

SUN LIFE OF CANADA (PHILIPPINES), INC.

**AGENDA FOR THE REGULAR MEETING OF THE AUDIT, RISK MANAGEMENT AND
REVIEW OF RELATED PARTY TRANSACTIONS COMMITTEE**

Date : 07 April 2025
 Duration: 8:00 a.m. – 10:15 a.m.
 Place : Board Room, 6th Floor Sun Life Centre, Bonifacio Global City, Taguig City

BUSINESS		RESPONSIBLE PARTY	ACTION REQUIRED	APPENDIX
0	Breakfast Meeting	Chairman		
1	Call to Order (8:00)	Chairman		
2	Certification of Notice and Quorum (8:01)	Corporate Secretary	Note	
3	Minutes of the Previous Meeting (03 December 2024) (8:01-8:02)	Chairman	Approve	/
4	Matters Arising from the Previous Meeting: None (8:03)	Corporate Secretary	Note	/
5	Presentation of the 2024 Audit Results and Management Letter (8:04-8:10)	Deloitte	Note	/
6	Audited Financial Statements for 2024 (8:10--9:05)	Deloitte / Candy S. Esteban	Approve/ Endorse	/
7	Private Meeting of the Non-Executive Members of the Committee with the External Auditor (9:05-9:15)	Chairman		
8	Financial Review Summary (9:15-9:30)	Candy S. Esteban	Note	/
9	Report on Control (9:30-9:45)	Joel O. Bungabong	Note	/
10	Review of Committee Charter (9:45-9:50)	Corporate Secretary	Approve	/
11	Forward Agenda (9:50-9:51)	Corporate Secretary	Note	/
12	Private Meeting Between the Non-Executive Members of the Committee and the Internal Auditor (9:51-9:56)	Chairman		
13	Other Matters, if any (9:56-10:10)	Corporate Secretary	Note	
14	Adjournment (10:11)	Chairman	Approve	

Distribution List

Committee Members

- Jose Isidro N. Camacho*, Committee Chairman
- Manjit Singh, Director
- Francisco S. A. Sandejas*

Attendees

- Benedicto C. Sison, Director, Country Head & CEO
- Gaurav Mishra, Director and Chief Operations & Digital Enterprise Officer
- Bennet Li, Director
- Candy S. Esteban, Treasurer and CFO
- Leo Carl T. Chin, Head, Accounting & Controllershship
- Deloitte Touche Tohmatsu/Navarro Amper and Co., External Auditor
- Abigail L. Viaje, Chief Actuary
- Aleister A. Cruz, Chief Strategy and Enablement Officer
- Maria Sachiko A. Pang, Chief Actuarial and Risk Management Officer
- Alfonso D. Quitangon, Chief Distribution Officer
- Joel O. Bungabong, Internal Auditor
- Ritchie Ryan G. Teo, Chief Investments Officer, SLIMTC
- John Paul Palpallatoc, Chief Technology Officer
- Edgar S. Tordesillas, General Counsel
- Paolo P. Macapagal, Deputy General Counsel
- Anna Katrina C. Kabigting-Ibero, Corporate Secretary
- Raizulli Nolasco, Incoming Assistant Corporate Secretary
- Karen Ann M. Merza, Legal Officer

**Independent Director*

SUN LIFE OF CANADA (PHILIPPINES), INC.

**AGENDA FOR THE REGULAR MEETING OF THE AUDIT, RISK MANAGEMENT
AND THE REVIEW COMMITTEE FOR RELATED PARTY TRANSACTIONS**

Date : 06 May 2025
 Duration: 10:30 a.m. – 11:30 a.m.
 Place : Board Room, 6th Floor, Sun Life Centre, BGC, Taguig City

BUSINESS		RESPONSIBLE PARTY	ACTION REQUIRED	APPENDIX
1	Call to Order (10:30)	Chairman		
2	Certification of Notice and Quorum (10:31)	Corporate Secretary	Note	
3	Minutes of the Previous Meeting (07 April 2025) (10:32- 10:33)	Chairman	Approve	/
4	Matters Arising from the Previous Meeting: None (10:34)	Chairman	Note	/
5	Key Risks Update, including: (10:35-10:50)	Ria V. Mercado		/
5a	a. Key Risks Report		Note	
5b	b. 2025 Key Risks		Approve	
5c	c. 2024 Annual Risk Questionnaire Results		Note	
6	Compliance Report (10:50-11:00)	Maria Teresa A. Co	Note	/
7	2025 Compliance Plan (11:00 – 11:05)	Maria Teresa A. Co	Approve	/
8	Review of Related Party Transactions (11:05-11:07)	Candy S. Esteban	Note	/
9	Review of RPT Operating Guidelines (11:07-11:09)	Maria Teresa A. Co	Approve/ Endorse	/
10	Forward Agenda (11:10)	Corporate Secretary	Note	/
11	Private Meeting Between the Committee and the Chief Compliance Officer (11:10-11:15)	Chairman		
12	Private Meeting Between the Committee and the Chief Risk Officer (11:15-11:20)	Chairman		
13	Other Matters (11:20-11:25)	Chairman	Note	
13a	a. AML End to End Review Report	Maria Teresa A. Co	Note	/
14	Adjournment (11:26)	Chairman	Approve	

