

COVER SHEET

A	2	0	0	1	1	2	2	4	0
---	---	---	---	---	---	---	---	---	---

S.E.C. Registration Number

C	O	C	O	L	I	F	E		F	I	X	E	D		I	N	C	O	M	E		F	U	N	D	,		I	N	C	.
(	A	n		O	p	e	n	-	E	n	d		I	n	v	e	s	t	m	e	n	t		C	o	m	p	a	n	y	)

(Company's Full Name)

6	8	0	7		C	O	C	O	L	I	F	E		B	L	D	G	.	,		A	Y	A	L	A					
A	V	E	N	U	E	,		M	A	K	A	T	I		C	I	T	Y												

(Business Address : No. Street City / Town / Province)

PAULO N. RABANAL										(02) 8810-6944 / 09204132748									
Contact Person										Company Telephone Number									

1	2	3	1
Month	Day		
Fiscal Year			

A	C	G	R	
FORM TYPE				

Month	Day		
Annual Meeting			

MUTUAL FUND				
Security License Type, If Applicable				

C	G	F	D										
Dept. Requiring this Doc.				Amended Articles Number/Section									

										Total Amount of Borrowings																			
Total No. of Stockholders										Domestic										Foreign									

To be accomplished by SEC Personnel concerned

File Number									

LCU

Document I.D.									

Cashier

STAMPS									
--------	--	--	--	--	--	--	--	--	--

Remarks = pls. use black ink for scanning purposes



SEC FORM-ACGR (FOR PC/RI)

ANNUAL CORPORATE GOVERNANCE REPORT FOR PUBLIC COMPANIES AND REGISTERED ISSUERS

1. For the fiscal year ended **December 31, 2025**
2. SEC Registration Number **A200112240**
3. BIR Tax Identification Number **228-070-755-0000**
4. Exact Name of the Issuer as specified in its charter **COCOLIFE FIXED INCOME FUND, INC.**
5. Province, Country or other jurisdiction of incorporation or organization **Metro Manila, Philippines**
6. Address of Principal Office

8th Floor, Cocolife Building, 6807 Ayala Avenue, Makati City
7. Postal Code **1226**
8. Issuer's telephone number, including area code **(02) 8810-1888 / 09204132748**
9. Former name, former address, and former fiscal year, if changed since last report

N/A
10. Industry Classification Code (For SEC's use only)

ANNUAL CORPORATE GOVERNANCE REPORT FOR PUBLIC COMPANIES AND REGISTERED ISSUERS				
RECOMMENDATION		COMPLIANT/ NON-COMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
THE BOARD'S GOVERNANCE RESPONSIBILITIES				
Principle 1. ESTABLISHING A COMPETENT BOARD				
The company should be headed by a competent, working Board to foster the long-term success of the corporation, and to sustain its competitiveness and growth in a manner consistent with its corporate objectives and the long-term best interests of its				
Recommendation 1.1				
	1	The Board is composed of directors with collective working knowledge, experience or expertise that is relevant to the company's industry/sector.	Compliant	Provide information or link/reference to a document containing information on the following: 1. Academic qualifications, industry knowledge, professional experience, expertise and relevant trainings of directors. 2. Qualification standards for directors to facilitate the selection of potential nominees and to serve as benchmark for the evaluation of its performance. The Board is represented by Directors with an appropriate mix of competence and expertise in the area of finance, business, risk management, operations and corporate governance that are relevant to the Company's industry.
	2	The Board has an appropriate mix of competence and expertise.	Compliant	Kindly see the profiles of the Directors on the company's website. Ref: https://cocolifeasset.com/ The Board annually plans relevant trainings for the members of the Board to ensure that the Directors remain qualified for their positions. Kindly see the Manual on Corporate Governance, Section II.C. Onboarding Orientation and Continuing Training for Directors.
	3	Directors remain qualified for their positions individually and collectively to enable them to fulfill their roles and responsibilities and respond to the needs of the organization.	Compliant	Kindly see the attendance to continuing education of Directors in the Corporate Governance and the Training Certificates of Directors. Source Documents and Links: Manual on Corporate Governance, Section II.C. Onboarding Orientation and Continuing Training for Directors, page 7. Training Certificates of Directors and Officers
Recommendation 1.2				

	1	The Board is headed by a competent and qualified Chairperson.	Compliant	Provide information or reference to a document containing information of the Chairperson, including his/her name, qualifications, and expertise. The Chairman of the Board, Mr. Eduardo S.L. Oban, Jr., serves to represent the interests of all shareholders and stakeholders. He provides leadership to assist the other Directors in carrying out their responsibilities and to enhance the effectiveness and cohesion of the Board as a whole. Kindly see the information on the Chairman of the Board, including his name, qualifications, duties, and functions in the Manual on Corporate Governance, Section II. A.8. The Chairman of the Board and Se. Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer. Source Documents and Links: Manual on Corporate Governance, Section II.A.8. The Chairman of the Board, pages 6-7 SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18.	
Recommendation 1.3					
	1	The company provides a policy on training of directors.	Compliant	Provide a link or reference to the company's Board Charter and Manual on Corporate Governance relating to its policy on the training of directors. The Manual on Corporate Governance, Section II.C. Onboarding Orientation and Continuing Training for Directors provides that all new-elected Directors attend a corporate governance orientation program of at least eight (8) hours provided by an SEC-accredited training provider, as soon as practicable thereafter. If a newly-elected Director have already attended such training, the same shall serve as compliance with this requirement. Newly-elected Directors are oriented on the Company's Articles of Incorporation, By-Laws, Manual on Corporate Governance and Code of Conduct among others. On annual basis, Directors are required to undergo training of at least four (4) hours covering topics relevant to their duties and responsibilities in Board committees and the Bord. Source Documents and Links: Manual on Corporate Governance, Section II.C. Onboarding Orientation and Continuing Training for Directors, page 7.	
	2	The company has an orientation program for first-time directors.	Compliant	Provide information or link/reference to a document containing information of the orientation program and trainings of directors	

	3	The company has relevant annual continuing training for all directors.	Compliant	for the covered year, including the number of hours attended and topics covered. The Company has an orientation program for every new director to endure their understanding of the business and operations of the Company and continuing training for directors. Kindly see the Training Certificates of Directors and Officers. Source Documents and Links: Manual on Corporate Governance, Section II.C. Onboarding Orientation and Continuing Training for Directors, page 7. Training Certificates of Directors and Officers	
Recommendation 1.4					
	1	The Board has a policy on board diversity.	Compliant	Provide information or link/reference to a document containing the company's board diversity policy. The Company is committed to the principles of good governance biodiversity. Kindly see the Manual on Corporate Governance, Section II.B. Board Diversity. Source Documents and Links: Manual on Corporate Governance, Section II.B. Board Diversity, page 7.	
Recommendation 1.5					
	1	The Board is assisted by a Corporate Secretary.	Compliant	Provide information or link/reference to a document containing information of the Corporate Secretary, including his/her name, qualifications, duties and functions.	
	2	The Corporate Secretary is a separate individual from the Compliance Officer.	Compliant		

	3	The Corporate Secretary is not a member of the Board of Directors.	Compliant	The Company's Corporate Secretary, Atty. Rex D. Lampa, is responsible for assisting the Board in making business judgments in good faith and the performance of their responsibilities and obligations. The Compliance Officer, Atty. Ryan Anthony S. Malit. The duties and responsibilities of the Corporate Secretary are different from the Compliance Officer. The Corporate Secretary is not a member of the Board of Directors. Kindly see the names and profiles of the Directors in the SEC Form 17-A Annual Report, Item.9. Directors and Executive Directors and the General Information Sheet. Source Documents and Links: SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18. Manual on Corporate Governance, Section II.H. Corporate Secretary, pages 18-19 and Section II.G. Compliance Officer, pages 17-22. General Information Sheet	
	4	The Corporate Secretary attends annual training/s on corporate governance.	Compliant	Provide information or link/reference to a document containing information on the corporate governance training/s attended, including the date of training, number of hours, and topics covered. The Company's Corporate Secretary attended a continuing education seminar on corporate governance. Kindly see the training certificate for the twelve (12) hours of Advanced Corporate Governance training attended by the Corporate Secretary on December 16, 17,18 & 19, 2025. Source Documents and Links: Training Certificate of the Corporate Secretary	
Recommendation 1.6					
	1	The Board is assisted by a Compliance Officer.	Compliant	Provide information or link/reference to a document containing information of the Compliance Officer, including his/her name, position, qualifications, duties, and functions. The Board is assisted by the Company Compliance Officer, Atty. Ryan Anthony S. Malit. Atty. Malit is the Compliance Officer of Cocolife Asset Management Inc. and the Assistant Vice President of Cocolife's Legal Division. Currently, he is a Senior Lecturer at the University of the Philippines College of Law. Atty. Malit is also the Assistant Vice President – Special Interest Groups (Mediation) of the Philippine Institute of Arbitrators and the Assistant Deputy Secretary General of the Philippine International Center for Conflict Resolution. Atty. Malit was a	
	2	The Compliance Officer has a rank of Senior Vice-President or an equivalent position with adequate stature and authority in the corporation.	Compliant		

	3	The Compliance Officer is not a member of the board.	Compliant	international Center for Conflict Resolution. Atty. Mailit was a former Junior Associate at Poblador Bautista and Reyes Law Office. He graduated Cum Laude from the University of the Philippines with a degree in Bachelor of Science in Economics. In 2017, he obtained his Juris Doctor degree, also from the University of the Philippines College of Law. The Compliance Officer is not a member of the Board of Directors. Kindly see the information on the Compliance Officer, including his name, qualifications, duties, and functions in the Manual on Corporate Governance, Section II.G, pages 17-18. Compliance Officer. Source Documents and Links: Manual on Corporate Governance, Section II.G. Compliance Officer, pages 17-18.	
	4	The Compliance Officer attends annual training/s on corporate governance.	Compliant	Provide information or link/reference to a document containing information on the corporate governance training/s attended, including the date of the training, number of hours, and topics covered. The Company's Compliance Officer attends continuing education seminars on corporate governance. Kindly see the training certificate for the twelve (12) hours of Advanced Corporate Governance training attended by the Compliance Officer on December 16, 17, 18 & 19, 2025. Source Documents and Links: Training Certificate of the Compliance Officer	

