RELATED PARTY TRANSACTIONS POLICY

Reliable Insurance Brokers, Inc.

Section 1: Policy Statement

It is the policy of Reliable Insurance Brokers, Inc. (the "Company" or "Reliable") that all transactions between the Company and its related parties be entered into on terms that are fair and at arm's length, and for the benefit and best interest of the Company and its shareholders as a whole. All related party transactions shall be conducted with transparency and fairness, shall be subject to appropriate review and approval, and shall be disclosed in a timely and accurate manner.

Section 2: Definitions

(a) Fair and "arm's length" — transactions in an open and unrestricted market between willing, knowledgeable and informed parties who act independently of, and without regard to, any relationship with each other.

(b) Related Party — the Company's directors, officers, shareholders and their related interests (DOSRI) and their close family members, corresponding persons in affiliated companies, and any other person or entity whose interest may pose a potential conflict with that of the Company.

(c) Related Party Transaction (RPT) — a transfer of resources, services or obligations between the Company and a related party, regardless of whether a price is charged, interpreted broadly.

(d) Material RPT — a related party transaction, either individually or together with related transactions over a twelve (12)-month period, with a value of at least ten percent (10%) of the Company's total assets.

Section 3: Scope and Coverage

This Policy applies to all related party transactions of the Company. It is a Company-wide policy that encompasses the Company and all entities within its group (including affiliates and related interests), taking into account their size, structure, risk profile and complexity of operations.

Section 4: Review and Approval

(a) The Audit Committee, which performs the functions of a Related Party Transactions Committee, shall review all material related party transactions to ensure their fairness and transparency, and shall endorse them to the Board of Directors for approval.

(b) Material related party transactions, after Board approval, shall be submitted for confirmation by the majority vote of the stockholders at the Annual Stockholders' Meeting.

(c) In reviewing, endorsing and approving RPTs, the Audit Committee and the Board shall ensure that the transactions are at arm's length and in the best interest of the Company, considering all relevant facts and circumstances.

(d) Directors or officers with a material interest in a transaction shall abstain from the deliberation and approval of that transaction.

Section 5: Disclosure

(a) The Company shall disclose this Policy and its material related party transactions in its Annual Corporate Governance Report.

(b) Material related party transactions shall be disclosed in the Company's audited financial statements in accordance with Philippine Accounting Standard (PAS) 24, including the amount of the transactions, outstanding balances and their terms, any provisions for doubtful debts, and related expenses.

Section 6: Governing Rules

The review, approval and disclosure of related party transactions shall be governed by this Policy together with the Revised Corporation Code, the Company's Articles of Incorporation and By-Laws, the Manual on Corporate Governance, the Insurance Commission's Code of Corporate Governance (Circular Letter No. 2020-71) and related issuances, and applicable Philippine Accounting Standards.

Section 7: Policy Review

This Policy shall be reviewed at least once every three (3) years, or as may be necessary.

This Charter was adopted and approved by the Board of Directors of Reliable Insurance Brokers, Inc. on 25 June 2026 at Mandaluyong City.

Attest:

FELICISIMO M. NACINO, JR.
Chairman of the Board

SUSAN N. KONIG
Assistant Corporate Secretary