

NOTICE TO BDO LIFE POLICY OWNERS

In light of the ongoing energy crisis as declared under Executive Order (EO) No. 110 last March 24, 2026, we are introducing a 90-day grace period for all in-force individual insurance policies with unpaid premiums from April 15, 2026 to May 31, 2026.

This provides you peace of mind as you enjoy continuous coverage during this period, while allowing you greater flexibility to settle your premiums without penalties.

The table below illustrates how the 90-day grace period works:

Premium Due Date	Regular Grace Period	Extended 90-Day Grace Period
April 15, 2026	May 15, 2026	July 15, 2026
May 15, 2026	June 15, 2026	August 15, 2026
May 31, 2026	July 31, 2026	August 31, 2026

No fees / interest charges shall be applied to premiums that are paid beyond the policy's premium due date, but within the 90-day grace period.

For further questions or clarifications on how this extended grace period may apply to your policy/ies, you may call our Customer Care Hotline at (+632) 8800-0555 or speak to a Financial Advisor at a BDO Branch near you.