# BPI Wealth Builder

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

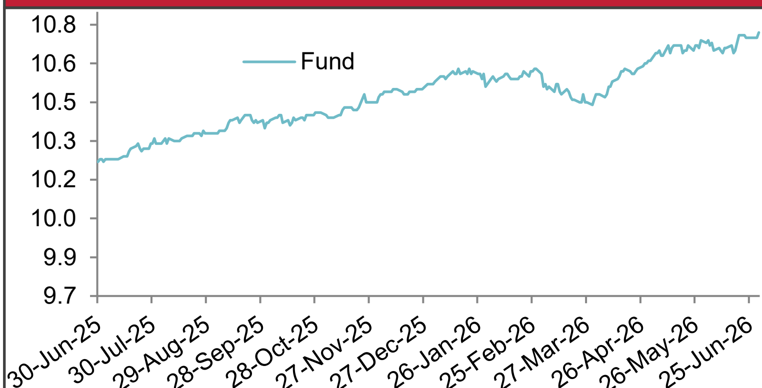
This Fund is suitable for investors who:
- Are at least classified as moderately aggressive based on their risk profile.
- Have an investment horizon of up at least five (5) years.

## 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)** | 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 |

### 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 | - | - | - | - |

### 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 |

### 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 |

### PORTFOLIO COMPOSITION

| Allocation | % of Fund |
|---|---|
| Government | 26.53 |
| Corporates | 36.24 |
| Equities | 6.22 |
| Equity Funds | 4.06 |
| Fixed Income Funds | 12.22 |
| Cash & Cash Equivalents[7] | 14.73 |

| Asset Valuation | |
|---|---|
| Marked-to-Market | 37.23 |
| Amortized Cost | 62.77 |

[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.** Philippine government bond prices rebounded in June as yields declined sharply, supported by improving global risk sentiment and lower oil prices. 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.

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 Philippine Stock Exchange Index (PSEi) posted a strong rebound in June, supported by improving investor sentiment amid easing geopolitical tensions in the Middle East, a softer-than-expected domestic inflation print, and a slowdown in foreign selling activity.

On the global front, optimism surrounding renewed US-Iran peace talks drove crude oil prices lower for most of the month. It also boosted risk appetite across financial markets despite intermittent volatility as negotiations progressed toward month-end. Domestically, inflation for May came in at 6.8% year-on-year, significantly below the market consensus estimate of 7.8% and the Bangko Sentral ng Pilipinas' (BSP) forecast range of 7.1% to 7.9%. Despite the benign inflation surprise, the BSP raised its policy rate by 25 basis points to 4.75% and maintained its hawkish policy stance to address lingering inflation risks.

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.

On a stock-specific basis, top gainers for the month include: CNPF (+18.32%), ICT (+18.27%), GLO (+12.31%). Meanwhile top laggards are as follows: DMCI (-17.58%), SCC: (-11.54%), PGOLD (-9.78%).

**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