

ANNUAL REPORT
for Calendar Year Ended 31 December 2025
PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION
SEC Registration Number: CS201015593

GENERAL INFORMATION	
Corporate Name:	Philippine Life Financial Assurance Corporation
Trade Name:	Philippine Life Financial Assurance Corporation
Principal Office Address:	11th Floor STI Holdings Center, 6764 Ayala Avenue, Makati City
Business Address:	11th Floor STI Holdings Center, 6764 Ayala Avenue, Makati City
Official E-mail Address:	victor.tan@philcare.com.ph
Alternate E-mail Address:	htclawoffices@htc-law.com.ph
Website:	https://phillife.com.ph/
Official Mobile Number:	09175202530
Alternate Mobile Number:	09238449697
Telephone Number: (if any)	(02) 7798-5433 loc. 393
Fax Number: (if any)	(02) 7798-5434 to 35
Purpose/Activity/Industry:	To carry on the business of life assurance in all its branches and in particular to grant or effect assurances of all kinds for the payments, of money by way of single payment or several payments or by way of immediate or deferred annuities upon the death of or upon attaining of a given age by any person or persons subject to or not to such death or attainment of a given age happening in the lifetime of any person or persons, or upon the birth or failure of issue or subject to or upon the happening of any contingency or event dependent upon human life or upon a fixed certain date irrespective of any such event or contingency.
Industry Classification: (if applicable)	

INTERCOMAPNY AFFILIATIONS		
PARENT COMPANY	SEC REGISTRATION NO.	ADDRESS
Maestro Holdings, Inc. (formerly: STI Investments)	CS200716443	7th Floor, STI Holdings Center, 6764 Ayala Avenue, Makati City
SUBSIDIARY/AFFILIATE	SEC REGISTRATION NO.	ADDRESS
All Asia Asset Management, Inc.	A1997-06075	9/F iAcademy Plaza, No. 324 Sen. Gil Puyat Avenue, Makati City
JAE Finance Philippines Corp.	CS201807572	iAcademy Plaza, 324 Sen. Gil Puyat Avenue, Barangay Bel- Air, Makati City 1209
Ventura Financial Services and	2024110176526-22	11th Floor, STI Holdings

Marketing Corp.		Center, 6764 Ayala Avenue, Makati City
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CORPORATION STRUCTURE			
Stock/Non-Stock:	Stock	Public/Private:	Private
CAPITAL STRUCTURE			
Authorized Capital Stock from the previous Year		750,000,000.00	
Change(s) in the Authorized Capital Stock: (if any)		Increase: N/A	Decrease: N/A
Subscribed Capital from the previous Year		594,856,758.69	
Change(s) in the Subscribed Capital: (if any)		Increase: N/A	Decrease: N/A
Paid-up Capital		594,856,758.69	
Change(s) in Paid-up Capital: (if any)		Increase: N/A	Decrease: N/A
Number of Stockholders		55	
Change(s) in the Number of Stockholders: (if any)		Increase: N/A	Decrease: N/A

CORPORATE STRUCTURE				
Directors				
Name and Designation	Nationality	Gender (M/F)	Stockholder (Y/N)	Tax Identification Number
Joseph Augustin L. Tanco - President & CEO	Filipino	M	Y	██████████
Eusebio H. Tanco - Director	Filipino	M	Y	██████████
Monico V. Jacob - Chairman	Filipino	M	Y	██████████
Paolo Martin O. Bautista - Director	Filipino	M	Y	██████████
Armando L. Suratos - Lead Independent Director	Filipino	M	Y	██████████
Jesli A. Lopus - Director	Filipino	M	Y	██████████
Jose Alfonso A. Poblete - Independent Director	Filipino	M	Y	██████████
Cecilia C. Borromeo - Independent Director	Filipino	F	Y	██████████
Resigned/Retired/Removed Director(s): (please provide their names if any)			N/A	
			N/A	
			N/A	
Appointed Director(s): (please provide their names if any)			N/A	
			N/A	
			N/A	
Officers				
Name and Designation	Nationality	Gender (M/F)	Stockholder (Y/N)	Tax Identification Number

