

CAGAYAN DE ORO EXTENSION OFFICE

ADVISORY

UNITYLIFE WELFARE COMMUNITY, INC. (“UNITYLIFE”)

This is to inform the public that **UNITYLIFE WELFARE COMMUNITY, INC. (“UNITYLIFE”)** is engaging in **UNAUTHORIZED OPERATIONS** and **GROSS MISREPRESENTATION** in violation of Presidential Decree No. 902-A and the Revised Corporation Code of the Philippines.



This Advisory is issued based on the evidence gathered by the Commission. Records of the Commission confirm that **UNITYLIFE** was registered under SEC Registration No. 2026010233644-02 on 20 January 2026 as a non-stock, non-profit corporation organized exclusively for charitable,

social welfare, and community development purposes without any intention of distributing profits. However, actual investigation revealed that **UNITYLIFE** is actively operating a commercialized, referral-driven collection and pre-need benefit program.

Managed and operated by its incorporators, key officers, and branch operators—including **NOEL NARVAEZ LORENIANA** (Managing Director/President), **REYMARK P. BAUTISTA / REY MARK DAGONATO BAUTISTA** (General Manager/Treasurer), **JUDALYN GAAS LORENIANA** (Corporate Secretary), **GEN LEE MYISHAN UBILAS LUMACANG**, (Member), and **ANALIZA GALENDEZ ALBA** (Cagayan de Oro Satellite Branch Operator)—the entity collects a lifetime membership fee of **One Thousand Four Hundred Pesos (₱1,400.00)** and an initial subscription of **Two Hundred Pesos (₱200.00)** per member in exchange for promised mortuary, grocery, and hospitalization benefits.



The entity further operates an online platform (www.unitylife.ws) with referral links to monitor subscription balances and downlines, offers travel incentives to its "Life Advisers," and conducts active recruitment seminars across the Philippines.

On its official social media page, 'UnityLife Official,' the entity actively advertises its expanding network of satellite branches, conducts public recruitment presentations featured by its officers **Noel Narvaez Loreniana** and **Rey Mark Dagonato Bautista**, and posts claims of successful hospitalization and mortuary payouts to continuously entice the public into joining its membership scheme.



UnityLife Welfare Community Inc.
Strength in Unity • Life & Liberty

PROGRAM BENEFITS

NATURAL DEATH BENEFITS		DEATH THROUGH ACCIDENT
4-8 MONTHS MEMBER	 ₱25,000 CASH	 ₱30,000 CASH ✓ NO CONTESTABILITY PERIOD
	 ₱5,000 WORTH OF GROCERIES	
8 MONTHS & ABOVE	 ₱50,000 CASH	 HOSPITALIZATION PROGRAM WILL RECEIVE UP TO ₱30,000 Must be a member for 6 months
	 ₱10,000 WORTH OF GROCERIES	

HOW TO BECOME A MEMBER?

	₱1,400 LIFETIME MEMBERSHIP ✓ Covers 4 Persons ✓ No Renewal ✓ No Health Restrictions ✓ No Monthly Payment ✓ No Age Limit for Beneficiaries
	₱200 INITIAL SUBSCRIPTION

ADDITIONAL SUPPORT

	FREE USE OF 50 CHAIRS DURING FUNERAL
	FREE TARPAULIN
	FLOWER ARRANGEMENT
	TRIBUTE TO MEMBER (ONE SESSION)

For more details,
INQUIRE NOW!

FB PAGE: **UnityLife Official** | YOUTUBE CHANNEL: **UnityLife Media Official**

— ONE COMMUNITY. ONE PURPOSE. ONE UNITYLIFE. —

To substantiate these findings, official verifications obtained from relevant regulatory agencies and industry bodies confirm that UNITYLIFE possesses no authority to execute these commercialized operations. The **Insurance Commission (IC)** certified that Unitylife has neither applied for nor been issued any license or authority to engage in insurance, mutual benefit, pre-need, or HMO activities; the **Direct Selling Association of the Philippines (DSAP)** concluded that Unitylife's scheme is a recruitment-driven pyramiding model; and while it holds an auxiliary social welfare license from the **Department of Social Welfare and Development (DSWD) Region 10**, such license does not authorize the collection of fees for guaranteed future performance contracts.



In view thereof, the acts of **UNITYLIFE WELFARE COMMUNITY, INC.**, its officers, directors, satellite office operators, and representatives constitute **GROSS MISREPRESENTATION AND FRAUD** as to what the corporation can do or is doing, and the commission of **ULTRA VIRES ACTS** under Presidential Decree No. 902-A, to the great prejudice of the general public.



Accordingly, the public is strongly advised **NOT TO TRANSACT, REGISTER, OR CONTINUE TRANSACTING** with **UNITYLIFE WELFARE COMMUNITY, INC.**, its satellite offices, or with any individual, life adviser, or group representing or promoting its unauthorized membership scheme.

Persons who have been victimized or who possess information regarding the operations of **UNITYLIFE WELFARE COMMUNITY, INC.** may report to the SEC Enforcement and Investor Protection Department via email at **epd@sec.gov.ph**, or to the SEC Cagayan de Oro Extension Office at sec-cdoeo@sec.gov.ph.

Cagayan de Oro City, 04 August 2026.