



R.G. Manabat & Co.

PRU LIFE INSURANCE CORPORATION OF U.K.



2018 Client Service Plan



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Private & Confidential

May 16, 2018

The Audit Committee
Pru Life Insurance Corporation of U.K.
9F Uptown Place Tower 1
1 East 11th Drive, Uptown Bonifacio 1634, Taguig City

KPMG R.G. Manabat & Co. (KPMG) is pleased to submit our Service Plan for Pru Life Insurance Corporation of U.K. (the Company) as at and for the year ending December 31, 2018.

We at KPMG have been privileged to serve as your independent auditors in the past and we believe we are the best choice for the Company – now and in the future.

The Best People

We bring you what no one else can: deep knowledge of the Company and its industry that comes from serving as your auditors for many years. With KPMG, you benefit from the familiarity and insights of our senior partners and engagement team who have thorough understanding of the Company's accounting and audit concerns from their close involvement in the Company's audit engagements in the past.

The Best Approach

Like the Company, we always seek the best approach to serve our clients. In fact, working with you has inspired us to reach even higher. We believe KPMG has delivered a much improved client service during the 2017 audit and we want this track record of real-time handling and resolution of issues to continue and further improve in our subsequent audit engagements with you.

We know you, you know us, and there is no learning curve. That means no disruption, distraction, or inefficient use of your time.

Our Commitment to the Company

We believe ours is an incomparable offering—our best minds and our most committed hearts backed by the strength of our global organization—to serve you with distinction. We are proud of our long relationship with the Company and look forward with great enthusiasm to providing you with our very best for many years to come.

We look forward to working with you once again on this very important engagement.

Yours faithfully,
R.G. Manabat & Co.

Tireso Randy F. Lapidéz
Partner, Audit Services

Contents

The main contacts at KPMG are:

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Audit Partner

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Manager

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About KPMG International and R.G. Manabat & Co.

KPMG International

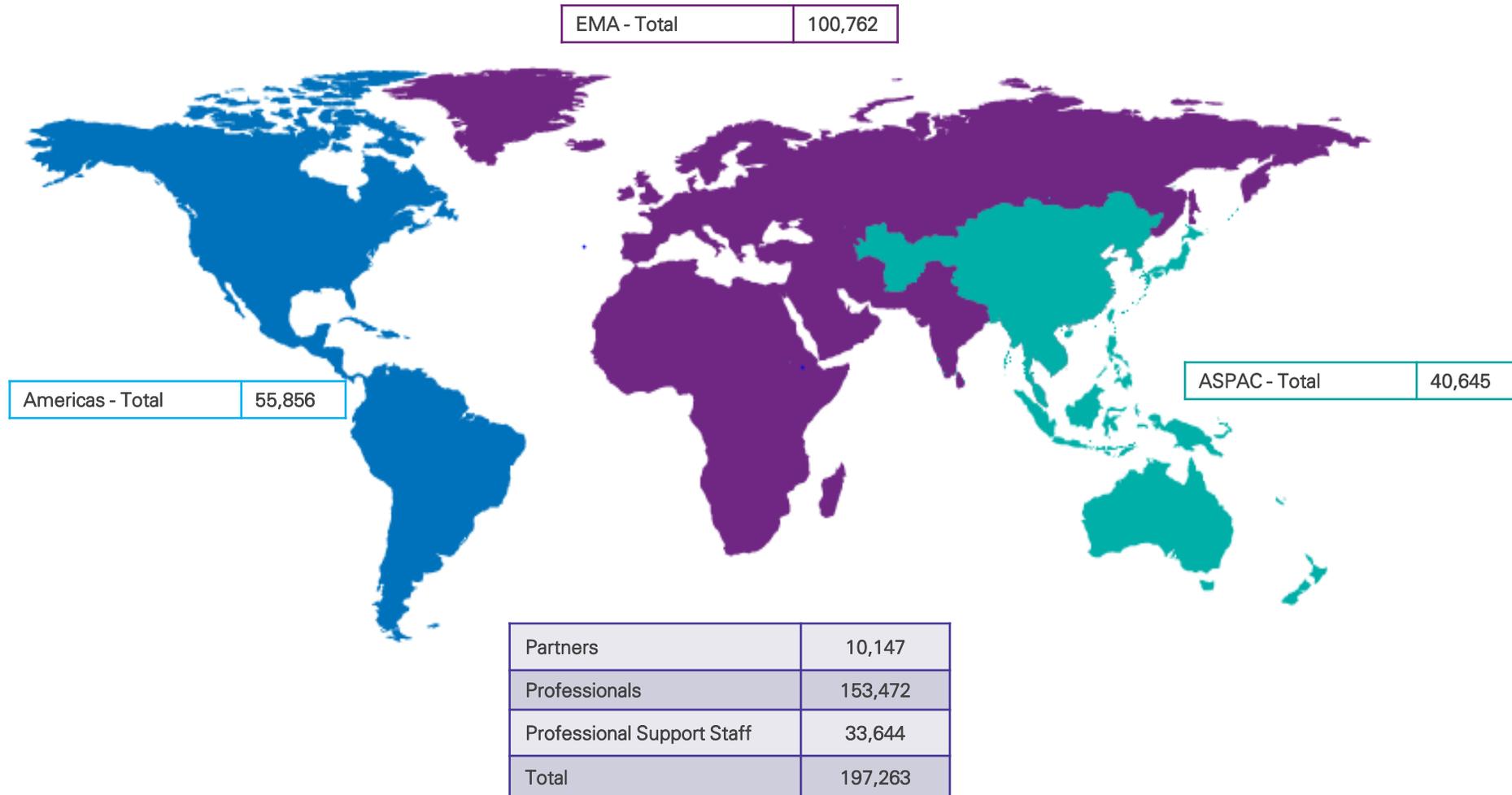
KPMG is a global network of independent professional firms providing Audit, Tax, and Advisory services.

