

VARIABLE LIFE FUND REPORT 2024



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 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, 2024

	Peso Aggressive	Peso Dragon Equity
Assets	3,408,883,043	15,197,572,961
Cash and Cash Equivalents	3,171,136	12,849,979
Deposits	0	0
Cash	3,171,136	12,849,979
Investment in Bonds	0	0
Government Securities	0	0
Corporate Bonds	0	0
Investment in Equities	3,150,139,271	14,225,530,308
Investment in Funds	243,432,823	907,292,729
Accrued Income	1,551,374	6,466,972
Due from Broker	10,588,439	45,432,973
Liabilities	22,130,078	89,692,540
Taxes & Fees	2,240,843	9,721,167
Accounts Payable	19,889,236	79,971,373
Due to Broker	0	0
Net Asset Value	3,386,752,965	15,107,880,421

Financial Statement

as of December 31, 2024

	Peso Equity Index	Peso Moderate
Assets	2,307,961,332	4,163,879,523
Cash and Cash Equivalents	2,224,280	1,886,054
Deposits	0	0
Cash	2,224,280	1,886,054
Investment in Bonds	0	2,027,617,393
Government Securities	0	2,027,617,393
Corporate Bonds	0	0
Investment in Equities	2,161,802,956	2,062,294,808
Investment in Funds	57,602,862	47,410,291
Accrued Income	1,020,429	24,670,978
Due from Broker	85,310,805	0
Liabilities	14,222,185	22,673,414
Taxes & Fees	1,501,183	2,656,041
Accounts Payable	12,721,001	20,017,374
Due to Broker	0	0
Net Asset Value	2,293,739,148	4,141,206,109

Financial Statement

as of December 31, 2024

	Peso Conservative	Peso Standby
Assets	1,592,211,178	6,251,481
Cash and Cash Equivalents	239,551	109,333
Deposits	0	0
Cash	239,551	109,333
Investment in Bonds	1,516,420,661	0
Government Securities	1,516,420,661	0
Corporate Bonds	0	0
Investment in Equities	0	0
Investment in Funds	57,650,796	6,142,148
Accrued Income	17,900,171	0
Due from Broker	0	0
Liabilities	5,843,248	15,206
Taxes & Fees	965,729	3,802
Accounts Payable	4,877,519	11,405
Due to Broker	0	0
Net Asset Value	1,586,367,930	6,236,274

Financial Statement

as of December 31, 2024

	Peso Health Tech
Assets	556,113,166
Cash and Cash Equivalents	711,238
Deposits	0
Cash	711,238
Investment in Bonds	0
Government Securities	0
Corporate Bonds	0
Investment in Equities	335,538,817
Investment in Funds	219,863,110
Accrued Income	0
Due from Broker	0
Liabilities	3,785,182
Taxes & Fees	291,266
Accounts Payable	3,493,916
Due to Broker	0
Net Asset Value	552,327,983

Financial Statement

as of December 31, 2024

	Dollar Conservative	Dollar Standby
Assets	9,032,129	107,995
Cash and Cash Equivalents	358,921	24,489
Deposits	0	0
Cash	358,921	24,489
Investment in Bonds	8,472,439	81,122
Government Securities	8,472,439	81,122
Corporate Bonds	0	0
Investment in Equities	0	0
Investment in Funds	0	0
Accrued Income	200,769	2,385
Due from Broker	0	0
Liabilities	54,206	263
Taxes & Fees	5,567	66
Accounts Payable	48,638	197
Due to Broker	0	0
Net Asset Value	8,977,923	107,732

Financial Statement

as of December 31, 2024

	Dollar Diversity Balanced	Dollar Diversity Growth
Assets	14,186,672	19,882,601
Cash and Cash Equivalents	250,580	307,267
Deposits	0	0
Cash	250,580	307,267
Investment in Bonds	7,547,754	0
Government Securities	7,547,754	0
Corporate Bonds	0	0
Investment in Equities	6,222,322	19,575,333
Investment in Funds	0	0
Accrued Income	166,016	0
Due from Broker	0	0
Liabilities	85,255	155,932
Taxes & Fees	8,847	12,202
Accounts Payable	76,408	143,731
Due to Broker	0	0
Net Asset Value	14,101,416	19,726,668