Principle 2. ESTABLISHING CLEAR ROLES AND RESPONSIBILITIES OF THE BOARD

The fiduciary roles, responsibilities, and accountabilities of the Board, as provided under the law, the company’s articles of incorporation and bylaws, and other legal pronouncements and guidelines should be clearly made known to all directors as well as to

Recommendation 2.1

	1	The Directors act on a fully informed basis, in good faith, with due diligence and care, and in the best interest of the company, shareholders and stakeholders.	Compliant	Provide information or reference to a document containing information on how the directors performed their duties (this can include board resolutions and minutes of meetings). The Directors act in good faith and in the best interest of the Company. Kindly see the Manual on Corporate Governance, Section II.A. Board of Directors and Section II.A.6. Duties and Responsibilities of a Director. Kindly see Minutes of the Meeting held on February 28, 2024, approving Company Outlook and Goals. Source Documents and Links: Minutes of the Meeting on February 28, 2024 approving the 2024 Company Outlook and Goals pages 11 to 24 Manual on Corporate Governance, Section II.A. Board of Directors and Section II.A.6. Duties and Responsibilities of a Director.	
Recommendation 2.2					
	1	The Board oversees the development and approval of the company's business objectives and strategy.	Compliant	Provide information or link/reference to a document containing information on how the directors performed this function (this can include board resolutions and minutes of meetings). Indicate the frequency of development of business objectives and strategy. The Board of Directors is primarily responsible for identifying and setting the Company's strategic directions as well as its Mission and Vision. The Board monitors the implementation of the Company's strategy and reviews the vision and mission	

	2	The Board oversees and monitors the implementation of the company's business objectives and strategy.	Compliant	periodically. Every year during their fourth quarter meeting, the Board of Directors reviews the Company's Mission and Vision Statements to determine if the same is still aligned with the company's objectives and corporate strategy. Kindly see the Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board and the company's website. Source Documents and Links: Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board, pages 3-4. Website: https://cocolifeasset.com/	
Recommendation 2.3					
	1	The Board ensures and adopts an effective succession planning program for directors, key officers and management.	Compliant	Disclose and provide information or link/reference to a document containing the company's succession planning policies and programs and its implementation.	
	2	The Board adopts a policy for the retirement of directors and key officers.	Compliant	The Board and its Corporate Governance Committee are responsible for the succession plan for the Board members and Board nominated officers, including adopting a retirement policy. Source Documents and Links: Minutes of the Meeting on January 26, 2024 approving the company's Retirement Plan https://www.cocolife.com/wp-content/uploads/2026/03/Cocolife-Retirement-Plan.pdf	
Recommendation 2.4					
	1	The Board aligns the remuneration of key officers and board members with the long-term interests of the company.	Compliant	Provide information or link/reference to a document containing the company's remuneration policy and its implementation, including the relationship between remuneration and performance.	
	2	The Board adopts a policy specifying the relationship between remuneration and performance.	Compliant	The Board determines the relationship between remuneration and performance of key officers and Board members which	

	3	The Directors do not participate in discussions or deliberations involving his/her own remuneration.	Compliant	should be aligned with the long-term interests of the Company. Kindly see the key factors that are considered in the Manual on Corporate Governance, Section II.A.4. Remuneration. The Corporate Governance Committee recommends remuneration packages for corporate and individual performance. Kindly see the Manual on Corporate Governance, Section II.E.3. Corporate Governance Committee. Source of Documents: Manual on Corporate Governance, Section II.A.4. Remuneration, page 3. Manual on Corporate Governance, Section II.E.3, Corporate Governance Committee, pages 13-17.	
Recommendation 2.5					
	1	The Board has a formal and transparent board nomination and election policy.	Compliant	Provide information or reference to a document containing information on the company's nomination and election policy and process and its implementation, including the criteria used in selecting new directors, how the candidates are shortlisted and how it encourages nominations from shareholders. Provide proof if minority shareholders have a right to nominate candidates to the board. Provide information if there was an assessment of the effectiveness of the Board's processes in the nomination, election or replacement of a director. The Corporate Governance Committee sets forth the selection of Directors. Shareholders have the right to elec, remove and replace Directors and vote on certain corporate acts in accordance with the Revised Corporation Code and Company's By-Laws. Kindly see the Manual on Corporate Governance, Section II.E.3	
	2	The Board nomination and election policy is disclosed in the company's Manual on Corporate Governance.	Compliant		
	3	The Board nomination and election policy includes how the company accepted nominations from shareholders/members.	Compliant		
	4	The Board nomination and election policy includes how the board reviews the qualifications of nominated candidates.	Compliant		
	5	The Board nomination and election policy includes an assessment of the effectiveness of the Board's processes in the nomination, election or replacement/removal of a director.	Compliant		

	6	The Board has a process for identifying the quality of directors/trustees that is aligned with the strategic direction of the company.	Compliant	Kindly see the Manual on Corporate Governance, Section II.E.3. Corporate Governance Committee and Section VII. Shareholders' Benefit. Kindly also see the Company By-Laws. Source Documents and Links: By-laws; nominations, election and removal of Directors, Articles II and III Manual on Corporate Governance, Section II.E.3. Corporate Governance Committee and Section VII. Shareholders' Benefit.	
Recommendation 2.6					
	1	The Board has overall responsibility in ensuring that there is a policy and system governing related party transactions (RPTs) and other unusual or infrequently occurring transactions.	Compliant	Provide information or reference to a document containing the company's policy on related party transactions, including policy on review and approval of significant RPTs. Identify transactions that were approved pursuant to the policy.	
	2	The RPT policy includes appropriate review and approval of material RPTs, which guarantee fairness and transparency of the transactions.	Compliant	The Board has the overall responsibility of ensuring that transactions with related parties and other unusual or infrequently occurring transactions, pass the materiality threshold and are handled in a sound and prudent manner, with integrity, and in compliance with applicable laws and regulations to protect the interest of shareholders, members, and other stakeholders. Kindly see Manual on Corporate Governance, Section II.E.1.19. Audit Committee and Acting as Related Party Transactions Committee. Source Documents and Links: Manual on Corporate Governance, Section II.E.1.19. Audit Committee and Acting as Related Party Transactions Committee, pages 8-12. Kindly see the Related Party Transactions Operating Guidelines. https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Related-Party-Transactions-Policy.pdf	
Recommendation 2.7					

	1	The Board is primarily responsible for approving the selection of Management, led by the Chief Executive Officer (CEO) or his/her equivalent, and the heads of the other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive, as may be applicable).	Compliant	Provide information or reference to a document containing the Board's policy on approving the selection of management. Identify the Management team appointed. The Board is primarily responsible for approving the selection of officers such as the President, Treasurer, Compliance Officer, and Corporate Secretary. Kindly see the Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board. Source Document and link: Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board, pages 3-5. SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18.	
	2	The Board is primarily responsible for assessing the performance of Management, led by the CEO or his/her equivalent and the heads of the other control functions (Chief Risk Officer, Chief Compliance Officer and Chief Audit Executive, as may be applicable).	Compliant	Provide information or reference to a document containing the Board's policy on assessing the performance of management. Provide information on the assessment process and indicate the frequency of assessment of performance. The Board is primarily responsible for assessing the performance of the President and other members of Senior Management. Kindly see the Manual on Corporate Governance, Section II.A. 5. Specific Duties and Functions of the Board. Source of Document and Link: Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board, pages 3-5.	

Recommendation 2.8

	1	The Board establishes an effective performance evaluation framework that includes a standard or criteria for assessment and ensures that Management's performance is on par with the standards set by the Board and Senior Management.	Compliant	Provide information or link/reference to a document containing the Board's performance evaluation framework for management and personnel. The Board establishes an effective performance management framework. Kindly see Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board.	
	2	The Board establishes an effective performance evaluation framework that includes a standard or criteria for assessment and ensures that personnel's performance is on par with the standards set by the Board and Senior Management.	Compliant	Source of Document and Link: Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board, pages 3-5.	
Recommendation 2.9					
	1	The Board ensures that an appropriate internal control system is in place.	Compliant	Provide information or link/reference to a document showing the Board's responsibility in ensuring that an appropriate internal control system is in place, and what comprises the internal control system.	
	2	The internal control system includes a mechanism for monitoring and managing potential/actual conflicts of interest of the board members/trustees, management and shareholders/members.		The Board oversees an appropriate internal control system for monitoring and managing potential conflicts of interest of the management, members, and shareholders. Kindly see Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board. Kindly see the Related Party Transactions Operating Guidelines. https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Related-Party-Transactions-Policy.pdf Kindly see the Code of Conduct, Section Avoiding Conflicts of Interest. https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Code-of-Employee-Conduct-and-Discipline.pdf Source of Documents and Link: Manual on Corporate Governance, Section II.A.5. Specific	

