



 **PLDT** and  **Smart**

*award this*

## **Certificate of Attendance**

*to*

***Lorenzo V. Tan***

---

*for participating in the*

***Annual Corporate Governance Enhancement Session\****

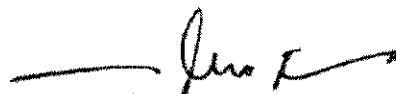
*on*

**“Charting the Digital Age, its Risks and Strategies, through  
Governance, and a Responsive Corporate Culture”**

*Given this 7<sup>th</sup> Day of September 2017 at the New World Hotel,  
Makati City, Metro Manila, Philippines.*

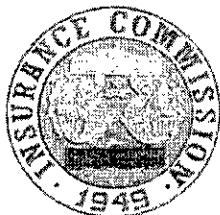


**AARON PATRICK DIGNAN**  
*Founder, The Ready  
Resource Person*



**ELMER D. NITURA**  
*VP/Head, Corporate Governance Office  
Smart Communications, Inc.*

*\*SEC-accredited per letter dated Aug. 24, 2017, for BOD Members and Senior Officers, in cooperation with FP Group of Companies*



Republic of the Philippines  
 Department of Finance  
**INSURANCE COMMISSION**  
 1071 United Nations Avenue  
 Manila



27 October 2017

ATTY. JEM CALANANIA

**MS. RIZALINA G. MANTARING**  
 CEO and Country Head  
**Sun Life Financial Philippines**  
 6<sup>th</sup> Floor, Sun Life Centre, 5<sup>th</sup> Avenue  
 corner Rizal Drive, Bonifacio Global City  
 Taguig City

**RECEIVED**  
 NOV 21 2017

BY: *[Signature]*

Dear Ms. Mantaring,

This refers to your letter dated 14 September 2017 requesting that Mr. Claude Accum, current director of Sun Life Financial Philippines and Sun Life GREPA Financial Inc., be exempted from attending a corporate governance seminar in compliance with the training requirement under Circular Letter No. 12-2004

Please be informed that based on the representation made by the company, we are granting your request. However, may we request submission of certified true copy of the certificate of attendance to seminars relative to good governance, AML and ATF courses which Mr. Accum has attended.

Very truly yours,

*[Signature]*

**DENNIS B. FUNA**  
 Insurance Commissioner



**2017 Required Online Training for Directors and Executive Management**

**Claude Accum**

<b><u>Year</u></b>	<b><u>Online Training Learning Program</u></b>
<b>2017</b>	<b>2017 Code of Business Conduct</b>
<b>2017</b>	<b>2017 Financial Crime Awareness</b>
<b>2017</b>	<b>2017 Business Continuity</b>
<b>2017</b>	<b>2017 SLIM Code of Ethics Policy Training</b>



Clipboard 8  
Jan 2018 at  
11:54

SAR, certify this is a true copy of the original.

MELISSA WAIWAIHI  
SOLICITOR OF THE HKSAR  
DATE: February 1, 2018

## CERTIFICATE / CERTIFICAT

This is to certify that

**Claude Accum**

has completed the Learning Program

2017 Code of Business Conduct / Règles de conduite /  
Kode Etik Bisnis / Bộ Quy tắc Ứng xử - lp\_2017COBC

on

Jan 8, 2018

<http://www.ski.lpcc.com.hk/portal/portal/reserved/CertificateCompletionNotice.htm> 1/8/2018

Sun 1/1/2

Certify this is a true copy of the original.



Scannable Document on 8 Jan 2018 at 13:49:47

*Melissa Wai Wai Ho*

MELISSA WAI WAI HO  
SOLICITOR OF THE HWAR  
DATE: February 1, 2018

# CERTIFICATE / CERTIFICAT

This is to certify that

**Claude Accum**

has completed the Learning Program:

2017 Financial Crime Awareness / Sensibilisation à la criminalité financière / Kesadaran Kejahatan Finansial - Ip\_2017FCA

on

Jan 8, 2018

<https://online.slp.parsons.com/portal/complete/certificate> 18/01/18

Completion of Certificate

Page 2 of 2



SAR, certify this is a true copy of the original.

