

RF INSURANCE BROKERS INC.
SUSTAINABILITY REPORT
For the Year Ended 31 December 2025

Corporate Profile

RF Insurance Brokers Inc. ("RFIB" or "the Company") is a Philippine corporation duly licensed by the Philippine Insurance Commission to operate as an insurance broker. Established only three (3) years ago, and in active operations for only two (2) years, the Company was organized with the vision of making insurance more accessible, understandable, and relevant to Filipinos through professional advisory services and ethical insurance distribution.

The Company serves both individual (retail) and institutional clients by helping them identify, evaluate, and secure appropriate insurance solutions that protect lives, businesses, assets, and financial well-being. As an independent insurance broker, RFIB places the interests of its clients at the center of every recommendation while maintaining professional relationships with accredited insurance providers.

Although still in its formative years, RFIB recognizes that sustainable business growth extends beyond financial performance. The Company believes that responsible governance, customer education, professional development, digital transformation, and environmental stewardship form the foundation of long-term value creation for clients, regulators, employees, business partners, and society.

Message from The Chairman and President (Management)

The past year marked another important milestone in the continuing journey of RF Insurance Brokers Inc.

As a young organization with only two years of operations, we recognize that sustainability is not measured by size but by the values that guide every business decision. We aspire to build an organization that creates lasting value for our clients while contributing positively to Philippine society.

During the year, we continued investing in digitalizing our operations to improve efficiency, reduce unnecessary paper consumption, and provide better service to our clients. We also intensified our financial literacy initiatives through social media platforms and participation in public forums where we explained the critical role of insurance in protecting families, preserving wealth, supporting entrepreneurship, and strengthening national resilience.

Equally important is our commitment to elevating the standards of the insurance advisory profession. Through continuous education and training programs for financial advisors, we seek to promote professionalism, ethical conduct, and client-centered advice.

Our sustainability journey is only beginning. As our organization grows, we remain committed to integrating environmental, social, and governance (ESG) principles into our business strategy while supporting national development priorities and internationally recognized sustainability goals.

About This Report

This Sustainability Report has been prepared to communicate RFIB's sustainability initiatives, governance practices, environmental efforts, social contributions, and future commitments.

Although the Company is currently not mandated to issue a standalone sustainability report under Philippine regulations applicable to publicly listed corporations, RFIB voluntarily adopts sustainability reporting principles as part of its commitment to transparency, accountability, and responsible corporate citizenship.

This report covers the Company's operations for the fiscal year ended 31 December 2025.

Business Performance

Despite operating in a highly competitive insurance industry and being in only its second year of operations, RFIB continued to establish its market presence.

Financial Highlights:

Financial Particulars	2025
Paid-up Capital	Php25,000,000
Total Shareholder Equity	Php26,678,999
Gross Revenues	Php 4,349,347
Net Income	Php 2,210,130
Years in Operation	2

The Company maintained profitability while continuing investments in technology, compliance, client education, and organizational capability building.

Sustainability Governance

The Company recognizes that sustainability begins with sound governance.

Given its current organizational size, governance responsibilities are directly exercised by Management. As the organization expands, RFIB intends to formalize sustainability oversight within its governance structure through the establishment of dedicated sustainability policies, measurable ESG objectives, and periodic reporting.

Current governance priorities include:

1. Compliance with all regulations and circulars issued by the Philippine Insurance Commission
2. Ethical insurance brokerage practices
3. Fair and transparent dealings with clients and insurance providers
4. Protection of confidential client information
5. Responsible financial management
6. Continuous compliance with anti-money laundering and data privacy requirements

Stakeholder Engagement:

RFIB believes that sustainable growth depends on meaningful engagement with its stakeholders.

The Company's principal stakeholders include:

Stakeholder	Engagement Methods
Clients	Financial consultations, policy reviews, digital communications
Insurance Companies	Product coordination, servicing, compliance
Financial Advisors	Training, mentoring, professional development
Regulators	Regulatory compliance and reporting
Business Partners	Professional collaboration
Communities	Financial literacy forums, social media education

The Company actively gathers feedback to improve service quality while maintaining high standards of professionalism.

Economic Sustainability

RFIB contributes to the Philippine economy by helping individuals and organizations manage financial risks through insurance solutions.

Its economic contributions include:

- a. Promoting wider insurance coverage among Filipinos
- b. Supporting businesses through appropriate risk management
- c. Helping families become financially resilient
- d. Creating opportunities for financial advisors
- e. Encouraging long-term financial planning.

As insurance penetration in the Philippines remains relatively low compared with many neighboring economies, RFIB views its educational initiatives as an important contribution toward increasing public understanding and appreciation of insurance.

Environmental Stewardship

Although the Company's environmental footprint is currently modest due to its small organizational size, RFIB recognizes its responsibility to minimize environmental impact.