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)	0.8282
Highest NAVPU	
Date	June 7, 2017
Amount	1.2953
Lowest NAVPU	
Date	March 19, 2020
Amount	0.5650
Year to Date Return	2.4%
Return since Inception	-19.1%

HISTORICAL YIELDS

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

Fund Charges **9,263,291**

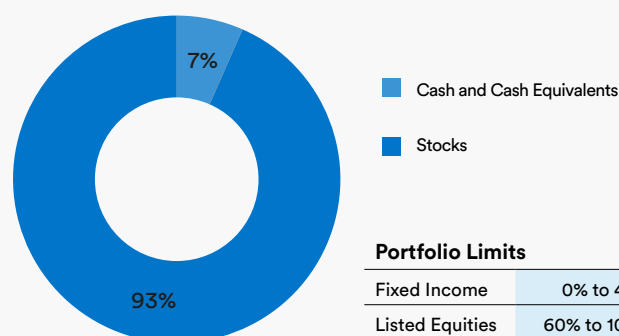
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION

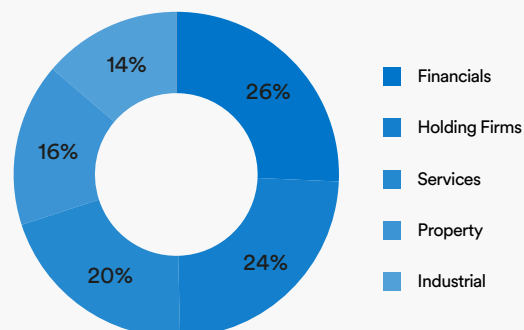


PORTFOLIO COMPOSITION

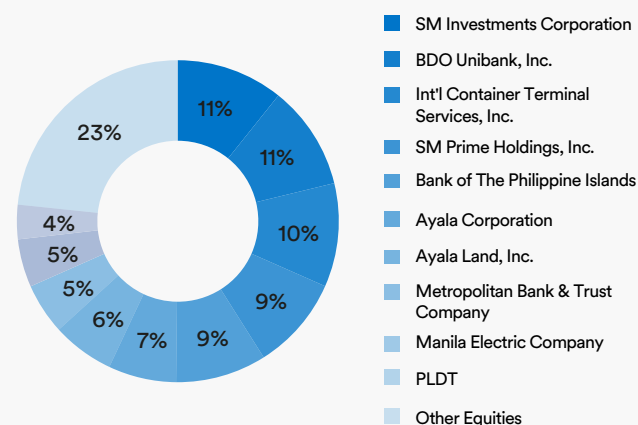
Portfolio Mix



Holdings by Sector



Top 10 Equity Holdings



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

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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)	1.1041
Highest NAVPU	
Date	June 1, 2017
Amount	1.7217
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8154
Year to Date Return	2.9%
Return since Inception	7.3%

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%		
Fund Charges 40,309,486			

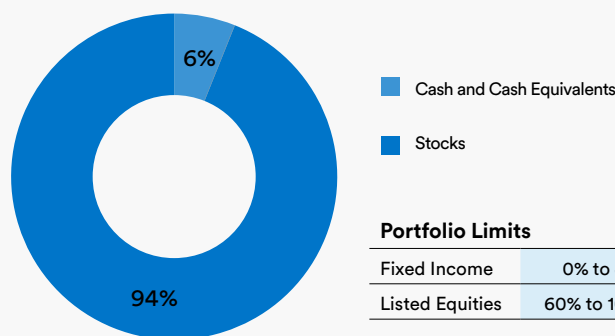
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix

