

BDO *life*[®]

VARIABLE LIFE FUND REPORT 2021



Disclosure Statement

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This material shall not constitute a commitment nor a solicitation/offer to sell. It does not intend to be the basis for your investment decision and/or action.

Data on past performance presented in the document/s is not an indication of future performance. Assumptions and calculations were presented as of the date indicated and are subject to change.

Accordingly, you must independently assess the appropriateness of the product and the underlying funds before investing based on the potential advantages and associated risk.

The value of any investments 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.

Financial Statements

(as of December 31, 2021)

Peso Aggressive Peso Dragon Equity

Assets	3,667,359,187	12,243,737,681
Cash and Cash Equivalents	114,919	141,450
Deposits	0	0
Cash	114,919	141,450
Investment in Bonds	0	0
Government Securities	0	0
Corporate Bonds	0	0
Investment in Equities	3,610,102,174	11,594,753,651
Investment in Funds	55,825,585	644,574,478
Accrued Income	1,316,509	4,268,101
Due from Broker	0	0
Liabilities	22,601,463	119,704,086
Taxes & Fees	2,331,371	7,557,581
Accounts Payable	20,270,092	60,460,649
Due to Broker	0	51,685,856
Net Asset Value	3,644,757,724	12,124,033,595

Financial Statements

(as of December 31, 2021)

Peso Equity Index

Peso Moderate

Assets	1,872,579,694	3,812,029,487
Cash and Cash Equivalents	75,566	90,955
Deposits	0	0
Cash	75,566	90,955
Investment in Bonds	0	1,407,884,620
Government Securities	0	1,407,884,620
Corporate Bonds	0	0
Investment in Equities	1,860,440,232	2,233,782,889
Investment in Funds	11,402,555	158,737,372
Accrued Income	661,341	11,533,651
Due from Broker	0	0
Liabilities	17,300,693	19,189,419
Taxes & Fees	1,170,975	2,398,677
Accounts Payable	9,367,801	16,790,742
Due to Broker	6,761,917	0
Net Asset Value	1,855,279,001	3,792,840,067

Financial Statements

(as of December 31, 2021)

Peso Conservative

Peso Standby

Assets	1,011,616,383	5,793,605
Cash and Cash Equivalents	225,436	173,269
Deposits	0	0
Cash	225,436	173,269
Investment in Bonds	954,281,418	1,001,619
Government Securities	928,988,772	1,001,619
Corporate Bonds	25,292,646	0
Investment in Equities	0	0
Investment in Funds	48,540,730	4,605,027
Accrued Income	8,568,799	13,689
Due from Broker	0	0
Liabilities	3,723,803	14,836
Taxes & Fees	620,634	3,709
Accounts Payable	3,103,169	11,127
Due to Broker	0	0
Net Asset Value	1,007,892,580	5,778,769

Financial Statements

(as of December 31, 2021)

Dollar Conservative

Dollar Standby

Assets	10,244,462	105,041
Cash and Cash Equivalents	1,447,228	78,341
Deposits	1,437,000	77,000
Cash	10,228	1,341
Investment in Bonds	8,648,475	26,066
Government Securities	8,648,475	26,066
Corporate Bonds	0	0
Investment in Equities	0	0
Investment in Funds	0	0
Accrued Income	148,759	633
Due from Broker	0	0
Liabilities	39,954	268
Taxes & Fees	6,514	67
Accounts Payable	33,441	201
Due to Broker	0	0
Net Asset Value	10,204,508	104,772

Financial Statements

(as of December 31, 2021)

Dollar Diversity Balanced

Dollar Diversity Growth

Assets	10,590,997	14,295,012
Cash and Cash Equivalents	1,349,761	104,194
Deposits	1,339,000	94,000
Cash	10,761	10,194
Investment in Bonds	2,733,630	0
Government Securities	2,733,630	0
Corporate Bonds	0	0
Investment in Equities	6,459,246	14,190,817
Investment in Funds	0	0
Accrued Income	48,360	0
Due from Broker	0	0
Liabilities	51,046	76,309
Taxes & Fees	6,381	8,479
Accounts Payable	44,666	67,830
Due to Broker	0	0
Net Asset Value	10,539,951	14,218,703

Peso Aggressive Fund

OBJECTIVE

The Peso Aggressive Fund seeks capital growth over the medium to long-term by investing in a selection of exchange-listed equities.

