



*Republic of the Philippines*  
*Department of Finance*  
**INSURANCE COMMISSION**  
Insurance Commission Building, 1071 U.N. Avenue  
Ermita, Manila

No. **PN-03-2026-R**

**CERTIFICATE OF REGISTRATION AND LICENSE TO ACT AS PRE-NEED COMPANY**

**THIS IS TO CERTIFY that AYALA PLANS, INC. has been registered with the Insurance Commission and duly authorized to sell Education & Pension Plans in the Philippines.**

**This license is valid from 01 January 2026 to 31 December 2026, unless sooner suspended or revoked for cause.**

**Issued at Manila, Philippines.**



  
**REYNALDO A. REGALADO**  
Insurance Commissioner