

MINUTES OF THE ANNUAL STOCKHOLDERS' MEETING

31 August 2025

03:00 P.M.

at the Chairman's Board Room, 5/F Coyiuto House

119 C. Palanca Street, Legaspi Village, Makati City, 1229 Philippines



INSURING GROWTH

PRESENT

Robert Coyiuto, Jr.

Chairman

James G. Coyiuto

Celestino L. Ang

Deputy Chairmen

Samuel Godwin G. Coyiuto

Peter G. Coyiuto

Jane C. Cuyegkeng

Carolyn C. Sy

Roberto T. Coyiuto III

Benedicto T. Coyiuto

Prudencio T. Coyiuto

Maria Rosalina T. Coyiuto

Anthony G. Sy

Cesar C. Cruz

Emmanuel C. Alcantara

William C. Whang

Stockholders

ALSO PRESENT

Cristine C. Remollo

Corporate Secretary

Thomas Angelo A. Santos

Assistant Corporate Secretary

1. Call to Order

Mr. Robert Coyiuto, Jr., the Chairman of Prudential Guarantee and Assurance, Inc. (the "Corporation"), called the Annual Stockholders' Meeting ("Meeting") of the Corporation to order and presided over the same. Atty. Cristine C. Remollo, the Corporate Secretary, acted as the Secretary of the Meeting and recorded the minutes of the proceeding.

2. Proof of Due Notice and Quorum

The Secretary reported that notices of the Meeting were sent out to all stockholders of record via electronic mail, in accordance with the regulations set by the Securities and Exchange Commission on the conduct of the Annual Stockholders' Meeting. The Secretary further reported that with the presence of all of the Corporation's stockholders who are entitled to vote, there existed a quorum for the valid transaction of business.

As proof of existence of quorum, a comprehensive breakdown of the attendance for this Meeting, including the number of shares owned by the attendees, is included in Annex I of this document and made an integral part hereof.

3. Approval of the Minutes of Last Year's Annual Stockholders' Meeting

The stockholders of the Corporation were requested to review the Minutes of the Annual Stockholders' Meeting for the previous year, held on 05 August 2024. Atty. Celestino L. Ang moved to dispense with the oral reading of last year's Minutes and that the same be approved as presented in this Meeting, which

was seconded by Mr. James G. Coyiuto.

Hearing no objections to the motion duly made and seconded, the Minutes of the Annual Stockholders' Meeting for the previous year, held on 05 August 2024, was approved.

RESOLUTION NO. 2025-0001ASM

“RESOLVED, that the Stockholders of PRUDENTIAL GUARANTEE AND ASSURANCE, INC. (the “CORPORATION”) hereby approves the Minutes of the Annual Stockholders’ Meeting for the previous year, held on 05 August 2024.”

Breakdown of votes

Resolution: Approval of the Minutes of Last Year’s Annual Stockholders’ Meeting

STOCKHOLDER	FOR		AGAINST		ABSENT	
	NUMBER	%	NUMBER	%	NUMBER	%
Robert Coyiuto, Jr.	18,870,002	68.61819%	-	-	-	-
James G. Coyiuto	4,509,078	16.39664%	-	-	-	-
Samuel Godwin G. Coyiuto	3,200,116	11.63679%	-	-	-	-
Peter G. Coyiuto	824,652	2.99873%	-	-	-	-
Jane C. Cuyegkeng	82,502	0.30001%	-	-	-	-
Carolyn C. Sy	13,404	0.04874%	-	-	-	-
Celestino L. Ang	100	0.00036%	-	-	-	-
Roberto T. Coyiuto III	40	0.00015%	-	-	-	-
Benedicto T. Coyiuto	40	0.00015%	-	-	-	-
Prudencio T. Coyiuto	40	0.00015%	-	-	-	-
Anthony G. Sy	15	0.00005%	-	-	-	-
Cesar C. Cruz	5	0.00002%	-	-	-	-
Maria Rosalina T. Coyiuto	2	0.00001%	-	-	-	-
Emmanuel C. Alcantara	2	0.00001%	-	-	-	-
William C. Whang	2	0.00001%	-	-	-	-
Total	27,500,000	100.00000%	-	0.00%	-	0.00%

4. Ratification of the Actions of the Board of Directors, the Executive Committee, and Management

The Chairman submitted for ratification of the stockholders the Minutes of Board Meetings and Reports, which reflect the corporate acts of the Board of Directors, the Executive Committees, and Management from 05 August 2024 to 30 August 2025 in the performance of their functions and in the interest of the Corporation. Mr. Anthony G. Sy moved that these acts be ratified and confirmed, which was seconded by Mr. Samuel Godwin G. Coyiuto.