MELISSA WAI WAI HO  
SOLICITOR IF THE AKSAR  
Date: February 1, 2018



Scannable  
Document:  
on 9 Jan  
2018 at  
18:03:48

# CERTIFICATE / CERTIFICAT

This is to certify that

**Claude Accum**

has completed the Learning Program

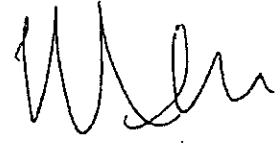
2017 Business Continuity/Kelangsungan  
Bisnis/Poursuite des affaires : Be Prepared series / Série  
Soyez préparé - Ip\_2017BusContinuity

on

Jan 8, 2018



Kong SAN, certify this is a true copy  
of the original.



Scannable  
Document  
on 12 Jan  
2018 at  
17:09:45 Certificate of Completion

Page 1 of 2

MELISSA WAI WAI HO  
SICILITOR OF THE HKSAR  
DATE: February 1, 2018

# CERTIFICATE / CERTIFICAT

This is to certify that

**Claude Accum**

has completed the course

2017 SLIM Code of Ethics policy training -  
\_scorm12\_scsunlife\_crp\_com\_slimethics\_eng\_0717

on

Jan 12, 2018

https://sunlife.skillport.com/skillport/report/CertificateOfCompletion.action?timezone = 1112/2018

Certificate of Completion

Page 2 of 2



**Schedule of Director Educational Sessions**

**Risk Review Committee**

**Sun Life Financial Inc.**

**Claude Accum**

<b><u>Date</u></b>	<b><u>Session</u></b>
<b>May 4, 2015</b>	Education Briefing on the "New MCCSR"
<b>November 3, 2015</b>	Education Session: Cyber Risk
<b>May 9, 2016</b>	Education Session: Stress Testing and Response Actions Should Rates go To Zero or Negative
<b>December 13, 2016</b>	Education Session: A Simulated Look at How Credit EaR Will Perform in a Recession



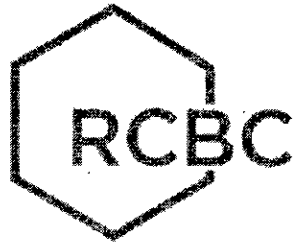
# Schedule of Director Educational Sessions

## Board of Directors

### Sun Life Financial Inc.

#### Claude Accum

<u>Date</u>	<u>Session</u>
May 10, 2016	Education Session: Low for Long Commodity Task Force Education Session: OSFI Regulatory Capital Metric – Life Insurance Capital Adequacy Test Education Session: Culture and Local Customs of Kuala Lumpur Malaysia
June 15, 2016	Education Session: FINTECH Digital Disruptor or Digital Enabler
December 14, 2016	Education Session: Analyst Presentation – Investors Evolving Perception of Canadian Life Insurance and Sun Life Financial
April 6, 2017	Education Session: How Value of New Business Translates into Earnings



# CERTIFICATE OF COMPLETION

This certificate is awarded to

*Richard S. Lim*

for having completed the

## CYBERSECURITY SEMINAR with Anti-Money Laundering Updates

held on 26 September 2017 at Executive Lounge, Yuchengco Tower I,  
RCBC Plaza, Ayala Avenue, Makati City

Mr. Bryce Boland

Chief Technology Officer for Asia Pacific  
FireEye, Inc.

Mr. Raghavendra B. Vasudevarao

Associate Partner  
IBM Security Services, Singapore

Atty. Ronald Allan Abarquez

Regulatory Affairs Division 4, Head  
Rizal Commercial Banking Corporation



**Risks, Opportunities, Assessment and  
Management (ROAM), Inc.**

awards this

## **CERTIFICATE OF COMPLETION**

to

*Richard S. Lim*

for having completed the seminar on

## **CORPORATE GOVERNANCE**

held on 12 November 2016 at  
Tower I, RCBC Plaza, Ayala Avenue, Makati City

**Benjamin I. Espiritu, Ph.D.**  
President



# Institute of Corporate Directors

presents this

## Certificate of Attendance

to

**Juan B. Santos**

Rizal Commercial Banking Corporation

*for having attended the Corporate Governance  
Orientation Program held on August 25, 2016  
at the Makati Shangri-la Hotel.*

