



## **AGENDA**

1. Proof of Notice of Meeting;
2. Determination of presence of Quorum;
3. Reading and Approval of the Minutes of the 2022 Annual Members' Meeting held on 25 May 2022;
4. Annual Report to Members;
5. Ratification of all the Acts and Resolutions of the Executive Committee and the Board of Trustees from the Date of the Last Annual Members' Meeting up to the Date of this Meeting;
6. Election of Three (3) Trustees;
7. Appointment of the External Auditor and Determination of its Remuneration;  
and
8. Adjournment.

# **GUIDELINES FOR VOTING**

## **WHO CAN VOTE**

Every individual policyholder who owns at least one (1) insurance policy and every master policyholder of any group insurance policy only, excluding the individual certificate holders under such master policy, is a Member of the Company.

Every Member who owns such an insurance policy which is in force for at least one (1) year as of thirty (30) days prior to 24 May 2023, or as of 24 April 2023, is entitled to vote.

Such qualified Member shall be entitled to one (1) vote only at such meeting or any adjournment thereof, regardless of the number of insurance policies or amount of insurance owned.

## **PROXIES**

A qualified Member may register and vote on all resolutions in person, through remote communication or *in absentia*, or through a proxy. A Member may appoint a proxy using the Proxy Form from the Company's website. A duly signed Proxy Form must be submitted to the Office of the Corporate Secretary by emailing it to [ocs@insular.com.ph](mailto:ocs@insular.com.ph) at least twenty (20) calendar days before the date of the meeting at which the proxy will attend, or not later than 04 May 2023. The presence of a member at the Annual Members' Meeting revokes the proxy for such meeting.

## **MANNER OF VOTING**

The voting for each Agenda item shall be done through remote communication or *in Absentia*. Each Agenda item, including individual election of trustees, shall be voted upon by each Member or his/her proxy. Voting via the [InLife Registration and Voting Portal](#) (IRVP) may be done from 08 May 2023 until 24 May 2023 at 04:00 pm. On 24 May 2023, the IRVP will be accessible until 4:15 pm.

During the Annual Members' Meeting, each Agenda item shall be displayed and the accumulated number of votes for or against or the number of abstention shall be shown to the Members.

The requirements and procedures via the IRVP were published alongside the Notice of the AMM in the Company website beginning 26 April 2023.

## **DETERMINATION OF DULY ELECTED TRUSTEES**

The three (3) qualified candidates who receive the highest number of votes shall be proclaimed as the duly elected trustees. In case of a tie, the issue shall be decided by the drawing of lots.

# **PROFILES AND CREDENTIALS OF CANDIDATES FOR ELECTION**

## I. Emmanuel F. Dooc



**Manny** is an Independent Trustee of the Company. He is 73 years old and a Filipino Citizen.

**Date of First Board Appointment:** 26 April 2019

**Other Directorships and Experience:** Before joining InLife, Manny was the President and CEO of the Social Security System (SSS). He is also a former Commissioner of the Insurance Commission (IC) and was an Honorary Insurance Commissioner of Louisiana, USA in 2015. He is a distinguished veteran in the life insurance industry and has had extensive experience in insurance operations, corporate compliance risk management, and governance. He is an Independent Director in Insular Health Care, Inc. (an IC Regulated Entity or ICRE) and Stronghold Insurance Company, Inc. (an ICRE). He is also a columnist in Business Mirror.

**Academic and Professional Qualifications:** Manny graduated with Bachelor of Science in Elementary Education from Mabini Colleges; he then took his Bachelor of Laws in San Beda College of Law. He is also a Master Fellow and a Fellow of Life Office Management Association (LOMA); an Associate in Claims of International Claims Association (ICA), a Fellow of the Institute of Corporate Directors (ICD). He completed the following: Certificate in Teaching the Blind (SPED) from Philippine Normal University; Professional Certificate in Strategic Management Program from the College of Insurance in New York; 2015 Fall International Fellows Program by the National Association of Insurance Commissioners and The Center for Insurance Policy and Research and the Executive Program for Senior Government Officials at the JFK School of Government in Harvard University. He also holds a professional certificate in Anti-Corruption from The International Centre for Parliamentary Studies (ICPS) in London, United Kingdom.