	3	The Board adopts an Internal Audit Charter.	Compliant	Provide reference or link to the company's Internal Audit Charter. The Board, through the Audit and Compliance Committee, evaluates and approves the annual internal audit plan. Kindly see the Manual on Corporate Governance, Section II.E.1. Audit Committee and Section II.J. Internal Auditor. Kindly see the Minutes of the Meeting on February 28, 2024, Internal Audit Report. Source Documents and Links: Minutes of the Meeting on February 28, 2024, Internal Audit Report Manual on Corporate Governance, Section II.E.1 Audit Committee, pages 8-12 and Section II.J. Internal Auditor.	
Recommendation 2.10					
	1	The Board ensures that the company has in place a sound enterprise risk management (ERM) framework to effectively identify, monitor, assess and manage key business risks.	Compliant	Provide information or link/reference to a document showing the Board's oversight responsibility on the establishment of a sound enterprise risk management framework and how the board was guided by the framework.	
	2	The risk management framework guides the Board in identifying units/business lines and enterprise-level risk exposures, as well as the effectiveness of risk management strategies.	Compliant	Provide proof of effectiveness of risk management strategies, if any. The Board oversees a sound risk management framework to monitor and manage strategic, regulatory, operational, and financial risks. Kindly see the Risk Management Framework Operating Guidelines Enterprise. Source of Documents and Link: Manual on Corporate Governance, Section II.A.5. Specific Duties and Functions of the Board, pages 3-5. Manual on Corporate Governance, Section II.E.2. Risk Oversight Committee, pages 12-13.	
Recommendation 2.11					

	1	The Board has a Board Charter that formalizes and clearly states its roles, responsibilities and accountabilities in carrying out its fiduciary duties.	Compliant	Provide link to the company's website where the Board Charter is disclosed and/or other proof that it is publicly available.	
	2	The Board Charter serves as a guide to the directors/trustees in the performance of their functions.	Compliant	The Board approved the Manual on Corporate Governance, which set forth its purposes, authority, duties, and procedures in accordance with SEC Memorandum Circular No. 24 series of 2019, "Code of Corporate Governance for Public Companies and Registered Issuers.	
	3	The Board Charter is publicly available.	Compliant	Source Document and Link: Manual on Corporate Governance	

Principle 3. ESTABLISHING BOARD COMMITTEES

The board committees should be set up to the extent possible to support the effective performance of the Board's functions, particularly with respect to audit, risk management, compliance and other key corporate governance concerns, such as nomination

Recommendation 3.1

	1	The Board establishes board committees that focus on specific board functions to aid in the optimal performance of its roles and responsibilities.	Compliant	Provide information or link/reference to a document containing information of all board committees established by the company. The Board established the following Board Committees to aid in complying with the principles of good governance. 1. Audit Committee 2. Corporate Governance Committee Source of Documents and Link: Manual on Corporate Governance, Section II.E. Board Committee, pages 8-17	
--	---	--	-----------	--	--

Recommendation 3.2

	1	The Board establishes an Audit Committee to enhance its oversight capability over the company's financial reporting, internal control system, internal and external audit processes, and compliance with applicable laws and regulations.	Compliant	Provide information or link/reference to a document containing information of the Audit Committee, including its functions. Indicate if it is the Audit Committee's responsibility to recommend the appointment and removal of the company's external auditor. The Company has an Audit Committee which assists the Board in fulfilling its oversight responsibilities for the financial reporting process, the system of internal control, the internal and external audit process, and compliance with laws and regulations. Kindly see the Manual on Corporate Governance, Section II.E.1. Audit Committee. Source of Documents: Manual on Corporate Governance, Section II.E.1. Audit Committee, pages 8-12	
	2	The Audit Committee is composed of at least three (3) qualified non-executive directors, the majority of whom, including the Chairperson, are independent directors.	Compliant	Provide information or link/reference to a document containing information of the members of the Audit Committee, including their qualifications and type of directorship. The Audit Committee shall be composed of at least three (3) members of the Board, all of whom shall be Independent Directors. The Chairperson of the Committee shall not be the Chairperson of the Board or of any other committees. Kindly see the Manual on Corporate Governance Section II.E.1. Audit Committee and SEC Form 17-A Annual Report, Item 9. Directors and Executive Officers. Source of Documents: Manual on Corporate Governance, Section II.E.1. Audit Committee, pages 8-12 SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer, pages 13-18.	

	3	All the members of the committee have relevant background, knowledge, skills, and/or experience in the areas of accounting, auditing and finance.	Compliant	Provide information or link/reference to a document containing information of the members of the Audit Committee, including their qualifications and type of directorship. The Audit Committee shall be composed of at least three (3) members of the Board, all of whom shall be Independent Directors. The Chairperson of the Committee shall not be the Chairperson of the Board or of any other committees. Kindly see the Manual on Corporate Governance Section II.E.1. Audit Committee. Source Document and Link: Manual on Corporate Governance, Section II.E.1. Audit Committee, pages 8-12 SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18.	
	4	The Chairperson of the Audit Committee is not the Chairperson of the Board or of any other committee.	Compliant	Provide information or link/reference to a document containing information of the Chairperson of the Audit Committee. The Chairman of the Audit Committee, Ms. Carolina G. Diangco, is not the Chairman of the Board or any other committee. Kindly see the profile of the Chairman of the Audit Committee on the SEC Form 17-A Annual Report, Item.9. Directors and Executive Officers. Source of Documents and Link: SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18.	
Recommendation 3.3					

	1	The Board establishes a Corporate Governance Committee tasked to assist the Board in the performance of its corporate governance responsibilities, including the functions that were formerly assigned to a Nomination and Remuneration Committee.	Compliant	Provide information or reference to a document containing information of the Corporate Governance Committee, including its functions. Indicate if the Committee undertook the process of identifying the quality of directors aligned with the company's strategic direction, if applicable. The Company has a Corporate Governance Committee which assists the Board in fulfilling its corporate governance responsibilities. Kindly see the Manual on Corporate Governance, Section II.E.3. Corporate Governance Committee. Source of Document and Link: Manual on Corporate Governance, Section II.E.3. Corporate Governance Committee, pages 13-17.	
	2	The Corporate Governance Committee is composed of at least three (3) members, majority of whom, including the Chairperson, should be independent directors.	Compliant	Provide information or link/reference to a document containing information of the members of the Corporate Governance Committee, including their qualifications and type of directorship. The Corporate Governance Committee (CG Committee) has at least three (3) members of the Board, a majority of whom should be independent Directors, including the Chairman. Kindly see the Manual on Corporate Governance, Section II.E.3. Corporate Governance Committee. Source of Document and Link: Manual on Corporate Governance, Section II.E.3. Corporate Governance Committee, pages 13-17. SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer, pages 13-18.	
Recommendation 3.4					

	1	The Board establishes a separate Board Risk Oversight Committee (BROC) that should be responsible for the oversight of a company's Enterprise Risk Management system to ensure its functionality and effectiveness.	Compliant	Provide information or link/reference to a document containing information of the Board Risk Oversight Committee (BROC), including its functions. The Company has an Audit Committee, which acts as a Board Risk Oversight Committee that assists the Board in fulfilling its oversight responsibilities for the financial reporting process, the system of internal and external audit processes, and compliance with laws and regulations. Kindly see Manual on Corporate Governance, Section II.E.1.2. Audit Committee and Risk Oversight Committee. Source of Document and Link: Manual on Corporate Governance, Section II.E.1.2. Audit Committee and Risk Oversight Committee, pages 8-13	
	2	The BROC is composed of at least three (3) members, the majority of whom should be independent directors, including the Chairperson.	Compliant	Provide information or link/reference to a document containing information of the members of the BROC, including their qualifications and type of directorship. The Audit Committee, acting as the Risk Oversight Committee composed of at least three (3) members of the Board. The Chairperson of the Committee shall not be the Chairperson of the Board or of any other committees. Kindly see Manual on Corporate Governance, Section II.E.1.2. Audit Committee and Risk Oversight Committee. Source of Document and Link: Manual on Corporate Governance, Section II.E.1.2. Audit Committee and Risk Oversight Committee, pages 8-13 Kindly see the profile of the Directors in the SEC Form 17-1 Annual Report, Item.9. Directors and Executive Officers. Source of Document and Link: SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18.	

	3	At least one member of the BROOC has relevant thorough knowledge and experience on risk and risk management.	Compliant	Provide information or link/reference to a document containing information on the background, skills, and/or experience of the members of the BROOC. The Audit Committee and Board Risk Oversight Committee, as a whole possess the experience and expertise required to fulfill the Committee's mandate. Each member of the Committee is financially literate, has experience in accounting or finance, or at least an adequate understanding of, or competence in. most of the Corporation's financial and risk management systems and regulatory environment. Kindly see the Board of Director's Skills Matrix. Source of Documents and Link: Board of Directors' Training Certificates	
Recommendation 3.5					
	1	All established committees have a Committee Charter stating in plain terms their respective purposes, memberships, structures, operations, reporting process, resources and other relevant information.	Compliant	Provide information or link/reference to the company's committee charters, containing all the required information, particularly the functions of the Committee that is necessary for performance evaluation purposes. The Board Committees have their respective purposes, memberships, structures and operations, and duties and responsibilities.	
	2	The Committee Charters provide standards for evaluating the performance of a committee and its members.	Compliant	Kindly see Manual on Corporate Governance, Section II.E. Board Committees. The Board, through the Corporate Governance Committee, oversees the periodic performance evaluation of the Board and its committees and conducts an annual self-evaluation of its performance. Kindly see the Manual on Corporate Governance, Section II.E.3. Corporate Governance Committee. Release the Board Effectiveness Questionnaire at least annually. The Questionnaire shall include an assessment of the effectiveness of the Board's Processes and procedures in the nomination, election, or replacement/removal of a director, as well assessment of the performance of the Chairperson, individual members, and committees. Kindly see the Manual on Corporate Governance, Section II.G.9. Compliance Officer Duties. Source Documents and Link:	
Principle 4. FOSTERING COMMITMENT					
To show full commitment to the company, the directors should devote the time and attention necessary to properly and effectively perform their duties and responsibilities, including sufficient time to be familiar with the corporation's business.					

