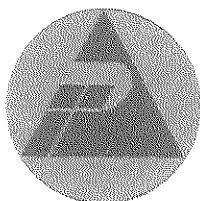




THE INSTITUTE OF CORPORATE DIRECTORS

*in cooperation with the*



**Insurance Institute for Asia  
and the Pacific**

*is pleased to present this*

# *Certificate of Attendance*

*to*

**Jose Roel V. Teves**

PhilamLife and General Insurance Co., Inc.

*for having completed the Corporate Governance  
Orientation Course held last April 7, 2005 at the  
PhilamLife Tower, Makati City.*

*Given this 14<sup>th</sup> of April 2005.*

Francisco C. Eizmendi, Jr.  
President & CEO, ICD

Melecio C. Mallillin  
President, IIAP