KPMG operates in 154 countries and have more than 197,000 professionals working in member firms around the world. Combined revenues for KPMG member firms was at US\$26.40 billion for the fiscal year ended September 30, 2017.

KPMG member firms are advisors to major multinational companies that operate in diverse countries. When serving clients, KPMG professionals use information from the global KPMG network, draw on global expertise, and utilize the very latest in knowledge-sharing and communication tools. Through the wide international network of KPMG member firms, KPMG professionals keep up to date with the current developments in financial reporting and taxation, and have constant access to various types of information that can be used to implement effective business management. Thanks to a thorough knowledge of the risks and limitations of individual sectors, KPMG member firms assist their clients in identifying opportunities to improve performance and shareholder value.



KPMG Headcount - 197,263 people worldwide



KPMG Philippines – KPMG R.G. Manabat & Co., The Growth Story

KPMG R.G. Manabat & Co. (“KPMG RGM&Co.”) is a proud member of KPMG International.

From over 300 professionals in 2006, the Firm has grown to over 1,200 in headcount today. Partners and Principals have increased from 17 to 38.

KPMG RGM&Co. is now servicing over 2,000 clients and has been recognized as the fastest growing member firm of KPMG in the Asia Pacific region.

KPMG RGM&Co. is also considered as the fastest growing “Big Four” Firm in the Philippines.

KPMG RGM&Co. has been named *Tier 1 Leading Tax Transactional Firm* and *First Tier Philippine Transfer Pricing Practice* by the International Tax Review.



Senior Management



Chairman and CEO Sharon G. Dayao has extensive experience in financial audits of companies in various industries such as consumer markets, technology, media and telecommunications and shared services organizations. Ms. Dayao was a partner in one of the other Big Four Accounting Firms before joining R.G. Manabat & Co. She is also a co-founder of the Filipina CEO Circle, an organization of Filipina CEOs bound together by common interests.