Recommendation 4.1					
	1	The Directors attend and actively participate in all meetings of the Board, Committees and shareholders/members in person or through tele-/videoconferencing conducted in accordance with the rules and regulations of the Commission.	Compliant	Provide information or link/reference to a document containing the process and procedure for tele/videoconferencing board and/or committee meetings. Provide information or link/reference to a document containing the attendance and participation of directors to Board, Committee and shareholders' meetings.	
	2	The Directors review meeting materials for all Board and Committee meetings.	Compliant	Directors attend Board and Committee meetings and actively participate in deliberations and decisions in an objective manner, whether in person or through tele-/ videoconferencing, unless prevented by illness, death in the immediate family, serious accidents, or other analogous causes. Kindly see the Manual on Corporate Governance, Section II.A.6. Duties and Responsibilities of a Director. Kindly see the 2021 Certificate of Board of Directors Attendance. Directors inform himself or herself of significant matters dealt with at meetings not attended. They review Board and Committee meeting materials. Kindly see the Manual on Corporate Governance, Section II.A.6. Duties and Responsibilities of a Director. Source Documents and Links: Board of Directors' Attendance report submitted to SEC Minutes of Meeting for 2025	
	3	The Directors ask the necessary questions or seek clarifications and explanations during the Board and Committee meetings.	Compliant	Provide information or link/reference to a document containing information on any questions raised or clarification/explanation sought by the directors Directors, if necessary, are expected to ask the necessary questions or to seek clarifications and explanations during the Board and Committee meetings. Kindly see the Manual on Corporate Governance, Section II.A.6. Duties and Responsibilities of a Director. Source Document and Link: Manual on Corporate Governance, Section II.A.6. Duties and Responsibilities of a Director, pages 5-6.	
Recommendation 4.2					

	1	Non-executive directors concurrently serve in not more than ten (10) public companies and/or registered issuers. If concurrently sitting in at least three (3) publicly listed companies, the maximum concurrent directorships shall be five (5) public companies and/or registered issuers.	Compliant	Disclose if the company has a policy setting the limit of board seats that a non-executive director can hold simultaneously. Provide information or reference to a document containing information on the directorships of the company's directors in listed companies, registered issuers and public companies. Section II (A) (2) of the CAMCI/CFIFI/UFI/CDFBI Manual on Corporate Governance provides the limit on the term of an Independent Director. Source Document and Link: Manual on Corporate Governance Sectionn II.A.2	
Recommendation 4.3					
	1	The Directors notify the company's board before accepting a directorship in another company.	Compliant	Provide a copy of/reference to the written notification to the board or minutes of the board meeting wherein the matter was discussed. The Directors will notify the Company's Board before accepting a directorship in another company. Kindly see the Manual on Corporate Governance, Section II.A.6. Duties and Responsibilities of a Director. Source Document and Link: Manual on Corporate Governance, Section II.A.6. Duties and Responsibilities of a Director, pages 5-6.	
Principle 5. REINFORCING BOARD INDEPENDENCE					
The Board should endeavor to exercise an objective and independent judgment on all corporate affairs.					
Recommendation 5.1					
	1	The Board is composed of a majority of non-executive directors who possess the necessary qualifications.	Compliant	Identify or provide link/reference to a document identifying the directors, the type of their directorships and their qualifications. The Directors possess all the qualifications and none of the disqualifications to hold the position. Kindly see the profile of the Directors in the SEC Form 17-A Annual Report, Item.9.1. Directors and Executive Officers. Source Documents and Links: GIS, Board composition including the Independent Directors SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18.	
Recommendation 5.2					

	1	The Board has at least two (2) independent directors or such number as to constitute one-third (1/3) of the board, whichever is higher.	Compliant	Provide information or link/reference to a document containing the number of independent directors in the board. The Board consists of five (5) Directors and three (3) Independent Directors. Kindly see the profile of the Directors in the General Information Sheet and Board composition including the Independent Directors and the SEC Form 17-A Annual Report, Item.9. Directors and Executive Officers. Source of Document and Link: SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18. General Information Sheet	
Recommendation 5.3					
	1	The independent directors possess all the qualifications and none of the disqualifications to hold the position.	Compliant	Provide information or link/reference to a document containing the qualifications of independent directors. The Independent Directors possess all the qualifications and none of the disqualifications to hold the position. Kindly see the profiles of the Independent Directors in the SEC Form 17-A Annual Report, Item.9.Directors and Executive Officers. Source Documents and Links: SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18. General Information Sheet	
Recommendation 5.4					

	1	The company perpetually bars an independent director from serving in such capacity after the term limit of nine (9) years.	Compliant	Provide information or link/reference to a document containing the company's policy on term limits for its independent director. Independent directors shall have a maximum cumulative term of nine (9) years, after which the independent director shall be perpetually barred from re-election as such in the same company. He/she may however, continue to qualify for nomination and election as a non-independent director. Subject to meritorious justification and shareholder approval during the annual stockholders meeting, the Board may retain an independent director who has served as such for nine (9) years. Kindly see the Manual on Corporate Governance, Section II.A.2. Independent Director. Source Documents and Link: Manual on Corporate Governance, Section II.A.2. Independent Director, pages 2-3. General Information Sheet	
	2	In the instance that the company retains an independent director in the same capacity after nine (9) years, the Board provides meritorious justification and seeks shareholders'/members' approval during the annual regular meeting.	Compliant	Provide reference to the meritorious justification and proof of shareholders'/members' approval during the annual regular meeting. Independent directors shall have a maximum cumulative term of nine (9) years, after which the independent director shall be perpetually barred from re-election as such in the same company. He/she may however, continue to qualify for nomination and election as a non-independent director. Subject to meritorious justification and shareholder approval during the annual stockholders meeting, the Board may retain an independent director who has served as such for nine (9) years. Kindly see the Manual on Corporate Governance, Section II.A.2. Independent Director. Source Document and Link: Manual on Corporate Governance, Section II.A.2. Independent Director, pages 2-3.	
Recommendation 5.5					

	1	The positions of Chairperson of the Board and Chief Executive Officer (or its equivalent) are held by separate individuals.	Compliant	Identify the company's Chairperson of the Board and Chief Executive Officer (or its equivalent). The Chairman of the Board is a separate individual from the President. The Company's Chairman of the Board is Mr. Eduardo S.L. Oban, Jr. while the President is Atty. Jan Robert V. Beltejar. Kindly see the profiles of the Chairman of the Board and the President in the SEC Form 17-A Annual Report, Item.9. Directors and Executive Officers. Source Documents and Links: SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18. General Information Sheet	
	2	The Chairperson of the Board and Chief Executive Officer (or its equivalent) have clearly defined responsibilities.	Compliant	Provide information or link/reference to a document containing the roles and responsibilities of the Chairperson of the Board and Chief Executive Officer (or its equivalent). Identify the relationship of the Chairperson and CEO. The duties and responsibilities of the Chairman of the Board and the President are clearly defined. Kindly see the Manual on Corporate Governance, Section II.A.8. The Chairman of the Board and Section II.F.Chief Executive Officer/President. Source Document and Link: Manual on Corporate Governance,Section II.A.8.The Chairman of the Board, pages 6-7. Manual on Corporate Governance, Section II.F. Chief Executive Officer, page 17	
Recommendation 5.6					

	1	The Board designates a lead director among the independent directors if the Chairperson of the Board is not an independent director.	Compliant	Provide information or link/reference to a document containing information on a lead independent director and his roles and responsibilities, if any. Indicate if Chairperson is an independent director. The Board implemented the appointment of a Lead Independent Director among the Independent Directors since the Chairperson of the Board is not an Independent Director. Kindly see the profile of the Directors in the SEC Form 17-A Annual Report, Item.9. Directors and Executive Officers. Source Documents and Links: SEC Form 17-A Annual Report, Item 9, Directors and Executive Officers of the Issuer,pages 13-18.	
Recommendation 5.7					
	1	The Directors/Trustees with material interest in a transaction affecting the corporation fully disclose his/her adverse interest, abstain from taking part in the deliberations for the same, and recuse from voting on the approval of transaction.	Compliant	Provide proof of full disclosure and abstention, if any, of the interested director/trustee. Directors are required to disclose any personal or conflict of interest in relation to any matter to be considered by the Board abstain from taking part in the deliberations for the same. Kindly see the Manual on Corporate Governnace, Section II.A.6. Duties and Responsibilities of a Director. Source Document and Link: Manual on Corporate Governance, Section II.A.6.Duties and Responsibilities of a Director, pages 5-6.	
Recommendation 5.8					
	1	The non-executive directors (NEDs) have	Compliant	Provide proof and details of said meeting, if any.	
	2	The meetings are chaired by the lead independent director, if applicable.	Compliant	Provide information on the frequency and attendees of meetings. The Non-Executive Directors have periodic meetings with the external auditor and Heads of the Internal Audit, Compliance and Risk functions. The meetings are presided by the Chairwoman Audit and Compliance Committee, Director Carolina G. Diangco. Kindly see the Agenda of Audit and Compliance Committee	
Principle 6. ASSESSING BOARD PERFORMANCE					
The best measure of the Board's effectiveness is through an assessment process. The Board should regularly carry out evaluations to appraise its performance as a body, and assess whether it possesses the right mix of backgrounds and competencies.					
Recommendation 6.1					

