

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 2025:
 - Annual AML/ATF Refresher Training;
 - LeadUP;
 - Third-party Risk Program for Distribution Management;
 - Information Protection Training;
 - Code of Business Conduct and Ethics Training;
 - Preventing Discrimination, Harassment, and Workplace Violence for People Leaders; 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 30 JUN 2026 2026 at Makati City, Philippines.

PROSPERO 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 30 JUN 2026 at Makati City, Philippines, with the affiant exhibiting to me his Passport No. P9013580B valid until February 2032.

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KENNETH P. GEOLINA
Notary Public for Makati City
Valid until Dec. 31, 2027
Appointment No. NC-MKT-212 (2026-2027)
Attorney's Roll No. 77796
Unit 804, 129 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. No. VII-0029838; 04/24/2025
PTR No. 10766844; 01/05/2026; Makati City
IBP No. 575388; 12/29/2025; Makati City



This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

2025 Code of Business Conduct and Ethics Training
by Global Compliance

Date: 9/26/2025

Duration: 0 Hours 45 Minutes

This certificate is awarded to
Abbiegail Sac

for the successful completion of the course

2025 Annual AML/ATF Refresher Training_PHL
by Global Compliance

Date: 5/19/2025

Duration: 0 Hours 20 Minutes



This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

LeadUP - NA

by Global HR

Date: 10/16/2025

Duration: 0 Hours 45 Minutes



This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

Third-Party Risk Program for Distribution Management
by Distribution Compliance

Date: 1/20/2025

Duration: 0 Hours 30 Minutes



This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

2025 Preventing Discrimination, Harassment, and Workplace Violence for People Leaders
by Human Resources

Date: 12/4/2025

Duration: 0 Hours 45 Minutes



This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

Asia AML Learning Circle
by Regional Compliance

Date: 6/20/2025

Duration: 1 Hours 0 Minutes

This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

Information Protection 2025_A_MMGrMo
by Manulife

Date: 7/11/2025

Duration: 0 Hours 45 Minutes



This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

Global Fraud Awareness Training
by Compliance

Date: 3/27/2026

Duration: 0 Hours 30 Minutes



This certificate is awarded to

Abbiegail Sac

for the successful completion of the course

Easier. Better. Faster Forum
by External

Date: 11/27/2025

Duration: 1 Hours 15 Minutes

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, **Ms. Imelda Legaspi-Fortugaleza, Chief Compliance Officer** of the Corporation, completed the following trainings relevant to corporate governance in 2025:
 - Annual AML/ATF Refresher Training;
 - Privacy Annual Refresher Training;
 - Information Protection;
 - Anti-Bribery and Anti Corruption Compliance Training;
 - Code of Business Conduct and Ethics Training; and
 - Discrimination, Harassment and Workplace Violence Training for Leaders.
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 30 JUN 2026 2026 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 30 JUN 2026, 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, 2027

Appointment No. NC-MKT-212 (2026-2027)
Attorney's Roll No. 77796
Unit 804, 139 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. No. VIII-0029838; 04/24/2025
PTR No. 10766844; 01/05/2026; Makati City
IBP No. 575388; 12/29/2025; Makati City



This certificate is awarded to

Imelda Fortugaleza

for the successful completion of the course

2025 Anti-Bribery and Anti-Corruption Compliance Training_PHL
by Global Compliance

Date: 1/19/2026

Duration: 0 Hours 30 Minutes



This certificate is awarded to

Imelda Fortugaleza

for the successful completion of the course

Manulife Philippines & MCBL Acceptable Use Policy
by Manulife Philippines

Date: 8/5/2025

Duration: 0 Hours 40 Minutes

This certificate is awarded to
IMELDA LEGASPI-FORTUGALEZA

for the successful completion of the course
2025 Annual AML/ATF Refresher Training_PHL
by Global Compliance



This certificate is awarded to

Imelda Fortugaleza

for the successful completion of the course

2025 Code of Business Conduct and Ethics Training
by Global Compliance

Date: 9/30/2025

Duration: 0 Hours 45 Minutes



This certificate is awarded to

Imelda Fortugaleza

for the successful completion of the course

2025 Privacy Annual Refresher Training (BU Privacy Coordinators)

by Asia Compliance Training

Date: 12/22/2025

Duration: 0 Hours 30 Minutes



This certificate is awarded to

Imelda Fortugaleza

for the successful completion of the course

**2023 Discrimination, Harassment and Workplace Violence Training for Leaders /
Discrimination, harcèlement et violence en milieu de travail – Formation à l'intention des
gestionnaires**

by CDN Division: Employee Relations

Date: 3/25/2025

Duration: 1 Hours 0 Minutes



This certificate is awarded to

Imelda Fortugaleza

for the successful completion of the course

Global Fraud Awareness Training
by Compliance

Date: 3/13/2026

Duration: 0 Hours 30 Minutes

This certificate is awarded to
IMELDA LEGASPI-FORTUGALEZA

for the successful completion of the course
Information Protection 2025_A_MMGrMo
by Manulife

