BPI Wealth Builder

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

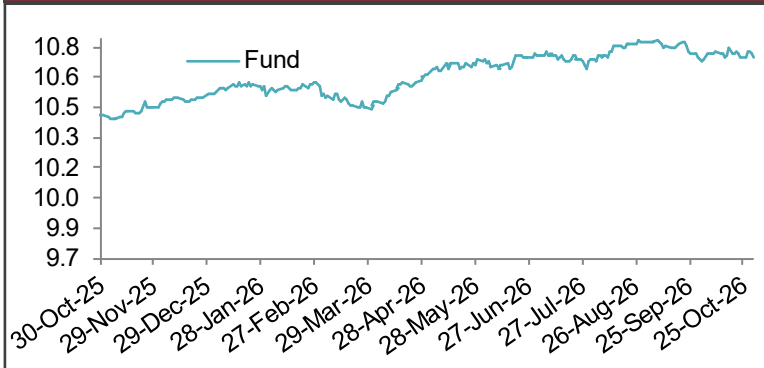
This Fund is suitable for investors who:
- Are at least classified as moderately aggressive based on their risk profile.
- Have an investment horizon of up at least five (5) years.

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 1,089.73
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	10.70

CUMULATIVE PERFORMANCE (%) [2]

	1 mo.	3 mos.	6 mos.	1 YR	3 YRS	S.I. [3]
Fund	0.09	0.09	0.85	2.79	-	7.00

ANNUALIZED PERFORMANCE (%) [2]

	1 YR	2 YRS	3 YRS	4 YRS	5 YRS	S.I. [3]
Fund	2.79	-	-	-	-	3.69

CALENDAR YEAR PERFORMANCE(%) [2]

	YTD	2025	2024	2023	2022	2021
Fund	1.71	5.09	-	-	-	-

STATISTICS

Weighted Ave Duration (Yrs)	3.39
Volatility, Past 1 Year (%) [4]	2.39
Sharpe Ratio [5]	-0.50
Information Ratio [6]	-0.85
Port. Weighted Yield to Maturity (%)	4.49
Number of Holdings	56

PORTFOLIO COMPOSITION

Allocation	% of Fund
Government	31.84
Corporates	35.14
Equities	7.55
CIS	19.94
Cash & Money Market Instruments[7]	5.53

Asset Valuation	
Marked-to-Market	33.02
Amortized Cost	66.98

TOP HOLDINGS

Name	Maturity	%
Fixed Rate Treasury Note	2031	7.72
Converge ICT Solutions, Inc.	2027	7.42
PIMCO GIS Balanced Income and Growth Fund	-	6.98
Fixed Rate Treasury Note	2029	5.64
Retail Treasury Bond	2029	5.54

[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. October 2026 delivered divergent performance across global asset classes. The Bloomberg Global Aggregate Total Return Index rebounded 1.62%, recovering part of September's sharp losses, as US Treasury yields retreated from multi-decade highs after the Federal Reserve held rates steady at its October meeting. The Treasury yield opened the month at 5.245%, peaked near 5.4% (its highest level since 2002), and closed at 4.931% on October 30, a net decline of about 31.4 basis points. Safe-haven demand also supported the decline in yields at month-end.

Philippine local government bond yields moved sharply in the opposite direction, rising about 50 bps across the curve. The Bangko Sentral ng Pilipinas (BSP) delivered a surprise 50-basis-point rate hike, lifting the policy rate to 5.5% to dampen inflationary pressures. The BSP said its new inflation forecasts were "worse than we thought" and signaled that it remains open to further rate hikes.

The S&P 500 declined 1.13% to close at 7,580.07, weighed down by a deteriorating AI spending narrative and disappointing mega-cap technology earnings. The index hit a fresh record high on October 7 before reversing sharply in the final week. The Nasdaq 100 recorded its worst monthly performance since March 2025, including a 3.5% fall on October 30 alone.

Philippine equities bucked the regional trend, with the PSEi gaining a modest 0.91% to close at 5,680.35. This was a resilient outcome given a record-low peso, a surprise BSP rate hike, and persistent foreign selling. The local bourse was supported by the landmark Mynt IPO and domestic buying.

Looking ahead, the key catalysts will be the trajectory of the US–Iran conflict and its effect on energy prices, the December Federal Reserve and BSP rate decisions, and the resilience of corporate earnings.

Fund Performance. The Fund returned 0.09% during the month of October.

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