	1	The Board conducts an annual self-assessment of its performance as a whole.	Compliant	Provide proof of self-assessments conducted by the whole board, the individual members, the Chairperson and the Committees. The Board conducts an annual self-assessment of its performance as a whole, the performance of each Board Committee, and the skills and experience of individual members. The self-assessment results are key factors in the enhancement of directors' performance and effectiveness in the discharge of their duties.	
	2	The Chairperson conducts an annual self-	Compliant		
	3	The individual members conduct a self-	Compliant		
	4	Each committee conducts a self-assessment of its performance.	Compliant	Kindly see the Manual on Corporate Governance, Section II.A.5. Sepsific Duties and Functions of the Board of Directors. Source of Documents and Link: Manual on Corporate Governance, Sction II.A.5. Sprecific Duties and Functions, pages 3-5.	
Recommendation 6.2					
	1	The Board has in place a system that provides,	Compliant	Provide information or link/reference to a document containing	
	2	The system allows for a feedback mechanism from the shareholders/members.	Compliant	information on the system of the company to evaluate the performance of the board, individual directors and committees, including a feedback mechanism from shareholders/members. Shareholders can give their feedback through the following reporting channel: * Send email/feedback to Corporate Secretary: rex_lampa@cocolife.com	
Principle 7. STRENGTHENING BOARD ETHICS					
The Board directors are duty-bound to apply high ethical standards, taking into account the interests of all stakeholders.					
Recommendation 7.1					
	1	The Board adopts a Code of Business Conduct and Ethics, which provide standards for professional and ethical behavior, as well as articulate acceptable and unacceptable conduct and practices in internal and external dealings of board members.	Compliant	Provide information or link/reference to the company's Code of Business Conduct and Ethics. The Code of Conduct, applicable to all Directors of the Board, Management Team, and employees, sets out clear standards for professional behaviour and empowers alll to do the right thing. Source of Document and Link: Code of Conduct https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Code-of-Employee-Conduct-and-Discipline.pdf	

	2	The Code is properly disseminated to the members of Board.	Compliant	Provide information or discuss how the company disseminated the Code to the members of the Board. The Code of Conduct is annually disseminated to all Directors, officers and employees, posted in the company's website, and explained to new directors, officers and employees during onboarding and/or orientation. Source of Document and Link: Code of Conduct https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Code-of-Employee-Conduct-and-Discipline.pdf	
	3	The Code is disclosed and made available to the public through the company website.	Compliant	Provide a link to the company's website where the Code of Business Conduct and Ethics is posted/ disclosed. The Code of Conduct is posted in the company's website. Source of Document and Link: Code of Conduct https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Code-of-Employee-Conduct-and-Discipline.pdf	
Recommendation 7.2					
	1	The Board ensures the proper and efficient implementation and monitoring of compliance with the Code of Business Conduct and Ethics.	Compliant	with the Code of Business Conduct and Ethics. Indicate who are required to comply with the Code of Business Conduct and Ethics and any findings on non-compliance. One of the principal duties and responsibilities of each Director is confirming compliance with the Code of Conduct on an annual basis and maintaining the confidentiality of corporate information and Board deliberations. The attestation also includes a provision wherein the Director shall notify the Compliance Officer of any change in the circumstances which might adversely affect his/her compliance with the code. Kindly see the Manual on Corporate Governance, Section II.A.6. Specific Duties and Responsibilities of a Director. The Board reviews and guides corporate strategy, major plans of action, risk management policies and procedures, annual budgets and business plans, set performance objectives monitor implementation and corporate expenditures, acquisitions and divestitures. Kindly see the Manual on Corporate Governance, II.A.6. Specific Duties and Responsibilities of a Director. Source Document and Link: Manual on Corporate Governance, Section II.A.6. Specific Duties and Responsibilities of a Director, pages 6-7.	

DISCLOSURE AND TRANSPARENCY				
Principle 8. ENHANCING COMPANY DISCLOSURE POLICIES AND PROCEDURES				
The Board should establish corporate disclosure policies and procedures that are practical and in accordance with generally accepted best practices and regulatory expectations.				
Recommendation 8.1				
	1	The Board establishes corporate disclosure policies and procedures to ensure a comprehensive, accurate, reliable and timely report to shareholders/members and other stakeholders that gives a fair and complete picture of a company's financial condition, results and business operations.	Compliant	Provide information or link/reference to the company's disclosure policies and procedures including reports distributed/made available to shareholders/members and other stockholders. The company recognizes that the most cogent proof of good corporate governnace is that which is visible to the eyes of investors. All shareholders shall be allowed to inspect corporate books and records, including minutes of Board meetings and stock registries, in accordance with the Corporation Code, and shall be furnished with annual reports, including financial statements, without cost or restrictions. Kindly see the Manual on Corporate Governnace, Section VII. Shareholders' Benefit. Source of Documents and Link: Manual on Corporate Governance, Section VII, Shareholders' Benefit, pages 22-25. Audited Financial Statements Quarterly Reports
Recommendation 8.2				
	1	The company has a policy requiring all directors to disclose/report to the company any dealings in the company's shares within five (5) business days.	Compliant	Provide information or link/reference to the company's policy requiring directors and officers to disclose their dealings in the company's shares.
	2	The company has a policy requiring all officers to disclose/report to the company any dealings in the company's shares within five (5) business days.	Compliant	Indicate actual dealings of directors involving the corporation's shares including their nature, number/percentage and date of transaction. All Directors and officers are required to disclose/report to the Company any dealings in the Company they may have within five (5) business days from date of transaction. Kindly see the Manual on Corporate Governance, Section II.D. Inside Dealings. Source Document and Link: Manual on Corporate Governance, Section II.D. Inside Dealings, page 8.
Recommendation 8.3				
	1	The company's corporate governance policies, programs and procedures are contained in its Manual on Corporate Governance (MCG).	Compliant	Provide link to the company's website where the Manual on Corporate Governance is posted. The company's Corporate Governance policies are principally

	2	The company's MCG is submitted to the SEC.	Compliant	The company's Corporate Governance practices are principally contained in the Manual on Corporate Governance, Company's Articles of Incorporation, and By-Laws. The company is compliant with SEC Memorandum Circular No. 24 series of 2019 "Code of Corporate Governance for Public Companies and Registered Issuers". Kindly see the Manual on Corporate Governnace, Company's Article of Incorporation, and By-Laws . Source Documents and Link: Manual on Corporate Governance Articles of Incorporation By-Laws Submission of the Manual on Corporate Governance to SEC		
	3	The company's MCG is posted on the company website.	Compliant			
Recommendation 8.4						
	1	The company's corporate governance policies and practices and all relevant information are disclosed in its Annual Corporate Governance Report (ACGR).	Compliant		Provide link to the company's website where the Annual Corporate Governance Report is posted. The company's Corporate Governance policies and practices and all relevant information are disclosed in the Annual Corporate Governnace Report (ACGR) The ACGR is submitted to the SEC and posted in the company's website.	
	2	The company's ACGR is submitted to the SEC.	Compliant			
	3	The company's ACGR is posted on the company website.	Compliant			
Principle 9. STRENGTHENING EXTERNAL AUDITOR'S INDEPENDENCE AND IMPROVING AUDIT QUALITY						
The company should establish standards for the appropriate selection of an external auditor, and exercise effective oversight of the same to strengthen the external auditor's independence and enhance audit quality.						
Recommendation 9.1						

	1	The Audit Committee has a robust process for approving and recommending the appointment, reappointment, removal, and fees of external auditors.	Compliant	Provide information or link/reference to a document containing the process for approving and recommending the appointment, reappointment, removal and fees of the company's external auditor. The Audit and Compliance Committee recommends to the Board the appointment, re-appointment, removal and fees of the External Auditor, duly accredited Commission, who undertakes an independent audit of the corporation, and provide an objective assurance on the manner by which the financial statements should be prepared and presented to the stockholders. Kindly see the Manual on Corporate Governnace, Section II.E.1. Audit Committee. Source Document and Link: Manual on Corporate Governance, Section II.E.1. Audit Committee, pages 8-12.	
	2	The appointment, reappointment, removal, and fees of the external auditor is recommended by the Audit Committee, approved by the Board and the shareholders/members.	Compliant	Indicate the percentage of shareholders that ratified the appointment, reappointment, removal and fees of the external auditor. The Audit and Compliance Committee recommends to the Board the appointment, re-appointment, removal and fees of the External Auditor, duly accredited Commission, who undertakes an independent audit of the corporation, and provide an objective assurance on the manner by which the financial statements should be prepared and presented to the stockholders. Kindly see the Manual on Corporate Governnace, Section II.E.1. Audit Committee. Source Document and Link: Manual on Corporate Governance, Section II.E.1. Audit Committee, pages 8-12.	

	3	For the removal of external auditor, the reasons for such removal or change are disclosed to the SEC, the shareholders/members, and the public through the company website and required disclosures.	Compliant	Provide information or link/reference to a document containing the company's reason for removal or change of external auditor. The removal of external auditor, the reasons for removal or change will be disclosed to the regulators and the public. In compliance with SRC Rule 68 (3)(B)(ix) on the rotation of the external auditors or signing partners of a firm every five (5) years of engagement, Ms. Jona Santiago was assigned in 2023 as Punongbayan & Araullo's partner in-charge for the corporation. The company's Audit Committee has recommended the appointed of Punongbayan & Araullo as the external auditor of the company. The Audit Committee reviews the fee arrangements with the external auditors and recommends the same to the Board of Directors. Source Documents and Links: SEC Form 17-A Annual Report, Item.8. Information on Independent Accountants and other Related Matters, pages 16-22.	
Recommendation 9.2					
	1	The Audit Committee Charter includes the Audit Committee's responsibility on: i. assessing the integrity and independence of external auditors; ii. exercising effective oversight to review and monitor the external auditor's independence and objectivity; and iii. exercising effective oversight to review and monitor the effectiveness of the audit process, taking into consideration relevant Philippine professional and regulatory requirements.	Compliant	Provide link/reference to the company's Audit Committee Charter. The Audit Committee ensures that the external auditor maintains its independence from the company, and that the services provided are in accordance with the company's policy restricting the use of external auditors. Kindly see Manual on Corporate Governance, Section II.E.1. Audit Committee. Source Document and Link: Manual on Corporate Governance, Section II.E.1. Audit Committee, pages 8-12	
	2	The Audit Committee Charter contains the Committee's responsibility on reviewing and monitoring the external auditor's suitability and effectiveness on an annual basis.	Compliant		
Recommendation 9.3					
	1	The company discloses the nature of non-audit services performed by its external auditor in the Annual Report to manage potential conflict of interest cases.	Compliant	Disclose the nature of non-audit services performed by the external auditor, if any. There were no other fees paid to the external auditor other than the audit and audit-related fees. Source Document: SEC Form 17-A, External Audit Fees and Services, page 12	