**Seminars  
Attended:**

Manny attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting". He also attended Dr. Richard Cruz' seminar on "Effective Product Marketing".

## II. Francisco Ed. Lim



**Francis** is an Independent Trustee of the Company. He is 68 years old and is a Filipino Citizen.

**Date of First Board Appointment:** 27 January 2011; appointed as Independent since 2018

**Other Directorships and Experience:** He is a Senior Legal Counsel of Angara Concepcion Regala & Cruz Law Offices (ACCRAALAW); incumbent Chairman of the Financial Executives Institute of the Philippines (FINEX) Academy and Justice Reform Initiative (JRI) and Co-Chairman (together with Finance Secretary Benjamin Diokno) of the Capital Market Development Council. He was a former President of the Philippine Stock Exchange, Inc. (PSE), Securities Clearing Corporation of the Philippines (SCCP), FINEX, Management Association of the Philippines (MAP), and the Shareholders' Association of the Philippines (SharePHIL). Francis is also a Director of the following companies: Air Asia Aviation Group Limited (Malaysia); Alphaland Corporation; Converge Information and Communications Technology Solutions, Inc. (a Publicly Listed Company); First Philippine Holdings Corporation and Union Bank of the Philippines or UBP (a Publicly Listed Company).

He is a Law Professor at the School of Law, Ateneo de Manila University and School of Law of San Beda University (on leave). He is also the Chairman of the Commercial Law Department of the Philippine Judicial Academy, a Co-Chairperson of the Sub-Committee of the Philippine Supreme Court on E-Commerce Law and a member of the Sub-Committee on Commercial Courts and Committee on the Revision of the Rules of Court of the Philippine Supreme Court.

He is a co-author of the "The Philippine Competition Act: Salient Points and Emerging Issues" and the "Bench Book for Commercial Courts" published by the Supreme Court of the Philippines. He is a columnist of

Rappler (on leave) and former columnist of the Philippine Star and Philippine Daily Inquirer.

**Academic  
and  
Professional  
Qualifications:**

Francis earned his Bachelor of Arts (cum laude) and Bachelor of Philosophy (magna cum laude) degrees from University of Santo Tomas; his Bachelor of Laws (Second Honors) from Ateneo de Manila University and his Master of Laws from the University of Pennsylvania, USA. He is a member of the Integrated Bar of the Philippines, Philippine Bar Association, New York State Bar Association and the American Bar Association. He is also a Fellow of the Institute of Corporate Directors (ICD).

**Seminars  
Attended:**

Francis attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting".

### III. Raoul Antonio E. Littaua



**Raoul** is an Executive Trustee and. He is 59 years old and is a Filipino Citizen.

**Date of First Board Appointment:** 07 June 2021

**Other Directorships and Experience:** As InLife's CEO, Raoul is also a director of the following InLife subsidiaries: Insular Health Care, Inc. (an Insurance Commission Regulated Entity or ICRE), Insular Foundation, Inc. as Vice Chairperson, and Oona Insular (formerly MAPFRE INSULAR Insurance Corporation), - an ICRE- and Chair of Insular Life Employees' Retirement Fund (ILERF). Prior to his designation as InLife's President & CEO, he was InLife's Senior Executive Vice President and Chief Distribution Officer. He first joined InLife in 2018 as its Chief Agency Officer. For decades, he occupied various key positions such as Chief Marketing Officer and Chief Distribution Officer of other life insurance companies. Aside from the life insurance industry, he was also formerly connected with retail and real estate companies where he was instrumental in growing their respective businesses and was responsible for setting the directions and laying the **ground towards these companies' success. He is also a strong advocate of renewable energy, having worked as technical consultant for foreign assisted and special projects of the Department of Environment and Natural Resources. Among the projects he was involved in were the Philippine Solid Waste Management Project, Coral Reef Rehabilitation and Eco Tourism Development, Climate Change Adaptation and Biodiversity Project and the Digitization of Cadastral Lands.**

He is a member of the Makati Business Club, Insurance Institute for Asia and the Pacific, Inc. (IIAP) and Philippine Life Insurance Association (PLIA).

**Academic and Professional Qualifications:** Raoul graduated from De La Salle University with an AB Psychology degree. He completed an Executive Development Course from Life Office Management Association/Life Insurance and Market Research Association (LOMA/LIMRA) in conjunction with Penn State University.



