



NOTICE OF ANNUAL STOCKHOLDERS' MEETING

TO ALL STOCKHOLDERS:


NOTICE IS HEREBY GIVEN that the Manila Bankers Life Insurance Corporation will hold its Annual Stockholders' Meeting on May 29, 2014, Wednesday at 2:00 o'clock in the afternoon at the 11th Floor VGP Center, 6772 Ayala Avenue, Makati City to consider and take action upon the following matters:

1. Call to order
2. Proof of Notice and Quorum
3. Approval of the Minutes of the Annual Stockholders Meeting held on May 15, 2013
4. President's Report
5. Presentation of the Audited Financial Statement as of December 31, 2013
6. Ratification of the Acts of Directors and Officers for 2013
7. Appointment of External Auditors for 2014
8. Amendment regarding the number of Board of Directors and subsequently election of the Board of Directors.
9. Consideration of such other business as may properly come before the meeting.
10. Declaration of Stock Dividend
11. Adjournment

Stockholders of record as of the close of business on 30 April 2014 will be entitled to attend, vote and exercise their pre-emptive right to the proposed additional capitalization.

Makati City, April 30, 2014.

By Order of the Board of Directors:


MIGNON L. BRAGAIS
Assistant Corporate Secretary

Member: Philippine Life Insurance Association, Inc.

income. Translation: higher and ever-rising tax revenues. The government is not able to do very much for the economy if it is forever short of funds and the national budget is always underfunded, resulting in the government increasing its external borrowing and crowding out private borrowers at domestic credit windows.

Unfortunately, a satisfactory tax effort—the ratio of national tax revenues to GDP—has not been a feature of this country's economic development efforts in the past-World War II era, with tax effort stuck in the vicinity of 14 percent to 15 percent. This compares with the above-20 percent tax efforts of the other original Asean (Association of Southeast Asian Nations) members. That raising the tax-effort figure is no easy task is surely indicated by the fierce resistance that the ongoing Bureau of Internal Revenue tax-raising campaign is meeting at the hands of this country's professional groups.

concerned regarding, income inequality in this country knows what the fourth element of a four-part income redistribution program must be. That element is a creditable educational system.

Education is the first step along the way to a life of gainful employment, and the poor cannot go very far in life without a modicum of education. Without education, the poor will stay where they are: at the base of the income pyramid.

A strong tax effort, high and rising public-sector investment, greatly reduced corruption and a creditable educational system. These are the elements of a four-part program for substantially reducing income inequality in this country. Without these elements, one cannot speak credibly about a redressing, at long last, of the badly skewed distribution of Philippine national income. That just isn't going to happen.

E-mail: rudyromero777@yahoo.com

Albay readies events for global tourism

LEGAZPI CITY—Albay province, which is emerging as a favorite venue for global events, unleashes a cultural feast for three conferences of the United Nations World Tourism Organization on May 15 to 20.

The activities are expected to further boost Albay's tourism industry and economic growth.

Multi-cultural showcase dinners have been organized for the three events, including the 40th meeting of the Association of Southeast Asian Nations and three National Tourism Organizations on May 15 to 17; the 26th joint meeting of the UNWTO Commissions for East Asia and the Pacific and South Asia on May 18; and the UNWTO-Asean Conference on Tourism and Climate Change on May 19 to 20.

Albay Gov. Joey Salceda said the provincial government would roll out a red carpet Luau party for the UNWTO-Asean conference at the Oriental Hotel and Resort in this city, a retro-themed dinner at the historic grounds of the world-famous Cagsawa Ruins, and a Tertulia party at the patio of the 17th Century hill-top, Baroque Inspired, Nuestra Senora de Porteria Church in Daraga town.

Salceda said the Tourism Department would also host a 'Fun and Fancy' party at the Oriental Hotel and Resort and an 'All White' Dinner at the luxury island hideaway Misibis Bay Resort in Bacacay town, while the Legazpi City government would host a native Barrio Fiesta dinner at the Lignon Hill, under the shadow of the perfect-cone Mayon Volcano.

The events will bring in more than 400 officials from 21 countries in Asia and their support staff. Salceda said the events would require the services of some 90 convention assistants and 30 convention liaison staff personnel.

