor UCITS ETF A	1%
iShares MSCI Emerging Markets Asia UCITS ETF Acc	1%
iShares MSCI Emerging Markets ETF	1%
Janus Henderson Horizon Biotechnology Fund	1%

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

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FUND INFORMATION

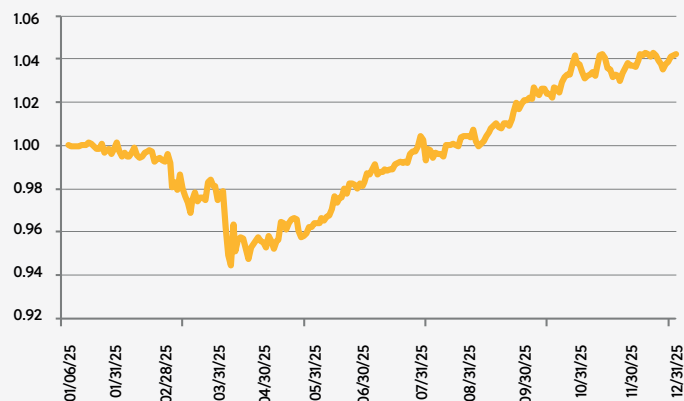
Inception Date	January 6, 2025
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.0421
Highest NAVPU	
Date	December 9, 2025
Amount	1.0430
Lowest NAVPU	
Date	April 8, 2025
Amount	0.9443
Year to Date Return*	4.2%
Return since Inception	4.2%

HISTORICAL YIELDS

2025*	4.2%
Fund Charges	PhP 59,535

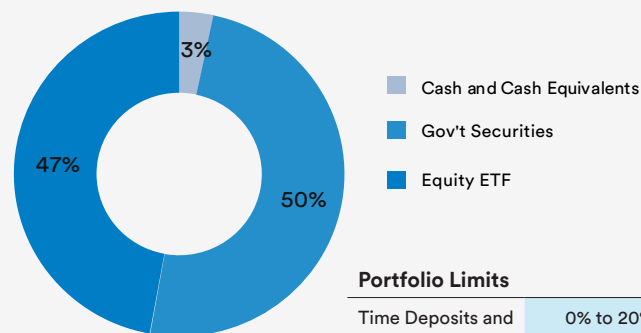
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

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

Holdings

Instrument	% of Portfolio
JPMorgan Investment Funds – Global	16.70%
PIMCO GIS Income Fund	14.80%
Retail Treasury Bonds (R5-17) IMA	8.40%
iShares Core Dividend Growth ETF	6.70%
Retail Treasury Bonds (R5-19) IMA	6.00%
FXTN 10-73 (IMA–TX)	5.60%
iShares MSCI ACWI UCITS USD	4.60%
U.S. Treasury Bill	4.40%
FXTN 20-14 (TX–IMA)	4.00%
FXTN 20-17 (TX–IMA)	3.90%

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., 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

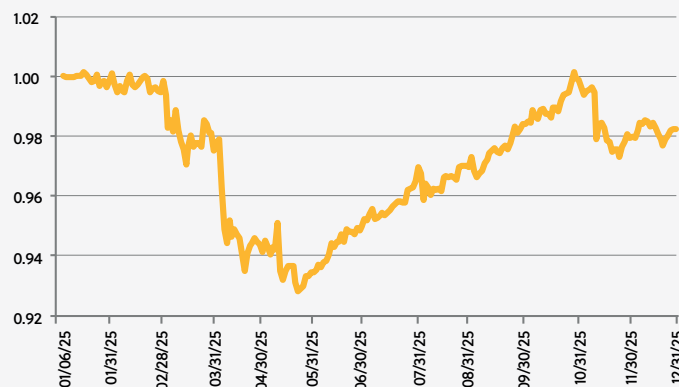
Inception Date	January 6, 2025
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	0.9826
Highest NAVPU	
Date	January 16, 2025
Amount	1.0014
Lowest NAVPU	
Date	May 23, 2025
Amount	0.9281
Year to Date Return*	-1.7%
Return since Inception	-1.7%

HISTORICAL YIELDS

2025*	-1.7%
Fund Charges	PhP 614,211

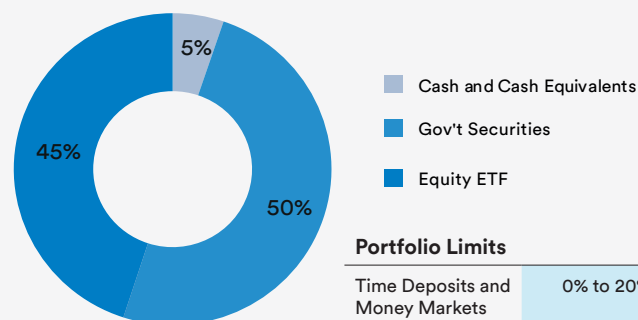
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

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

Holdings

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

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., 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.