**Seminars  
Attended:**

Raoul attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting".

# **PROFILES AND CREDENTIALS OF TRUSTEES**

## I. **Nina Perpetua D. Aguas** **(“Nina”)**

**Position:** Chairperson of the Board

**Type:** Executive Trustee

**Date of First Board Appointment:** 24 May 2015

**Nationality and Age:** Filipino, 70 years old

**Other Directorships and Experience:** Nina is InLife's Chairperson of the Board and the following InLife subsidiaries: Insular Health Care, Inc. (an Insurance Commission Regulated Entity), Insular Life Management & Development Corporation (ILMADECO), and the Insular Foundation, Inc. Outside of InLife Group, she is a Director of the following Publicly Listed Companies: Pilipinas Shell Petroleum Corporation, Monde Nissin Corporation and Union Bank of the Philippines (UBP). She is a former member of the Advisory Council for Gender and Development of the World Bank Group. She was also a former CEO of InLife from 2016 to 2017. Prior to InLife, she was a Director, President and CEO of the Philippine Bank of Communications (PBCOM); a former Managing Director and Head of Private Bank - Asia Pacific, former Managing Director and Retail Banking Head - Asia Pacific of the Australia and New Zealand (ANZ) Banking Group, Ltd. (ANZ Group); and held the following positions in Citibank group: Managing Director and Head of Corporate Center Compliance in New York; Country Business Manager of Global Consumer Group (GCG), Philippines; Head of Sales and Distribution, GCG -Philippines; Regional Quality Director GCG - Asia Pacific; and Regional Audit Director, Citigroup, Asia Pacific.

**Academic and Professional Qualifications:** Nina finished her Bachelor of Science degree in Commerce, major in Accounting, at the University of Santo Tomas. She is a Certified Public Accountant.

**Seminars Attended:** Nina, as a participant, attended the following trainings and conferences: UBPs AML Refresher Webinar and InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AML Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting". She also attended "2022 Annual Corporate Governance Training" by Monde Nissin as hosted by ICD and Forbes' "Global 2022 CEO Conference". She was also tapped as a resource speaker in the following events: Marsh & Mercer's "Breaking the Glass Ceiling: What Women Can", 13<sup>th</sup> Mansmith Market Masters Session 1: "Lessons from Warriors and Survivors" and The Manila Times Women's Forum: "Empowered Women Powering Changes". Nina was also one of the featured speakers of the Management Association of the Philippines (MAP) & Filipino CEO Circle's (FCC) virtual fireside chat on "Women on Board".

## II. Maria Noemi G. Azura ("Noemi")

**Position:** Member of the Board of Trustees

**Type:** Executive Trustee

**Nationality and Age:** Filipino, 59 years old

**Date of First Board Appointment:** 25 March 2022

**Other Directorships and Experience:** Noemi is the latest addition to Inlife's Board in 2022. She is a dynamic business Leader with over 30 years of experience in consumer banking and health insurance gained from local and global companies. The breadth of her experience includes business transformation, innovation and strategy, sales and distribution and audit and compliance. She is a Senior Executive Vice President at Insular Life and concurrently is also the President and Chief Executive Officer (CEO) of Insular Health Care, Inc. (IHCI). She is also a director of Insular Foundation, Inc. Outside of InLife group, she is a Director of City Savings Bank and Maria Health. Prior to joining InLife in 2017, she previously served as President and CEO of Philcare. She also held various leadership roles in Citibank, American Express (AmEx) and Australia New Zealand (ANZ) Bank, including an international assignment at ANZ Melbourne.

**Academic and Professional Qualifications:** She graduated from De La Salle University with a degree in accountancy, and obtained her Master's degree in Business Administration from the University of the Philippines.

