BPI Wealth Builder

BPI WEALTH BUILDER MULTI-ASSET MUTUAL FUND, INC. (UNITIZED MUTUAL FUND)
FUND FACT SHEET as of July 31, 2026

FUND OVERVIEW

The Fund is a Philippine Peso denominated multi-asset mutual fund with the primary investment objective of long-term capital growth through investments in a full range of assets in both domestic and international markets.

This Fund is suitable for investors who:

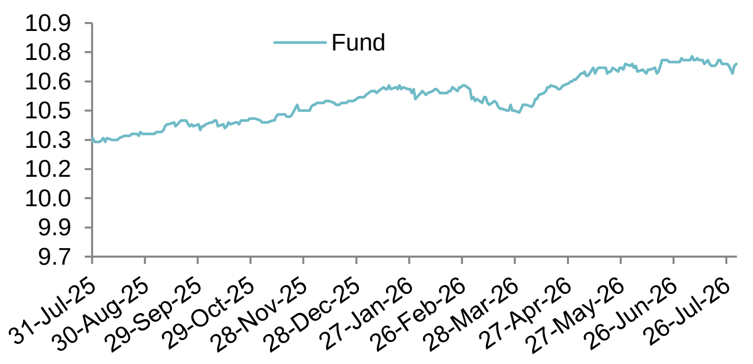
- Are at least classified as moderately aggressive based on their risk profile.
- Have an investment horizon of up at least five (5) years.

FUND FACTS

Classification	Multi-Asset Fund
Launch Date	December 18, 2024
Minimum Investment	PHP 1,000.00
Additional Investment	PHP 100
Minimum Holding Period	365 Calendar Days
Total Fund NAV (Mn)	PHP 1,026.29
Redemption Settlement	T+5 End-of-Day
Cut-off	2:00 PM

FUND PERFORMANCE AND STATISTICS *(Purely for reference purposes and is not a guarantee of future results)*

NAVPS GRAPH



NAVPU	10.69

STATISTICS

Weighted Ave Duration (Yrs)	3.42
Volatility, Past 1 Year (%) [4]	2.31
Sharpe Ratio [5]	-0.11
Information Ratio [6]	-1.21
Port. Weighted Yield to Maturity (%)	4.16
Number of Holdings	53

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	32.54
Corporates	37.75
Equities	7.04
CIS	20.06
Cash & Cash Equivalents[7]	2.61

Asset Valuation	
Marked-to-Market	29.71
Amortized Cost	70.29

CUMULATIVE PERFORMANCE (%) [2]

	1 mo.	3 mos.	6 mos.	1 YR	3 YRS	S.I. [3]
Fund	-0.28	0.75	1.71	3.69	-	6.90

ANNUALIZED PERFORMANCE (%) [2]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [3]
Fund	3.69	-	-	-	-	4.21

CALENDAR YEAR PERFORMANCE(%) [2]

	YTD	2025	2024	2023	2022	2021
Fund	1.62	5.09	-	-	-	-

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2031	8.22
Converge ICT Solutions	2027	7.87
BPI Short-Term Fund	-	7.04
RL Commercial REIT, Inc.	-	6.28
Fixed Rate Treasury Note	2029	6.00

[1] Management, Distribution & Transfer Agency Fees

[2] Returns are net of fees.

[3] Since Inception.

[4] Measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

[5] Used to characterize how well the return of a Fund compensates the investor for the level of risk taken.

[6] Measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

[7] Includes accrued income, investment securities purchased, accrued expenses, etc.

*Transaction amount must be equivalent to at least 0.0001 unit.

- **THE MUTUAL FUND IS NOT A DEPOSIT AND IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORP. (PDIC).**
- **RETURNS CANNOT BE GUARANTEED AND HISTORICAL NAVPU IS FOR ILLUSTRATION OF NAVPS MOVEMENTS/ FLUCTUATIONS ONLY.**
- **WHEN REDEEMING, THE PROCEEDS MAY BE WORTH LESS THAN THE ORIGINAL INVESTMENT AND ANY LOSSES WILL BE SOLELY FOR THE ACCOUNT OF THE CLIENT.**
- **THE FUND MANAGER IS NOT LIABLE FOR ANY LOSS UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**

For more information, you can contact us at (02) 8580-0900, email us at **wealthbuilder@bpi.com.ph** or visit our website, **www.wealthbuilder.bpi.com.ph**

OUTLOOK AND STRATEGY

Market Review. During the month, the Memorandum of Understanding between the United States and Iran unraveled, leading to renewed military strikes and disruptions to shipping activities in the Strait of Hormuz. As a result, oil prices surged from around $70 per barrel to as high as $100 during the month, reigniting global inflation concerns, particularly among oil-importing countries such as the Philippines. While domestic inflation eased from 6.8% in May to 6.4% in June, the inflationary implications of higher oil prices weighed more heavily on market sentiment. The Fed held its range at 3.50%–3.75% at its July 28–29 meeting, but by a divided 9–3 vote — three members dissented in favor of an immediate hike, and the statement reaffirmed inflation remained elevated versus the 2% goal.
Philippine government bond prices declined in July as yields moved higher amid renewed geopolitical tensions in the Middle East. Against this backdrop, local bond yields rose by an average of 30 basis points during the month, with the 5-year benchmark government bond yield increasing from 6.75% to 7.33%. Investor sentiment remained cautious, as foreign investors recorded net outflows of Php10 billion in July, bringing cumulative year-to-date outflows to Php275 billion.

The Philippine Stock Exchange Index (PSEi) extended its gains during the period and briefly tested the 6,400 level, supported by renewed foreign buying and bargain-hunting activity in heavily sold-down stocks with with July inflation moderating from the previous month. However, gains were partially capped toward the end of the period due to profit-taking activities and increased trading volumes related to the PSE index rebalancing.

Global fixed income markets declined in July, with the Bloomberg Global Aggregate Bond Index (unhedged USD) falling 0.71% as rising government bond yields weighed on returns amid resilient economic data, higher oil prices, and persistent inflation concerns.

Fund Performance. The Fund returned -0.28% during the month of July.

Fund Strategy. The Fund Manager will maintain current positions in accrual income through high grade corporate and government securities with attractive yields. The Fund will adopt nimble positions in global assets in order to diversify and take advantage of opportunities for capital appreciation in the global financial markets. Investors in a multi-asset fund must have a longer time horizon as value is typically achieved over the long-term