BPI Wealth Builder

BPI WEALTH BUILDER MULTI-ASSET MUTUAL FUND, INC. (UNITIZED MUTUAL FUND)
FUND FACT SHEET as of September 30, 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.

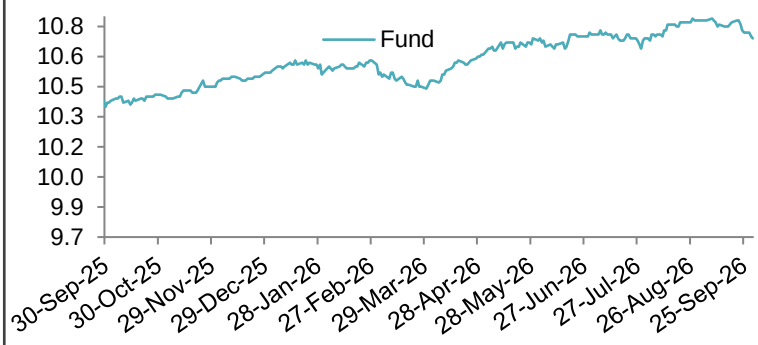
This Fund is suitable for investors who:
- Are at least classified as moderately aggressive based on their risk profile.
- Have an investment horizon of up at least five (5) years.

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 1,080.37
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

CUMULATIVE PERFORMANCE (%) [2]

	1 mo.	3 mos.	6 mos.	1 YR	3 YRS	S.I. [3]
Fund	-0.83	-0.28	2.20	3.29	-	6.90

ANNUALIZED PERFORMANCE (%) [2]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [3]
Fund	3.29	-	-	-	-	3.81

CALENDAR YEAR PERFORMANCE(%) [2]

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

STATISTICS

Weighted Ave Duration (Yrs)	3.32
Volatility, Past 1 Year (%) [4]	2.34
Sharpe Ratio [5]	-0.27
Information Ratio [6]	-0.81
Port. Weighted Yield to Maturity (%)	4.39
Number of Holdings	52

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	30.88
Corporates	35.87
Equities	5.72
CIS	17.98
Cash & Money Market Instruments[7]	9.55

Asset Valuation	
Marked-to-Market	33.25
Amortized Cost	66.75

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2031	7.79
Converge ICT Solutions, Inc.	2027	7.48
Fixed Rate Treasury Note	2029	5.69
Retail Treasury Bond	2029	5.59
RL Commercial REIT, Inc.		5.02

[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. Global markets in September 2026 were shaped by a decisive Federal Reserve rate hike, persistently elevated oil prices linked to the ongoing US–Iran conflict, and a broad sovereign bond sell-off that pushed yields to multi-decade highs across the United States, Europe, and emerging markets. The Fed raised the federal funds rate at its September 16 FOMC meeting, citing sticky inflation from both energy prices and a broader range of goods and services. August core CPI rose 0.3%month-on-month, above the 0.2% consensus estimate, and 2.4% year-on-year, strengthening the case for the hike. By month-end, Fed officials signaled that one additional hike later in 2026 may be appropriate. The Bloomberg US Aggregate Bond Index declined by 2.35% in September 2026.

Philippine government bond yields rose sharply in September, driven mainly by renewed inflation pressures. August CPI was 6.1% year-on-year, the slowest since March and in line with estimates, but the Bangko Sentral ng Pilipinas (BSP) projected September inflation to settle within a 6.4%–7.4% range due to weather-related food price increases and higher domestic petroleum prices. Despite the difficult backdrop, the Bureau of the Treasury successfully offered a 2.5-year Retail Treasury Bond due 2029 on September 29, with a 6.875% coupon and bid yields ranging from 6.5% to 6.875%, reflecting the elevated rate environment.

Elevated domestic inflation, a weaker peso, rising global oil prices, and the prospect of further BSP rate hikes weighed heavily on sentiment. The Philippines' second-quarter GDP growth of 2.3%, below the 2.9% consensus estimate, had already established a fragile growth backdrop entering the month. The PSEi Total Return Index fell 3.91% in September 2026, closing at 5,679 on September 30.

The S&P 500 eked out a 0.26% gain for September, closing at 7,651.54 from 7,631.47 at the start of the month, but the headline figure masked significant intra-month volatility. The index recorded its weakest monthly performance since June, with gains erased in the final hour of trading on the last session. The MSCI World Index declined 0.61%, while the MSCI Asia Pacific Index fell 0.93% for the month.

A resolution or de-escalation of the Iran conflict that brings energy prices sustainably lower remains the clearest catalyst that could provide near-term relief to global fixed income and risk assets.

Fund Performance. The Fund returned -0.83% during the month of September.

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.