Albay is giving special concern to food preparation, with the assurance that about 50 percent of the cuisines should be acceptable

to the Muslim participants, with Halal stations for 30 percent. Salceda said the protocol officers—all members of the multi-awarded Team Albay—assigned with the Asean-UNTWO three-day conference, had undergone the required seminar workshop on protocol and social graces sponsored by the Foreign Affairs Department.

Some 30 tour guides from DoT and the Albay provincial tourism office and another 30 usherettes from the Albay Pageant Academy were also given refresher's trainings to beef up the conferences' manpower support.



MB Life

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1. Call to order
2. Proof of Notice and Quorum
3. Approval of the Minutes of the Annual Stockholders Meeting held on, May 15, 2013
4. President's Report
5. Presentation of the Audited Financial Statement as of December 31, 2013
6. Ratification of the Acts of Director's and Officers for 2013
7. Appointment of External Auditors for 2014
8. Amendment regarding the number of Board of Directors and subsequently election of the Board of Directors.
9. Consideration of such other business as may properly come before the meeting.
10. Declaration of Stock Dividend
11. Adjournment

Stockholders of record as of the close of business on 30 April 2014 will be entitled to attend, vote and exercise their pre-emptive right to the proposed additional capitalization.

Makati City, April 30, 2014.

By Order of the Board of Directors:

MIGNON L. BRAGAIS
Assistant Corporate Secretary

Member: Philippine Life Insurance Association, Inc.

(MSI May 8, 2014)

Manila Standard TODAY

KAMAHALAN PUBLISHING CORPORATION

AFFIDAVIT OF PUBLICATION

The Authorized Signatory with office address at 2nd Floor PJI Bldg, Railroad St. Corner 20th Sts., Port Area, Manila.

I, the undersigned Chief Accountant of a weekly/daily newspaper published, edited and printed in Metro Manila, with editorial and business offices at 2nd Floor PJI Bldg, Railroad St. Corner 20th Sts., Port Area, Manila.

The *Manila Standard TODAY* is a newspaper of general circulations, distributed nationwide and as much, is qualified to published all kinds of judicial notices of auction sale,

That the attached

MANILA BANKERS LIFE INSURANCE CORP.

RE: NOTICE OF SPECIAL STOCKHOLDERS' MEETING

was published by the *Manila Standard TODAY* in its issue/s of

August 6, 2014

in witness whereof, I signed this affidavit in Port Area, Manila, Philippines, this 7TH day of AUGUST, 2014

MARIO R. POLICARPIO JR.
Authorized Signatory

SUBSCRIBED AND SWORN to before me this 7TH day of AUGUST, 2014 in Manila, Philippines, affinity exhibiting to me his/her Residence Certificate No. 34269890 issued at Manila on January 07, 2014.

Doc. No. 99
Page No. 20
Book No. 20
Series of 2014

ATTY. AGUSTIN B. CABREDO
NOTARY PUBLIC FOR MANILA
NOTARIAL COMMISSION NO. 2013-10
UNTIL DECEMBER 31, 2014
RM. 408 PRIS. UNITED BLDG. CO.
ESCOLTA, MANILA
ROLL NO. 26047
PTR NO. 1413383, MLA./JAN.
198 LIFE MEMBER 05097
MCLE NO. IV 0000822



NOTICE OF SPECIAL STOCKHOLDERS' MEETING

TO ALL STOCKHOLDERS:

NOTICE IS HEREBY GIVEN that the Manila Bankers Life Insurance Corporation will hold its Special Stockholders' Meeting on August 27, 2014, Wednesday, at 3:00 o'clock in the afternoon at the 11th Floor VGP Center, 6772 Ayala Avenue, Makati City to consider and take action upon the following matters:

1. Approval of the Minutes of Annual Stockholders' Meeting held last May 29, 2014
2. Increase of additional 125,000,000 million common shares
3. Amend the Articles of Incorporation on increase of authorized capitalization from 250,000,000 to 375,000,000 shares.
4. Re-organization of the Board of Directors

Stockholders of record as of the close of business on July 31, 2014 will be entitled to attend, vote and exercise their pre-emptive right to the proposed additional capitalization.

Makati City, August 4, 2014.

By Order of the Board of Directors:

Clarence D. Guerrero
Corporate Secretary

Member: Philippine Life Insurance Association, Inc.

(MST-Aug. 6, 2014)

Manila Standard TODAY

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August 6, 2014

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MARIO R. POLICARPIO JR.

