Fund Fact Sheet | July 2024 **BD**O life[®] Based on 31 July NAVPU Peso Moderate Fund Objective **Client Suitability Fund Manager** The Peso Moderate Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities. The Peso Moderate Fund aims to This Fund is suitable for individuals achieve capital appreciation over the medium term by investing primarily in willing to accept moderate risk for their investment in exchange for moderate growth. Generally, these individuals are willing to accept some losses on capital equities and in some fixed income securities. as long as the expected return over the medium to long-term is significantly Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards. higher. **FUND INFORMATION** July 1, 2013 Peso Moderate Fund NAVPU Inception Date: **BDO Trust & Investments Group** Fund Manager: 1.50 Currency: Philippine Peso (PHP) 1.35 Valuation Schedule¹: Daily

Lowest NAVPU (Mar. 19, 2020) 0.81570 Highest NAVPU (Jun. 07, 2017) 1.34890 Year to Date Return: 2.57% Return Since Inception (from Jul. 1, 2013) 3.66% Year on Year Return: 3.20% "The NAVPU of the Fund is computed daily beginning January 2014. PORTFOLIO COMPOSITION Stocks

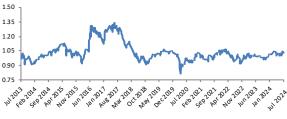
Gov't Securities

Cash and Cash

Equivalents

1.03660

Net Asset Value Per Unit (NAVPU):



50% 49%
50% 49%
PORTFOLIO LIMITS
Fixed Income: 20% to 60%
Listed Equities: 40% to 80%
COP HOLDINGS
SM INVESTMENTS CORPORATION
INT'L CONTAINER TERMINAL SERVICES, INC.
BOD UNIBANK, INC.
SM PRIME HOLDINGS, INC.
BANK OF THE PHILIPPINE ISLANDS

AYALA LAND, INC.

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Fund Fact Sheet | July 2024 **BD**O life[®] Based on 31 July NAVPU **Peso Aggressive Fund** Objective **Client Suitability Fund Manager** The Peso Aggressive Fund seeks capital growth over the medium to long-term by investing in a selection of The Peso Aggressive Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful This Fund is suitable for individuals willing to accept high risk and volatility for their investment in expectation of higher growth potential. In the same light, these individuals are prepared to conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities. exchange-listed equities. accept losses on their capital in order to Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards. maximize returns over the medium to long-term. **FUND INFORMATION** Peso Aggressive Fund NAVPU Inception Date: July 1, 2013 Fund Manager: **BDO Trust & Investments Group** 1.50 Philippine Peso (PHP) Currency: 1.30 Valuation Schedule¹: Daily 1.10 Net Asset Value Per Unit (NAVPU): 0.83740 0.90 Lowest NAVPU (Mar. 19, 2020) 0.56500 0.70 Highest NAVPU (Jun. 07, 2017) 1.29530 0.50 1412013 2015 Year to Date Return: 3.50% 2016 2010 ph 202 P) ŝ Return Since Inception (from Jul. 1, 2013) -16.26% Year on Year Return: 2.66% ¹The NAVPU of the Fund is computed daily beginning January 2014. **PORTFOLIO COMPOSITION PORTFOLIO MIX** Stocks PORTFOLIO LIMITS Cash and Cash Fixed Income: 0% to 40% Equivalents Listed Equities: 60% to 100% 98% **TOP 10 EQUITY HOLDINGS** SM INVESTMENTS CORPORATION 12% ■ INT'L CONTAINER TERMINAL SERVICES, INC. 23% BDO UNIBANK, INC. SM PRIME HOLDINGS, INC. 11% BANK OF THE PHILIPPINE ISLANDS AYALA LAND, INC. 4% AYALA CORPORATION 10% 4% METROPOLITAN BANK & TRUST COMPANY 5% PLDT 10% 6% UNIVERSAL ROBINA CORPORATION 7% 8% Other Equities This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk

of loss. This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not understand this product, do not purchase or invest in it.

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Fund Fact Sheet | July 2024 Based on 31 July NAVPU

Peso Equity Index Fund

Objective

The Peso Equity Index Fund aims to provide a professionally managed portfolio seeking primarily capital growth over the medium to long-term by investing in stocks of companies comprising the Philippine Stock Exchange Composite Index (PSEi)

Client Suitability

This Fund is suitable for individuals willing to accept high risk and volatility for their investment in expectation of higher growth potential. In the same light, these individuals are prepared to accept losses on their capital in order to maximize returns over the medium to long-term.