*Given this 25<sup>th</sup> day of August 2016.*

**Ricardo Nicanor N. Jacinto**  
*Chief Executive Officer*



THIS IS TO CERTIFY THAT

**Juan B. Santos**

ATTENDED THE CORPORATE GOVERNANCE ENHANCEMENT SESSION ON

**The Philippine Competition Act and  
Philippine Competition Commission**

HELD ON MAY 3, 2016

AT THE PLDT BOARDROOM, RAMON COJUANGCO BUILDING, MAKATI AVENUE  
MAKATI CITY, METRO MANILA

GIVEN THIS 3<sup>RD</sup> DAY OF MAY 2016

A handwritten signature in black ink, appearing to read "Ma. Lourdes C. Rausa-Chan".

**MA. LOURDES C. RAUSA-CHAN**  
CHIEF GOVERNANCE OFFICER

A handwritten signature in black ink, appearing to read "Emmanuel M. Lombos".

**EMMANUEL M. LOMBOS**  
RESOURCE PERSON



**Risks, Opportunities, Assessment and  
Management (ROAM), Inc.**

awards this

**CERTIFICATE OF COMPLETION**

to

*Rizalina G. Mantaring*

for having completed the seminar on

**CORPORATE GOVERNANCE**

held on 12 November 2016 at  
Tower I, RCBC Plaza, Ayala Avenue, Makati City

  
**Benjamin I. Espiritu, Ph.D.**  
President



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to

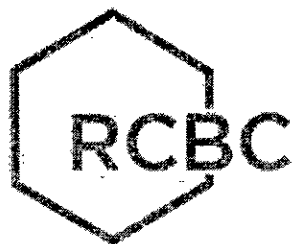
*Jose Isidro Camacho*

for having completed the seminar on

## CORPORATE GOVERNANCE

held on 27 October 2015 at  
Sun Life Centre, Bonifacio Global City, Taguig

  
Benjamin I. Espiritu, Ph.D.  
President



# CERTIFICATE OF COMPLETION

This certificate is awarded to

*Roy G. Padiernos*

for having completed the

## CYBERSECURITY SEMINAR with Anti-Money Laundering Updates

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Mr. Bryce Boland

Chief Technology Officer for Asia Pacific  
FireEye, Inc.

Mr. Raghavendra B. Vasudevarao

Associate Partner  
IBM Security Services, Singapore

Atty. Ronald Allan Abarquez

Regulatory Affairs Division 4, Head  
Rizal Commercial Banking Corporation





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awards this

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to

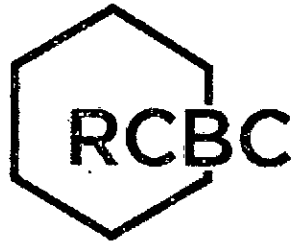
*Roy G. Padiernos*

for having completed the seminar on

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President



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*Peter M. Miranda*

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Chief Technology Officer for Asia Pacific  
FireEye, Inc.

Mr. Raghavendra B. Vasudevarao  
Associate Partner  
IBM Security Services, Singapore

Atty. Ronald Allan Abarquez  
Regulatory Affairs Division 4, Head  
Rizal Commercial Banking Corporation



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awards this

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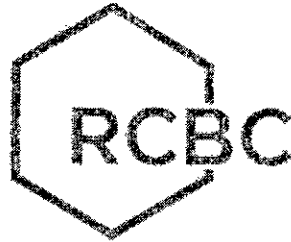
*Peter M. Miranda*

for having completed the seminar on

# **CORPORATE GOVERNANCE**

held on 12 November 2016 at  
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**Benjamin I. Espiritu, Ph.D.**  
President



# CERTIFICATE OF COMPLETION

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*Jocelyn A. Alegre*

for having completed the

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IBM Security Services, Singapore

Atty. Ronald Allan Abarquez  
Regulatory Affairs Division 4, Head  
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**Benjamin I. Espiritu, Ph.D.**  
President



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Management (ROAM), Inc.

