

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY, METRO MANILA) S.S.

ASSISTANT CORPORATE SECRETARY'S CERTIFICATE
(Corporate Governance Training of Corporate Secretary)

I, **PROSPERO B. BANZUELA III**, of legal age, Filipino, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines, after being duly sworn in accordance with law, depose and state that:


1. I am the duly elected Assistant Corporate Secretary of **MANULIFE CHINA BANK LIFE ASSURANCE CORP.** (the "Corporation"), a corporation duly organized and existing under and by virtue of the laws of the Philippines, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines.
2. I hereby certify that based on the corporate records in our custody, **Atty. Abbiegail D. Sac, Head of Legal and Corporate Secretary** of the Corporation, completed the following trainings relevant to corporate governance in 2023:
 - Roles, Responsibilities and Liabilities of Board Directors;
 - Annual AML/ATF Refresher Training;
 - Code of Business Conduct and Ethics Training;
 - Anti-Bribery and Anti-Corruption Compliance Training.
3. Proof of compliance of the above trainings are attached to this Certificate.
4. The foregoing is accurate as of date of this certification and in accordance with the records of the Corporation in my possession.

IN WITNESS WHEREOF, I have affixed my signature this JUN 03 2024 2024 at Makati City, Philippines.


PROSPERO B. BANZUELA III
Assistant Corporate Secretary

SUBSCRIBED AND SWORN to before me by PROSPERO B. BANZUELA III who is personally known to me to be the same person who presented this instrument and signed the instrument in my presence, this ___ day of JUN 03 2024, at Makati City, Philippines, with the affiant exhibiting to me his Passport No. P9013580B valid until 17 February 2032.

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Page No. 5
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Series of 2024.


ISABELLA ANGELINA S. BLANCO
Notary Public for Makati City
Until 31 December 2025
Appointment No MI-356 (2024-2025)
Attorney's Roll No. 90477
Unit 804, 139 Corporate Center, Valero St.,
Subesyo Villages, Makati City 1227, Philippines
MCAC Corp. [XXXXXXXXXX] ABC BRK 2023
PDR No. 1001500111 02 2024; Makati City
http No. 20753011 04 2024; Quezon City

Manulife



John Hancock

Compass

This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

2023 Anti-Money Laundering and Terrorist Financing Training

by Global Compliance

Date: 6/9/2023

Manulife



John Hancock

Compass

This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

2023 Fraud Awareness Training

by Regional Compliance

Date: 11/15/2023

Manulife



John Hancock

Compass

This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

2023 Code of Business Conduct and Ethics Training_All Staff

by Global Compliance

Date: 10/9/2023

Manulife



John Hancock

Compass

This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

2023 Anti-Bribery and Anti-Corruption Compliance Training_PHL

by Asia Compliance

Date: 12/14/2023



CENTER FOR
GLOBAL BEST PRACTICES
(SEC Provider Accreditation Number CG2021-002)

presents this

CERTIFICATE OF COMPLETION

to

Abbiegail D. Sac

for having completed the webinar

ROLES, RESPONSIBILITIES AND LIABILITIES OF BOARD DIRECTORS

held at 2:00 in the afternoon

on Monday, September 11, 2023 via [zoom](#)

*Henry Belleza Aquende, MBM, Hon. DPA
Founder & President
Center for Global Best Practices*

*Atty. Justina F. Callangan
Course Director & Lecturer
Center for Global Best Practices*

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY, METRO MANILA) S.S.

CORPORATE SECRETARY'S CERTIFICATE
(Corporate Governance Training of Chief Legal and Compliance Officer)

I, **ABBIEGAIL D. SAC**, of legal age, Filipino, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines, after being duly sworn in accordance with law, depose and state that:

1. I am the duly elected Corporate Secretary of **MANULIFE CHINA BANK LIFE ASSURANCE CORP.** (the "Corporation"), a corporation duly organized and existing under and by virtue of the laws of the Philippines, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines.
2. I hereby certify that based on the corporate records in our custody, **Atty. Fritzie Tangkia-Fabricante, Chief Legal and Compliance Officer** of the Corporation, completed the following trainings relevant to corporate governance in 2023:
 - Annual AML/ATF Refresher Training;
 - Fraud Awareness Training;
 - Code of Business Conduct and Ethics Training; and
 - Anti-Bribery and Anti-Corruption Compliance Training.
3. Proof of compliance of the above trainings are attached to this Certificate.
4. The foregoing is accurate as of date of this certification and in accordance with the records of the Corporation in my possession.

