

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:

x x x

Atty. Cruz then provided a quick recap of the Company’s Corporate Planning the previous year.

CORPORATE PLANNING & BUDGETING CALENDAR

July 18
Submission of H1/ Midyear Accomplishment Report to Corporate Strategy Division/ Department Heads

July 21
Economic Briefing
Market and Industry Update
CFSD

July 21-25
Finalization of Management Set Premium Goals
Actuarial

July 25
Distribution of Management Set Premium Goals to SBUs
Actuarial & CFSD

July 28 - August 8
SBUs Pre-Planning/ Brainstorming
SBUs

August 11
SBUs Deadline for Submission of 5-Point Agenda Alignment, 3-Year Plan, SWOT Analysis, and Major KRAs

August 11-22
SUPPORT UNITS Pre-Planning/ Brainstorming
Support Units

August 29
Support Units Deadline for Submission of 5-Point Agenda Alignment, 3-Year Plan, SWOT Analysis, and Major KRAs

September 2-5
Per Division/ Department Huddle/ Consultation Hour
facilitated by CFSD with Accounting and Actuarial

September 8
Issuance of Budget Forms
Accounting

September 8-26
Preparation of Premium Income, Investment Income, and Expense Budget
Actuarial & Units/ Departments/ Divisions

September 29
Submission of Premium Income, Investment Income, and Expense Budget to Accounting
Actuarial/All Units

September 30 - October 22
Consolidation of Budget
Accounting

November 3-4
Corporate Planning Mancom & Expanded Mancom
(facilitated by CFSD)

November 4-7
Budget Review
Accounting

November 10
Submission of Final 2026 Operating Plans to CFSD
Units/ Departments/ Divisions

November 10-December 21
Budget adjustment/ Preparation and Submission of Budget Reports for the Board
CFSD & Accounting

November 24
Submission of As of Nov and Projected YE Accomplishment Report to Corporate Strategy
Division/Department Heads





CORPORATE PLANNING CONSULTATION HOUR

September 2

Healthcare
10:00 AM - 11:00 AM
Group Sales Marketing
11:00 AM - 12:00 NN
Investments
Portfolio Management
Loans
Property Management
La Loma Columbiary
Fund Admin
1:30 PM - 2:30 PM

September 3

Commercial Business & Sales
Mall Assurance
Bancassurance
Sales Support
10:00 AM - 11:00 NN
Brokers Relation Office
11:00 AM - 12:00 NN
Operations
Claims
Underwriting
Policy Service
Field Operations
Customer Experience
System & Project Management
10:00 AM - 11:00 NN

September 4

Agency Channel
10:00 AM - 11:00 AM
Branding & Communications Corporate
Marketing & Research
Sales Training & Recruitment
Engagement & Production
Digital Innovation & Sales
11:00 AM - 12:00 NN
Accounting
1:30 PM - 2:30 PM
Actuarial
2:15 PM - 3:00 PM
Legal
3:00 PM - 3:30 PM
SMCO
3:30 PM - 4:00 PM

September 5

HRASD
Compensation & Benefit
Training, Acq, Dev't & Engagement
Facilities Management
10:00 AM - 11:00 NN
Internal Audit
1:30 PM - 2:00 PM
CFSD
Corporate Strategy
Cash Management
SMCO
Central Procurement Office
10:00 AM - 11:00 NN



He stated that overall, the Consultation Hours served as a venue to validate the Action Plans and ensure that the proposed KRAs and KPIs are clear, measurable, and aligned with Management's strategic objectives.



CORPORATE PLANNING

NOVEMBER 3 2025 - DAY 1

Marketing Operations & Production Report
Accounting Division

Cocofin SWOT Analysis
Risk Management & Compliance Division

Financial Highlights 2024
Actuarial

Group Sales & Marketing Report
Group Sales & Marketing Division

Healthcare 5-year Rehabilitation Plan
Healthcare

Bancassurance Channel Report
Commercial Business and Sales Division

Mall Assurance Channel Report
Commercial Business and Sales Division

Agency Channel Revival Program & Revamping Sales Training and Recruitment
Agency Channel & Branding
Corporate Communications Divisions

NOVEMBER 4, 2025 - DAY 2

Growth Through SEO
Corporate Finance & Strategy Division

Optimizing Motivation Study
Corporate Finance & Strategy Division

Filipino Health & Financial Readiness
Branding & Corporate Communications Division