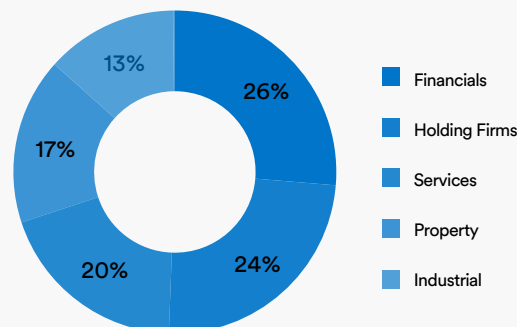


- Cash and Cash Equivalents
- Stocks

Portfolio Limits

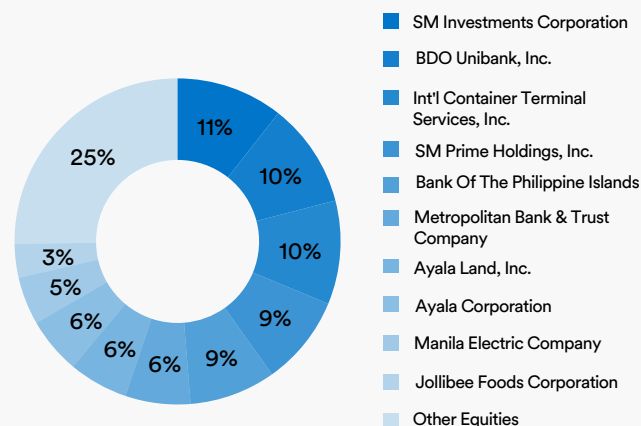
Fixed Income	0% to 40%
Listed Equities	60% to 100%

Holdings by Sector



- Financials
- Holding Firms
- Services
- Property
- Industrial

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 longterm.

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

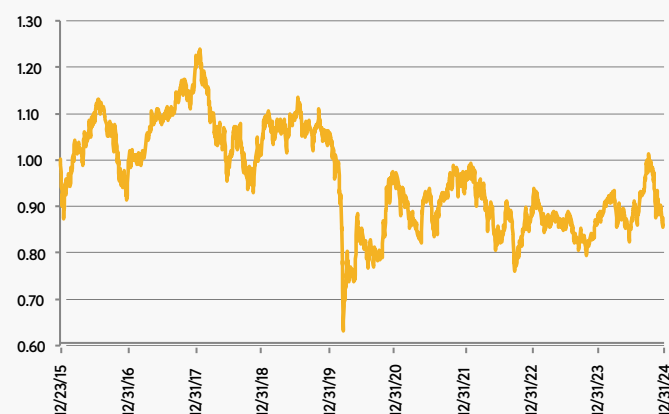
Inception Date	December 23, 2015
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	0.8730
Highest NAVPU	
Date	January 29, 2018
Amount	1.2408
Lowest NAVPU	
Date	March 19, 2020
Amount	0.6330
Year to Date Return	1.5%
Return since Inception	-14.0%

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%		
Fund Charges 6,171,798			

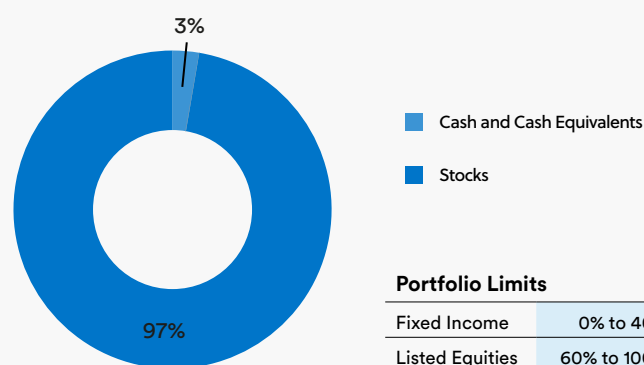
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION



PORTFOLIO COMPOSITION

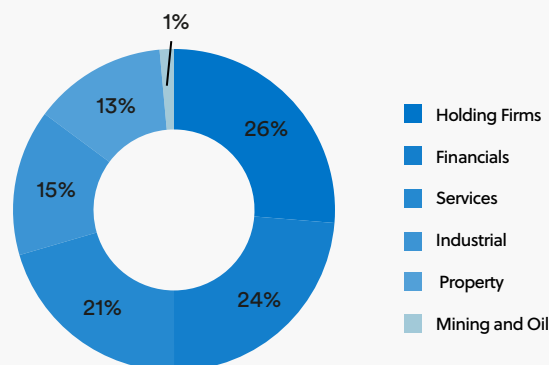
Portfolio Mix



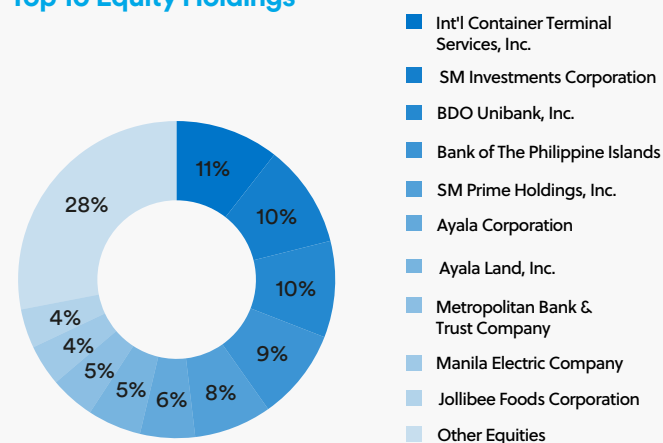
Portfolio Limits

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)	1.0365
Highest NAVPU	
Date	June 7, 2017
Amount	1.3489
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8157
Year to Date Return	2.6%
Return since Inception	1.1%

