

SECRETARY'S CERTIFICATE

KNOW ALL MEN BY THESE PRESENTS:

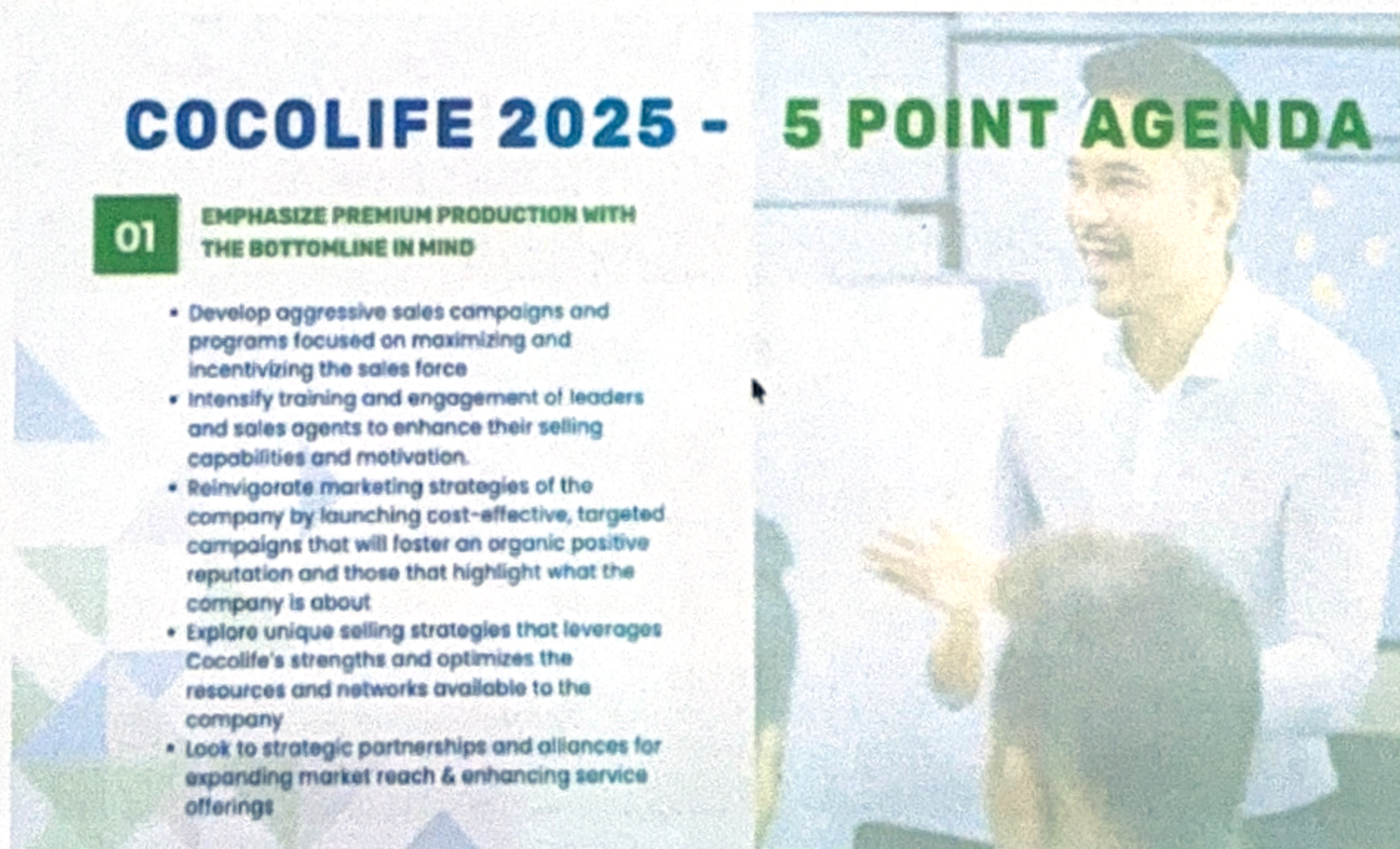
I, **NARCISO P. NARIO, JR.**, of legal age, Filipino, with business and postal address at 7th Floor COCOLIFE Building, 6807 Ayala Avenue, Makati City, 1226, after having been duly sworn to in accordance with law, do hereby depose and say that:

1. I am the duly elected and incumbent Corporate Secretary of the **United Coconut Planters Life Assurance Corporation (COCOLIFE)**, a corporation duly organized and existing under Philippine laws, with office address at COCOLIFE Bldg., 6807 Ayala Avenue, Makati City, 1226;
2. I am the custodian of the corporate books and records of the Corporation, including the Minutes of Meetings and Resolutions of its Board of Directors;
3. At the Regular Meeting of the Board of Directors of COCOLIFE held on 18 December 2025 via remote communication (videoconferencing), at which meeting a quorum was present and acting throughout, the following excerpts, as reflected in the minutes of said meeting, are herein quoted as follows:

“x x x

CORPORATE PLANNING UPDATES

Atty. Jeff Gabriel M. Cruz of the Risk Management and Compliance Division (“RMCD”) presented the Corporate Planning Updates, the highlights of which are as follows:





02

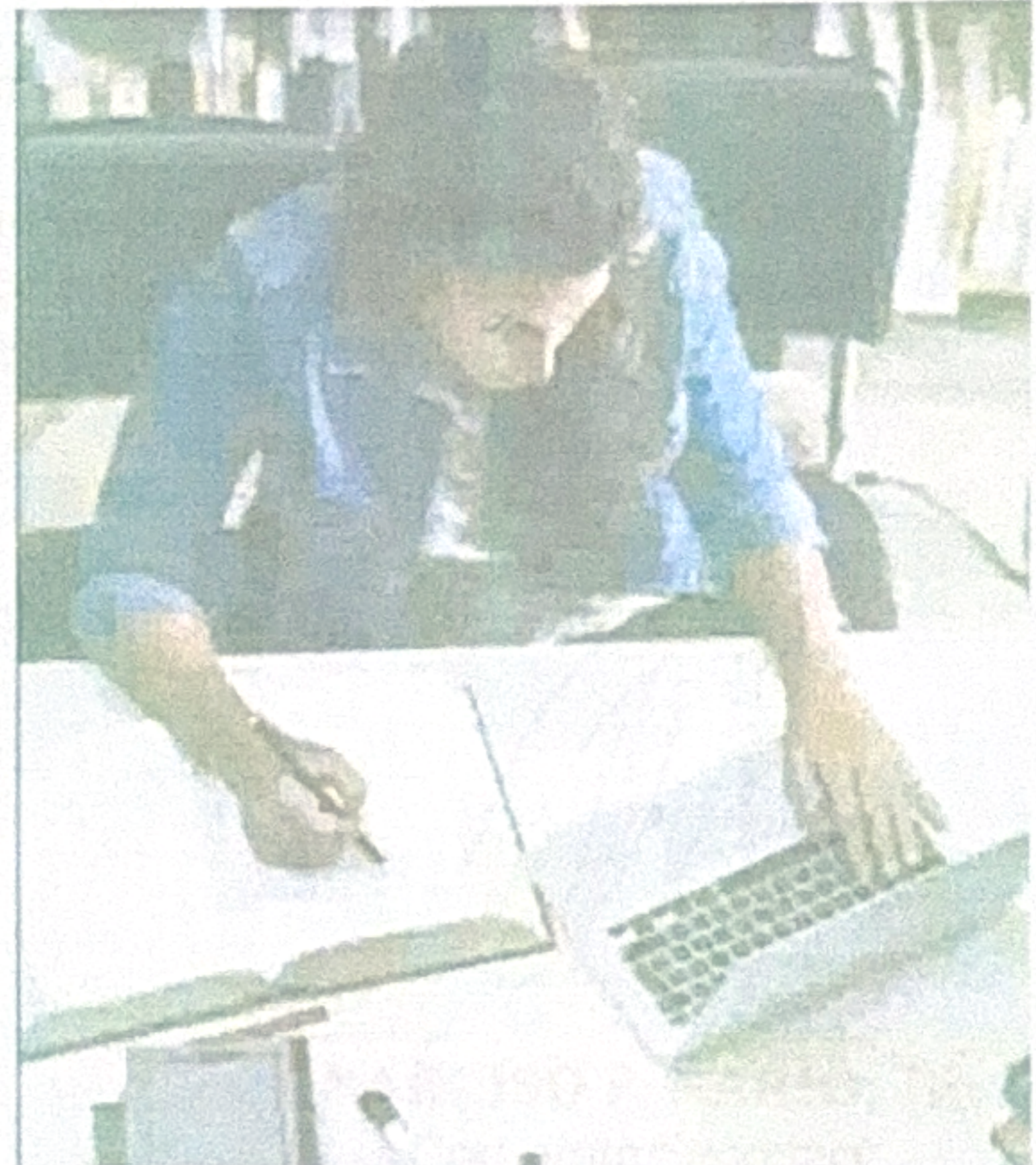
**STRENGTHEN SUPPORT TO BUSINESS LINES
IN FURTHERANCE OF THEIR PREMIUM
PRODUCTION GOALS**