Fund Manager

The Peso Equity Index Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities.

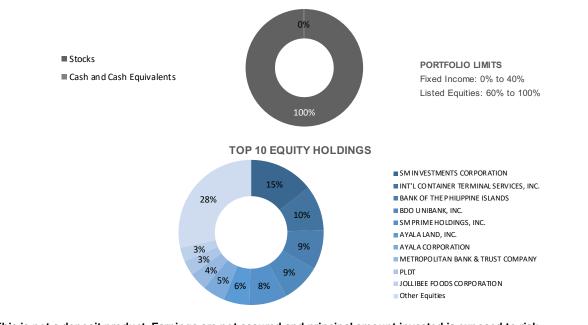
Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.

FUND INFORMATION

PORTFOLIO COMPOSITION

FUND INFORMATION Inception Date:	January 4, 2016	Peso Equity Index Fund NAVPU	
Fund Manager:	BDO Trust & Investments Group	135	
Currency:	Philippine Peso (PHP)	120 .	
Valuation Schedule:	Daily	105	
Net Asset Value Per Unit (NAVPU):	0.88590	090	
Lowest NAVPU (Mar. 19, 2020)	0.63300	0.75 -	
Highest NAVPU (Jan. 29, 2018)	1.24080		
Year to Date Return:	3.01%	winds earlies with inde with a start with	
Return Since Inception (from Jan. 4, 2016)	-11.41%	ion	
Year on Year Return:	0.74%		

PORTFOLIO MIX

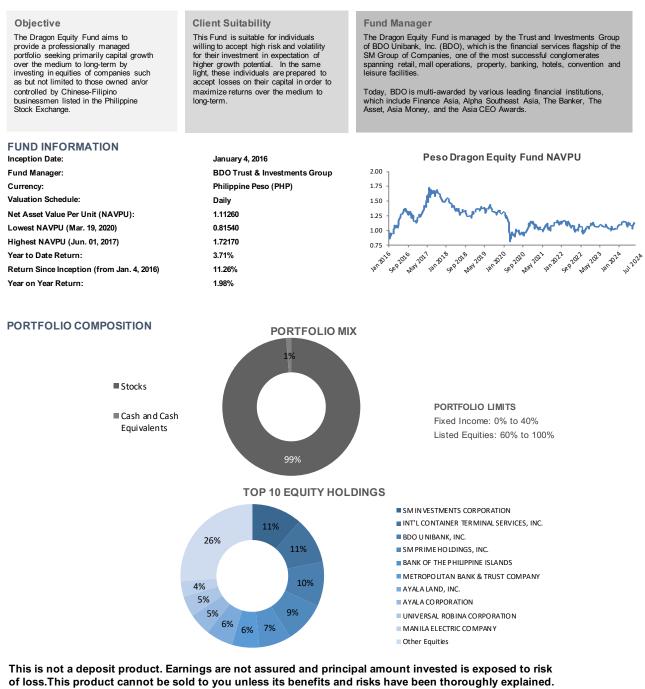


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Fund Fact Sheet | July 2024 Based on 31 July NAVPU