Hearing no objections to the motion duly made and seconded, the corporate acts of the Board of Directors, the Executive Committees, and Management from 05 August 2024 to 30 August 2025 were ratified.

RESOLUTION NO. 2025-0002ASM

“RESOLVED, that the Stockholders of PRUDENTIAL GUARANTEE AND ASSURANCE, INC. (the “CORPORATION”) approve, ratify, and confirm all acts, resolutions, and investments

made by the Board of Directors, the Executive Committee, and Management of the CORPORATION from 05 August 2024 to 30 August 2025, as reflected in the minutes of meetings recorded by, and in possession of, the Corporate Secretary, as well as the official records of the CORPORATION.”

Breakdown of votes

Resolution: Ratification of the Actions of the Board of Directors, the Executive Committee, and Management

STOCKHOLDER	FOR		AGAINST		ABSENT	
	NUMBER	%	NUMBER	%	NUMBER	%
Robert Coyiuto, Jr.	18,870,002	68.61819%	-	-	-	-
James G. Coyiuto	4,509,078	16.39664%	-	-	-	-
Samuel Godwin G. Coyiuto	3,200,116	11.63679%	-	-	-	-
Peter G. Coyiuto	824,652	2.99873%	-	-	-	-
Jane C. Cuyegkeng	82,502	0.30001%	-	-	-	-
Carolyn C. Sy	13,404	0.04874%	-	-	-	-
Celestino L. Ang	100	0.00036%	-	-	-	-
Roberto T. Coyiuto III	40	0.00015%	-	-	-	-
Benedicto T. Coyiuto	40	0.00015%	-	-	-	-
Prudencio T. Coyiuto	40	0.00015%	-	-	-	-
Anthony G. Sy	15	0.00005%	-	-	-	-
Cesar C. Cruz	5	0.00002%	-	-	-	-
Maria Rosalina T. Coyiuto	2	0.00001%	-	-	-	-
Emmanuel C. Alcantara	2	0.00001%	-	-	-	-
William C. Whang	2	0.00001%	-	-	-	-
Total	27,500,000	100.00000%	-	0.00%	-	0.00%

5. Election of the Members of the Board of Directors

The Meeting proceeded with the Election of the Members of the Board of Directors for the ensuing year. In compliance with the Charter of the Nomination Committee, the names of the nominees to the Board of Directors were submitted to the Nomination Committee, with each one accepted in writing the nomination.

The Nomination Committee also determined that all the nominees have all the qualifications and none of the disqualifications to sit as members of the Board of Directors of the Corporation. Further, a summary of the qualifications of each nominee was included in the Notice for the Annual Stockholders’ Meeting.

The following are the nominees for Director:

NOMINEE	NOMINATED BY
Robert Coyiuto, Jr.	James G. Coyiuto
James G. Coyiuto	Samuel Godwin G. Coyiuto
Samuel Godwin G. Coyiuto	James G. Coyiuto
Peter G. Coyiuto	James G. Coyiuto
Roberto T. Coyiuto III	James G. Coyiuto
Benedicto T. Coyiuto	James G. Coyiuto
Prudencio T. Coyiuto	James G. Coyiuto
Maria Rosalina T. Coyiuto	James G. Coyiuto

Celestino L. Ang	James G. Coyiuto
Anthony G. Sy	James G. Coyiuto

The following are the nominees for Independent Director:

NOMINEE	NOMINATED BY
Cesar C. Cruz	Celestino L. Ang
Emmanuel C. Alcantara	Celestino L. Ang
William C. Whang	Anthony G. Sy

Mr. William C. Whang moved that the nominations be closed, which was seconded by Mr. Anthony G. Sy.