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 Peso Aggressive Fund is managed by the Trust and Investments Group of BDO Unibank, Inc., 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.

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FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	0.8445
Highest NAVPU	
Date	June 7, 2017
Amount	1.2953
Lowest NAVPU	
Date	March 19, 2020
Amount	0.5650
Year to Date Return	3.7%
Return since Inception	-15.6%

HISTORICAL YIELDS

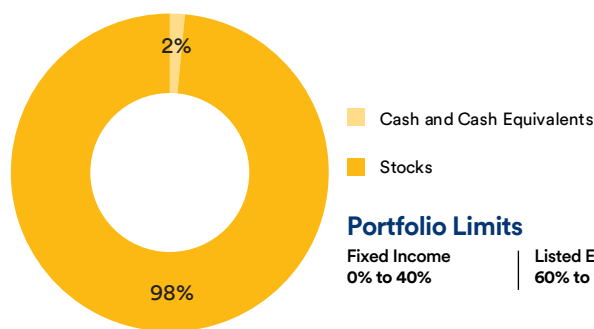
2013	2014	2015	2016	2017	2018	2019	2020	2021	Fund Charges
-10.2%	20.2%	-9.7%	1.4%	6.9%	-16.7%	3.7%	-10.9%	3.7%	80,328,037

FUND INFORMATION



PORTFOLIO COMPOSITION

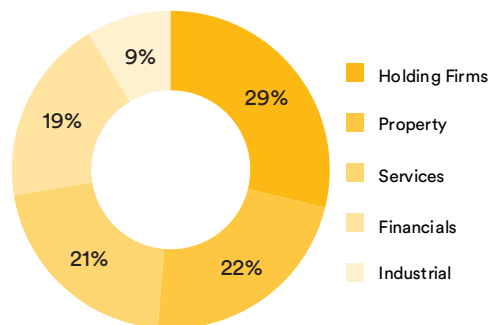
Portfolio Mix



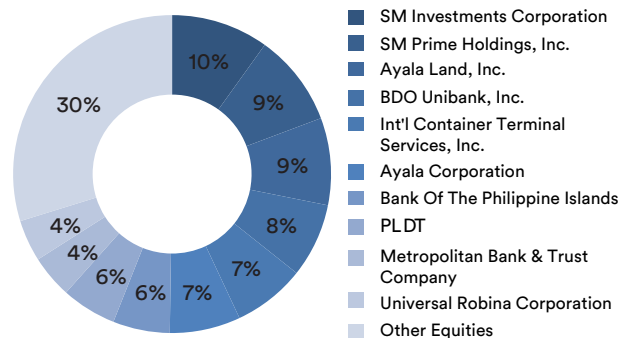
Portfolio Limits

Fixed Income 0% to 40% | Listed Equities 60% to 100%

Holdings by Sector



Top 10 Equity Holdings



Peso Dragon Equity Fund

OBJECTIVE

The Peso Dragon Equity Fund aims to provide a professionally managed portfolio seeking primarily capital growth over the medium to long-term by investing in equities of companies such as but not limited to those owned and/or controlled by Chinese-Filipino businessmen listed in the Philippine Stock Exchange.

CLIENT SUITABILITY

This Fund is suitable for individuals willing to accept high risk and volatility for their investments 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

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FUND INFORMATION

Inception Date	January 4, 2016
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.1300
Highest NAVPU	
Date	June 1, 2017
Amount	1.7217
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8154
Year to Date Return	0.6%
Return since Inception	13.0%

HISTORICAL YIELDS

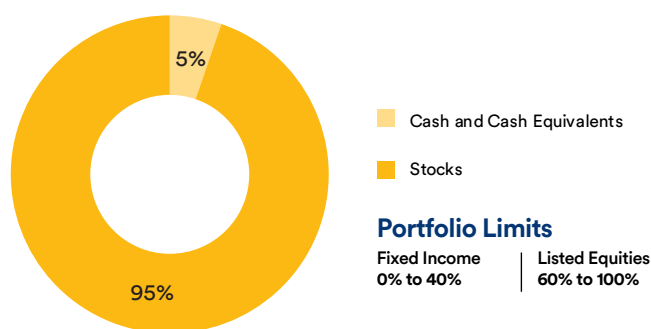
2016	2017	2018	2019	2020	2021	Fund Charges
14.8%	33.4%	-13.9%	0.5%	-14.3%	0.6%	383,461,818