Joseph Augustin L. Tanco – President & CEO	Filipino	M	Y	██████████
Yolanda M. Bautista – Group CFO	Filipino	F	N	██████████
Michelle L. Ambagan – EVP & Chief Operating Officer	Filipino	F	N	██████████
Flora T. Tayo – FVP-Salary Savings Division	Filipino	F	N	██████████
Ferdinand A. Recio – FVP-Operations & Corporate Planning	Filipino	M	N	██████████
Victor C. Tan – VP and CFO/Treasurer	Filipino	M	N	██████████
Margie M. Fortin – VP and Financial Controller	Filipino	F	N	██████████
Rommel B. Taningco – VP-Loan Management Group	Filipino	M	N	██████████
Marvin M. Catapang – VP-Group Marketing	Filipino	M	N	██████████
Djoanna C. Rondolo – AVP Accounting	Filipino	F	N	██████████
Ronald Y. Tablada – AVP-Actuarial/OIC-InsurTech & Product Development	Filipino	M	N	██████████
Dahlia H. Estrada – AVP-Cash	Filipino	F	N	██████████
Elaine V. Dela Cruz – AVP-Customer Experience	Filipino	F	N	██████████
Charles Alexis S.D. Aquino – Group IT Head	Filipino	M	N	██████████
Gertrude P. Umali – Group Internal Audit Head	Filipino	F	N	██████████
Jerome V. Landrito – Group Human Resources Head	Filipino	M	N	██████████
Ma. Criste Giesel H. Misalang – Legal and Compliance Officer and Data Protection Officer	Filipino	F	N	██████████
Lawrence A. Lumanog – Group General Services Head	Filipino	M	N	██████████
Eric Emmanuel F. Madrazo – VP-Individual Life Insurance	Filipino	M	N	██████████
Analyn L. Astorga – AVP-Life Benefits and Claims	Filipino	F	N	██████████
Arsenio C. Cabrera, Jr. – Corporate Secretary	Filipino	M	N	██████████
Anna Carmina S. Herrera – Asst. Corporate Secretary	Filipino	F	N	██████████
Resigned/Retired/Removed Officer(s): (please provide their names if any)			Carl Joseph N. Rivera	

Appointed Officer(s): (please provide their names if any)	Ma. Criste Giesel H. Misalang
	Eric Emmanuel F. Madrazo
	Analyn L. Astorga
Manpower Structure	
Total No. of Officers:	13
Total No. of Rank & File Employees:	110
Total Manpower Complement:	219

Product Report		
Was there a new product introduced? (Y/N)		Y
If yes, please provide below information.		
Name	Nature	Remarks
Whole Life Non-Participating	Traditional	A level premium whole life plan that pays the policy amount upon death of the Insured and pays the maturity benefit upon reaching age 100
Group Critical Illness Plan Top 5	Traditional	A yearly renewable term plan that provides a pre-determined lump sum amount of critical illness benefit if the Insured is diagnosed with any of the five covered
Group Critical Illness Plan Top 45	Traditional	A yearly renewable term plan that provides a pre-determined lump sum amount of critical illness benefit if the Insured is diagnosed with any of the forty-five covered illnesses
10-Year Term with ROP	Traditional	A level premium term plan that pays the sum assured upon death of the Insured or fifty percent (50%) of all basic annual premiums if the Insured is alive at the end of the term
15-Year Term with ROP	Traditional	A level premium term plan that pays the sum assured upon death of the Insured or fifty percent (50%) of all basic annual premiums if the Insured is alive at the

		end of the term
Group Critical Illness Rider Top 5	Traditional	A yearly renewable term rider that provides a pre-determined lump sum amount of critical illness benefit if the Insured is diagnosed with any of the five covered illnesses
Group Critical Illness Rider Top 45	Traditional	A yearly renewable term rider that provides a pre-determined lump sum amount of critical illness benefit if the Insured is diagnosed with any of the forty-five covered illnesses
ER Rider	Traditional	A yearly renewable rider that provides coverage for medical services related to emergency care, and hospitalization for viral and bacterial illnesses, and treatment of injuries resulting from accidents. There are three variants namely ER Rider 40, ER Rider 60 and ER Rider 80 that have Annual Benefit Limits of 40,000, 60,000 and 80,000 respectively.

Policy Report		
Was there a new corporate policy introduced? (Y/N)	N	
If yes, please provide below information.		
Name	Nature	Remarks
N/A	N/A	N/A

Certification, Recognition and Awards		
Certificate(s)/Recognition(s)/Award(s)	Awarding Body	Date
Merit Award	Philippine Quill Awards	August 27, 2025