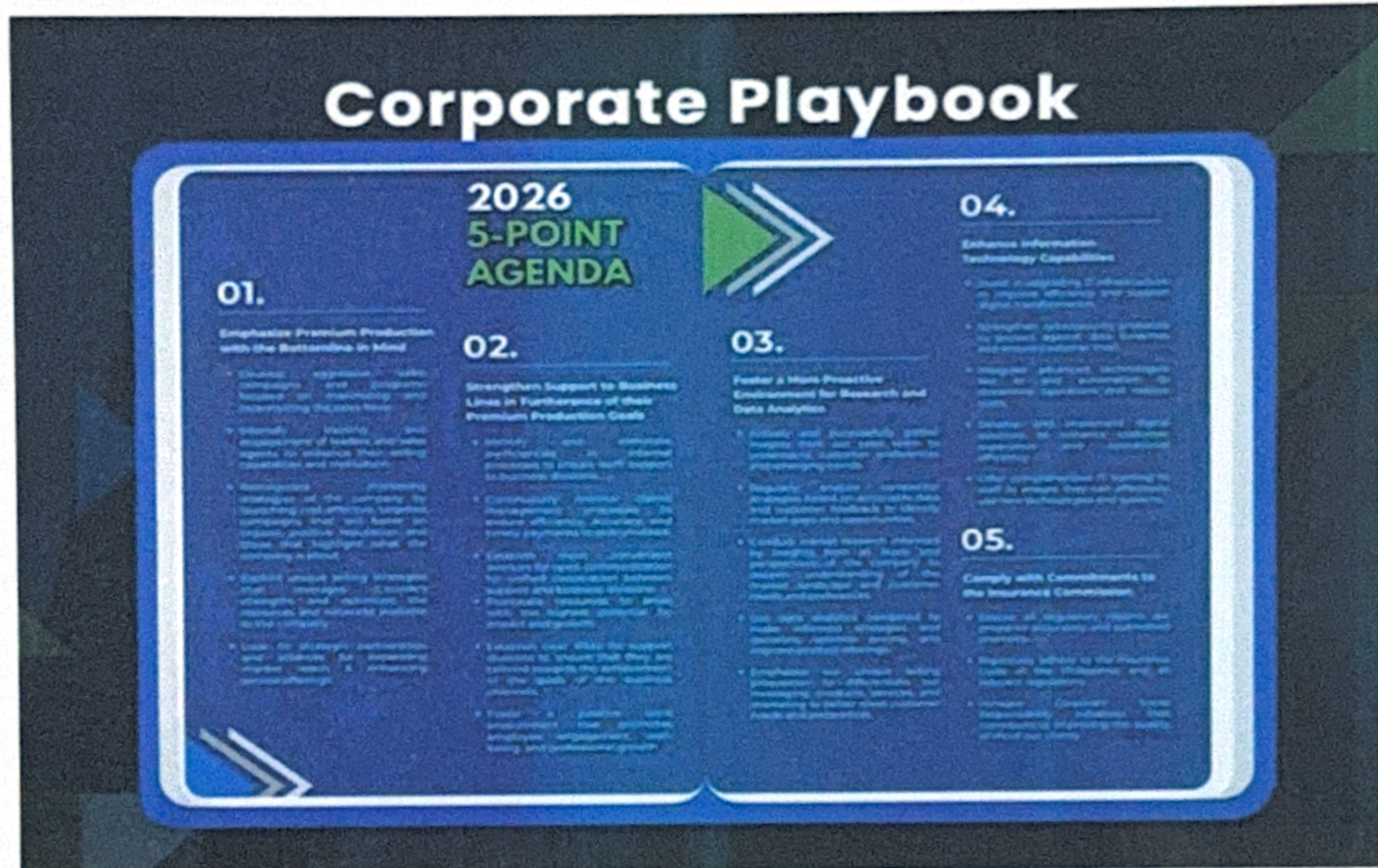
The Client Experience
Branding & Corporate Communications Division

Digital Innovation & Sales Report
Branding & Corporate Communications Division

Human Resource in Focus
Human Resource Division



Atty. Cruz reported that the Corporate Planning sessions served as a view of the 2026 Action Plans, ensuring that all initiatives are aligned, clearly defined, and ready for implementation moving forward.



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 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 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. 314 ;
Page No. 64 ;
Book No. 57 ;
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. 010664 - Quezon City Chapter
MCLE Compliance No. VIII-0037346 - 6/3/2025
PTR No. 10765586; 1/05/2026 - Makati City
Roll of Attorney's No. 55980