

CERTIFICATION

This is to certify that in compliance with Insurance Circular 21-2009 on Corporate Governance Scorecard requiring full disclosure of company practices on corporate Governance in accordance with the Principles and Leading Practices on Good Corporate Governance, the following BPI-Philam Mission and Vision was confirmed by the Stockholders during its annual stockholders meeting held on 17 April 2020:

Mission: *Make insurance easy to get and easy to have for every Filipino no matter what class they belong to.*

Vision: *To be the number one life insurance company in the country by making insurance accessible and personalized to every Filipino.*

I am executing this document attest to the truth of the foregoing and for whatever purpose this may legally serve.

IN WITNESS WHEREOF, I have hereunto set my hands on this day of 04th day of June 2020 at Taguig City, Philippines.

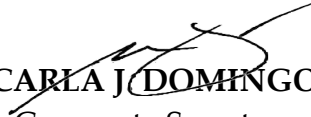

CARLA J. DOMINGO
Corporate Secretary

CERTIFICATION

The Company adheres to Insurance Commission Circular 2018-38 dated 26 June 2018 which provides that an Independent Director shall be allowed to serve for a maximum cumulative term of nine (9) years. Thereafter, he or she shall be perpetually barred from any re-election in the same company as an independent director, but may continue to serve as a regular director. Said limit, as provided in the Circular, shall reckon from 02 January 2015, and all previous terms served by existing Independent Directors prior to the effectivity of the Circular shall not be included in the application of the term limit prescribed therein.

I am executing this document attest to the truth of the foregoing and for whatever purpose this may legally serve.

IN WITNESS WHEREOF, I have hereunto set my hands on this day of 04th day of June 2020 at Taguig City, Philippines.


CARLA J. DOMINGO
Corporate Secretary

CERTIFICATION

In compliance with Insurance Circular 21-2009 on Corporate Governance Scorecard requiring full disclosure of company practices on Corporate Governance in accordance with the Principles and Leading Practices on Good Corporate Governance, this is to certify that the non-executive directors/commissioners of the company met separately on 17 January 2019, 10 April 2019, 16 July 2019 and 03 October 2019 without any executives present.

I am executing this document attest to the truth of the foregoing and for whatever purpose this may legally serve.

IN WITNESS WHEREOF, I have hereunto set my hands on this day of 04th day of June 2020 at Taguig City, Philippines.


CARLA J. DOMINGO
Corporate Secretary

CERTIFICATION

This is to certify that in compliance with Insurance Circular 21-2009 on Corporate Governance Scorecard requiring full disclosure of company practices on corporate Governance in accordance with the Principles and Leading Practices on Good Corporate Governance, the board papers/materials for Board of Directors/Committee meetings are provided to the Board/Committees one week before the scheduled date of meeting, which were sent thru e-mail and uploaded in Convene a paperless solution for distributing meeting materials.

I am executing this document attest to the truth of the foregoing and for whatever purpose this may legally serve.

IN WITNESS WHEREOF, I have hereunto set my hands on this day of 04th day of June 2020 at Taguig City, Philippines.


CARLA J. DOMINGO
Corporate Secretary

CERTIFICATION

In compliance with Insurance Circular 21-2009 on Corporate Governance Scorecard requiring full disclosure of company practices on Corporate Governance in accordance with the Principles and Leading Practices on Good Corporate Governance, this is to certify on the following items that to the best of my knowledge:

- 1.) The Annual stockholders' meeting held on 17 April 2020 only discussed those items included in the Notice and Agenda. There were no additional and unannounced items in the agenda.
- 2.) There was no shareholder agreement executed in 2019 that enabled the other shareholder to obtain certain degree of control disproportionate to its equity ownership.
- 3.) There was no conviction of insider trading involving directors, management and employees of the Company in the past three (3) years.
- 4.) There were no cases of non-compliance with laws, rules and regulations pertaining to significant or material related party transactions in the past three (3) years.
- 5.) The Company did not commit violations of any laws pertaining to labor/employment/ consumer/ insolvency/ commercial/ competition or environmental issues.
- 6.) The Company has not faced any sanctions by regulators for failure to make announcement within the requisite period of material events.
- 7.) There were no instances where non-executive directors have resigned and raised any issues of governance-related concerns.
- 8.) None of the current directors or senior management a former employee or partner of the current external auditor, Isla Lipana & Co., in the past two (2) years.

I am executing this document attest to the truth of the foregoing and for whatever purpose this may legally serve.

IN WITNESS WHEREOF, I have hereunto set my hands on this day of 04th day of June 2020 at Taguig City, Philippines.


CARLA J. DOMINGO
Corporate Secretary