	2	The Audit Committee stays alert for any potential conflict of interest situations, given the guidelines or policies on non-audit services, which could be viewed as impairing the external auditor's objectivity.	Compliant	services. The Audit Committee evaluate and detrmine the non-audit work, if any, of the external auditor, and review periodically the non-audit fees paid to the external auditor in relation to their significance to the total annual income of the external auditor and to the audit work that will conflict with his duties as an external auditor or may pose a threat to his independence. The non-audit work, if allowed, should be disclosed in the corporation's annual report. Kindly see Manual on Corporate Governance, Section II.E.1.Audit Committee Source Document and Link: Manual on Corporate Governance, Section II.E.1.Audit Committee, pages 8-12	
Principle 10. INCREASING FOCUS ON NON-FINANCIAL AND SUSTAINABILITY REPORTING					
The Board should ensure that the company discloses material and reportable non-financial and sustainability issues.					
Recommendation 10.1					
	1	The Board has a clear and focused strategy on the disclosure of non-financial information.	Compliant	Disclose or provide link to the company's policies and practices on the disclosure of non-financial information, including EESG issues. The Board adopts a globally recognized standard/framework in disclosing to all shareholders/mambers all material information about the Company which could adversely affect its viability or the interests of the shareholders. Such information include, among others, earnings results, acquisition or disposition of assets, off balance sheet transactions, related party transactions, non-financial information (strategic and operational objectives, sustainability issues, etc.), and direct and indirect remuneration of members of the Board and Management. All such information should be disclosed through the appropriate exchange mechanisms and submissions to the Commission. Kindly see the Manual on Corporate Governance, Section VI. Reportorial or Disclosure System of Corporate Governance Policies. Source Documents and Link: Manual on Corporate Governance, Section VI. Reportorial or Disclosure System of Corporate Governance Policies, page 22.	

	2	The company discloses to all shareholders/members and other stakeholders the company's strategic and operational objectives with emphasis on the management of environmental, economic, social and governance (EESG) issues of its business which underpin sustainability.	Compliant	Provide link or reference to the company's disclosure of strategic and operational objectives, with emphasis on EESG matters. The Board adopts a globally recognized standard/framework in disclosing to all shareholders/members all material information about the Company which could adversely affect its viability or the interests of the shareholders. Such information include, among others, earnings results, acquisition or disposition of assets, off balance sheet transactions, related party transactions, non-financial information (strategic and operational objectives, sustainability issues, etc.), and direct and indirect remuneration of members of the Board and Management. All such information should be disclosed through the appropriate exchange mechanisms and submissions to the Commission. Kindly see the Manual on Corporate Governance, Section VI. Reportorial or Disclosure System of Corporate Governance Policies. Source Documents and Link: Manual on Corporate Governance, Section VI. Reportorial or Disclosure System of Corporate Governance Policies, page 22.	
--	---	--	-----------	--	--

Principle 11. PROMOTING A COMPREHENSIVE AND COST-EFFICIENT ACCESS TO RELEVANT INFORMATION					
The company should maintain a comprehensive and cost-efficient communication channel for disseminating relevant information. This channel is crucial for an informed decision-making by investors, stakeholders and other interested users.					
Recommendation 11.1					
	1	The company has a website to ensure a comprehensive, cost-efficient, transparent and timely manner of disseminating relevant information to the public.	Compliant	The Cocolife Asset website includes information about three mutual funds, including the Cocolife Fixed Income Fund, Inc. It provides up-to-date forums and events to keep clients informed about new products and advancements in the managed fund. Our clients can also look at the fund's historical NAVPS to help them manage their investments, shares, and get a better view of the overall growth of their assets and financial return. Source Documents and Links https://cocolifeasset.com/ https://cocolifeasset.com/investor-tools/ https://cocolifeasset.com/forum-events/	
INTERNAL CONTROL AND RISK MANAGEMENT FRAMEWORKS					
Principle 12. STRENGTHENING INTERNAL CONTROL AND RISK MANAGEMENT SYSTEMS					
To ensure the integrity, transparency and proper governance in the conduct of its affairs, the company should have a strong and effective internal control system and enterprise risk management system.					
Recommendation 12.1					

	1	The company has an adequate and effective internal control system in the conduct of its business.	Compliant	List quality service programs for the internal audit functions. Indicate frequency of review of the internal control system. The company, through its fund manager, Cocolife Asset Management Co., Inc., has an appropriate internal control system in place. Various units with defined tasks and responsibilities are in place to ensure an effective internal control system while conducting business. The Internal Audit provides an annual opinion on effectiveness of internal controls of the company including Compliance and Entity Level Documentation, Accounting and Financial Reporting, Portfolio Management, Information Systems and Related Technology, and Marketing.	
	2	The company has an adequate and effective enterprise risk management framework in the conduct of its business.	Compliant	Identify international framework used for Enterprise Risk Management. Provide information or reference to a document containing information on: 1. Company's risk management procedures and processes. 2. Key risks the company is currently facing. 3. How the company manages the key risks. Indicate frequency of review of the enterprise risk management framework. The Risk Oversight Committee shall provide oversight over Mnaagement's activities in managing credit, market, liquidity, operational, legal and othe risks of the corporation. This fuction shall include regular receipt from Management of information on risk exposures and risk management activities. The Risk Oversight Committee, shall reports to the Board on a regular basis, or as deemed necessary, the company/s material risk exposures, the actions taken to reduce the risks, and recommends further ation or plans, as necessary. Kindly see the Manuall on Corporate Governnace, Section II.E.2. Risk Oversight Committee. Source Document and Link: Manual on Corporate Governnace, Section II.E.2. Risk Oversight Committe, pages 12-13.	
Recommendation 12.2					

	1	The company has in place an independent internal audit function that provides an independent and objective assurance, and consulting services designed to add value and improve the company's operations.	Compliant	The Company has in place an independent internal audit function which is performed by internal auditors through which the Board, senior management, and stockholders shall be provided with reasonable assurance that the Company's key organizational and procedural controls are effective, appropriate, and complied with. Source Document and Link: Manual on Corporate Governnace, Section II.J. Internal Audit, pages 20.	
CULTIVATING A SYNERGIC RELATIONSHIP WITH SHAREHOLDERS/MEMBERS					
Principle 13. PROMOTING SHAREHOLDER/MEMBER RIGHTS					
The company should treat all shareholders/members fairly and equitably, and also recognize, protect and facilitate the exercise of their rights.					
Recommendation 13.1					
	1	The Board ensures that basic shareholder/member rights are disclosed in the Manual on Corporate Governance.	Compliant	Provide link or reference to the company's Manual on Corporate Governance where shareholders'/members' rights are disclosed. The Board is committed to respect the rights of the shareholders, as follows: 1. Voting Right 2. Power of Inspection 3. Right to Information 4. Right to Dividends 5. Appraisal Right Klindly see the Manual on Corporate Governnace, Section VII. Shareholders' Benefit. Source Documents and Link: Manual on Corporate Governance, VII. Shareholders' Benefit, pages 22-25	
Recommendation 13.2					
	1	The Board encourages active shareholder participation by sending the Notice of Annual and Special Shareholders'/Members' Meeting with sufficient and relevant information at least twenty-one (21) days before the meeting.	Compliant	Indicate the number of days before the annual or special stockholders'/members' meeting when the notice and agenda were sent out. Provide link to the Agenda included in the company's Information Statement (SEC Form 20-IS). The company released its Notice of Annual Stockholders meeting on June 3 and June 4, 2025, 22 days before the June 25, 2025 scheduled date of the meeting in accordance with the Corporation Code and the By-Laws of the company. Source Document and Link: Notice of Annual Meeting of the Stockholders	
Recommendation 13.3					

	1	The Board encourages active shareholder/member participation by making the result of the votes taken during the most recent Annual or Special Shareholders'/Members' Meeting publicly available the next working day.	Compliant	Provide information or reference to a document containing all relevant questions raised and answers during the ASM and special meeting and the results of the vote taken during the most recent ASM/SSM. Kindly see the Minutes of the Annual Stockholders meeting. Source Document and Link: Minutes of the Annual Stockholders meeting.	
	2	The minutes of the Annual and Special Shareholders'/Members' Meetings were made available on the company website within five (5) business days from the date of the meeting.	Compliant	Provide link to minutes of meeting in the company website. Indicate voting results for all agenda items, including the approving, dissenting and abstaining votes. Indicate also if the voting on resolutions was by poll. Include whether there was opportunity to ask question and the answers given, if any. Kindly see the Minutes of the Annual Stockholders meeting. Source Document and Link: Minutes of the Annual Stockholders meeting.	
Recommendation 13.4					
	1	The Board makes available, at the option of a shareholder/member, an alternative dispute mechanism to resolve intra-corporate disputes in an amicable and effective manner.	Compliant	Provide details of the alternative dispute resolution made available to resolve intra-corporate disputes. Provide link/reference to where it is found in the Manual on Corporate Governance. The Board encourages the exercise of shareholders' voting rights and the resolution of collective action problems through appropriate mechanisms. Kindly see the Manual on Corporate Governance, Section VII. Shareholders' Benefit. Source Documents and Link: Manual on Corporate Governance, VII. Shareholders' Benefit, pages 22-25	
Recommendation 13.5					