Peso Dragon Equity Fund



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BDO <i>life</i> [®]			Fund Fact Sheet July 2024 Based on 31 July NAVPU
			Peso Conservative Fund
Objective The Peso Conservative Fund aims for a high level of income with preservation of principal and maintenance of liquidity by investing in a combination of short-term and long-term fixed income securities.	Client Suitability This Fund is suitable for prefer low risk and volar willing to accept lower of Generally, these individ accept some short-term the expected return on higher over the medium	tility and are growth. uals are willing to fluctuations if the investment is	Fund Manager The Peso Conservative Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities. Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.
FUND INFORMATION Inception Date: Fund Manager: Currency: Valuation Schedule ¹ : Net Asset Value Per Unit (NAVPU):	July 1, 2013 BDO Trust & Inve Philippine Peso (Daily 1.16590	PHP)	Peso Conservative Fund NAVPU
Lowest NAVPU (Oct. 18, 2018) Highest NAVPU (Aug. 19, 2020)	0.96610 1.20970		
Return Since Inception (from Jul. 1, 2013) Year on Year Return:	1.15% 16.59% 4.93% January 2014.		101 202 202 202 202 202 202 202 202 202
Return Since Inception (from Jul. 1, 2013) Year on Year Return: 'The NAVPU of the Fund is computed daily beginning	16.59% 4.93% January 2014.	ORTFOLIO MIX	ng to the the the the the the the to the the the to the
Return Since Inception (from Jul. 1, 2013) Year on Year Return: 'The NAVPU of the Fund is computed daily beginning	16.59% 4.93% January 2014		HUT 40 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -
Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning PORTFOLIO COMPOSITION Gov't Securities Cash and Cash Equiv	16.59% 4.93% January 2014.	ORTFOLIO MIX 3% 0%	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%
Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning PORTFOLIO COMPOSITION Gov't Securities Cash and Cash Equiv	16.59% 4.93% January 2014. Valents Valents	ORTFOLIO MIX 3% 0% 97% OP 10 HOLDING MATURITY	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%
Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning PORTFOLIO COMPOSITION Gov't Securities Cash and Cash Equiv	16.59% 4.93% January 2014. Valents	ORTFOLIO MIX 3% 0% 97% OP 10 HOLDING	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%
Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning PORTFOLIO COMPOSITION Gov't Securities Cash and Cash Equiv	16.59% 4.93% January 2014. Pr valents Tr ISSUE FXTN FXTN FXTN FXTN	ORTFOLIO MIX 3% 0% 97% OP 10 HOLDING MATURITY 3/22/28 11/24/42 2/14/26	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%
Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning PORTFOLIO COMPOSITION Gov't Securities Cash and Cash Equiv	16.59% 4.93% January 2014. Particular valents Transformed FXTN FXTN FXTN FXTN FXTN FXTN FXTN FXTN	ORTFOLIO MIX 3% 0% 97% OP 10 HOLDING MATURITY 3/22/28 11/24/42 2/14/26 12/16/35	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%
Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning PORTFOLIO COMPOSITION Gov't Securities Cash and Cash Equiv	16.59% 4.93% January 2014. Participation valents TC <u>ISSUE</u> FXTN FXTN FXTN FXTN FXTN FXTN FXTN FXTN	ORTFOLIO MIX 3% 0% 97% OP 10 HOLDING MATURITY 3/22/28 11/24/42 2/14/26 12/16/35 9/15/32	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%
Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning PORTFOLIO COMPOSITION Gov't Securities Cash and Cash Equiv	16.59% 4.93% January 2014. Valents T Valents T V SSUE FXTN FXTN FXTN FXTN FXTN FXTN FXTN FXTN	ORTFOLIO MIX 3% 0% 97% OP 10 HOLDING MATURITY 3/22/28 11/24/42 2/14/26 12/16/35 9/15/32 5/23/44	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%
Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning PORTFOLIO COMPOSITION Gov't Securities Cash and Cash Equiv	16.59% 4.93% January 2014. Valents TC SSUE FXTN FXTN FXTN FXTN FXTN FXTN FXTN FXTN	ORTFOLIO MIX 3% 0% 97% OP 10 HOLDING MATURITY 3/22/28 11/24/42 2/14/26 12/16/35 9/15/32 5/23/44 7/22/31	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%
Cash and Cash Equiv	16.59% 4.93% January 2014. Valents T Valents T V SSUE FXTN FXTN FXTN FXTN FXTN FXTN FXTN FXTN	ORTFOLIO MIX 3% 0% 97% OP 10 HOLDING MATURITY 3/22/28 11/24/42 2/14/26 12/16/35 9/15/32 5/23/44	PORTFOLIO LIMITS Fixed Income: 100% Listed Equities: 0%