FUND INFORMATION



PORTFOLIO COMPOSITION

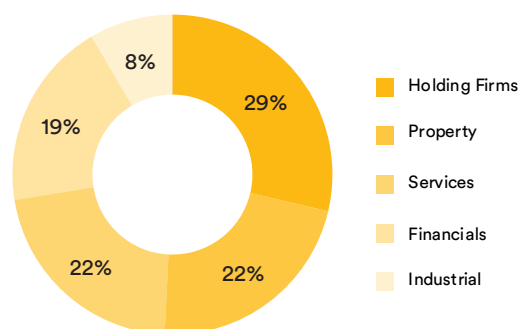
Portfolio Mix



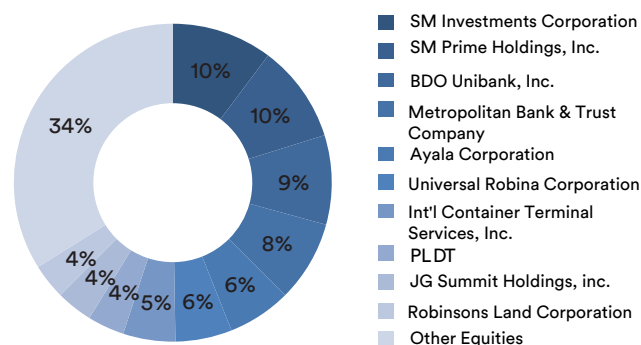
Portfolio Limits

Fixed Income 0% to 40% | Listed Equities 60% to 100%

Holdings by Sector



Top 10 Equity Holdings



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 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 Peso Equity Index Fund is managed by the Trust and Investments Group of BDO Unibank, Inc., 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.

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FUND INFORMATION

Inception Date	January 4, 2016
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	0.9445
Highest NAVPU	
Date	January 29, 2018
Amount	1.2408
Lowest NAVPU	
Date	March 19, 2020
Amount	0.6330
Year to Date Return	-0.9%
Return since Inception	-5.6%

HISTORICAL YIELDS

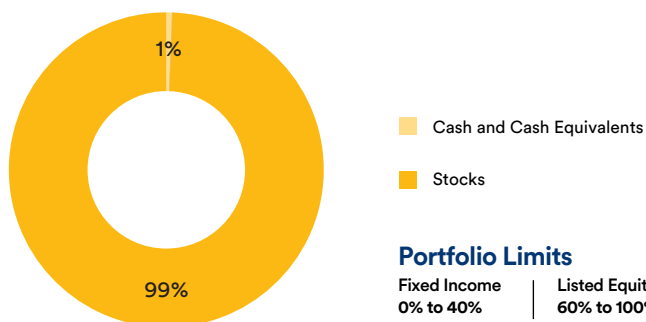
2016	2017	2018	2019	2020	2021	Fund Charges
-4.0%	23.7%	-13.6%	3.9%	-9.6%	-0.9%	41,892,870

FUND INFORMATION



PORTFOLIO COMPOSITION

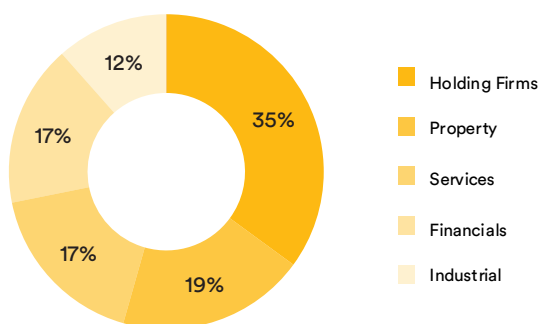
Portfolio Mix



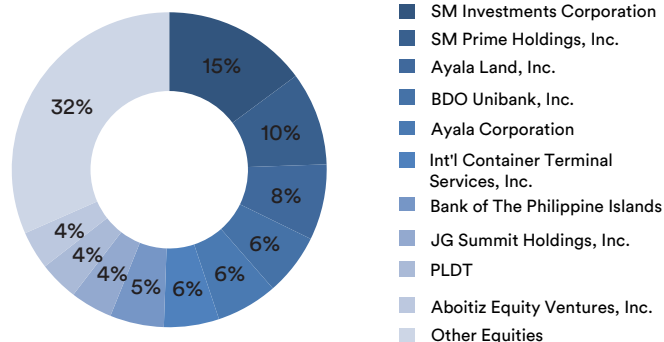
Portfolio Limits

Fixed Income 0% to 40% | Listed Equities 60% to 100%

Holdings by Sector



Top 10 Equity Holdings



Peso Moderate Fund

OBJECTIVE

The Peso Moderate Fund aims to achieve capital appreciation over the medium term by investing primarily in equities and in some fixed income securities.

