

AYALA PLANS, INC.
2025 Sustainability Report

Ayala Plans, Inc. (AP), as part of the BPI Group of Companies, continues to operate with a clear purpose – to honor its long-standing commitment to its existing customers who bought education and pension plans. AP remains steadfast in fulfilling its obligations despite the challenges faced by the pre-need industry in the country.

Based on the reports from the Insurance Commission, there has been a decrease in the number of licensed companies due to tighter regulatory oversight as several companies went into liquidation and receivership due to failure to meet capital and trust fund requirements.

Despite such reported decline, Ayala Plans continues to meet the trust fund requirement for both educational and pension plans and in excess by more than P230 million. Likewise, the company remains compliant with the P75 million minimum capital requirement under Section 9 of the Pre-Need Code, with paid-up capital of P100 million and excess unimpaired capital of more than P125 million. This reflects the core values of BPI and Ayala Plans – when we make a commitment, we carry it through.

In 2025, AP paid over Php 305 million in benefits to 1,176 plan holders. 15% of these benefits were paid to support the education of 428 beneficiaries, while 85% supported 748 pensioners.

Aligned with the United Nation’s Sustainable Development Goals (SDGs), Ayala Plans supports the actions towards poverty alleviation and quality education considering the nature of the company’s core operations:

SDG 1: No Poverty

Through the settlement of pension benefits, the plan holders are ensured of their financial well-being and security as reliable income streams flow after retirement, reducing vulnerability to poverty in old age. In 2025, Ayala Plans released almost P260 million in benefits to 748 pensioners.

SDG 4: Quality Education

Through the payment of educational plan benefits, Ayala Plans enabled families to continue funding for their children’s schooling.

In 2025, Ayala Plans released more than P46 million in benefits to 428 Filipino students nationwide.

In its operations, AP maintains 100% compliance with the regulatory requirements set by the Insurance Commission. Likewise, the company follows data privacy under the Philippine Data Privacy Act of 2012. The company ensures that the data principles are being followed in all personal data in adherence to transparency, proportionality, and confidentiality. Moreover, the company prepares and submits the mandatory financial reporting to regulatory bodies. These are all consistent compliances which underscores the Company’s commitment to good governance and responsible operations.