



Institute of Corporate Directors
presents this

Certificate of Participation

to

Karen Jill M. Espineli

Philippine AXA Life Insurance Corporation

for having completed the online course

Corporate Governance Orientation Program

held on

June 02, 2021 | 8:01 AM - 12:04 PM

June 03, 2021 | 8:00 AM - 12:14 PM

through ZOOM Meetings

A handwritten signature in black ink, appearing to read 'Leonardo M. Berba'.

Leonardo M. Berba
Chief Executive Officer