- Identify and eliminate inefficiencies in internal processes to ensure swift support to business divisions.
- Continuously monitor claims management processes to ensure efficiency, accuracy, and timely payments to policyholders.
- Establish more convenient avenues for open communication for unified cooperation between support and business divisions
- Reallocate resources to areas with the highest potential for impact and growth.
- Establish clear KRAs for support divisions to ensure that they are tailored towards the achievement of the goals of the business channels.
- Foster a positive work environment that promotes employee engagement, well-being, and professional growth

03

**FOSTER A MORE PROACTIVE ENVIRONMENT
FOR RESEARCH AND DATA ANALYTICS**

- Actively and purposefully gather insights from our sales team to understand customer preferences and emerging trends.
- Regularly analyze competitor strategies based on actionable data and customer feedback to identify market gaps and opportunities.
- Conduct market research informed by insights from all levels and perspectives of the company to deepen understanding of the market landscape and customer needs and preferences.
- Use data analytics combined to make informed strategies and decisions, optimize pricing, and improve product offerings.
- Emphasize our unique selling proposition to differentiate our messaging, products, services, and marketing to better meet customer needs and preferences.



04

ENHANCE INFORMATION TECHNOLOGY CAPABILITIES

- Invest in upgrading IT infrastructure to improve efficiency and support digital transformation.
- Strengthen cybersecurity protocols to protect against data breaches and ensure customer trust.
- Integrate advanced technologies like AI and automation to streamline operations and reduce costs.
- Develop and implement digital solutions to enhance customer experience and operational efficiency.
- Offer comprehensive IT training to staff to ensure they can effectively use new technologies and systems.





05 **COMPLY WITH COMMITMENTS TO THE INSURANCE COMMISSION**

- Ensure all regulatory reports are prepared accurately and submitted promptly.
- Rigorously adhere to the Insurance Code of the Philippines and all relevant regulations.
- Increase Corporate Social Responsibility initiatives that contribute to improving the quality of life of our clients

x x x

Thereafter, the Board duly noted the report, as submitted.”

4. I am executing this Certificate to attest to the truth of the foregoing, and that the said excerpts from the abovementioned Minutes are a faithful reproduction thereof, and have not been repealed, altered or otherwise modified up to the present.

FURTHER AFFIANT SAYETH NAUGHT.

IN WITNESS WHEREOF, I have hereunto set my hand on this ~~26 FEB 2026~~ ^{26 FEB 2026} day of ~~26 FEB 2026~~ 2026 at the City of Makati, Philippines.

NARCISO P. NARIO, JR.
Corporate Secretary

SUBSCRIBED AND SWORN to before me this ~~26 FEB 2026~~ ^{26 FEB 2026} day of ~~26 FEB 2026~~ 2026 affiant exhibiting to me his Unified Multi-Purpose ID CRN-0111-2766281-2 and Driver's License N02-82-057709.

Doc. No. 313 ;
Page No. 64 ;
Book No. 52 ;
Series of 2026.

REX D. LAMPA
NOTARY PUBLIC
Appointment No. M-381 (2025-2026)
8th Floor COCOLIFE Bldg., 6807 Ayala Ave., Makati City
Lifetime IBP No. 010868 – Quezon City Chapter
MCLE Compliance No. VIII-0937346 - 6/3/2025
PTR No. 10765586; 1/05/2026 – Makati City
Roll of Attorney's No. 58888