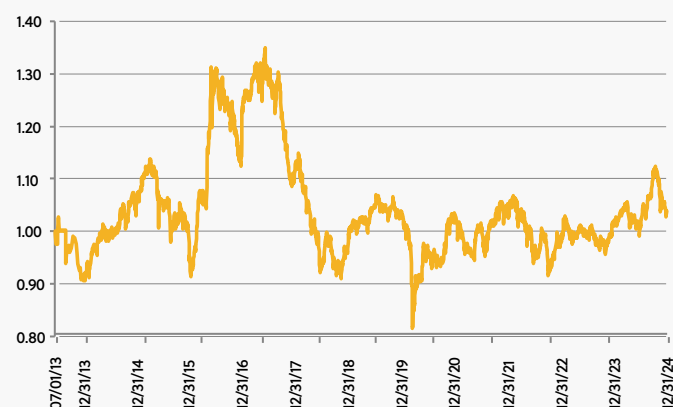
HISTORICAL YIELDS

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

Fund Charges **10,913,227**

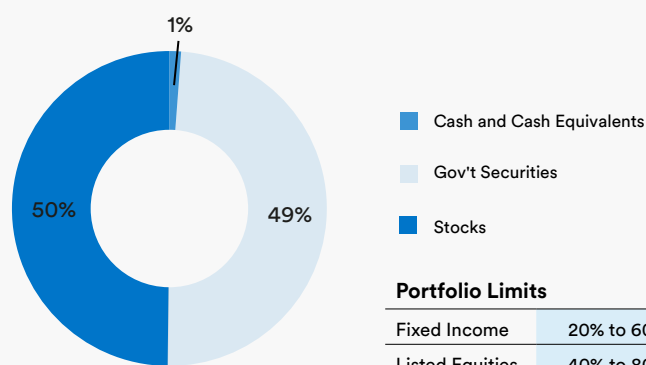
*Yield from Inception date until December 31 of the launch year