Distribution List

Committee Members

- Jose Isidro N. Camacho*, Committee Chairman
- Francisco S. A. Sandejas*
- Manjit Singh, Director

Attendees

- Benedicto C. Sison, Director, Country Head and CEO
- Gaurav Mishra, Director, Director, Chief Operations & Digital Enterprise Officer
- Bennet Li, Director
- Candy S. Esteban, Treasurer & CFO
- Leo Carl T. Chin, Head, Accounting & Controllershship
- Alfonso D. Quitangon, Chief Distribution Officer
- Aleister A. Cruz, Chief Strategy and Enablement Officer
- Maria Sachiko A. Pang, Chief Actuarial and Risk Management Officer
- Maria Teresa A. Co, Chief Compliance Officer
- Ria V. Mercado, Chief Risk Officer
- Michelle C. Garcia, Chief Human Resources Officer, Sun Life Philippines
- Abigail L. Viaje, Chief Actuary
- Joel O. Bungabong, Internal Auditor
- John Paul Palpallatoc, Chief Technology Officer
- Ritchie Ryan G. Teo, Chief Investments Officer, SLIMTC
- Edgar S. Tordesillas, General Counsel
- Paolo P. Macapagal, Deputy General Counsel
- Anna Katrina C. Kabigting-Ibero, Corporate Secretary
- Raizulli Nolasco, Assistant Corporate Secretary
- Karen Ann Merza, Legal Officer

* *Independent Director*

SUN LIFE OF CANADA (PHILIPPINES), INC.

AGENDA FOR THE REGULAR MEETING OF THE AUDIT, RISK MANAGEMENT AND REVIEW OF RELATED PARTY TRANSACTIONS COMMITTEE

Date : 04 June 2025 Duration
 : 8:31 a.m. – 10:30 a.m.
 Place : Board Room, 6th Floor Sun Life Centre, Bonifacio Global City, Taguig City

BUSINESS		RESPONSIBLE PARTY	ACTION REQUIRED	APPENDIX
1	Call to Order (8:31)	Chairman		
2	Certification of Notice and Quorum (8:32)	Corporate Secretary	Note	
3	Minutes of the Previous Meeting (06 May 2025) (8:33)	Chairman	Approve	/
4	Matters Arising from the Previous Meeting: None (8:34)	Corporate Secretary	Note	/
5	Financial Review Summary (8:35-8:55)	Candy S. Esteban	Note	/
6	Review of Related Party Transactions (8:56-9:00)	Candy S. Esteban	Note	/
7	Updating the RPT Form (9:01-9:03)	Corporate Secretary	Note	/
8	Key Risks Update (9:04-9:14)	Ria V. Mercado	Note	
9	Compliance Report (9:14-9:34)	Maria Teresa A. Co	Note	/
10	Report on Controls (9:35-9:50)	Joel O. Bungabong	Note	/
11	Forward Agenda (9:51)	Corporate Secretary	Note	/
12	Private Meeting Between the Committee and the Internal Auditor (9:52-10:00)	Chairman		
13	Private Meeting Between the Committee and the Chief Compliance Officer (10:01-10:10)	Chairman		
14	Private Meeting Between the Committee and the Chief Risk Officer (10:11-10:20)	Chairman		
15	Other Matters, if any (10:21)	Chairman		
16	Adjournment (10:25)	Chairman	Approve	

Distribution List

Committee Members

- Eric Ramon O. Recto, Committee Chairman and Independent Director
- Marie Grace T. Vera Cruz, Independent Director

