



## PRE-NEED INDUSTRY PERFORMANCE

As of March 31

Based on the submitted Unaudited Interim Financial Statements

	2025 <sup>1/</sup>	2024 <sup>2/</sup>	% Increase/ Decrease
	(Amount in Million Pesos)		
<b>1 . Number of Licensed Companies</b>	<b>13</b>	<b>18</b>	<b>(27.78)</b>
<b>2 . Total Assets</b>	<b>P 163,608.3</b>	<b>P 153,544.3</b>	<b>6.55</b>
<b>3 . Total Liabilities</b>	<b>134,765.0</b>	<b>127,109.8</b>	<b>6.02</b>
<b>4 . Total Net Worth</b>	<b>28,843.3</b>	<b>26,434.4</b>	<b>9.11</b>
Capital Stock	3,497.3	3,645.2	(4.06)
Retained Earnings/(Deficit)	21,140.8	17,753.7	19.08
Surplus	38,190.9	35,807.2	6.66
Deficit	(17,050.1)	(18,053.5)	5.56
Other Net Worth Accounts	4,205.2	5,035.5	(16.49)
<b>5 . Pre-Need Reserves<sup>3/</sup></b>	<b>128,035.2</b>	<b>120,613.8</b>	<b>6.15</b>
Pre-Need Reserves	122,212.4	114,581.6	6.66
Benefit Payable	5,822.9	6,032.2	(3.47)
<b>6 . Investment in Trust Funds</b>	<b>140,542.6</b>	<b>130,609.9</b>	<b>7.60</b>
<b>7 . Trust Fund vs Reserves<sup>4/</sup></b>	<b>12,507.4</b>	<b>9,996.1</b>	<b>25.12</b>
Surplus	12,611.9	10,637.3	18.56
Deficit	(104.5)	(641.2)	83.71
<b>8 . Total Premium Income</b>	<b>5,816.3</b>	<b>5,570.5</b>	<b>4.41</b>
<b>9 . Total Net Income/(Loss)</b>	<b>1,168.2</b>	<b>3,227.6</b>	<b>(63.80)</b>
Net Income	1,260.8	3,287.8	(61.65)
Net Loss	(92.5)	(60.2)	(53.59)
<b>10 . Number of Plans Sold from January 1 (in actual numbers)</b>	<b>218,218</b>	<b>166,286</b>	<b>31.23</b>
Life Plan	217,737	166,050	31.13
Pension Plan	458	213	115.02
Education Plan	23	23	-

1/ Includes twelve (12) licensed companies and one company with pending license with submission.

2/ Includes fifteen (15) licensed companies, two (2) servicing companies and one company which was issued Certification as Officially Withdrawn from Pre-Need business in the Philippines under Circular Letters 2022-40 and 2023-21.

3/ Pre-Need Reserves include Benefit Obligations/Payables as mandated by Pre-Need Code

4/ Reflects the difference between Investment in Trust Funds and Pre-Need Reserves per Company

**License Status and Sales Report of Pre-Need Companies**  
**For the Quarter Ending March 31, 2025**  
**(Based on the Submitted Interim Financial Statements)**

	No. of Type of Plans	License Status <sup>1</sup>			Number of Plans Sold <sup>2</sup>			Total Contract Price (in ₱ Million)		
		Active	Pending	Servicing	Life	Pension	Education	Life	Pension	Education
AMA Plans, Inc.	1	1								
City Plans, Inc.	1	1								
Cosmopolitan Climbs Life Plan, Inc.	1	1			1,154			59.33		
Diamond Memorial Care Plans, Inc.	1		1		50			1.89		
Evergreen Life Plan Services, Inc.	1	1			20			2.07		
Freedomlife Plan Corporation	1	1			852			31.81		
GoldenFuture Life Plan, Inc.	1	1			204			20.65		
GoodLife Plans, Inc.	1	1			6,795			271.80		
Manulife Financial Plans, Inc.	1		1							
St. Peter Life Plan, Inc.	1	1			207,389			11,689.94		
Ayala Plans, Inc.	2	1								
Sun Life Financial Plans, Inc.	2	1								
Philplans First, Inc.	3	1			1,273	458	23	131.22	130.37	12.79
Trusteeship Plans, Inc.	3	1								
<b>TOTAL</b>		12	2	0	217,737	458	23	12,208.71	130.37	12.79

<sup>1</sup> License status is based on list published in IC website.

<sup>2</sup> Based on pre-need sales report submitted to the Insurance Commission

**Performance for Pre-Need Companies**  
**For the Quarter Ending March 31, 2025**  
**(Based on the Submitted Interim Financial Statements)**

	Total Assets	Total Investments in Trust Fund	Total Liabilities	Pre-Need Reserves <sup>1</sup>	Trust Fund Surplus/ (Deficiency) <sup>2</sup>	Total Net Worth	Total Capital Stock	Retained Earnings	Total Premiums	Total Net Income / (Loss)
	(in P Million)									
AMA Plans, Inc.	255.18	96.42	199.17	85.56	10.86	56.01	50.00	(172.84)	(0.02)	(2.69)
City Plans, Inc.	383.87	35.52	57.90	26.54	8.98	325.98	158.13	162.37	-	2.84
Cosmopolitan Climbs Life Plan, Inc.	526.18	319.94	327.27	251.18	68.76	198.91	160.48	35.84	42.56	(4.47)
Diamond Memorial Care Plans, Inc.	-	-	-	-	-	-	-	-	-	-
Evergreen Life Plan Services, Inc.	133.87	9.73	16.54	7.50	2.23	117.33	100.21	17.12	1.96	0.52
Freedomlife Plan Corporation	109.79	5.37	12.28	0.02	5.35	97.51	105.00	(7.49)	0.61	0.10
GoldenFuture Life Plan, Inc.	277.05	114.85	78.84	57.46	57.38	198.21	125.00	46.17	22.04	8.79
GoodLife Plans, Inc.	197.20	-	45.52	0.79	(0.79)	151.68	150.00	1.65	8.82	4.07
Manulife Financial Plans, Inc.	6,176.79	5,028.88	5,306.19	4,929.56	99.32	870.60	250.00	(1,151.55)	0.45	(4.64)
St. Peter Life Plan, Inc.	127,102.55	112,725.56	104,987.96	101,136.87	11,588.69	22,114.59	1,360.00	20,781.01	5,553.33	1,235.15
Ayala Plans, Inc.	2,171.98	2,143.54	1,965.62	1,917.75	225.79	206.36	100.00	(686.14)	-	(5.49)
Sun Life Financial Plans, Inc.	3,443.94	3,100.12	3,252.70	3,203.80	(103.67)	191.25	125.00	(1,114.32)	17.91	8.07
Philplans First, Inc.	22,101.26	16,802.51	18,287.06	16,325.67	476.85	3,814.20	700.00	3,189.65	166.88	(75.23)
Trusteeship Plans, Inc.	728.64	160.21	227.97	92.53	67.68	500.68	113.51	39.29	1.75	1.22
<b>TOTAL</b>	<b>163,608.32</b>	<b>140,542.64</b>	<b>134,765.02</b>	<b>128,035.22</b>	<b>12,507.42</b>	<b>28,843.30</b>	<b>3,497.33</b>	<b>21,140.76</b>	<b>5,816.28</b>	<b>1,168.25</b>

<sup>1</sup> Pre-Need Reserves include Benefit Obligations/Payables as mandated by Pre-Need Code

<sup>2</sup> Reflects the difference between Investment in Trust Funds and Pre-Need Reserves per Company