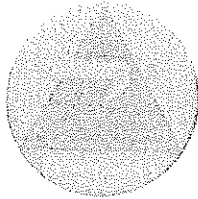


THE INSTITUTE OF CORPORATE DIRECTORS

in cooperation with the



**Insurance Institute for Asia
and the Pacific**

is pleased to present this

Certificate of Attendance


to


Adoracion R. Go

PhilamLife & General Insurance Co., Inc.

*for having completed the Corporate Governance
Orientation Course held last 30 July 2007
at the IIAP Function Hall, Makati City.*

Given this 6th of August 2007.


Jesus P. Estantislao
Chairman, ICD


Melecio C. Mallillin
President, IIAP