As verified by the Corporate Secretary, the tabulation of votes is as follows:

STOCKHOLDER	FOR		AGAINST		ABSENT	
	NUMBER	%	NUMBER	%	NUMBER	%
Robert Coyiuto, Jr.	27,500,000	100.00000%	-	-	-	-
James G. Coyiuto	27,500,000	100.00000%	-	-	-	-
Samuel Godwin G. Coyiuto	27,500,000	100.00000%	-	-	-	-
Peter G. Coyiuto	27,500,000	100.00000%	-	-	-	-
Jane C. Cuyegkeng	27,500,000	100.00000%	-	-	-	-
Carolyn C. Sy	27,500,000	100.00000%	-	-	-	-
Celestino L. Ang	27,500,000	100.00000%	-	-	-	-
Roberto T. Coyiuto III	27,500,000	100.00000%	-	-	-	-
Benedicto T. Coyiuto	27,500,000	100.00000%	-	-	-	-
Prudencio T. Coyiuto	27,500,000	100.00000%	-	-	-	-
Anthony G. Sy	27,500,000	100.00000%	-	-	-	-
Cesar C. Cruz	27,500,000	100.00000%	-	-	-	-
Emmanuel C. Alcantara	27,500,000	100.00000%	-	-	-	-
Jovencio F. Cinco	27,500,000	100.00000%	-	-	-	-
Ramon M. Garcia	27,500,000	100.00000%	-	-	-	-

Hearing no objections to the motion duly made and seconded, the Chairman declared the nominees elected as Members of the Board of Directors for the ensuing year.

RESOLUTION NO. 2025-0003ASM

"RESOLVED, that the following were elected as Directors of PRUDENTIAL GUARANTEE AND ASSURANCE, INC. (the "CORPORATION") for 2025-2026 by the Stockholders of the CORPORATION:

ROBERT COYIUTO, JR.;
JAMES G. COYIUTO;
SAMUEL GODWIN G. COYIUTO;
PETER G. COYIUTO;
ROBERTO T. COYIUTO III;
BENEDICTO T. COYIUTO;
PRUDENCIO T. COYIUTO;
MARIA ROSALINA T. COYIUTO;

CELESTINO L. ANG; and,
ANTHONY G. SY;

RESOLVED, FURTHER, that the following were elected as Independent Directors of PRUDENTIAL GUARANTEE AND ASSURANCE, INC. (the "CORPORATION") for 2025-2026 by the Stockholders of the CORPORATION:

CESAR CRUZ;
EMMANUEL C. ALCANTARA; and,
WILLIAM C. WHANG

RESOLVED, FURTHER, that all the above-mentioned Directors and Independent Directors shall exercise the authority granted to them as Directors and Independent Directors of the Corporation under its By-Laws, and other relevant laws, rules and regulations, including corporate policies; and,

RESOLVED, FINALLY, that the foregoing appointments shall take effect on 31 August 2025."

Breakdown of votes

Resolution: Election of the Members of the Board of Directors

STOCKHOLDER	FOR		AGAINST		ABSENT	
	NUMBER	%	NUMBER	%	NUMBER	%
Robert Coyiuto, Jr.	18,870,002	68.61819%	-	-	-	-
James G. Coyiuto	4,509,078	16.39664%	-	-	-	-
Samuel Godwin G. Coyiuto	3,200,116	11.63679%	-	-	-	-
Peter G. Coyiuto	824,652	2.99873%	-	-	-	-
Jane C. Cuyegkeng	82,502	0.30001%	-	-	-	-
Carolyn C. Sy	13,404	0.04874%	-	-	-	-
Celestino L. Ang	100	0.00036%	-	-	-	-
Roberto T. Coyiuto III	40	0.00015%	-	-	-	-
Benedicto T. Coyiuto	40	0.00015%	-	-	-	-
Prudencio T. Coyiuto	40	0.00015%	-	-	-	-
Anthony G. Sy	15	0.00005%	-	-	-	-
Cesar C. Cruz	5	0.00002%	-	-	-	-
Maria Rosalina T. Coyiuto	2	0.00001%	-	-	-	-
Emmanuel C. Alcantara	2	0.00001%	-	-	-	-
William C. Whang	2	0.00001%	-	-	-	-
Total	27,500,000	100.00000%	-	0.00%	-	0.00%

6. Appointment of External Auditor for Financial Year 2025

Mr. James G. Coyiuto thereafter nominated Mendoza Tugano and Co., CPAs as External Auditor of the Corporation for financial year ended as at 31 December 2025, which was seconded by Mr. Anthony G. Sy

Hearing no objections to the motion duly made and seconded, the appointment of Mendoza Tugano and Co., CPAs as External Auditor of the Corporation for financial year ended as at 31 December 2025 was unanimously approved.