	1	The Board establishes an Investor Relations Office (IRO) or Customer Relations Office (CRO) or its equivalent to ensure constant engagement with its shareholders/members.	Compliant	Disclose the contact details of the officer/office responsible for investor relations, such as: 1. Name of the person 2. Telephone number 3. Fax number 4. E-mail address Cocolife Asset has the following contact channels to ensure constant engagement with its shareholders/members: Investor Relations Office at head office in Ayala, Makati City Trunkline at (+632) 88-101-888 SMS and Viber at (63) 998 541 1210 Facebook Chat at @CAMCIOfficialPage Website at https://cocolifeasset.com/contact-us/	
DUTIES TO STAKEHOLDERS					
Principle 14. RESPECTING RIGHTS OF STAKEHOLDERS AND EFFECTIVE REDRESS FOR VIOLATION OF STAKEHOLDER'S RIGHTS					
The rights of stakeholders established by law, by contractual relations and through voluntary commitments must be respected. Where stakeholders' rights and/or interests are at stake, stakeholders should have the opportunity to obtain prompt effective					
Recommendation 14.1					
	1	The Board identifies the company's various stakeholders and promotes cooperation between them and the company in creating wealth, growth and sustainability.	Compliant	Identify the company's stakeholders and provide information or reference to a document containing the company's policies and programs for its stakeholders. The Board identifies the Company's various stakeholders, promotes cooperation between them and the Corporation in creating wealth, growth and sustainability, and provide a mechanism on the fair treatment and protection of stakeholder. The Company is committed to always keeping stakeholders informed through the following communication channels: Company's website - the Company website provides the latest news, product information, marketing activities of the Company. The information posted on the company's website is updated on a weekly or monthly basis depending on the urgency of news and advisories. Social Media Account - the Company's Facebook, Instagram and Twitter accounts are managed by the Marketing Department's Digital team, who takes care of posting news and relevant articles about events and campaigns complete with colorful images, and often times presenting stories in real time on videos. Kindly see the company's website and social media account. Source Documents and Links: Company's website - https://cocolifeasset.com/ Social Media Account - https://www.facebook.com/CAMCIOfficialpage	
Recommendation 14.2					

	1	The Board establishes clear policies and programs to provide a mechanism on the fair treatment, protection and enforcement of the rights of stakeholders.	Compliant	Identify policies and programs for the protection, fair treatment and enforcement of the rights of the company's stakeholders. The Board provides a mechanism on the fair treatment and protection of stakeholders. The Company implements policies and activities that protect the rights and promote the interest of its various stakeholders. Kindly see the following policies in the company's website, Corporate Governace, and company policies: Source Document and Link: Company's website - https://cocolifeasset.com/	
Principle 15. ENCOURAGING EMPLOYEES' PARTICIPATION					
A mechanism for employee participation should be developed to create a symbiotic working environment consistent with the realization of the company's objectives and good corporate governance goals.					
Recommendation 15.1					
	1	The Board establishes policies, programs and procedures that encourage employees to actively participate in the realization of the company's goals and in its governance.	Not applicable	Provide information or link/reference to company policies, programs and procedures that encourage employee participation.	The fund has no employees as it is being managed by its Fund Manager, Cocolife Asset Management Co., Inc.
Recommendation 15.2					
	1	The Board sets the tone and makes a stand against corrupt practices by adopting an anti-corruption policy and program in its Code of Business Conduct and Ethics.	Compliant	Identify or provide link/reference to the company's policies, programs and practices against corruption. Kindly see the company's Code of Ethics. Source Documents and Link: Code of Ethics https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Code-Of-Ethics.pdf	
	2	The Board disseminates the policy and program to employees across the organization through trainings to embed them in the company's culture.	Compliant	Identify how the board disseminated the policy and program to the employees across the organization. The Code of Conduct is annually disseminated to all directors, officers and employees, posted in the comany's website and internal databases, and explained to new directors, officers and employees during onboarding or orientation. Source Documents and Link: Code of Conduct https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Code-of-Employee-Conduct-and-Discipline.pdf	
Recommendation 15.3					
	1	The Board establishes a suitable framework for whistleblowing that allows employees to freely communicate their concerns about illegal or unethical practices, without fear of retaliation.	Compliant	Disclose or provide link/reference to the company whistleblowing policy and procedure for employees. Indicate if the framework includes procedures to protect the employees from retaliation.	

	2	The Board establishes a suitable framework for whistleblowing that allows employees to have direct access to an independent member of the Board or a unit created to handle whistleblowing concerns.	Compliant	Provide contact details to report any illegal or unethical behavior. The Company has established a Whistle-Blower Policy to allow employees to freely communicate their concerns about illegal or unethical practices, without fear of retaliation. Anyone who makes a report in good faith shall not suffer harassment, retaliation or adverse employment consequences. Source Documents and Link: Whistle-Blower Policy https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Policy-on-Whistle-Blower.pdf Stakeholders can voice their concerns and/or complaints through e-mail (safedisclosures@cocolife.com), text hotline (09662658578 for Globe subscribers or 09686709643 for Smart subscribers) or by submission at the designated drop boxes stationed at the Company's Head Office, Feliza Office and Multinational Office. The availability of these reporting channels is likewise regularly disseminated to employees. The Company's Risk Management and Compliance Division is the unit in charge of handling whistleblowing concerns for timely reporting to the Board.	
	3	The Board supervises and ensures the enforcement of the whistleblowing framework.	Compliant	Provide information on how the board supervised and ensured enforcement of the whistleblowing framework, including any incident of whistleblowing. The Board oversees the integrity, independence, and effectiveness of the policies and procedures for whistleblowing. Kindly see the Manual on Corporate Governance, Section II.A.6. Duties and Responsibilities of the Board. See also Whistle-Blower Policy Source Documents and Link: Manual on Corporate Governance, Section II.A.6. Duties and Responsibilities of the Board, pages 5-6. https://www.cocolife.com/wp-content/uploads/2024/02/Cocolife-Policy-on-Whistle-Blower.pdf	
Principle 16. ENCOURAGING SUSTAINABILITY AND SOCIAL RESPONSIBILITY					
The company should be socially responsible in all its dealings with the communities in which it operates. It should ensure that its interactions serve its environment and stakeholders in a positive and progressive manner that is fully supportive of its					
Recommendation 16.1					

	1	The company recognizes and places importance on the interdependence between business and society, and promotes a mutually beneficial relationship that allows the company to grow its business, while contributing to the advancement of the society where it operates.	Compliant	Provide information or reference to a document containing the company's community involvement and environment-related programs. The Company operates in a socially-responsible way across the organization and seeks continuous innovative solutions to make better for its stakeholders including the community where it belongs. The Cocolife Asset Management Company, Inc. (CAMCI) is a wholly-owned subsidiary of Cocolife. Moreover, the Company's community-related efforts are based on its sustainability commitment. As the company's business continues to grow, it continues to contribute to nation-building and shareholder value through its engaged and empowered workforce, financial literacy advocacy embedded in the products and services offered to its clients and the public in general. The Company actively supports the communities and works by helping build a positive and healthy environment for our clients, employees, advisors and shareholders. Our approach includes helping Filipinos improve their financial literacy, giving back to communities across the nation, strategically investing in real estate and infrastructure that is friendly to the environment and such other activities that foster healthy, sustainable communities, advocating for public policies that encourage financial security and healthy lifestyles. Kindly see the activities and programs in the company's website. Source Document and Link: Cocolife Annual Report 2025 > Corporate Social	
--	---	---	-----------	---	--

CERTIFICATION

The undersigned certifies that the responses and explanations set forth in the Annual Corporate Governance Report of the Cocolife Asset Management Company, Inc. and the Cocolife Funds with corresponding SEC Registration Numbers indicated below are true, complete, and correct of my own personal knowledge and/or based on authentic records.

Signed in the City of Makati on the 30th day of June 2026.


RAMON MANUEL G. DE CLARO
Chairman of the Board of Directors

United Fund, Inc. - SEC Registration No. AS93008943

Cocolife Fixed Income Fund, Inc. - SEC Registration No. A200112240

Cocolife Dollar Fund Builder, Inc. – SEC Registration No. CS200914119

SUBSCRIBED AND SWORN to before me this 01 JUL 2026, by the following who are all personally known to me for whom I have identified through competent evidence of identity and who exhibited to me their respective identification document as follows:

NAME	I.D. No.	Date and Place Issued
Ramon Manuel G. De Claro	National ID No. 6145-7498-0942-6418	

Doc. No. 143

Page No. 30

Book No. XXV

Series of 2026





ATTY. DAN MARCO R. DEL ROSARIO
Notary Public for Makati City
Until December 31, 2027
Commission No. M-209
Roll No. 75688

PTR No. 10764817 / 01-05-2026 / Makati City

IBP No. 579740 / 12-31-2025

MCLE No. VIII-0028727

7TH Floor COCOLIFE Building., 6807 Ayala Ave., Makati City

CERTIFICATION

The undersigned certifies that the responses and explanations set forth in the Annual Corporate Governance Report of the Cocolife Asset Management Company, Inc. and the Cocolife Funds with corresponding SEC Registration Numbers indicated below are true, complete, and correct of my own personal knowledge and/or based on authentic records.

Signed in the City of Makati on the 30th day of June 2026.