- Jose Alphonso T. Sala, Director

Attendees

- Benedicto C. Sison, Director, Chairman of the Board and Country Head & CEO
- Jonathan Juan Moreno, President and Director
- Gaurav Mishra, Chief Operations & Digital Enterprise Officer
- Candy S. Esteban, Treasurer & CFO
- Leo Carl T. Chin, Head, Accounting & Controllershship
- Maria Sachiko A. Pang, Chief Actuarial and Risk Management Officer
- Abigail L. Viaje, Chief Actuary
- Alfonso D. Quitangon, Chief Distribution Officer
- Ria V. Mercado, Chief Risk Officer
- Maria Teresa A. Co, Chief Compliance Officer
- Joel O. Bungabong, Internal Auditor
- Ritchie G. Teo, Chief Investment Officer, SLIMTC
- Aleister A. Cruz, Chief Strategy and Enablement Officer
- Maria Carla M. Gonzalez-Chong, Chief Client Experience and Marketing Officer
- Michelle C. Garcia, Chief Human Resources Officers
- John Paul Palpallatoc, Chief Technology Officer
- Edgar S. Tordesillas, General Counsel
- Paolo P. Macapagal, Deputy General Counsel
- Susan Patricia Callon, General Counsel, SLF Asia
- Milton Chou, Associate General Counsel, SLF Asia
- Anna Katrina C. Kabigting-Ibero, Corporate Secretary
- Raizulli M. Nolasco, Assistant Corporate Secretary
- Karen Ann Merza, Legal Officer

SUN LIFE OF CANADA (PHILIPPINES), INC.

AGENDA FOR THE REGULAR MEETING OF THE AUDIT, RISK MANAGEMENT AND REVIEW OF RELATED PARTY TRANSACTIONS COMMITTEE

Date : 04 September 2025
 Duration : 8:30 a.m. – 10:30 a.m.
 Place : Board Room, 6th Floor Sun Life Centre BGC, Taguig City

BUSINESS		RESPONSIBLE PARTY	ACTION REQUIRED	APPENDIX
1	Call to Order (8:30)	Chairman		
2	Certification of Notice and Quorum (8:31)	Corporate Secretary	Note	
3	Minutes of the Previous Meeting (04 June 2025) (8:32)	Chairman	Approve	/
4	Matters Arising from the Previous Meeting: None (8:33)	Corporate Secretary	Note	/
5	External Audit Plan for Audit Year 2025 (8:34-8:45)	Deloitte	Approve	/
6	Private Meeting Between the Non-Executive Members of the Committee and the External Auditor (8:46-8:55)	Chairman		
7	Financial Review Summary (with report on External Auditor's Fees) (8:56-9:10)	Candy S. Esteban	Note	/
8	Review of Related Party Transactions (9:11-9:13)	Candy S. Esteban	Note	/
9	Key Risk Updates (9:14-9:25)	Ria V. Mercado	Note	
10	Compliance Report (9:26-9:40)	Maria Teresa A. Co	Note	/
11	Report on Controls (9:41-9:50)	Joel O. Bungabong	Note	/
12	Forward Agenda (9:51)	Corporate Secretary	Approve	/
13	Private Meeting Between the Committee and the Internal Auditor (9:52-10:00)	Chairman		
14	Private Meeting Between the Committee and the Chief Compliance Officer (10:01-10:08)	Chairman		
15	Private Meeting Between the Committee and the Chief Risk Officer (10:09-10:17)	Chairman		
16	Other Matters, if any (10:18s)	Chairman	Note	
16a	a. Business Rationale on Real Time Name Screening	Maria Teresa A. Co	Note	/
16b	b. Dividend Declaration	Candy S. Esteban	Note	/

17	Adjournment (10:30)	Chairman	Approve	
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Distribution List

Committee Members

- Eric Ramon O. Recto*, Committee Chairman
- Marie Grace T. Vera Cruz*
- Jose Alphonso T. Sala

Attendees

- Benedicto C. Sison, Director, Country Head & CEO
- Jonathan Juan D. C. Moreno, Director, President
- Candy S. Esteban, Treasurer, Chief Financial Officer
- Leo Carl T. Chin, Head, Accounting & Controllershship
- Deloitte Touche Tohmatsu/Navarro Amper and Co., External Auditor
- Abigail L. Viaje, Chief Actuary
- Maria Sachiko A. Pang, Chief Actuarial and Risk Management Officer
- Gaurav Mishra, Chief Operations & Digital Enterprise Officer
- John Paul Palpallatoc, Chief Technology Officer
- Alfonso D. Quitangon, Chief Distribution Officer
- Ria V. Mercado, Chief Risk Officer
- Maria Teresa Co, Chief Compliance Officer
- Joel O. Bungabong, Internal Auditor
- Ritchie G. Teo, Chief Investment Officer, SLIMTC
- Aleister A. Cruz, Chief Strategy and Enablement Officer
- Edgar S. Tordesillas, General Counsel
- Paolo P. Macapagal, Deputy General Counsel
- Anna Katrina C. Kabigting-Ibero, Corporate Secretary
- Raizulli M. Nolasco, Assistant Corporate Secretary
- Frances Ianna S. Canto, Associate General Counsel

 * *Independent Director*

SUN LIFE OF CANADA (PHILIPPINES), INC.