RESOLUTION NO. 2025-0004ASM

“RESOLVED, that the Stockholders of PRUDENTIAL GUARANTEE AND ASSURANCE, INC. (the “CORPORATION”) hereby approve the appointment of Mendoza Tugano and Co., CPAs as External Auditor of the CORPORATION for financial year ended as at 31 December 2025.”

Breakdown of votes

Resolution: Appointment of External Auditor for Financial Year 2025

STOCKHOLDER	FOR		AGAINST		ABSENT	
	NUMBER	%	NUMBER	%	NUMBER	%
Robert Coyiuto, Jr.	18,870,002	68.61819%	-	-	-	-
James G. Coyiuto	4,509,078	16.39664%	-	-	-	-
Samuel Godwin G. Coyiuto	3,200,116	11.63679%	-	-	-	-
Peter G. Coyiuto	824,652	2.99873%	-	-	-	-
Jane C. Cuyegkeng	82,502	0.30001%	-	-	-	-
Carolyn C. Sy	13,404	0.04874%	-	-	-	-
Celestino L. Ang	100	0.00036%	-	-	-	-
Roberto T. Coyiuto III	40	0.00015%	-	-	-	-
Benedicto T. Coyiuto	40	0.00015%	-	-	-	-
Prudencio T. Coyiuto	40	0.00015%	-	-	-	-
Anthony G. Sy	15	0.00005%	-	-	-	-
Cesar C. Cruz	5	0.00002%	-	-	-	-
Maria Rosalina T. Coyiuto	2	0.00001%	-	-	-	-
Emmanuel C. Alcantara	2	0.00001%	-	-	-	-
William C. Whang	2	0.00001%	-	-	-	-
Total	27,500,000	100.00000%	-	0.00%	-	0.00%

7. Other Matters

The Chairman thereafter inquired if there are any other matters which need to be discussed or any further business to transact. Hearing none, the Chairman then requested that a motion be made to adjourn the Meeting.

8. Adjournment

Mr. Roberto T. Coyiuto III moved that the Meeting be adjourned, which was seconded by Atty. Emmanuel C. Alcantara.

Hearing no objections to the motion duly made and seconded, and there being no further business to transact, the Meeting was there upon adjourned.

CORPORATE SECRETARY
Certified true and correct by:
CRISTINE C. REMOLLO

ATTENDANCE FOR THE ANNUAL STOCKHOLDERS' MEETING

31 August 2025

03:00 P.M.

at the Chairman's Board Room, 5/F Coyiuto House

119 C. Palanca Street, Legaspi Village, Makati City, 1229 Philippines



INSURING GROWTH

ANNEX I

STOCKHOLDERS	NUMBER OF SHARES	%
Robert Coyiuto, Jr.	18,870,002	68.61819%
James G. Coyiuto	4,509,078	16.39664%
Samuel Godwin G. Coyiuto	3,200,116	11.63679%
Peter G. Coyiuto	824,652	2.99873%
Jane C. Cuyegkeng	82,502	0.30001%
Carolyn C. Sy	13,404	0.04874%
Celestino L. Ang	100	0.00036%
Roberto T. Coyiuto III	40	0.00015%
Benedicto T. Coyiuto	40	0.00015%
Prudencio T. Coyiuto	40	0.00015%
Anthony G. Sy	15	0.00005%
Cesar C. Cruz	5	0.00002%
Maria Rosalina T. Coyiuto	2	0.00001%
Emmanuel C. Alcantara	2	0.00001%
William C. Whang	2	0.00001%
Total	27,500,000	100.00000%

CORPORATE SECRETARY

Certified true and correct by:

A handwritten signature in blue ink, appearing to read "Cremollo", is written over a horizontal line.

CRISTINE C. REMOLLO