Digital Transformation

During the year, the Company continued initiatives to digitalize internal processes, including:

- a. Increased use of electronic documents
- b. Digital client communications
- c. Electronic record management
- d. Online meetings whenever practical

These initiatives contribute to:

1. Reduced paper consumption
2. Lower printing requirements
3. Reduced storage needs
4. Improved operational efficiency
5. Responsible Resource Consumption

The Company also promotes responsible office practices, including:

- a. Energy conservation
- b. Responsible use of office equipment
- c. Waste minimization
- d. Efficient use of office supplies

As operations expand, RFIB intends to establish measurable environmental performance indicators covering energy consumption, paper usage, and waste reduction.

Social Responsibility

Financial Literacy and Insurance Awareness. One of RFIB's most significant contributions during the year was its active participation in improving public understanding of insurance through:

1. Social media education
2. Public speaking engagements
3. Financial literacy forums
4. Client seminars

The Company reached a broad audience to explain:

- a. The importance of insurance
- b. Risk management
- c. Wealth protection
- d. Estate preservation
- e. Business continuity
- f. The role of insurance in national economic resilience

These initiatives support the Company's belief that insurance is not merely a financial product but an essential component of responsible personal financial planning.

Professionalizing the Insurance Advisory Profession

RFIB is committed to raising professional standards within the financial services industry.

The Company actively trains financial advisors by promoting:

1. Ethical selling practices
2. Needs-based financial advice
3. Continuing education
4. Regulatory compliance
5. Client-first principles

By investing in advisor competency, the Company contributes toward building greater public confidence in the insurance industry.

Employee Development

As of year-end, the Company consists of one executive and one staff member. Despite its lean organizational structure, RFIB remains committed to providing:

- a. Professional growth opportunities
- b. Skills development
- c. Ethical leadership
- d. Continuous learning
- e. Safe and respectful working conditions

As the organization grows, employee wellness, diversity, inclusion, and career development will become increasingly important components of its sustainability strategy.

Ethics and Compliance

Integrity remains central to the Company's operations. RFIB maintains policies and practices designed to ensure:

1. Compliance with applicable Philippine laws
2. Responsible conduct of business
3. Confidentiality of client information
4. Professional accountability
5. Transparent communication
6. Responsible corporate governance.

Management emphasizes ethical decision-making in all client engagements and business relationships.

Future Sustainability Roadmap

As RFIB continues to expand, the Company intends to progressively strengthen its sustainability initiatives. Future priorities include:

Environmental

Transition toward a predominantly paperless office.

Measure annual paper and electricity consumption.

Encourage environmentally responsible procurement.

Increase digital servicing capabilities.

Social

Expand nationwide financial literacy campaigns.

Increase insurance education among underserved communities.

Develop structured continuing education programs for financial advisors.

Promote financial inclusion through accessible insurance solutions.

Governance

Develop formal ESG policies.

Adopt sustainability performance indicators.

Publish sustainability reports on a regular basis.

Strengthen risk management and compliance systems.

Alignment with the United Nations Sustainable Development Goals (SDGs)

RFIB recognizes that private sector organizations play an important role in achieving the United Nations Sustainable Development Goals (SDGs). While still in the early stages of its corporate journey, the Company believes its future initiatives can contribute meaningfully to several goals.

UN Sustainable Development Goal 4: Quality Education

By expanding financial literacy, insurance education, and professional training for financial advisors, RFIB seeks to improve financial knowledge and lifelong learning opportunities.

UN Sustainable Development Goal 8: Decent Work and Economic Growth

Through ethical business practices, advisor development, and support for entrepreneurship and business continuity through insurance, the Company contributes to sustainable economic growth.

UN Sustainable Development Goal 9: Industry, Innovation and Infrastructure

The Company's continued investment in digital transformation promotes innovation and operational efficiency.

UN Sustainable Development Goal 12: Responsible Consumption and Production

RFIB's initiatives to reduce paper consumption and improve resource efficiency support responsible business operations.

UN Sustainable Development Goal 16: Peace, Justice and Strong Institutions

The Company's emphasis on ethical conduct, transparency, compliance, and sound governance contributes to building trustworthy institutions within the financial services sector.

UN Sustainable Development Goal 17: Partnerships for the Goals

RFIB intends to strengthen collaboration with insurers, regulators, educational institutions, industry associations, and community organizations to broaden financial education and insurance accessibility.

Looking Ahead

RF Insurance Brokers Inc. recognizes that sustainability is a continuous journey rather than a destination.

Although the Company currently operates with a lean organizational structure, it believes that responsible business practices can be embedded from the earliest stages of corporate development. As the business grows, RFIB intends to establish measurable ESG targets, strengthen governance systems, expand community engagement initiatives, and integrate sustainability considerations into strategic decision-making.

The Company remains committed to creating long-term value for its clients, employees, regulators, business partners, and the broader Philippine community through responsible insurance brokerage, financial education, ethical leadership, and continuous innovation.

By building a culture founded on integrity, professionalism, and sustainability, RF Insurance Brokers Inc. aims to become a trusted partner in improving financial resilience and increasing insurance penetration across the Philippines while contributing meaningfully to sustainable national development.