FUND INFORMATION

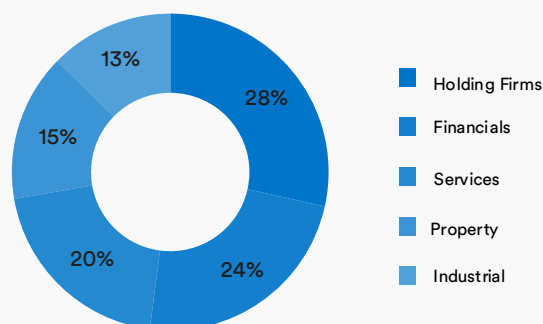


PORTFOLIO COMPOSITION

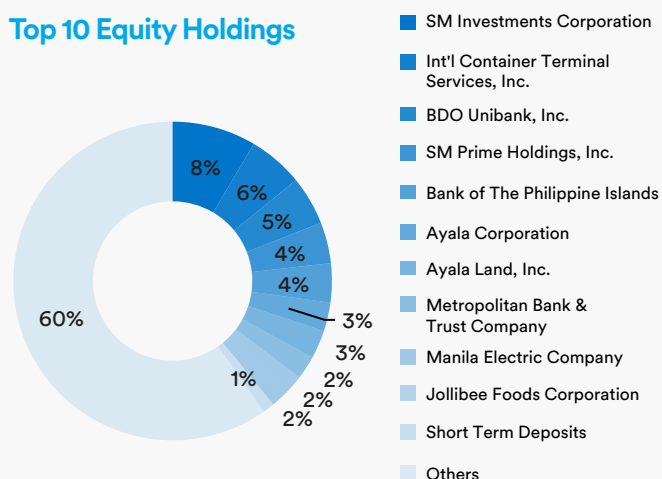
Portfolio Mix



Holdings by Sector



Top 10 Equity Holdings



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

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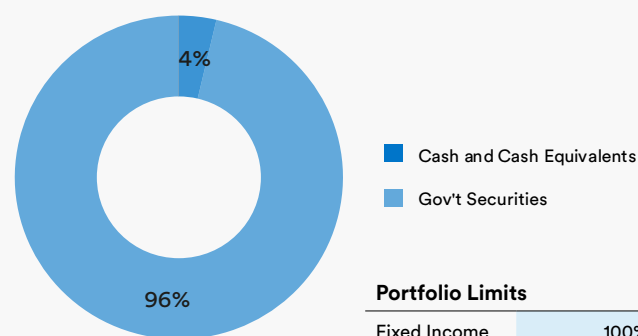
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FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.1838
Highest NAVPU	
Date	August 19, 2020
Amount	1.2097
Lowest NAVPU	
Date	October 18, 2018
Amount	0.9661
Year to Date Return	2.7%
Return since Inception	15.3%

PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income	100%
Listed Equities	0%

HISTORICAL YIELDS

2013	-1.0%	2019	11.3%
2014	0.2%	2020	8.8%
2015	0.1%	2021	-4.6%
2016	0.4%	2022	-5.5%
2017	0.6%	2023	7.5%
2018	-2.1%	2024	2.7%

Fund Charges **3,819,760**

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

FUND INFORMATION



Top 10 Holdings

Instrument	Maturity	% of Portfolio
FXTN	May 23, 2044	10%
FXTN	January 25, 2034	6%
FXTN	March 22, 2028	6%
FXTN	November 24, 2042	6%
FXTN	February 14, 2026	6%
FXTN	December 16, 2035	5%
FXTN	July 22, 2031	4%
FXTN	September 6, 2027	4%
UITF	–	4%
FXTN	May 19, 2029	3%

Peso Standby Fund

OBJECTIVE

The Peso Standby Fund aims for capital preservation, income generation, and liquidity from low-risk investments with a portfolio weighted average life of not more than one 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

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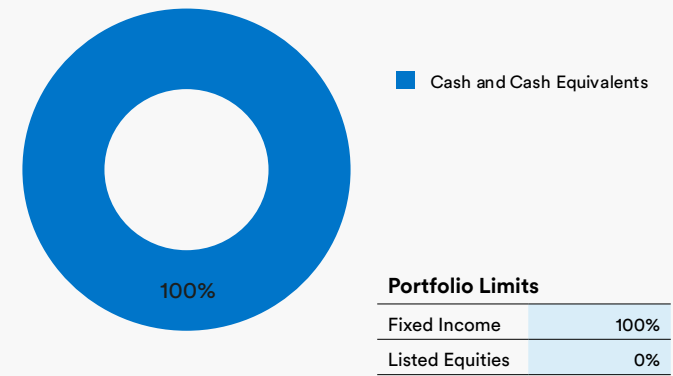
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FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.1773
Highest NAVPU	
Date	December 27, 2024
Amount	1.1773
Lowest NAVPU	
Date	July 1, 2013
Amount	1.0000
Year to Date Return	3.8%
Return since Inception	13.4%

PORTFOLIO COMPOSITION

Portfolio Mix



HISTORICAL YIELDS

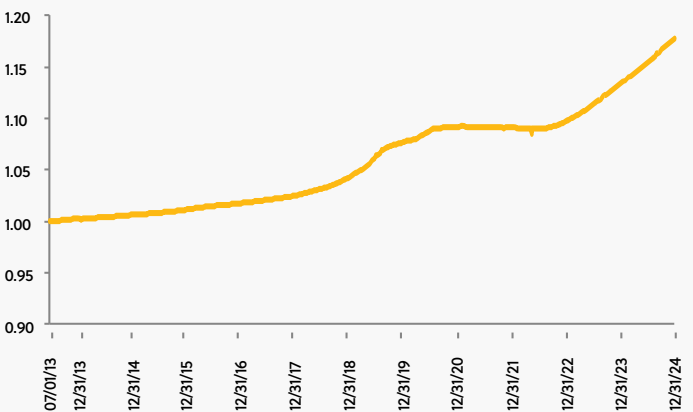
2013	0.2%	2019	3.3%
2014	0.4%	2020	1.4%
2015	0.4%	2021	-0.1%
2016	0.6%	2022	0.6%
2017	0.7%	2023	3.3%
2018	1.7%	2024	3.8%
Fund Charges 19,712			

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

Holdings

Instrument	Maturity	% of Portfolio
BDO Peso Money Market Fund		98%
Cash Deposit		2%

FUND INFORMATION



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.

