


**Insurance Institute for Asia  
and the Pacific, Inc.**

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**CERTIFICATION**

This is to certify that **JOHN ERIC S. LUSTRE** of **PHILAMLIFE AND GENERAL INSURANCE CO., INC.** attended the seminar on **CORPORATE GOVERNANCE** dated *07 April 2005*, conducted by the Institute of Corporate Directors in cooperation with the Insurance Institute for Asia and the Pacific, Inc.

This certification is being issued upon the request of the party concerned.

  
**ROBERTO Q. MARTINEZ**  
Vice President & Executive Director

13 August 2008