**Seminars Attended:** Noemi attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting". She also attended the Anti-Money Laundering Council's (AMLC) Anti-Money Laundering / Counter-Terrorism Financing Fundamentals (AML/CTF) Webinar for Covered Persons; ICD's "Technology Governance: Cybersecurity, Technology and Third-Party Privacy Risks, AI Use Cases, and Strategic Opportunities"; FINEX "Meet the Presidentiables: Economic Reforms in the New Frontier"; AC Health and Ateneo de Manila University's "Health Leadership Summit 2022: Moving Forward beyond COVID-19"; MAP's "Philippines-India Business Conference on Healthcare and Medical Cooperation"; Bankers Institute of the Philippines' "Understanding the Supervisory Assessment Framework (SAFr)"; 2022 UA&P's "Midyear Business Economics Briefing: New Administration, New Economy: The Philippines after May 9 & Covid-19"; SZ&W Group's 3rd Health Insurance Innovation Congress Asia Pacific 2022 and Harvard Club of the Philippines & John Clements "Organizational Purpose as a Source of Competitive Advantage".

### III. Luis Y. Benitez ("Louie")

**Position:** Member of the Board

**Type:** Non-Executive, Independent Trustee

**Nationality and Age:** Filipino, 75 years old

**Date of First Board Appointment:** 28 January 2016

**Other Directorships and Experience:** Louie is a former Vice Chairman and Senior Partner of Sycip, Gorres, Velayo and Company (SGV & Co.). He is an Independent Director of Insular Health Care, Inc., CTBC Bank (Philippines) Corp. and Concepcion Industrial Corp. He is also a known senior adviser and consultant to major private companies. He specializes in the banking and financial industry and has extensive experience in public accounting and business advisory services.

**Academic and Professional Qualifications:** He completed his Bachelor of Science degree in Business Administration, major in Accounting from the University of the Philippines; his Master's degree in Business Administration from the Stern School of Business of New York University and completed the Pacific Rim Bankers Program from the University of Washington. He is a Certified Public Accountant.

**Seminars Attended:** Louie attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting". He also attended Association of Bank Compliance Officers' (ABCOMP) AML/CTF/PF Briefing and its 2022 Annual General Membership meeting and webinar: "BSP Awareness-Raising Session on Institutional Risk Assessment (IRA) and Results of the 2022 Thematic Review on Targeted Financial Sanctions (TFS)". He also attended BDO's 2022 Annual Corporate Governance Seminar.

#### IV. Emmanuel F. Dooc ("Manny")

**Position:** Member of the Board

**Type:** Non-Executive, Independent Trustee

**Nationality and Age:** Filipino, 73 years old

**Date of First Board Appointment:** 26 April 2019

**Other Directorships and Experience:** Before joining InLife, Manny was the President and CEO of the Social Security System (SSS). He is also a former Commissioner of the Insurance Commission (IC) and was an Honorary Insurance Commissioner of Louisiana, USA in 2015. He is a distinguished veteran in the life insurance industry and has had extensive experience in insurance operations, corporate compliance, risk management and governance. He is an Independent Director in Insular Health Care, Inc. (an IC Regulated Entity or ICRE) and Stronghold Insurance Company, Inc. (an ICRE). He is also a columnist in Business Mirror.

**Academic and Professional Qualifications:** Manny graduated with Bachelor of Science in Elementary Education from Mabini Colleges; he then took his Bachelor of Laws in San Beda College of Law. He is also a Master Fellow and a Fellow of Life Office Management Association (LOMA); an Associate in Claims of International Claims Association (ICA), and a Fellow of the Institute of Corporate Directors (ICD). He completed the following: Certificate in Teaching the Blind (SPED) from Philippine Normal University; Professional Certificate in Strategic Management Program from the College of Insurance in New York; 2015 Fall International Fellows Program by the National Association of Insurance Commissioners and The Center for Insurance Policy and Research and the Executive Program for Senior Government Officials at the JFK School of Government in Harvard University. He also holds a professional certificate in Anti-Corruption from The International Centre for Parliamentary Studies (ICPS) in London, United Kingdom.

**Seminars Attended:** Manny attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting". He also attended Dr. Richard Cruz' seminar on "Effective Product Marketing".

V. **Marietta C. Gorrez**  
**(“Mayette”)**

**Position:** Member of the Board

**Type:** Non-Executive Trustee

**Nationality and Age:** 69 years old

**Date of First Board Appointment:** 27 January 2011

**Other Directorships and Experience:** Mayette is a Director of Insular Health Care, Inc. (an Insurance Commission Regulated Entity or ICRE) and Foundation for Professional Training, Inc. She is also a Trustee of Alliance for the Family Foundation of the Philippines, Inc. She was a former Senior Vice President of InLife and former President of ILAC General Insurance Agency, Inc (ILAC GA). She is a Professional Executive Career/Life Coach & member of International Coach Federation (ICF) and Vice President of ICF-Philippines Chapter.

