

ENVIRONMENTALLY FRIENDLY VALUE CHAIN

PhilLife is committed to do its part in addressing the pressing need to preserve and protect our environment. As such, PhilLife ensures compliance with rules and regulations from local government regulatory units in areas where it conducts business. Furthermore, projects to reduce waste and the Company's carbon footprint are also being implemented.

The Company has also instituted programs on energy-conservation measures on Company buildings, recycling, efficient use of resources, and waste segregation. Finally, training is conducted to raise awareness and competency of employees and to ensure compliance with laws and regulations, promote waste minimization and sustainable practices.

INTERACTION WITH THE COMMUNITY

PhilLife operates all over the Philippines and inevitably relates to local residents, non-governmental organizations and other sectors in the communities where the Company does business. The Company is aware that these communities are concerned about PhilLife's products and services and the impact of its operations on such communities.

As a financial services provider, PhilLife serves communities and the people that live in them by providing products and services that offer financial security.

As a corporation, PhilLife creates wider opportunities for employment, entrepreneurship and greater well-being.

As a corporate citizen, PhilLife actively engages with the communities, including the sectors directly affected by its operations, through CSR projects in public schools and disaster relief operations. In doing these activities, PhilLife encourages and creates opportunities for employee participation.