PAULO N. RABANAL
President and CEO

United Fund, Inc. - SEC Registration No. AS93008943

Cocolife Fixed Income Fund, Inc. - SEC Registration No. A200112240

Cocolife Dollar Fund Builder, Inc. – SEC Registration No. CS200914119

SUBSCRIBED AND SWORN to before me this _____, by the following who are all personally known to me for whom I have identified through competent evidence of identity and who exhibited to me their respective identification document as follows:

NAME	I.D. No.	Date and Place Issued
Paulo N. Rabanal	DL No. D-16-09-002656	08/26/2022

Doc. No. 144
Page No. 30
Book No. xxv
Series of 2026





ATTY. DAN MARCO R. DEL ROSARIO
Notary Public for Makati City
Until December 31, 2027
Commission No. M-209
Roll No. 75688

PTR No. 10764817 / 01-05-2026 / Makati City
IBP No. 579740 / 12-31-2025
MCLE No. VIII-0028727

7TH Floor COCOLIFE Building., 6807 Ayala Ave., Makati City

CERTIFICATION

The undersigned certifies that the responses and explanations set forth in the Annual Corporate Governance Report of Cocolife Fixed Income Fund, Inc. - SEC Registration No. A200112240 are true, complete, and correct of my own personal knowledge and/or based on authentic records.

Signed in the City of Makati on the 30th day of June 2026.

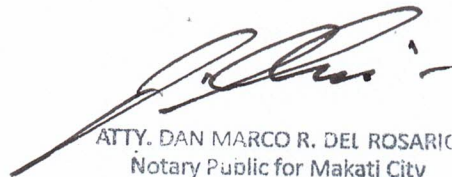

ARTURO B. ORTIZ
Independent Director

SUBSCRIBED AND SWORN to before me this 01 JUL 2026, by the following who are all personally known to me for whom I have identified through competent evidence of identity and who exhibited to me their respective identification document as follows:

NAME	I.D. No.	Date and Place Issued
Arturo B. Ortiz	02-027-76916-21	06/10/2024 TAGUIG CITY

Doc. No. 145
Page No. 30
Book No. XXV
Series of 2026

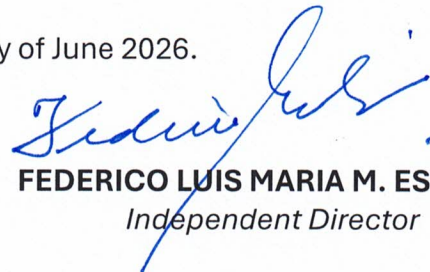



ATTY. DAN MARCO R. DEL ROSARIO
Notary Public for Makati City
Until December 31, 2027
Commission No. M-209
Roll No. 75688
PTR No. 10764817 / 01-05-2026 / Makati City
IBP No. 579740 / 12-31-2025
MCLE No. VIII-0028727
7TH Floor COCOLIFE Building., 6807 Ayala Ave., Makati City

CERTIFICATION

The undersigned certifies that the responses and explanations set forth in the Annual Corporate Governance Report of the Cocolife Fixed Income Fund, Inc. with SEC Registration No. A200112240 are true, complete, and correct of my own personal knowledge and/or based on authentic records.

Signed in the City of Makati on the 30th day of June 2026.


FEDERICO LUIS MARIA M. ESCALER
Independent Director

SUBSCRIBED AND SWORN to before me this 01 JUL 2026, by the following who are all personally known to me for whom I have identified through competent evidence of identity and who exhibited to me their respective identification document as follows:

NAME	I.D. No.	Date and Place Issued
Federico Luis Maria M. Escaler	Passport No. P6856746B	05/22/2021 ; DFA NCR Central

Doc. No. 146
Page No. 31
Book No. xxxv
Series of 2026




ATTY. DAN MARCO R. DEL ROSARIO
Notary Public for Makati City
Until December 31, 2027
Commission No. M-209
Roll No. 75688
PTR No. 10764817 / 01-05-2026 / Makati City
IBP No. 579740 / 12-31-2025
MCLE No. VIII-0028727
7TH Floor COCOLIFE Building., 6807 Ayala Ave., Makati City

CERTIFICATION

The undersigned certifies that the responses and explanations set forth in the Annual Corporate Governance Report of the Cocolife Asset Management Company, Inc. and the Cocolife Funds with corresponding SEC Registration Numbers indicated below are true, complete, and correct of my own personal knowledge and/or based on authentic records.

Signed in the City of Makati on the 30th day of June 2026.



MARIA CONCEPCION P. OBAN
Independent Director

United Fund, Inc. - SEC Registration No. AS93008943

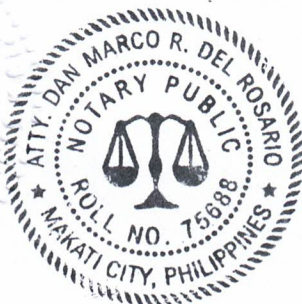
Cocolife Fixed Income Fund, Inc. - SEC Registration No. A200112240

Cocolife Dollar Fund Builder, Inc. – SEC Registration No. CS200914119

SUBSCRIBED AND SWORN to before me this 01 JUL 2026, by the following who are all personally known to me for whom I have identified through competent evidence of identity and who exhibited to me their respective identification document as follows:

NAME	I.D. No.	Date and Place Issued
Maria Concepcion P. Oban	Passport No. PG176136B	01/26/2021 ; DFA Manila

Doc. No. 147
Page No. 31
Book No. XXV
Series of 2026



ATTY. DAN MARCO R. DEL ROSARIO
Notary Public for Makati City
Until December 31, 2027
Commission No. M-209
Roll No. 75688

PIR No. 10764817 / 01-05-2026 / Makati City
IBP No. 579740 / 12-31-2025

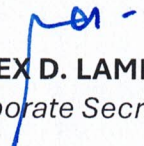
MCLE No. VIII-0028727

7TH Floor COCOLIFE Building., 6807 Ayala Ave., Makati City

CERTIFICATION

The undersigned certifies that the responses and explanations set forth in the Annual Corporate Governance Report of the Cocolife Asset Management Company, Inc. and the Cocolife Funds with corresponding SEC Registration Numbers indicated below are true, complete, and correct of my own personal knowledge and/or based on authentic records.

Signed in the City of Makati on the 30th day of June 2026.


REX D. LAMPA
Corporate Secretary

United Fund, Inc. - SEC Registration No. AS93008943

Cocolife Fixed Income Fund, Inc. - SEC Registration No. A200112240

Cocolife Dollar Fund Builder, Inc. – SEC Registration No. CS200914119

SUBSCRIBED AND SWORN to before me this 01 JUL 2026, by the following who are all personally known to me for whom I have identified through competent evidence of identity and who exhibited to me their respective identification document as follows:

NAME	I.D. No.	Date and Place Issued
Rex D. Lampa	Lifetime IBP No. 010868	Quezon City

Doc. No. 148

Page No. 31

Book No. xxv

Series of 22




ATTY. DAN MARCO R. DEL ROSARIO
Notary Public for Makati City
Until December 31, 2027
Commission No. M-209
Roll No. 75688
PTR No. 10764817 / 01-05-2026 / Makati City
IBP No. 579740 / 12-31-2025
MCLE No. VIII-0028727
7TH Floor COCOLIFE Building., 6807 Ayala Ave., Makati City

CERTIFICATION

The undersigned certifies that the responses and explanations set forth in the Annual Corporate Governance Report of the Cocolife Asset Management Company, Inc. and the Cocolife Funds with corresponding SEC Registration Numbers indicated below are true, complete, and correct of my own personal knowledge and/or based on authentic records.

Signed in the City of Makati on the 30th day of June 2026.


RYAN ANTHONY S. MALIT
Compliance Officer

United Fund, Inc. - SEC Registration No. AS93008943

Cocolife Fixed Income Fund, Inc. - SEC Registration No. A200112240

Cocolife Dollar Fund Builder, Inc. – SEC Registration No. CS200914119

SUBSCRIBED AND SWORN to before me this 01 JUL 2026, by the following who are all personally known to me for whom I have identified through competent evidence of identity and who exhibited to me their respective identification document as follows:

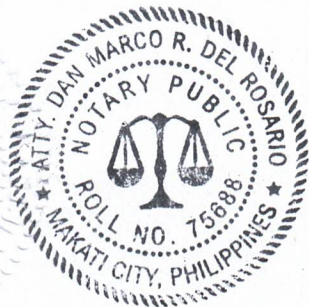
NAME	I.D. No.	Date and Place Issued
Ryan Anthony S. Malit	IBP No. 72135	Bulacan

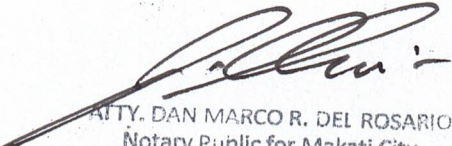
Doc. No. 149

Page No. 31

Book No. XXV

Series of 2026




ATTY. DAN MARCO R. DEL ROSARIO
Notary Public for Makati City
Until December 31, 2027
Commission No. M-209
Roll No. 75688
PTR No. 10764817 / 01-05-2026 / Makati City
IBP No. 579740 / 12-31-2025
MCLE No. VIII-0028727
7TH Floor COCOLIFE Building., 6807 Ayala Ave., Makati City



SECURITIES AND EXCHANGE COMMISSION

THE SEC HEADQUARTERS 7907 Makati Avenue, Salcedo Village, Bel-Air, Makati City
1209 Trunk Line No:02-5322-7696 Email Us:www.sec.gov.ph/imessagemo@sec.gov.ph



The following document has been received:

Receiving: DONNA ENCARNADO

Receipt Date and Time: July 03, 2026 04:27:22 PM

Company Information

SEC Registration No.: A200112240

Company Name: COCOLIFE FIXED INCOME FUND INC.

Industry Classification:

Company Type: Stock Corporation

Document Information

Document ID: OST107032026811704787

Document Type: ACGR

Document Code: ACGR

Period Covered: December 31, 2025

Submission Type: Annual

Remarks: None

Acceptance of this document is subject to review of forms and contents