

JOINT DECLARATION ON ETHICAL BUSINESS STANDARDS AND ITS IMPLEMENTING GUIDELINES

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To safeguard the interests of the insuring public as well as the stability of life insurance companies and promote professionalism among agents, the attached Joint Declaration together with its Implementing Guidelines recommended by the Philippine Life Insurance Association is hereby issued for your guidance and compliance.

Adopted: 17 Oct. 2000

(SGD.) EDUARDO T. MALINIS
Insurance Commissioner

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