BDO <i>life</i> [®]				d Fact Sheet July 2024 ased on 31 July NAVPU
			Doll	ar Conservative Fund
Objective The Dollar Conservative Fund aims for capital preservation and income generation from higher yielding short to medium-term bond investments and other similar fixed income securities with a portfolio weighted average life of more than one (1) year.	Client Suitability This Fund is suitable f prefer low risk and vol willing to accept lower Generally, these indivi accept some short-ter the expected return or higher over the mediu	or individuals who T atility and are G growth. fift duals are willing to co m fluctuations if co the investment is m to long-term. T w	Group of BDO Unibank, Inc. (BDC agship of the SM Group of Comp onglomerates spanning retail, ma onvention and leisure facilities.	anies, one of the most successful all operations, property, banking, hotels, arious leading financial institutions, Southeast Asia, The Banker, The
FUND INFORMATION Inception Date: Fund Manager: Currency: Valuation Schedule ¹ : Net Asset Value Per Unit (NAVPU): Lowest NAVPU (Oct. 21, 2022) Highest NAVPU (Out. 21, 2020) Year to Date Return: Return Since Inception (from Jul. 1, 2013) Year on Year Return: "The NAVPU of the Fund is computed daily beginning. Ja	US Dollar (USD Daily 1.06440 0.98350 1.19870 0.11% 6.44% 2.23%	115 110 105 100 095	howhen	rvative Fund NAVPU
PORTFOLIO COMPOSITION	ents	PORTFOLIO MIX 4% 96%	PORTFOLIO Fixed Income Listed Equitio	e: 100%
	ISSUE	HOLDINGS	% OF PORTFOLIO	
	ROP	2/2/2030	24%	
	ROP	7/17/2028	21%	
	ROP	7/17/2033	18%	
	ROP	1/14/2029	13%	
	ROP	4/13/2033	8%	

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9/29/2032

1/15/2032

8/1/2024

6%

6%

3.4%

ROP

ROP

DEPOSIT

BD O life [®]		Fund Fact Sheet July 2024 Based on 31 July NAVPU
		Dollar Diversity Balanced Fund
Objective The Dollar Diversity Balanced Fund aims to provide a diversified return from capital appreciation and income by investing in a mix of global equity funds, US Dollar denominated fixed income funds and US Dollar fixed income instruments	Client Suitability This fund is suitable for individuals willing to accept moderate risk for their investment in exchange for moderate growth. Generally, these individuals are willing to accept possible loss on capital as long as the expected return over the medium to long term is significantly higher.	Fund Manager The Dollar Diversity Balanced Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities. Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.
FUND INFORMATION	February 2, 2017	Dollar Diversity Balanced Fund NAVPU
Fund Manager:	BDO Trust & Investments Group	¹³⁵
Currency: Valuation Schedule ¹ :	US Dollar (USD) Daily	125 -
Net Asset Value Per Unit (NAVPU):	1.21570	
Lowest NAVPU (Mar. 19, 2020)	0.89190	095
Highest NAVPU (Jul. 14, 2021)	1.25540	
Year to Date Return: Return Since Inception (from Feb. 2, 2017)	6.75% 21.57%	epolari ani accimi ani ani ani ani ani ani ani ani ani an
Year on Year Return:	7.69%	(6) h Q ¹ (8) 0, ¹ (8, ¹) ₀ , ¹ (h, ¹
¹ The NAVPU of the Fund is computed daily beginning Februa	ry 2017.	
PORTFOLIO COMPOSITION	PORTFOLIO	MIX
	7%	
■ Offshore Funds		37%
Gov't Securities		PORTFOLIO LIMITS
Cash and Cash Equivalents		Fixed Income: 40% to 60%
	56%	Offshore Funds: 40% to 60%
		% of Portfolio
	iShares MSCI ACWI UCITS ETF ROP 30	29%
	ROP 28N UITF	11%
	ROP 33	11%
	BOP 29	8%

ROP 298%Time Deposits and Cash Equivalents7%IShares Core S&P 500 UCITS ETF7%ROP 326%ROP 343%ROP 34 VTA-TX2%