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 some losses on capital as long as the expected return over the medium to long-term is significantly higher.

FUND MANAGER

The Peso Moderate Fund is managed by the Trust and Investments Group of BDO Unibank, Inc., 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.

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FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.0340
Highest NAVPU	
Date	June 7, 2017
Amount	1.3489
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8157
Year to Date Return	1.1%
Return since Inception	3.4%

HISTORICAL YIELDS

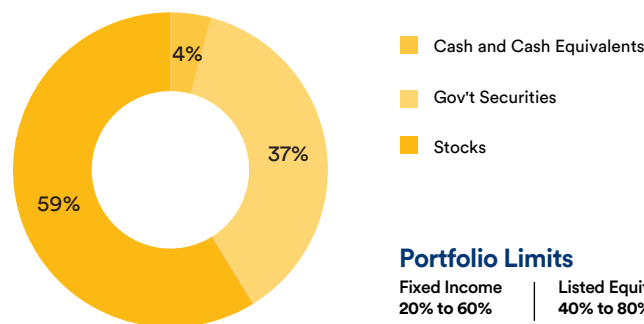
2013	2014	2015	2016	2017	2018	2019	2020	2021	Fund Charges
-9.3%	16.8%	-4.6%	13.0%	-2.4%	-13.7%	7.7%	-1.2%	1.1%	84,511,464

FUND INFORMATION



PORTFOLIO COMPOSITION

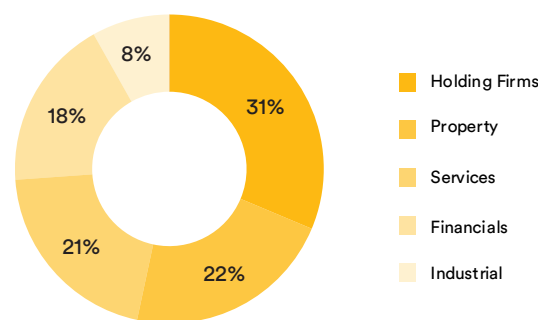
Portfolio Mix



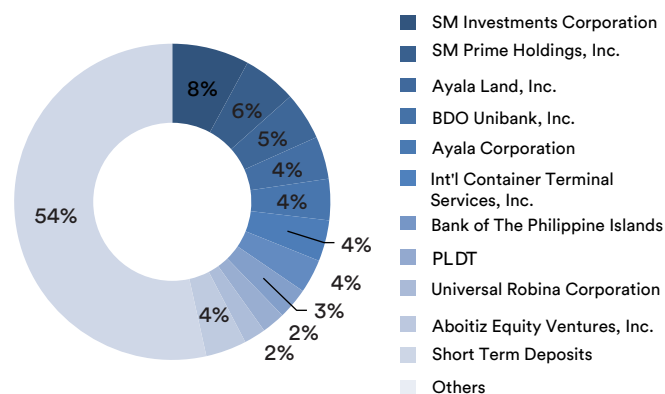
Portfolio Limits

Fixed Income 20% to 60% | Listed Equities 40% to 80%

Holdings by Sector



Top 10 Equity Holdings



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 individuals who prefer low risk and volatility and are willing to accept lower growth. Generally, these individuals are willing to accept some short-term fluctuations if the expected return on the investment is higher over the medium to long-term.

