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CERTIFICATION

To Whom It May Concern:

This is to certify that the following personnel of Manila Bankers Life Insurance Corporation:

Almalvez, Levi Clyde R.

Sales Advantage

2. Cunanan, Eduardo, Jr. P.

Sales Advantage

3. Diego, Reicel Jhayne C.

Sales Advantage

4. Elipe, Lerick D.

Sales Advantage

5. Posadas, Marian Lara B.

Dale Carnegie Course: Effective

Communications & Human Relations

are bonafide graduates of the abovementioned Dale Carnegie Courses in 2014.

This certification is being issued upon the request of Manila Bankers Life Insurance Corporation for whatever purpose it may serve them

Done this 31st day of July 2015 at Makati City, Philippines.

Very truly yours,

Administrative Officer