



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

No. **PN-2018-04-R**

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

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

This license is valid from January 01, 2018 to December 31, 2018, unless sooner suspended or revoked for cause.

Issued at Manila, Philippines.



  
**DENNIS B. FUNA**  
Insurance Commissioner