FUND MANAGER

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FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.1343
Highest NAVPU	
Date	August 19, 2020
Amount	1.2097
Lowest NAVPU	
Date	October 18, 2018
Amount	0.9661
Year to Date Return	-4.6%
Return since Inception	13.4%

HISTORICAL YIELDS

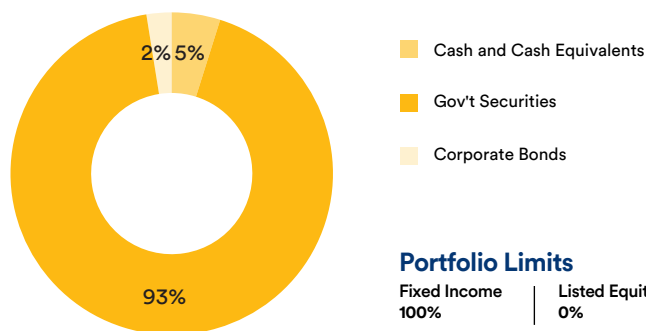
2013	2014	2015	2016	2017	2018	2019	2020	2021	Fund Charges
-0.9%	0.1%	0.1%	0.4%	0.6%	-2.1%	11.3%	8.8%	-4.6%	73,149,889

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income	100%	Listed Equities	0%
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Top 10 Holdings

Instrument	Maturity	% of Portfolio
FXTN	March 22, 2028	8%
FXTN	October 17, 2024	7%
FXTN	July 22, 2031	6%
RETAIL TREAS. BOND	March 9, 2024	6%
FXTN	September 9, 2025	5%
UITF	-	5%
FXTN	December 16, 2035	5%
FXTN	August 12, 2028	5%
RETAIL TREAS. BOND	October 24, 2037	4%
RETAIL TREAS. BOND	August 15, 2023	4%

Peso Standby Fund

OBJECTIVE

The Peso Standby Fund aims for capital preservation, income generation, and liquidity from low-risk investments with a portfolio weighted average life of not more than one year.

CLIENT SUITABILITY

This Fund is suitable for individuals who prefer low risk and volatility and are willing to accept lower growth. Generally, these individuals are willing to accept some short-term fluctuations if the expected return on the investment is higher over the medium to long-term.

FUND MANAGER

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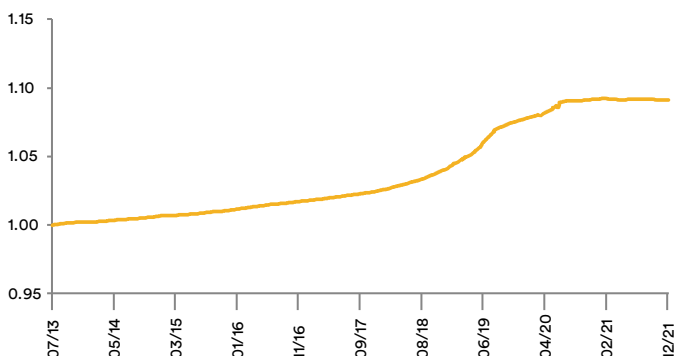
FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	Philippine Peso (PHP)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.0910
Highest NAVPU	
Date	February 15, 2021
Amount	1.0922
Lowest NAVPU	
Date	July 1, 2013
Amount	1.0000
Year to Date Return	-0.1%
Return since Inception	9.1%

HISTORICAL YIELDS

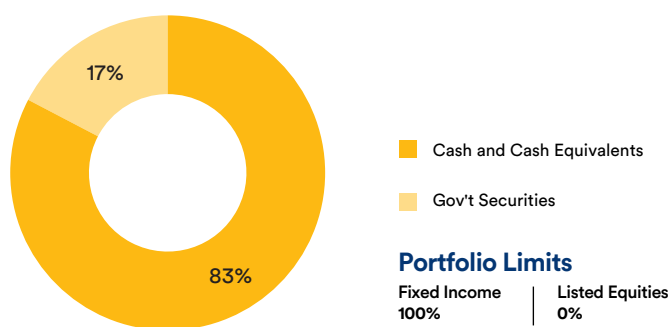
2013	2014	2015	2016	2017	2018	2019	2020	2021	Fund Charges
0.2%	0.4%	0.4%	0.6%	0.7%	1.7%	3.3%	1.4%	-0.1%	131,587

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income 100% | Listed Equities 0%

Holdings

Instrument	Maturity	% of Portfolio
UITF	-	80%
FXTN	January 26, 2022	17%

Dollar 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 for individuals who prefer low risk and volatility and are willing to accept lower growth. Generally, these individuals are willing to accept some short-term fluctuations if the expected return on the investment is higher over the medium to long-term.

FUND MANAGER

The Dollar Conservative Fund is managed by the Trust and Investments Group of BDO Unibank, Inc., 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.