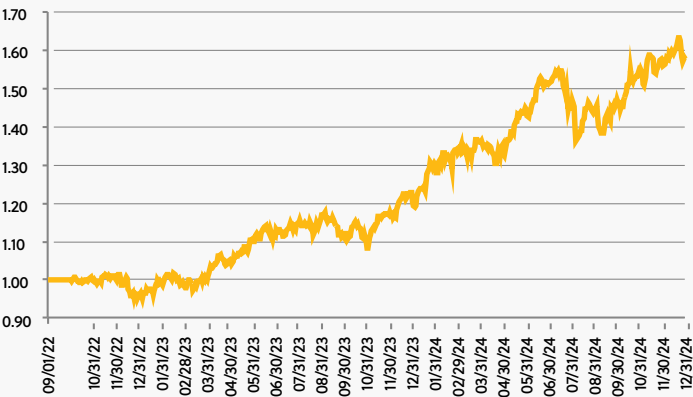
FUND INFORMATION

Inception Date	September 1, 2022
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.5776
Highest NAVPU	
Date	December 17, 2024
Amount	1.6335
Lowest NAVPU	
Date	December 29, 2022
Amount	0.9510
Year to Date Return	28.6%
Return since Inception	22.7%

HISTORICAL YIELDS

2022	-4.9%
2023	29.0%
2024	28.6%
Fund Charges 704,965	
*Yield from Inception date until December 31 of the launch year	

FUND INFORMATION



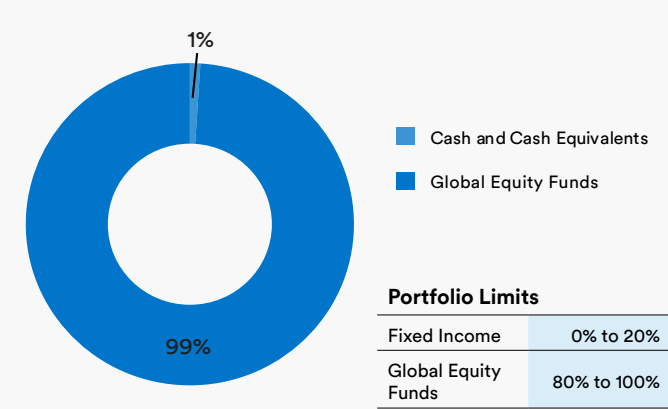
FUND MANAGER

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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PORTFOLIO COMPOSITION

Portfolio Mix



Holdings

Instrument	% of Portfolio
Blackrock (BGF) - World Tech	27%
INVESCO EQQQ NASDAQ	25%
ISHARES S&P 500 Info Tech Sec	20%
Blackrock (BGF) - World HealthScience	12%
iShares US Technology	12%
Invesco QQQ	3%
Time Deposits and Cash Equivalents	1%

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.

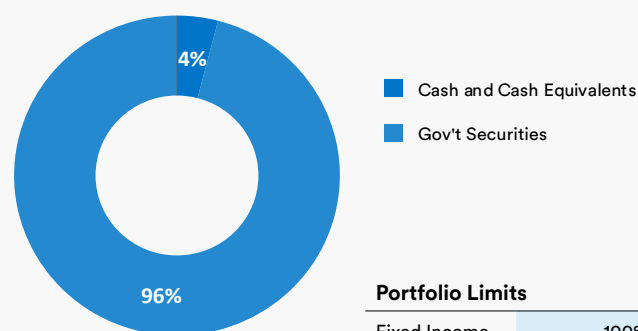
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FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	US Dollar (USD)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.0528
Highest NAVPU	
Date	August 11, 2020
Amount	1.1987
Lowest NAVPU	
Date	October 21, 2022
Amount	0.9835
Year to Date Return	-1.0%
Return since Inception	6.3%

PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income	100%
Listed Equities	0%