AGENDA FOR THE REGULAR MEETING OF THE AUDIT, RISK MANAGEMENT AND REVIEW OF RELATED PARTY TRANSACTIONS COMMITTEE

Date : 03 December 2025
 Duration: 9:00 a.m. – 11:15 a.m.
 Place : Board Room, 6/F Sun Life Centre, 5th Ave. cor. Rizal Drive, BGC, Taguig City

BUSINESS		RESPONSIBLE PARTY	ACTION REQUIRED	APPENDIX
1	Call to Order (9:00)	Chairman		
2	Certification of Notice and Quorum (9:01)	Corporate Secretary	Note	
3	Minutes of the Previous Meeting (04 September 2025) (9:02)	Chairman	Approve	/
4	Matters Arising from the Previous Meeting: (4 items) (9:02-9:12)	Chairman	Note	/
5	2025 Interim Audit Update (9:13-9:22)	Deloitte	Note	/
6	Private Meeting between the External Auditor and the Committee (9:23-9:30)	Chairman		
7	Financial Review Summary (9:31-9:40)	Candy S. Esteban	Note	/
8	Review of Related Party Transactions (9:41-9:45)	Candy S. Esteban	Note	/
9	Key Risks Update: (9:46-10:00)	Ria V. Mercado	Note	/
9a	a. Own Risk and Solvency Assessment (ORSA) Report	Ria V. Mercado	Approve / Endorse	/
10	Compliance Report (10:01-10:15)	Maria Teresa A. Co	Note	/
11	Report on Controls (10:15-10:25)	Joel O. Bungabong	Note	/
12	2026 Internal Audit Plan (10:26-10:30)	Joel O. Bungabong	Approve/ Endorse	/
13	Forward Agenda (10:31)	Corporate Secretary	<u>Approve</u>	/
14	Schedule of 2026-2027 Meetings (10:32)	Corporate Secretary	Approve	/
15	Private Meeting Between the Committee and the Internal Auditor (10:33-10:42)	Chairman		
16	Private Meeting Between the Committee and the Chief Compliance Officer (10:43-10:52)	Chairman		

BUSINESS		RESPONSIBLE PARTY	ACTION REQUIRED	APPENDIX
17	Private Meeting Between the Committee and the Chief Risk Officer (10:53-11:02)	Chairman		
18	Other matters, if any (11:03)	Chairman		
18a.	a. Dividend Declaration and Intercompany Loan Settlement	Candy S. Esteban	Note	/
19	Adjournment (11:10)	Chairman	Approve	

Distribution List

Committee Members

- Eric Ramon O. Recto, Committee Chairman and Independent Director
- Marie Grace T. Vera Cruz, Independent Director
- Manjit Singh, Director

Attendees

- Benedicto C. Sison, Director, Country Head & CEO
- Jonathan Juan D. Moreno, President and Director
- Gaurav Mishra, Chief Operations & Digital Enterprise Officer
- Candy S. Esteban, Treasurer and CFO
- Leo Carl T. Chin, Head, Accounting & Controllershship
- Deloitte Touche Tohmatsu/Navarro Amper and Co., External Auditor
- Abigail L. Viaje, Chief Actuary
- Aleister A. Cruz, Chief Strategy and Enablement Officer
- Maria Sachiko A. Pang, Chief Actuarial and Risk Management Officer
- Alfonso D. Quitangon, Chief Distribution Officer
- Ria V. Mercado, Chief Risk Officer
- Maria Teresa A. Co, Chief Compliance Officer
- Joel O. Bungabong, Internal Auditor
- Ritchie Ryan G. Teo, Chief Investments Officer, SLIMTC
- John Paul Palpallatoc, Chief Technology Officer
- Abhay Raman, Chief Information Security Officer, SLF Inc.
- Georgina Farrell, Chief Human Resources Officer, Sun Life Asia
- Trish Callon, General Counsel, Sun Life Asia
- Edgar S. Tordesillas, General Counsel
- Anna Katrina C. Kabigting-Ibero, Corporate Secretary
- Raizulli M. Nolasco, Assistant Corporate Secretary
- Albert Francis S. Abad, Counsel