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FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	US Dollar (USD)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.1453
Highest NAVPU	
Date	August 11, 2020
Amount	1.1987
Lowest NAVPU	
Date	September 4, 2013
Amount	0.9842
Year to Date Return	-3.3%
Return since Inception	14.5%

HISTORICAL YIELDS

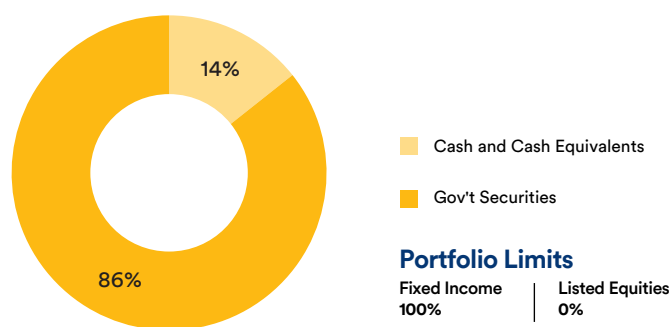
2013	2014	2015	2016	2017	2018	2019	2020	2021	Fund Charges
0.0%	2.3%	1.3%	-0.3%	1.1%	-2.9%	10.3%	5.8%	-3.3%	837,438

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Holdings

Instrument	Maturity	% of Portfolio
ROP	March 16, 2025	33%
ROP	March 30, 2026	31%
ROP	February 1, 2028	14%
DEPOSIT	January 3, 2022	8%
ROP	February 2, 2030	6%
DEPOSIT	January 4, 2022	6%
ONSHORE BOND	June 4, 2023	1%

Dollar Standby Fund

OBJECTIVE

The Dollar Standby Fund aims for capital preservation, income generation, and liquidity from low-risk investments with a portfolio weighted average life of not more than one year.

CLIENT SUITABILITY

This Fund is suitable for individuals who prefer low risk and volatility and are willing to accept lower growth. Generally, these individuals are willing to accept some short-term fluctuations if the expected return on the investment is higher over the medium to long-term.

FUND MANAGER

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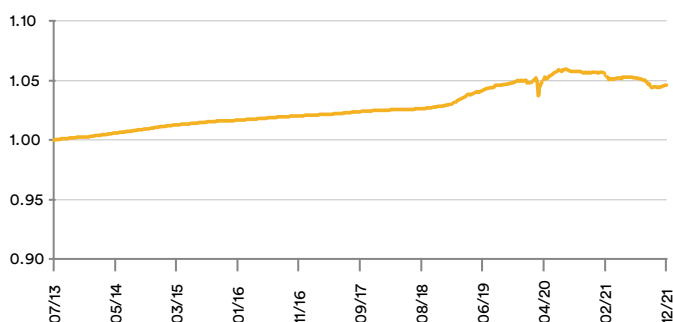
FUND INFORMATION

Inception Date	July 1, 2013
Fund Manager	BDO Trust & Investments Group
Currency	US Dollar (USD)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.0462
Highest NAVPU	
Date	August 3, 2020
Amount	1.0596
Lowest NAVPU	
Date	July 1, 2013
Amount	1.0000
Year to Date Return	-1.0%
Return since Inception	4.6%

HISTORICAL YIELDS

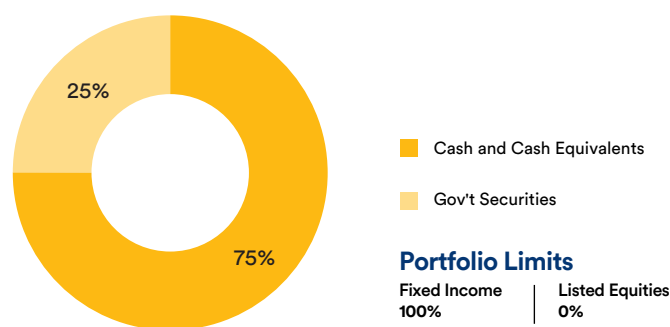
2013	2014	2015	2016	2017	2018	2019	2020	2021	Fund Charges
0.3%	0.8%	0.5%	0.4%	0.4%	0.5%	2.0%	0.7%	-1.0%	4,869

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income 100% | Listed Equities 0%

Holdings

Instrument	Maturity	% of Portfolio
DEPOSIT	January 4, 2022	74%
ROP	March 16, 2025	25%

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., 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.

