

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
BOARD ANNUAL OUTLINE AGENDA FOR YEAR 2025

Owner	January (1st)	March (2nd)	April (ASM)	July (3rd)	July (4th)	September (5th)	November (6th)
	23-Jan-2025 (Thursday)	18-Mar-2025 (Tuesday)	15-Apr-2025 (Thursday)	8-July-2025 (Tuesday)	9-July-2025 (Wednesday)	10-Sep-2025 (Wednesday)	27-Nov-2025 (Thursday)
CEO's office	CEO / President's Report	CEO / President's Report		CEO / President's Report		CEO / President's Report	CEO / President's Report
	Other Business Updates (Distribution, Partnership, Initiatives, etc.)	Other Business Updates (Distribution, Partnership, Initiatives, etc.)		Other Business Updates (Distribution, Partnership, Initiatives, etc.)		Other Business Updates (Distribution, Partnership, Initiatives, etc.)	Other Business Updates (Distribution, Partnership, Initiatives, etc.)
Corporate Performance		Financial Performance - CFO Report with Tax Assessment and Net Worth Updates		Financial Performance - CFO Report with Tax Assessment and Net Worth Updates		Financial Performance - CFO Report with Tax Assessment and Net Worth Updates	Financial Performance - CFO Report with Tax Assessment and Net Worth Updates
		PCEO KPI/Scorecard for FY2025 (Target) and FY2024 (Achievement)		Revised PCEO KPI/Scorecard for FY2025 (Target)			Updates to FY2025 PCEO Scorecard
Investments		ATRAM Report				ATRAM Report	
				Revised Investment Policy			
				Investment Management Committee Report			Investment Management Committee Report
Business Channels Report		Group Insurance: Premium Production and Initiatives					
				Bancassurance: Premium Production and Initiatives			
							Group Insurance: Premium Production and Initiatives
						→	General Insurance: Premium Production and Initiatives (→ to be moved to FY2026)
						→	E-Channel: Premium Production and Initiatives (→ to be moved to FY2026)
							Takaful Production and Initiatives (→ to be moved to FY2026)
						Agency and DepEd: Production and Initiatives	

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Board Committees		ACB Updates		ACB Updates		ACB Updates	ACB Updates
		BRCOC Updates		BRCOC Updates		BRCOC Updates	BRCOC Updates
		CGC Updates		CGC Updates		CGC Updates	CGC Updates
		RPTC Updates				RPTC Updates	
Finance/Corporate Accounting	ELGAP Budget for FY2025						ELGAP FY2026 Business Plan and Budget
		Approval of FY2024 Audited Financial Statements					Updated Corporate Signatories for Bank and Investment Related Transactions
							Procurement Policy and Manual
		IFRS 17 Updates		IFRS 17 Updates		IFRS 17 Updates	IFRS 17 Updates
Compliance		FY2025 Compliance Plan					FY2026 Compliance Plan
		→		Revised ELGAP Compliance Framework		Data Privacy Policy	
		→		Group Whistleblowing Policy		Updated AML/CTF/CPF Policy	Revised ELGAP Financial Consumer Fair Treatment Policy
				Revised Sanctions Policy		→	Management of Customer Information and Personal Disclosure (MCIPD) Framework
				Revised Anti-Bribery and Corruption Policy		→	Personal Data Protection Policy

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				Compliance Dashboard		Compliance Dashboard	Compliance Dashboard
Human Capital Management	→	→					Succession Planning
		FY2024 Variable Bonus and Annual Salary Review for Eligible Staff of ELGAP					
		Fit and Proper Assessment of Key Responsible Persons (KRPs)				Fit and Proper Assessment of Key Responsible Persons (KRPs)	
		HC Papers: Mutual Separation Scheme (MSS), Retirement Plan Implementation, and Plan on Contract Staff				Human Capital Report	Human Capital Report
						→	HC Personnel Policies (→ to be moved to FY2026)
					→	→	Revised Code of Conduct and Ethics for ELGAP Employees (→ to be moved to FY2026)
Governance / Corporate Secretarial		Policy on Appointment of Ex-Employees as Director of EIH and its Subsidiaries	Organizational Board Meeting: Election of Board Committee Members and Election of Corporate Officers	Results of Board Effectiveness Evaluation (BEE) Exercise and Actionable Improvement Programme		→	Policy on Alternative Dispute Mechanism
				Approval of Board Manual			Adoption of Terms of Reference of the ELGAP Board
				Approval of Group Corporate Governance Policies			Review of Board Manual and Board Charter (→ to be moved to FY2026)
		Nomination of Candidates for Members of the Board and Board Committees 2025-2026		Acceptance of Resignation of Independent Director and Appointment of New Independent Director			

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				Acceptance of Resignation of Independent Director and Appointment of New Independent Director			
Operational Excellence				OSE Report			
Corporate Actuarial						Insights on the Morbidity Study	Update on Pricing Study
							Corporate Actuarial Report: Profitability Report (→ to be moved to FY2026)
Risk Management		FY2025 Risk Management Plan					Independent Product Risk Assessment on Group Personal Accident Takaful Product
				Risk Dashboard		Risk Dashboard	Risk Dashboard
				→		→	Approval of the amended Risk Landscape, Risk Appetite Statements, KRI Thresholds (→ to be moved to FY2026)
Information Technology		Updates on IT/DTS Initiatives		←		Updates on IT/DTS Initiatives	
		Collocation of ELGAP Equipment in MPI Center					
Operations							Medical Operations Report
				→		Updates on Collaboration of ELGAP and EIH Squad	
Corporate Strategies	Regional Distribution Strategy						Digital Marketing Strategy
							Organization Transformation Model

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			→		ELGAP Board Strategy Planning		Net Promoter Score (NPS) Study
Internal Audit	Review of Medical Claims-Reimbursement	Review of Compliance with AML-CTF Regulations		Review of Procurement		Revised Internal Audit Charter	
Legal						Adoption of EIH Group Legal Risk Management Policy	

NOTE :

(1) GREEN indicates new items.

(2) YELLOW indicates items that were moved from original proposed schedule.