HISTORICAL YIELDS

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

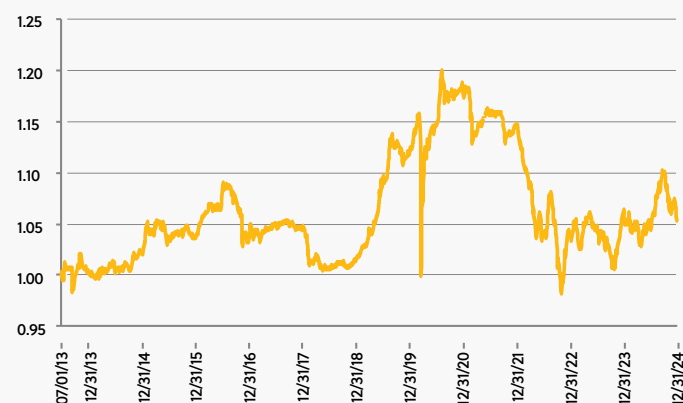
Fund Charges 1,356,383

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

Holdings

Instrument	Maturity	% of Portfolio
ROP	January 13, 2037	28%
ROP	February 2, 2030	24%
ROP	July 17, 2033	17%
ROP	March 5, 2035	14%
ROP	September 29, 2032	12%
Cash Deposit	-	4%

FUND INFORMATION



Dollar Standby Fund

OBJECTIVE

The Dollar Standby Fund aims for capital preservation, income generation, and liquidity from low-risk investments with a portfolio weighted average life of not more than one 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 Standby 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.

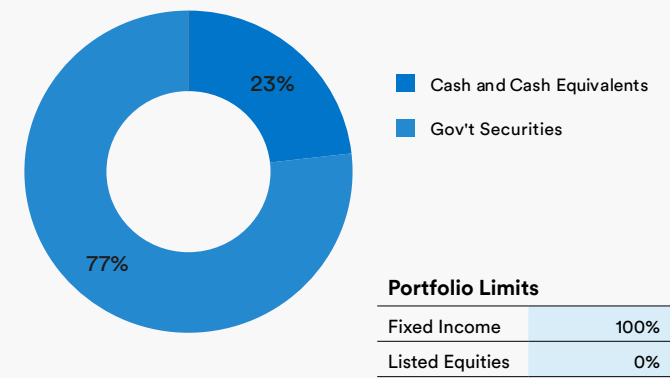
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

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)	1.0758
Highest NAVPU	
Date	December 27, 2024
Amount	1.0758
Lowest NAVPU	
Date	October 21, 2022
Amount	0.9953
Year to Date Return	3.0%
Return since Inception	4.5%

PORTFOLIO COMPOSITION

Portfolio Mix



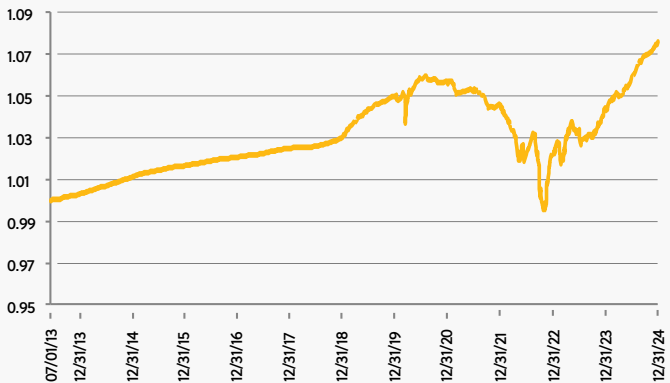
HISTORICAL YIELDS

2013	0.3%	2019	2.0%
2014	0.8%	2020	0.7%
2015	0.5%	2021	-1.0%
2016	0.4%	2022	-2.3%
2017	0.4%	2023	2.2%
2018	0.5%	2024	3.0%

Fund Charges 14,149

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

FUND INFORMATION



Holdings

Instrument	Maturity	% of Portfolio
ROP	March 16, 2025	77%

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.

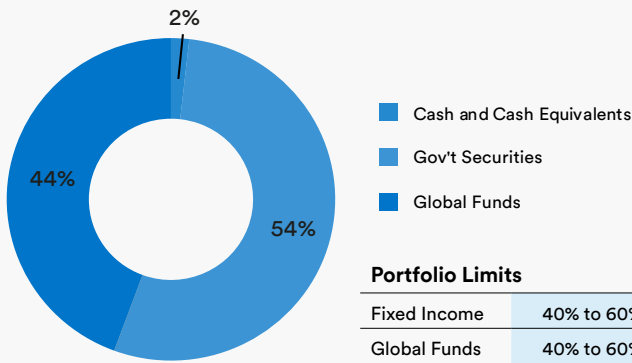
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