IN WITNESS WHEREOF, I have affixed my signature this JUN 03 2024 2024 at Makati City, Philippines.



ABBIEGAIL D. SAC
Corporate Secretary

SUBSCRIBED AND SWORN to before me by ABBIEGAIL D. SAC who is personally known to me to be the same person who presented this instrument and signed the instrument in my presence, this ___ day of JUN 03 2024 at Makati City, Philippines, with the affiant exhibiting to me her Passport No. P4541059B valid until 24 January 2030.

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ISABELLA ANGELO S. BLANCO
Notary Public for Makati City
Until 31 December 2025
Appointment No M-356 (2024-2025)
Attorney's Roll No. 90477
Unit 804, 139 Corporate Center, Valero St.,
Salcedo Village, Makati City 1227, Philippines
MCLC Comp. [ADMITTED TO THE BAR 2023]
PTR No. 10075041; 01 02 2024; Makati City
IBP No. 897531; 01 04 2024; Quezon City

CONFIDENTIAL



This certificate is awarded to

Fritzie Tangkia-Fabricante

for the successful completion of the course

2023 Anti-Money Laundering and Terrorist Financing Training

by Global Compliance

Date: 6/28/2023



This certificate is awarded to

Fritzie Tangkia-Fabricante

for the successful completion of the course

2023 Fraud Awareness Training
by Regional Compliance

Date: 11/25/2023



This certificate is awarded to

Fritzie Tangkia-Fabricante

for the successful completion of the course

2023 Code of Business Conduct and Ethics Training_AVP

by Global Compliance

Date: 10/11/2023



This certificate is awarded to

Fritzie Tangkia-Fabricante

for the successful completion of the course

2023 Anti-Bribery and Anti-Corruption Compliance Training_PHL

by Asia Compliance

Date: 12/15/2023

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY, METRO MANILA) S.S.

CORPORATE SECRETARY'S CERTIFICATE

I, **ABBIEGAIL D. SAC**, of legal age, Filipino, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines, after being duly sworn in accordance with law, depose and state that:

1. I am the duly elected Corporate Secretary of **MANULIFE CHINA BANK LIFE ASSURANCE CORP.** (the "Corporation"), a corporation duly organized and existing under and by virtue of the laws of the Philippines, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines.
2. I hereby certify that based on the corporate records in my custody, during the Regular Meeting held on 10 November 2023, the independent directors of the Company did not participate in the discussions and abstained from voting on the resolution on the proposed increase in their remuneration.
3. I further certify that during the Annual Stockholders Meeting held on 5 April 2024, the Stockholders ratified the resolution on the increase in the remuneration of the independent directors of the Company.
4. The foregoing is accurate as of date of this certification and in accordance with the records of the Corporation in my possession.


IN WITNESS WHEREOF, I have affixed my signature this JUN 03 2024 2024 at Makati City, Philippines.



ABBIEGAIL D. SAC
Corporate Secretary

SUBSCRIBED AND SWORN to before me by ABBIEGAIL D. SAC who is personally known to me to be the same person who presented this instrument and signed the instrument in my presence, this JUN 03 2024 day of June, 2024, at Makati City, Philippines, with the affiant exhibiting to me her Passport No. P4541059B valid until 24 January 2030.

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Book No. I ;
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ISABELLA ANGELINE S. BLANCO
Notary Public for Makati City
Until 31 December 2025
Appointment No. M-356 (2024-2025)
Attorney's Roll No. 90477
Unit 804, 139 Corporate Center, Valero St.,
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. [ADMITTED TO THE BAR 2023]
PTR No. 10075041; 01 02 2024; Makati City
IBP No. 397531; 01 04 2024; Quezon City

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY, METRO MANILA) S.S.