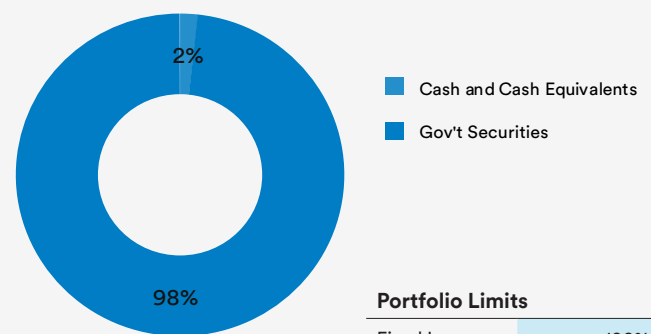
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	US Dollar (USD)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.1341
Highest NAVPU	
Date	August 11, 2020
Amount	1.1987
Lowest NAVPU	
Date	October 21, 2022
Amount	0.9835
Year to Date Return	7.7%
Return since Inception	13.4%

PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income	100%
Listed Equities	0%

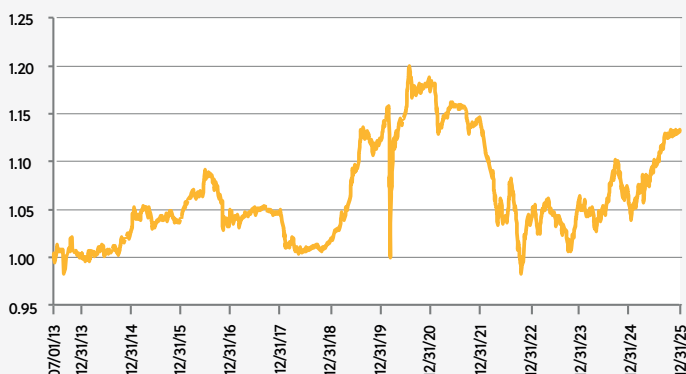
HISTORICAL YIELDS

2013*	0.1%	2020	5.8%
2014	2.3%	2021	-3.3%
2015	1.3%	2022	-9.3%
2016	-0.3%	2023	2.3%
2017	1.1%	2024	-1.0%
2018	-2.9%	2025	7.7%
2019	10.3%		

Fund Charges **USD 22,536**

*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



Holdings

Instrument	Maturity	% of Portfolio
ROP	13-Jan-37	31%
ROP	2-Feb-30	25%
ROP	17-Jul-33	16%
ROP	5-Mar-35	13%
ROP	13-Oct-47	5%
ROP	15-Jan-32	5%
ROP	14-May-34	4%
Cash Deposit	2-Jan-26	2%

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., 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.

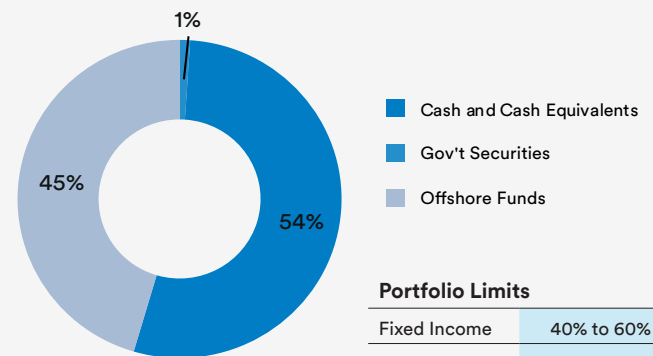
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

FUND INFORMATION

Inception Date	February 2, 2017
Fund Manager	BDO Trust & Investments Group
Currency	US Dollar (USD)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.3735
Highest NAVPU	
Date	December 29, 2025
Amount	1.3735
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8919
Year to Date Return	10.7%
Return since Inception	37.4%

PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

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

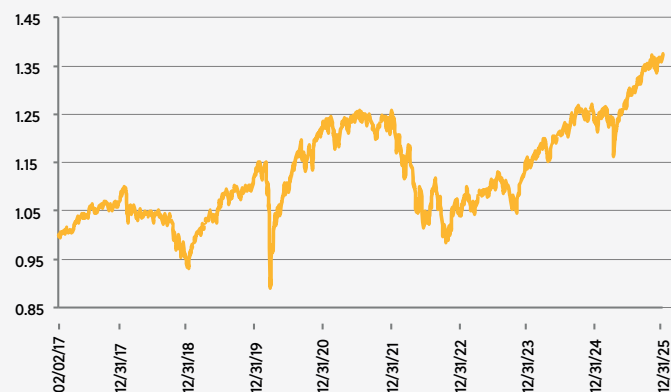
HISTORICAL YIELDS

2017*	7.3%	2022	-16.9%
2018	-13.0%	2023	9.2%
2019	20.7%	2024	9.0%
2020	7.7%	2025	10.7%
2021	3.4%		

Fund Charges **USD 37,207**

*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



Holdings

Instrument	% of Portfolio
iShares MSCI ACWI UCITS ETF USD	32%
ROP 37	16%
ROP 33	11%
ROP 35 IMA-TX	8%
ROP 32	7%
iShares Core S&P 500 UCITS ETF	7%
Invesco EQQQ NASDAQ-100 UCITS ETF	6%
ROP 30	6%
ROP 47 IMA-TX	3%
ROP 34	3%
Time Deposits and Cash Equivalents	1%

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., 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.

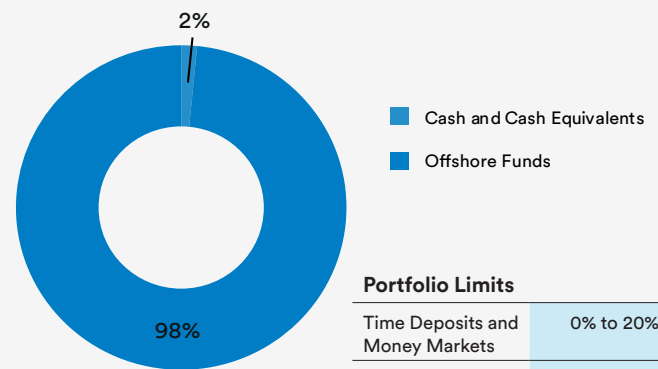
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

FUND INFORMATION

Inception Date	February 2, 2017
Fund Manager	BDO Trust & Investments Group
Currency	US Dollar (USD)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.6633
Highest NAVPU	
Date	October 30, 2025
Amount	1.6659
Lowest NAVPU	
Date	March 24, 2020
Amount	0.7478
Year to Date Return	14.8%
Return since Inception	66.3%

PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

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

HISTORICAL YIELDS

2017*	11.6%	2022	-21.4%
2018	-18.2%	2023	20.5%
2019	23.7%	2024	17.8%
2020	3.9%	2025	14.8%
2021	10.9%		

Fund Charges **USD 50,918**

*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



Holdings

Instrument	% of Portfolio
iShares MSCI ACWI UCITS ETF USD	60%
iShares Core S&P 500 UCITS ETF	22%
Invesco EQQQ NASDAQ-100 UCITS ETF	15%
Time Deposits and Cash Equivalents	2%
PineBridge Global Focus Equity Fund	1%

Corporate Information

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Email: we-care@bdolife.com.ph
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The 2025 Variable Life Fund Report can be viewed and downloaded online at <https://www.bdo.com.ph/bdo-life/daily-funds>

BDO Life Assurance Company, Inc. is a subsidiary of BDO Unibank, Inc., the country's largest bank to date. BDO Life provides protection, health, education, savings, retirement, and estate planning solutions aimed to create a secure future for its individual customers and their families. BDO Life extends comprehensive group term life insurance for corporate clients. Its financial products are not deposit products. These products are not insured by the Philippine Deposit Insurance Corporation and are not guaranteed by BDO Unibank, Inc.

BDO Life is an insurance company regulated by the Insurance Commission. It is authorized to offer and sell insurance products exclusively within the Philippines.

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