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FUND INFORMATION

Inception Date	February 2, 2017
Fund Manager	BDO Trust & Investments Group
Currency	US Dollar (USD)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.2552
Highest NAVPU	
Date	July 14, 2021
Amount	1.2554
Lowest NAVPU	
Date	March 19, 2020
Amount	0.8919
Year to Date Return	3.4%
Return since Inception	25.5%

HISTORICAL YIELDS

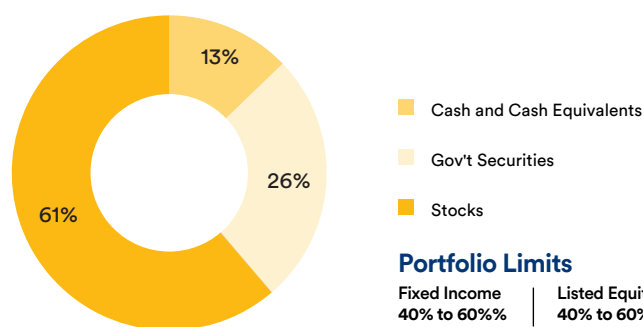
2017	2018	2019	2020	2021	Fund Charges
7.3%	-13.0%	20.7%	7.7%	3.4%	301,690

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income 40% to 60% | Listed Equities 40% to 60%

Holdings

Instrument	% of Portfolio
ROP 24	4%
ROP 25	6%
ROP 28	7%
ROP 30	5%
ROP 26	4%
iShares MSCI ACWI UCITS ETF	33%
Invesco QQQ	11%
iShares Core S&P 500 UCITS ETF	17%
Time Deposits and Cash Equivalents	13%

Dollar Diversity Growth Fund

OBJECTIVE

The Dollar Diversity Growth Fund aims to provide a diversified return from capital appreciation and income by investing in a mix of foreign equities through global funds or exchange traded funds.

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., 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	February 2, 2017
Fund Manager	BDO Trust & Investments Group
Currency	US Dollar (USD)
Valuation Schedule	Daily
Net Asset Value per Unit (NAVPU)	1.2996
Highest NAVPU	
Date	December 31, 2021
Amount	1.2996
Lowest NAVPU	
Date	March 24, 2020
Amount	0.7478
Year to Date Return	10.9%
Return since Inception	30.0%

HISTORICAL YIELDS

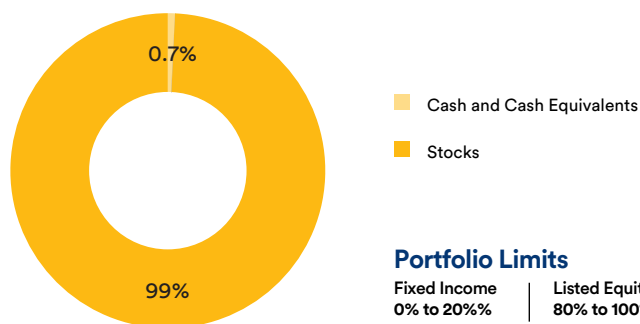
2017	2018	2019	2020	2021	Fund Charges
11.6%	-18.2%	23.7%	3.9%	10.9%	319,045

FUND INFORMATION



PORTFOLIO COMPOSITION

Portfolio Mix



Portfolio Limits

Fixed Income 0% to 20%
Listed Equities 80% to 100%

Holdings

Instrument	% of Portfolio
iShares MSCI ACWI UCITS ETF	52%
Invesco QQQ	18%
iShares Core S&P 500 UCITS ETF	29%
Time Deposits and Cash Equivalents	1%

Corporate Information

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The 2021 Variable Fund Report can be viewed and downloaded online at
<https://www.bdo.com.ph/sites/default/files/pdf/BDO-Life-VL-Fund-Report-2021.pdf>

BDO Life Assurance Company, Inc., is a life insurance company and wholly-owned subsidiary of BDO Unibank, Inc. It is supervised by the Insurance Commission. Its financial products are not deposit products. These products are not insured by the Philippine Deposit Insurance Corporate and are not guaranteed by BDO Unibank, Inc.

For account-related inquiries and concerns, please call our BDO Life Customer Care hotline at (02) 8885-4110.