CORPORATE SECRETARY'S CERTIFICATE
(Share Ownership)

I, **ABBIEGAIL D. SAC**, of legal age, Filipino, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines, after being duly sworn in accordance with law, depose and state that:

1. I am the duly elected Corporate Secretary **MANULIFE CHINA BANK LIFE ASSURANCE CORP.** (the "Corporation"), a corporation duly organized and existing under and by virtue of the laws of the Philippines, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines.
2. I hereby certify that based on the corporate records in our custody, that for 2023, of the 5,000,000 issued shares of the Corporation, 2,999,993 shares were owned by The Manufacturers Life Insurance Co. (Phils.), Inc. ("Manulife Philippines"), while 1,999,998 shares were owned by China Banking Corporation ("Chinabank"). The other nine shares were held by the Directors as nominees: two under Chinabank, and seven under Manulife Philippines.
3. Given the above, the Corporation qualifies as a stock insurance corporation with two owners, Manulife Philippines and Chinabank, where qualifying shares are given to nominee directors, or a "Class 2" covered company under Insurance Commission Circular Letter No. 2015-23 on the ASEAN Corporate Governance Scorecard.
4. The foregoing is accurate as of date of this certification and in accordance with the records of the Corporation in my possession.

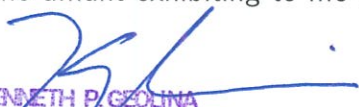
IN WITNESS WHEREOF, I have affixed my signature this MAY 23 2024 2024 at Makati City, Philippines.



ABBIEGAIL D. SAC
Corporate Secretary

SUBSCRIBED AND SWORN to before me by ABBIEGAIL D. SAC who is personally known to me to be the same person who presented this instrument and signed the instrument in my presence, this ___ day of MAY 23 2024, at Makati City, Philippines, with the affiant exhibiting to me her Passport No. P4541059B valid until 24 January 2030.

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KENNETH P. GEOLINA
Notary Public for Makati City
Valid until Dec. 31, 2025

Appointment No. M-085 (2024-2025)
Attorney's Roll No. 77796

Unit 804, 139 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. [ADMITTED TO THE BAR 2022]
IBP No. 330731; 12/18/2023; Makati City
PTR No. 10075039; 01/02/2024; Makati City

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY, METRO MANILA) S.S.

CORPORATE SECRETARY'S CERTIFICATE
(Chief Risk Officer and Head of Audit Services)

I, **ABBIEGAIL D. SAC**, of legal age, Filipino, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines, after being duly sworn in accordance with law, depose and state that:

1. I am the duly elected Corporate Secretary of **MANULIFE CHINA BANK LIFE ASSURANCE CORP.** (the "Corporation"), a corporation duly organized and existing under and by virtue of the laws of the Philippines, with office address at 10F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines.
2. I hereby certify that based on the corporate records in our custody, that the Chief Risk Officer and Head of Audit Services of the Corporation's parent company, The Manufacturers Life Insurance Co. (Phils.), Inc. ("Manulife Philippines") provide shared services to this Corporation.
3. The following persons perform the following functions for Manulife Philippines and for this Corporation as shared services:
 - **Katerina Suarez, Chief Risk Officer.** As CRO, Ms. Suarez is a member of Manulife Philippines's Executive Committee. In this role, Ms. Suarez is responsible for leading the Risk Team in establishing and maintaining the Corporation's Enterprise Risk Management Framework and overseeing the execution of individual risk management programs across the institution and its affiliates.
 - **Maleen Rodriguez, Head of Audit Services.** As Head of Audit Services, Ms. Rodriguez leads the Audit Team in providing independent and objective assurance that controls are effective and appropriate relative to the risk inherent in the business and that risk mitigation programs and risk oversight functions are effective in managing risks.
4. The foregoing is accurate as of date of this certification and in accordance with the records of the Corporation in my possession.

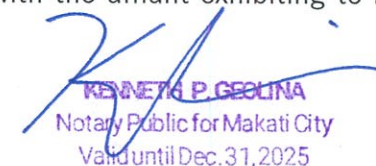
IN WITNESS WHEREOF, I have affixed my signature this MAY 23 2024 2024 at Makati City, Philippines.



ABBIEGAIL D. SAC
Corporate Secretary

SUBSCRIBED AND SWORN to before me by ABBIEGAIL D. SAC who is personally known to me to be the same person who presented this instrument and signed the instrument in my presence, this MAY 23 2024 day of MAY 23 2024, at Makati City, Philippines, with the affiant exhibiting to me her Passport No. P4541059B valid until 24 January 2030.

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KARENETHA P. GEOLINA
Notary Public for Makati City
Valid until Dec. 31, 2025

Appointment No. M-085(2024-2025)
Attorney's Roll No. 77796

Unit 804, 139 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. [ADMITTED TO THE BAR 2022]
IBP No. 330731; 12/18/2023; Makati City
PTR No. 10075039-01/02/2024 Makati City

CONFIDENTIAL