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## CERTIFICATE OF COMPLETION

to

*Joen Songco*

for having completed the seminar on

## CORPORATE GOVERNANCE

held on 27 October 2015 at  
Sun Life Centre, Bonifacio Global City, Taguig

  
Benjamin I. Espiritu, Ph.D.  
President



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## **CERTIFICATE OF COMPLETION**

to

*Cynthia B. Nono*

for having completed the seminar on

## **CORPORATE GOVERNANCE**

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Tower I, RCBC Plaza, Ayala Avenue, Makati City

  
**Benjamin I. Espiritu, Ph.D.**  
President



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Management (ROAM), Inc.**

awards this

## **CERTIFICATE OF COMPLETION**

to

*Gerardo Ma. Ramon D. Tirona*

for having completed the seminar on

## **CORPORATE GOVERNANCE**

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**Benjamin I. Espiritu, Ph.D.**  
President





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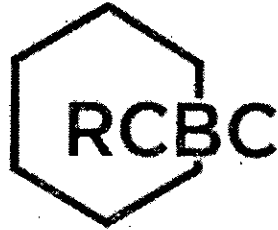
*Ma. Carmen A. Gutierrez*

for having completed the seminar on

## **CORPORATE GOVERNANCE**

held on 12 November 2016 at  
Tower I, RCBC Plaza, Ayala Avenue, Makati City

  
**Benjamin I. Espiritu, Ph.D.**  
President



# CERTIFICATE OF COMPLETION

This certificate is awarded to

*Ma. Josefina A. Castillo*

for having completed the

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RCBC Plaza, Ayala Avenue, Makati City

**Mr. Bryce Boland**

Chief Technology Officer for Asia Pacific

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**Mr. Raghavendra B. Vasudevarao**

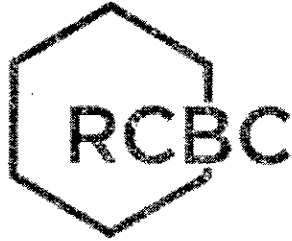
Associate Partner

IBM Security Services, Singapore

**Atty. Ronald Alan Abarquez**

Regulatory Affairs Division 4, Head

Rizal Commercial Banking Corporation



# CERTIFICATE OF COMPLETION

This certificate is awarded to

*Joel A. Bungabong*

for having completed the

## CYBERSECURITY SEMINAR with Anti-Money Laundering Updates

held on 26 September 2017 at Executive Lounge, Yuchengco Tower I,

RCBC Plaza, Ayala Avenue, Makati City

**Mr. Bryce Boland**

Chief Technology Officer for Asia Pacific

FireEye, Inc.

**Mr. Raghavendra B. Vasudevarao**

Associate Partner

IBM Security Services, Singapore

**Atty. Ronald Allan Abarquez**

Regulatory Affairs Division 4, Head

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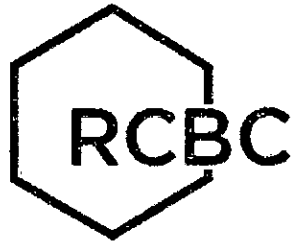
*Joel O. Bungabong*

for having completed the seminar on

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President



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*Ajee T. Co*

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Regulatory Affairs Division 4, Head  
Rizal Commercial Banking Corporation



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Management (ROAM), Inc.**

awards this

**CERTIFICATE OF COMPLETION**

to

*Atty. Jemilyn S. Camania*

for having completed the seminar on

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held on 27 October 2015 at  
Sun Life Centre, Bonifacio Global City, Taguig

  
**Benjamin I. Espiritu, Ph.D.**  
President



**Risks, Opportunities, Assessment and  
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## **CERTIFICATE OF COMPLETION**

to

*Ria V. Mercado*

for having completed the seminar on

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**Benjamin I. Espiritu, Ph.D.**  
President