



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

No. **PN-2016-14-R**

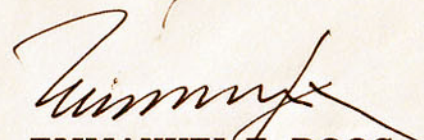
CERTIFICATE OF REGISTRATION AND LICENSE TO ACT AS PRE-NEED COMPANY

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, 2016 to December 31, 2016, unless sooner suspended or revoked for cause.

Issued this 1st day of January 2016 at Manila, Philippines.




EMMANUEL F. DOOC
Insurance Commissioner