**Academic and Professional Qualifications:** She is a graduate of Bachelor of Science in Mathematics from University of Santo Tomas; earned her Master’s degree in Business Administration at De La Salle University; and is a Master’s degree candidate in Business Economics from University of Asia & the Pacific. She is also a graduate of Asian Institute of Management’s (AIM) Top Management Program. She is a Registered Financial Consultant (RFC) and Registered Estate Planner of the International Association of Registered Financial Consultants (IARFC). She is also a Fellow of Life Management Institute of Life Office Management Association (LOMA).

**Seminars Attended:** Mayette attended InLife’s 2022 Annual Corporate Governance Training, hosted by ICD: “AMLA Compliance in the Age of the Digital World” and “Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting”. She also attended International Coach Federation (ICF) Philippines’ “Future of the Work Online” Forum.

## VI. Luis C. la O ("Louie")

**Position:** Vice-Chairman of the Board

**Type:** Lead Independent Trustee

**Nationality and Age:** Filipino, 75 years old

**Date of First Board Appointment:** 22 January 2015

**Other Directorships and Experience:** He is Vice-Chairman of the Board of Oona Insular, an Insurance Commission Regulated Entity or ICRE. He previously served as an Independent Board Chairman of InLife from August 2016 to December 2017 and as the former Chairman of MAPFRE Insular from 1986 to 2016. He is also Director of Pilipinas Shell Petroleum Corporation or PSPC, a Publicly Listed Company (PLC). Prior to this, he previously held senior management roles in MAPFRE Group-Spain, the Soriano Group and the Ayala Group.

**Academic and Professional Qualifications:** Louie earned his Bachelor of Science in Management from Ateneo de Manila University, his **master's degree** in Business Management from De La Salle University and completed "Course on General Insurance" from the College of Insurance, Chartered Institute of London, United Kingdom.

**Seminars Attended:** Louie attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting". He also attended PSPC's trainings on "An Overview of PPPs" and "Administrative Law and Administrative Agencies".



## VII. Francisco Ed. Lim ("Francis")

<b>Position:</b>	Member of the Board
<b>Type:</b>	Non-Executive, Independent Trustee
<b>Nationality and Age:</b>	Filipino, 68 years old
<b>Date of First Board Appointment:</b>	27 January 2011; appointed as Independent since 2018
<b>Other Directorships and Experience:</b>	<p>Francis is a Senior Legal Counsel of Angara Concepcion Regala &amp; Cruz Law Offices (ACCRALAW); incumbent Chairman of the Financial Executives Institute of the Philippines (FINEX) Academy and Justice Reform Initiative (JRI) and Co-Chairman (together with Finance Secretary Benjamin Diokno) of the Capital Market Development Council. He was a former President of the Philippine Stock Exchange, Inc. (PSE), Securities Clearing Corporation of the Philippines (SCCP), FINEX, Management Association of the Philippines (MAP), and the Shareholders' Association of the Philippines (SharePHIL). Francis is also a Director of the following companies: Air Asia Aviation Group Limited (Malaysia); Alphaland Corporation; Converge Information and Communications Technology Solutions, Inc. (a Publicly Listed Company); First Philippine Holdings Corporation and Union Bank of the Philippines or UBP (a Publicly Listed Company).</p> <p>He is a Law Professor at the School of Law, Ateneo de Manila University and School of Law of San Beda University (on leave). He is also the Chairman of the Commercial Law Department of the Philippine Judicial Academy, a Co-Chairperson of the Sub-Committee of the Philippine Supreme Court on E-Commerce Law and a member of the Sub-Committee on Commercial Courts and Committee on the Revision of the Rules of Court of the Philippine Supreme Court.</p>
<b>Academic and Professional Qualifications:</b>	Bachelor of Arts (cum laude) and Bachelor of Philosophy (magna cum laude) degrees from University of Santo Tomas; Bachelor of Laws (Second Honors), Ateneo de Manila University; Master of Laws from the University of Pennsylvania, USA; member of the Integrated Bar of the Philippines, Philippine Bar Association, New York State Bar Association and the American Bar Association; Fellow, Institute of Corporate Directors (ICD).
<b>Seminars Attended:</b>	Francis attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting".