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)	1.2408
Highest NAVPU	
Date	December 9, 2024
Amount	1.2692
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8919
Year to Date Return	9.0%
Return since Inception	13.9%

PORTFOLIO COMPOSITION

Portfolio Mix



HISTORICAL YIELDS

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

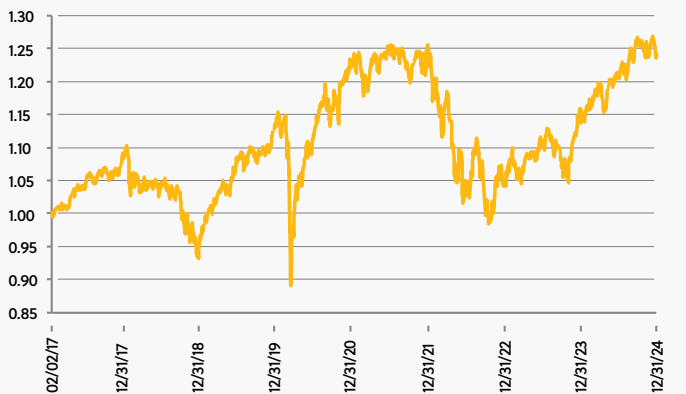
Fund Charges **2,026,126**

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

Holdings

Instrument	% of Portfolio
iShares MSCI ACWI UCITS USD	31%
ROP 37	17%
ROP 33	11%
ROP 30	9%
ROP 35	8%
IShares Core S&P 500 UCITS ETF	8%
INVESCO EQQQ NASDAQ-100 UCITS	6%
ROP 32	4%
ROP 34	3%
ROP 34 VTA	2%
Time Deposits and Cash Equivalents	2%

FUND INFORMATION



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.

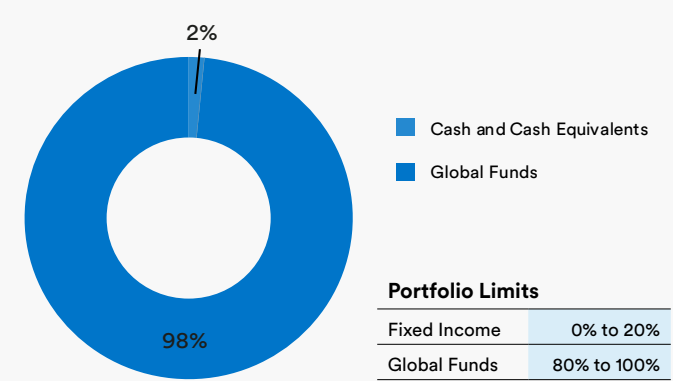
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

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)	1.4491
Highest NAVPU	
Date	December 9, 2024
Amount	1.4783
Lowest NAVPU	
Date	March 24, 2020
Amount	0.7478
Year to Date Return	17.8%
Return since Inception	23.1%

PORTFOLIO COMPOSITION

Portfolio Mix



HISTORICAL YIELDS

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

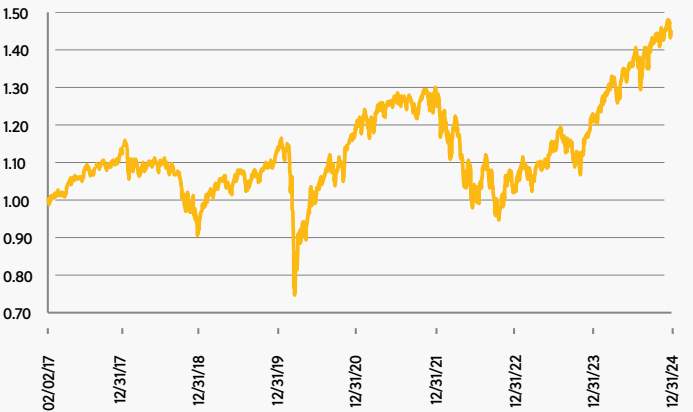
Fund Charges **2,823,938**

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

Holdings

Instrument	% of Portfolio
iShares MSCI ACWI UCITS ETF	50%
IShares Core S&P 500 UCITS ETF	30%
INVESCO EQQQ NASDAQ-100 UCITS	19%
Time Deposits and Cash Equivalents	2%

FUND INFORMATION



Corporate Information

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Website: www.bdo.com.ph/bdo-life

The 2024 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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