Authorized Signatory

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ATTY. AGUSTIN B. CABREDO
NOTARY PUBLIC FOR MANILA
NOTARIAL COMMISSION NO. 2013-
UNTIL DECEMBER 31, 2014
RM. 409 FIRST UNITED BLDG. CO.
ESCOLTA, MANILA
ROLL NO. 26047
PTR NO. 1413383, MLA./JAN.
IDB LIFE MEMBER 05097
MDLE NO. JV 0000822

Manila Standard TODAY

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That the attached

MANILA BANKERS LIFE INSURANCE CORP.

RE: NOTICE OF SPECIAL STOCKHOLDERS' MEETING

was published by the *Manila Standard TODAY* in its issue/s of

November 13, 2014

in witness whereof, I signed this affidavit in Port Area, Manila, Philippines, this 18TH day of NOVEMBER, 2014

MARIO R. POLICARPIO JR.
Authorized Signatory

SUBSCRIBED AND SWORN to before me this 18TH day of NOVEMBER, 2014 in Manila, Philippines, affiant exhibiting to me his/her Residence Certificate No. 34269890 issued at Manila on January 07, 2014.

Doc. No. 185
Page No. 27
Book No. 39
Series of 2014

ATTY. AGUSTIN B. CABREDO
NOTARY PUBLIC MANILA
NOTARIAL COMMISSION NO. 2013-109
UNTIL DECEMBER 31, 2014
ROLL NO. 20047
P.R. NO. 14-13313/MLA / JAN. 2, 2014
IBP LIFE MEMBER 05007
M.L.E. NO. 0000092



NOTICE OF SPECIAL STOCKHOLDERS' MEETING

TO ALL STOCKHOLDERS:

NOTICE IS HEREBY GIVEN that the Manila Bankers Life Insurance Corporation will hold its Special Stockholders' Meeting on November 28, 2014, Friday, at 4:00 o'clock in the afternoon at the 11th Floor VGP Center, 6772 Ayala Avenue, Makati City to consider and take action upon the following matters:

1. Approval of the Minutes of the Special Stockholders' Meeting held last August 27, 2014
2. Amendment of the Articles of Incorporation
 - a. Amendment of Article VII
 - i. Reclassification of Outstanding and Issued 50,000,000 Preferred Shares to Class "A" Preferred Shares but retaining its existing features
 - ii. Reclassification of Unissued 75,000,000 Preferred Shares to Class "B" Preferred Shares, which will be cumulative, non participating, voting, convertible into common shares on or before 30 June 2015, with dividends payable quarterly at 8% per annum for the first five years, and redeemable five (5) years from issue date
 - b. Change in Principal Office
3. Consideration of such other business as may properly come before the meeting.

Stockholders of record as of the close of business on October 31, 2014 will be entitled to attend and vote.

Makati City, November 12, 2014.

By Order of the Board of Directors:

(SGD.) ATTY. MIGNON L. BRAGAIS
Assistant Corporate Secretary

Member: Philippine Life Insurance Association, Inc.

(MST-Nov. 13, 2014)

Manila Standard TODAY

KAMAHALAN PUBLISHING CORPORATION

AFFIDAVIT OF PUBLICATION

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The *Manila Standard TODAY* is a newspaper of general circulations, distributed nationwide and as much, is qualified to published all kinds of judicial notices of auction sale,

That the attached

TARLAC COLLEGE OF AGRICULTURE

RE: INVITATION TO APPLY FOR ELIGIBILITY
AND TO BID.

was published by the *Manila Standard TODAY* in its issue/s of

November 12, 2014

in witness whereof, I signed this affidavit in Port Area, Manila, Philippines, this 18TH day of NOVEMBER, 2014

MARIO R. POLICARPIO JR.
Authorized Signatory

SUBSCRIBED AND SWORN to before me this 18TH day of NOVEMBER, 2014 in Manila, Philippines, affinity exhibiting to me his/her Residence Certificate No. 34269890 issued at Manila on January 07, 2014.

Doc. No. BS
Page No. 27
Book No. 89
Series of 201

ATTY. AGUSTIN B. CABREDO
NOTARY PUBLIC MANILA
NOTARIAL COMMISSION NO. 2013-109
UNTIL DECEMBER 31, 2014
ROLL NO. 20047
BAR NO. 1413313/MLA / JAN. 2. 2017
I&P LIFE MEMBER 05007
MCLE No. 0000092