



**CERTIFICATION**

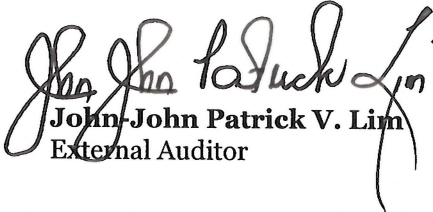
This is to certify that in compliance with the Insurance Circular 21-2009 on Corporate Governance Scorecard requiring full disclosure of company practices on corporate governance in accordance with the Principles and Leading Practices on Good Corporate Governance, the following companies engaged our services as their external auditor for the year 2018. The audit and non-audit fees, exclusive of out-of-pocket expenses and value-added tax, for 2018 are as follows:

<b>Company</b>	<b>Audit Fees (Pls. state amount)</b>	<b>Non-audit fees (Pls. state amount, if any, and NIL if none)</b>
The Philippine American Life and General Insurance (Philam Life) Company	Php 6,951,511	NIL
BPI-Philam Life Assurance Corporation (BPLAC)	Php 2,709,901	NIL
Philam Equitable Life Assurance Company, Inc.	Php 192,272	NIL

I am executing this document to attest to the truth of the foregoing and for whatever purpose this may legally serve.

IN WITNESS WHEREOF, I have hereunto set my hands on this 21<sup>st</sup> day of May 2019 at Makati City, Philippines.

**Isla Lipana & Co.**

  
**John John Patrick V. Lim**  
External Auditor

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