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BDOli	fe®		Fund Fact Sheet July 2024 Based on 31 July NAVPU
			Dollar Diversity Growth Fund
Objective The Dollar Diversity Growth Fu- provide a diversified return from appreciation and income by im- mix of foreign equities through or exchange traded funds.	m capital vesting in a	Client Suitability This fund is suitable for individuals willing to accept high risk and volatility for their investment in expectation of higher growth potential. In the same light, these individuals are prepared for probable losses on their capital in order to maximize returns over the medium to long-term.	Fund Manager The Dollar Diversity Growth Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities. Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards.
UND INFORMATION Iception Date: und Manager: urrency: aluation Schedule ¹ :		February 2, 2017 BDO Trust & Investments Group US Dollar (USD) Daily 1.35440	Dollar Diversity Growth Fund NAVPU
owest NAVPU (Mar. 24, 2020) ighest NAVPU (Jul. 16, 2024) ear to Date Return: eturn Since Inception (from F ear on Year Return:	Feb. 2, 2017)	0.74780 1.40570 10.07% 35.44% 13.56% y 2017.	090 080 070 (20 ⁻) ¹⁰⁰ 10 ¹⁰ 10
owest NAVPU (Mar. 24, 2020) lighest NAVPU (Jul. 16, 2024) ear to Date Return: Return Since Inception (from F ear on Year Return: The NAVPU of the Fund is computed of	Feb. 2, 2017) daily beginning Februar	1.40570 10.07% 35.44% 13.56% y 2017.	080 -
Cas	Feb. 2, 2017) daily beginning Februar	1.40570 10.07% 35.44% 13.56%	080 -
owest NAVPU (Mar. 24, 2020) ighest NAVPU (Jul. 16, 2024) ear to Date Return: eturn Since Inception (from F ear on Year Return: The NAVPU of the Fund is computed of ORTFOLIO COMPOS	Feb. 2, 2017) daily beginning Februar SITION fshore Funds sh and Cash ui valents	1.40570 10.07% 35.44% 13.56% y 2017. PORTFOLIO MIX 1% 99% 99%	PORTFOLIO LIMITS Time Deposits and Money Markets: 0% to 20% Offshore Funds: 80% to 100%
owest NAVPU (Mar. 24, 2020) ighest NAVPU (Jul. 16, 2024) ear to Date Return: eturn Since Inception (from F ear on Year Return: The NAVPU of the Fund is computed of ORTFOLIO COMPOS	Feb. 2, 2017) daily beginning Februar SITION fshore Funds sh and Cash ui valents	1.40570 10.07% 35.44% 13.56% y 2017 PORTFOLIO MIX	PORTFOLIO LIMITS Time Deposits and Money Markets: 0% to 20% Offshore Funds: 80% to 100%

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BDO *life*[®] Fund Fact Sheet | July 2024 Based on 31 July NAVPU **Peso HealthTech Fund** Fund Manager The Peso HealthTech Fund is managed by the Trust and Investments Group of BDO Unibank, Inc. (BDO), which is the financial services flagship of the SM Group of Companies, one of the most successful conglomerates spanning retail, mall operations, property, banking, hotels, convention and leisure facilities. Objective **Client Suitability** The Peso HealthTech Fund aims to generate This Fund is suitable for individuals willing superior risk-adjusted returns through capital appreciation and higher Peso value of the to accept high risk and volatility for their investment in expectation of higher growth underlying funds over the medium to longer term investment horizon by investing in potential. In the same light, these individuals are prepared to accept losses selected Exchange Traded Funds on their capital in order to maximize returns Today, BDO is multi-awarded by various leading financial institutions, which include Finance Asia, Alpha Southeast Asia, The Banker, The Asset, Asia Money, and the Asia CEO Awards. (ETFs)/pooled investment vehicles, which are over the medium to long-term. focused in the Global Health Care and Global Technology sectors. **FUND INFORMATION** Inception Date: September 1, 2022 Peso HealthTech Fund NAVPU Fund Manager: **BDO Trust & Investments Group** 1.80 1.60 1.40 1.20 Philippine Peso (PHP) Currency: Valuation Schedule¹: Daily 1.00 0.80 Net Asset Value Per Unit (NAVPU): 1.44230 0.60 0.40 Lowest NAVPU (Dec. 29, 2022) 0.95100 0.20 Highest NAVPU (Jul. 16, 2024) 1.54840 un012023 Mar012023 SEPOLDIZ Sepon 202 Decollor Dec012023 Nat 01 2024 11132202 un012024. Year to Date Return: 17.57% Return Since Inception (from Sep. 1, 2022) 44 23% Year on Year Return: 25.53% ¹The NAVPU of the Fund is computed daily beginning September 2022. **PORTFOLIO COMPOSITION PORTFOLIO MIX** Peso Fixed Income PORTFOLIO LIMITS ■ Equity ETS Fixed Income: 0% to 20% Equity ETFs: 80% to 100%

HOLDINGS	% of Portfolio
Blackrock (BGF) - World Tech	23%
Blackrock (BGF) - World HealthScience	21%
INVESCO EQQQ NASDAQ	19%
iShares US Technology	19%
Time Deposits and Cash Equivalents	12%
Invesco QQQ	5%

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BDO Life - Fund Statistics

RISK DISCLOSURE

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The value of any investment may fluctuate as a result of market changes. The various funds have different degrees of risk depending on the portfolio exposure and the investment strategy. As the underlying funds fluctuate in value, the policyholder may not get back the full amount he invested. For funds with higher volatility, the possibility of total loss is higher as the value of the investment may fall significantly in a short period of time.

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