## VIII. Raoul Antonio E. Littaua ("Raoul")

**Position:** President and Chief Executive Officer (CEO); Member of the Board

**Type:** Executive Trustee

**Nationality and Age:** Filipino, 59 years old

**Date of First Board Appointment:** 07 June 2021

**Other Directorships and Experience:** As InLife's CEO, Raoul is also a director of the following InLife subsidiaries: Insular Health Care, Inc. (an Insurance Commission Regulated Entity or ICRE), Insular Foundation, Inc. as Vice Chairperson, and Oona Insular (formerly MAPFRE INSULAR Insurance Corporation), - an ICRE- and Chair of Insular Life Employees' Retirement Fund (ILERF). Prior to his designation as InLife's President & CEO, he was InLife's Senior Executive Vice President and Chief Distribution Officer. He first joined InLife in 2018 as its Chief Agency Officer. For decades, he occupied various key positions such as Chief Marketing Officer and Chief Distribution Officer of other life insurance companies. Aside from the life insurance industry, he was also formerly connected with retail and real estate companies where he was instrumental in growing their respective businesses and was responsible for setting the directions and laying the ground towards these companies' success. He is also a strong advocate of renewable energy, having worked as technical consultant for foreign assisted and special projects of the Department of Environment and Natural Resources. Among the projects he was involved in were the Philippine Solid Waste Management Project, Coral Reef Rehabilitation and Eco Tourism Development, Climate Change Adaptation and Biodiversity Project and the Digitization of Cadastral Lands.

He is a member of the Makati Business Club, Insurance Institute for Asia and the Pacific, Inc. (IIAP) and Philippine Life Insurance Association (PLIA).

**Academic and Professional Qualifications:** Raoul graduated from De La Salle University with an AB Psychology degree. He completed an Executive Development Course from Life Office Management Association/Life Insurance and Market Research Association (LOMA/LIMRA) in conjunction with Penn State University.

**Seminars Attended:** Raoul attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AML A Compliance in the Age of the Digital World" and "Thinking Traps in the Boardroom & Trends in Environment, Social and Governance (ESG) Reporting".

## IX. Justo Antonio A. Ortiz ("Justo")

**Position:** Member of the Board

**Type:** Non-Executive Trustee

**Nationality and Age:** Filipino, 65 years old

**Date of First Board Appointment:** 23 November 2017

**Other Directorships and Experience:** Justo holds the following directorships outside of InLife: Vice-Chairman of the Board of Union Bank of the Philippines or UBP (a Publicly Listed Company); Director/Chairman of the following UBP subsidiaries: Aboitiz Equity Ventures (AEV), Union Digital Bank, UBX Philippines Inc., and Aboitiz Feedall Holdings, Inc. He is also a Chairman of the following companies: Philippine Payments Management Inc. (PPMI), Fintech Philippine Association, Inc., and Distributed Ledger Technology Association of the Philippines, Inc., Pilmico Foods Corporation, Pilmico Animal Nutrition Corporation and Concepcion Industries Corporation. He is a member of the Management Association of the Philippines (MAP), Makati Business Club (MBC), and World Presidents Organization/Young Presidents Organization. He is a Trustee of the Philippine Trade Foundation, Inc. Prior to joining UBP, he was Managing Partner for Global Finance and Country Executive for Investment Banking at Citibank, N.A.

**Academic and Professional Qualifications:** He is a holder of Bachelor of Arts in Economics - Honors Program (magna cum laude) from the Ateneo de Manila University. He was also conferred the degree of Doctor in Humanities - Honoris Causa, by the University of Santo Tomas (UST).

**Seminars Attended:** Justo attended InLife's 2022 Annual Corporate Governance Training, hosted by ICD: "AMLA Compliance in the Age of the Digital World". He also attended the following seminars by Aboitiz Equity Ventures (AEV) Learning Series/webinars: "Breakthrough and Application of AI & Robotics"; "Web 3.0 Metaverse by Leonard Brody"; "Start of Nation- The Story of Israel's Economic Miracle by Saul Singer" and "Preparing for Change in the Era of Crisis by Saul Singer".