

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:

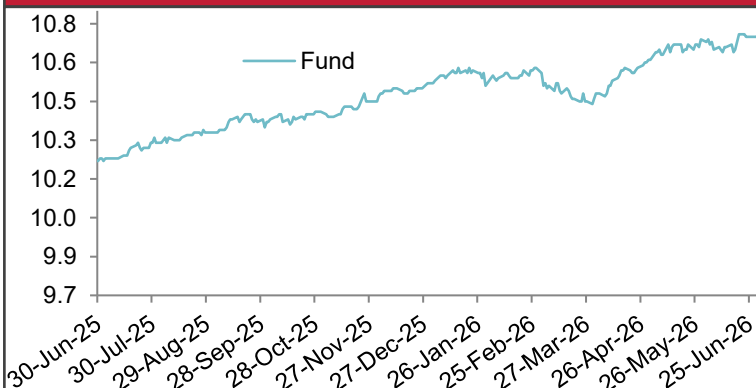
- Are at least classified as [moderately aggressive](#) based on their risk profile.
- Have an investment horizon of up [at least five \(5\) years](#).

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)	PHP1,143.61
Redemption Settlement	T+5 End-of-Day
Cut-off	2:00 PM
Early Redemption Fee	1.50%
Total Management Fee:¹	2.00% per annum

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

NAVPS GRAPH



NAVPU 10.72

STATISTICS

Weighted Ave Duration (Yrs)	3.18
Volatility, Past 1 Year (%) ⁴	2.24
Sharpe Ratio ⁵	0.42
Information Ratio ⁶	-1.10
Port. Weighted Yield to Maturity (%)	4.25
Number of Holdings	54

PORTFOLIO COMPOSITION

Allocation % of Fund

Government	26.53
Corporates	36.24
Equities	6.22
CIS	16.28
Cash & Cash Equivalents ⁷	14.73

Asset Valuation

Marked-to-Market	37.23
Amortized Cost	62.77

CUMULATIVE PERFORMANCE (%) ²

	1 mo.	3 mos.	6 mos.	1 YR	3 YRS	S.I. ³
Fund	0.28	2.49	1.90	4.89	-	7.20

ANNUALIZED PERFORMANCE (%) ²

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. ³
Fund	4.89	-	-	-	-	4.64

CALENDAR YEAR PERFORMANCE(%) ²

	YTD	2025	2024	2023	2022	2021
Fund	1.90	5.09	-	-	-	-

TOP HOLDINGS

Name	Maturity	%
BPI Short-term Fund	-	8.14
Converge ICT Solutions	2027	7.06
RL Commercial REIT, Inc.	-	5.55
Fixed Rate Treasury Note	2029	5.39
Retail Treasury Bond	2029	5.28

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.

OUTLOOK AND STRATEGY

Market Review. International oil benchmark prices fell from \$92 to \$73 per barrel following positive developments in US-Iran negotiations, which led to a memorandum of agreement allowing the reopening of the Strait of Hormuz. While oil tanker flows have resumed, volumes remain below pre-conflict levels.

Philippine government bond prices rebounded in June as yields declined sharply, supported by improving global risk sentiment and lower oil prices. Domestic factors also contributed to the rally, as Philippine headline inflation surprised to the downside at 6.8% in May, below market expectations of 7.8%. The decline in oil prices further reinforced expectations of easing inflation pressures.

During the month, bond yields fell by an average of 32 basis points, with the 5-year benchmark yield declining from 7.34% to 6.75%. Despite the improvement in yields, investor sentiment remained cautious, with foreign investors recording net outflows of Php11 billion, bringing year-to-date outflows to Php265 billion.

The Bureau of the Treasury raised Php160 billion through its regular bond auctions, exceeding its Php140 billion target, as lower yields allowed the government to accept more bids.

The PSEi advanced 4.65% month-on-month to close at 6,037.17 in June. Market activity also improved during the period, with average daily value turnover reaching Php6.76 billion, equivalent to an 8.22% increase from the previous month. Foreign selling pressure likewise eased, as net foreign outflows moderated to US\$22 million during the month. Foreign participation remained robust, accounting for 53% of total market activity.

Fund Performance. The Fund returned 0.28% during the month of June.

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