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

CORPORATE SECRETARY'S CERTIFICATE
(Chief 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 7F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines.
1. I hereby certify that based on the corporate records in my custody, the Board of Directors of the Corporation approved *ad referendum* on **13 January 2025**, the appointment of **Imelda Legaspi-Fortugaleza as Chief Compliance Officer (CCO)**. As CCO, Ms. Fortugaleza is responsible for overseeing the Company's compliance framework, including ensuring adherence to applicable laws, regulations, and corporate governance standards.
3. 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 30 JUN 2026 2026 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 30 JUN 2026 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, 2027

Appointment No. NC-MKT-212 (2026-2027)
Attorney's Roll No. 77796
Unit 804, 139 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. No. VIII-0029838; 04/24/2025
PTR No. 10766844; 01/05/2026; Makati City
IBP No. 575388; 12/29/2025; Makati City

Republic of the Philippines)
Makati City, Metro Manila) S.S.

CERTIFICATION

I, **ABBIEGAIL D. SAC**, of legal age, Filipino and in my capacity as the duly elected Corporate Secretary of **Manulife China Bank Life Assurance Corporation** (the "Corporation"), a corporation duly organized and existing under and by virtue of the laws of the Philippines with principal office at 7F NEX Tower, 6786 Ayala Avenue, Makati City, Philippines, after having been duly sworn to in accordance with law, hereby depose and state that:

1. The Corporation has prepared and submitted its Annual Corporate Governance Report (ACGR) for the year 2025, in compliance with Insurance Commission (IC) Circular Letter No. 2020-72, as amended.
2. Under applicable IC Circular Letters, the ACGR is required to be certified under oath by the following: (a) Chairman of the Board; (b) Chief Executive Officer or President; (c) all Independent Directors; (d) Corporate Governance Compliance Officer; and (e) Corporate Secretary.
3. The Chairperson of the Board, Ms. Yi Jing "Bonnie" Qiu, is currently residing outside the Philippines and is unable to execute the required certification under oath in the Philippines.
4. Pursuant to IC Circular Letter No. 2021-47, in cases where a director or officer is residing outside the Philippines, a certification under oath attested by the Corporate Secretary or the President may be submitted in lieu of such certification.
5. Accordingly, I am executing this Certification in lieu of the Chairman of the Board's certification under oath, in accordance with the foregoing IC Circular Letters.
6. I hereby certify, based on available records and information provided, that the information contained in the ACGR is true, accurate, and complete to the best of my knowledge and belief.
7. This Certification is executed to attest to the foregoing and for compliance with the requirements of the Insurance Commission.

IN WITNESS WHEREOF, I hereby sign this affidavit this 30 JUN 2026 day of June 2026 in Makati City.


ABBIEGAIL D. SAC
Affiant

SUBSCRIBED AND SWORN to before me by ABBIEGAIL D. SAC who is personally known to me to be the same person who presented this certification and signed the same in my presence, this ___ day of 30 JUN 2026, at Makati City, Philippines, with the affiant exhibiting to me her Passport No. P4541059B valid until 24 January 2030.

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Series of 2026.

KENNETH P. GEOLINA
Notary Public for Makati City
Valid until Dec. 31, 2027

Appointment No. NC-MKT-212 (2026-2027)
Attorney's Roll No. 77796

Unit 804, 139 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. No. VIII-0029838; 04/24/2025
PTR No. 10766844; 01/05/2026; Makati City
IBP No. 575388; 12/29/2025; Makati City

CONFIDENTIAL

CERTIFICATION

The undersigned certify that the responses and explanations set forth in the above Company's Annual Corporate Governance Report are true, complete and correct of their own personal knowledge and/or based on authentic records.

Signed in Makati City on the 01 JUL 2026, 2026.

Yi Jing Qiu
Chairperson of the Board

ANA AMELIA GOCHUICO
President and CEO

ATTY. ABBIEGAIL SAC
Corporate Secretary

IMELDA LEGASPI-FORTUGALEZA
Chief Compliance Officer

MARIA THERESA QUIRINO
Independent Director

CONRADO FAVORITO
Independent Director

SUBSCRIBED AND SWORN to before me this 01 JUL 2026, 2026, by the following who are all personally known to me (or whom I have identified through competent evidence of identity) and who exhibited to me their respective identification documents as follows:

NAME	ID NO.	DATE/PLACE ISSUED
Yi Jing Qiu		
Ana Amelia Gochuico	Passport No. P6241874C	Philippine Embassy - Jakarta
Abbiegail Sac	Passport No. P4541059B	DFA Manila
Imelda Legaspi-Fortugzaleza	Driver's License No. N01-94-163843	LTO Laguna
Conrado Favorito	SSS No. 03-546706s-2	SSS Main
Maria Theresa Quirino	Passport No. P6363811B	DFA Manila

BEATRICE H. GOYENA
NOTARY PUBLIC

BEATRICE H. GOYENA
Notary Public for Makati City
Valid until Dec. 31, 2026

Appointment No. M-331 (2025-2026)
Attorney's Roll No. 92793

Unit 804, 139 Corporate Center, Valero St.,
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. [ADMITTED TO THE BAR 2025]
IBP No. 564446; 12/10/2025; Makati City

CONFIDENTIAL PTR No. 10766849; 01/05/2026; Makati City

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Page No. 99 ;
Book No. II ;
Series of 2026.

CERTIFICATION

The undersigned certify that the responses and explanations set forth in the above Company's Annual Corporate Governance Report are true, complete and correct to the best of her knowledge and/or based on authentic records.

Signed in Makati City on the 01 JUL 2026, 2026.




CLAIRE ANN YAP
Independent Director

SUBSCRIBED AND SWORN to before me this _____ day of 01 JUL 2026, 2026, by the following who are all personally known to me (or whom I have identified through competent evidence of identity) and who exhibited to me her respective identification document as follows:

NAME	ID NO.	DATE/PLACE ISSUED
Claire Ann Yap	Driver's License No. N17-77-007132	LTO Manila

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NOTARY PUBLIC
BEATRICE H. GOYENA
Notary Public for Makati City
Valid until Dec. 31, 2026
Appointment No. M-331 (2025-2026)
Attorney's Roll No. 92793
Unit 804, 139 Corporate Center, Valero St.,
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. [ADMITTED TO THE BAR 2025]
IBP No. 564446; 12/10/2025; Makati City
PTR No. 10766849; 01/05/2026; 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 7F 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 30 JUN 2026 **2026** 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 30 JUN 2026, 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, 2027

Appointment No. NC-MKT-212 (2026-2027)
Attorney's Roll No. 77796
Unit 804, 139 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. No. VIII-0029838; 04/24/2025
PTR No. 10766844; 01/05/2026; Makati City
IBP No. 575388; 12/29/2025; Makati City

CONFIDENTIAL

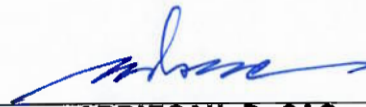
REPUBLIC OF THE PHILIPPINES)
MAKATI CITY, METRO MANILA) S.S.

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 in 2024, of the 5,000,000 issued shares of the Corporation, 2,999,994 shares were owned by The Manufacturers Life Insurance Co. (Phils.), Inc. ("Manulife Philippines"), while 1,999,997 shares were owned by China Banking Corporation ("Chinabank"). The other nine shares were held by the Directors as nominees: three (3) under Chinabank, and six (6) 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.

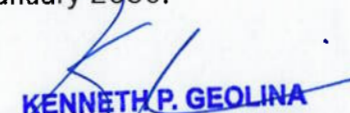
IN WITNESS WHEREOF, I have affixed my signature this 30 JUN 2026 2026 at Makati City, Philippines.



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 30 JUN 2026 day of 30 JUN 2026 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, 2027

Appointment No. NC-MKT-212 (2026-2027)
Attorney's Roll No. 77796
Unit 804, 139 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. No. VIII-0029838; 04/24/2025
PTR No. 10766844; 01/05/2026; Makati City
IBP No. 575388; 12/29/2025; Makati City

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

CORPORATE SECRETARY'S CERTIFICATE
(2025 Board and Committee Year End Evaluation)

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 in 2025, the Corporation conducted its **Annual Board and Committee Year End Evaluation**. All members of the Board of Directors of the Corporation were sent surveys via email, which were completed electronically. The Survey assessed the following areas:
 - The Board's performance as a whole;
 - Performance by the Board Chair;
 - Performance of individual members of the Board; and
 - Performance of committees.
3. 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 30 JUN 2026 2026 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 30 JUN 2026 at Makati City, Philippines, with the affiant exhibiting to me her Passport No. P4541059B valid until 24 January 2030.

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Page No. 11
Book No. 6
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KENNETH P. GEOLINA
Notary Public for Makati City
Valid until Dec. 31, 2027

Appointment No. NC-MKT-212 (2026-2027)
Attorney's Roll No. 77796

Unit 804, 139 Corporate Center, Valero Street
Salcedo Village, Makati City 1227, Philippines
MCLE Comp. No. VIII-0029838; 04/24/2025

PTR No. 10766844; 01/05/2026; Makati City
IBP No. 575388; 12/29/2025; Makati City

CONFIDENTIAL