Vice Chairman, Chief Operating Officer and Tax Principal Emmanuel P. Bonoan is a former Undersecretary of Finance. He headed the DOF Revenue Operation Group and was instrumental in the passage of major economic laws: Special Purpose Vehicle Law, “Sin” Tax Law, Lateral Attrition Law and argued the VAT Reform Law’s constitutionality before the Supreme Court. Currently, Atty. Bonoan advises large multinational companies and important organizations.



Vice Chairman, Head of Advisory and Advisory Principal Henry D. Antonio has extensive experience on forensic and fraud investigations, business process reviews, corporate rehabilitation, and risk management and compliance. He has over 18 years of domestic and international experience in risk management, finance, and audit, including various advisory positions in distressed-related restructure management, consolidation, transactional support and receivership..



Chairman Emeritus Roberto G. Manabat has over 30 years of audit experience and was the First General Accountant of the Securities and Exchange Commission, during which time he spearheaded the rollout of IFRS in the Philippines. Mr. Manabat is the Chairman of the Auditing & Assurance Standards Council, and is active in the accounting practice’s efforts to upgrade and safeguard its professional standards and governance.

What we do

AUDIT

Financial Statements Audit

Attestation Services

Prospective Reporting
Regulatory Audit

Other forms of attestation

The introduction of new international and local accounting standards have changed the way companies, regulators, and other stakeholders view financial statements and corporate reports. Our Audit service provides independent assurance of the reliability of information released by companies.

ADVISORY

Management Consulting

Risk Consulting

Deal Advisory

Increasing competition and price pressures require innovative and bold strategies to improve the bottom line of every business. These strategies run the range of streamlining work flows, strengthening internal controls, acquiring and divesting businesses, and ensuring safe and up-to-date IT systems. Our Advisory professionals' multi-disciplinary approach to business innovation ensures that clients' enterprise value is enhanced.

TAX

Tax Compliance Review

Mergers & Acquisitions

Tax Advisory Services
Tax Advocacy Services

Transfer Pricing Services

All over the world, governments are addressing their fiscal needs, leading to more stringent tax regulations. Tax compliance and governance are foremost on the minds of not just the CFO, but that of the CEO, company boards, and shareholders. Our Tax professionals can help you navigate the increasing complex tax regulatory landscape.

The KPMG Advantage

Why KPMG?



Our **unique knowledge** of you means we understand how emerging issues can impact you and how to respond to them in the best way



We have the **available capacity and capability** to support you, now and as you continue to grow in the future



Our audit approach is already designed to **evolve with changes** impacting the Company including its systems and controls



We design our audit procedures so we **test things once** to meet all requirements, eliminating unnecessary imposition on your people's time



We're **focused on the future**. We won't revisit key judgments and accounting treatments or spend time understanding past decisions

Why KPMG? (cont'd)



Our **professional relationships** with your people mean we can confidently and robustly challenge management



Our data analytics and technology support tools are already customized to suit your business and **work seamlessly** with your systems and processes

What Distinguishes KPMG?

- KPMG belongs to the global Big 4 accounting firms and is widely considered as the leading auditor of all industry sectors globally
- Access to more than 1,200 audit, tax and advisory professionals in the Philippines and around 200,000 KPMG personnel globally
- Pooling of KPMG global and regional technical and personnel resources
- Local firm is fully integrated into the KPMG system
- Shared audit methodology consistently applied globally
- Audit quality is closely monitored and maintained through quality performance reviews by other KPMG offices
- Availability of a detailed audit work program specific to the Company
- Use of most advanced technologies in audit such as Data & Analytics and cognitive

What Distinguishes KPMG (cont'd)

Efficiencies of a global audit for Pru Life Insurance Corporation of U.K.

- Timely and cost-efficient resolution of audit and accounting issues consistent with those of other Prudential entities being audited by KPMG
- KPMG Philippines' reliance on results of relevant controls testing and testing of subjective judgments (e.g., impairment allowance, hedging and derivatives, valuation of financial instruments) by other KPMG member firms
- KPMG Philippines' reliance on IT-related testing by other KPMG member firms
- Consistent interpretation of International Financial Reporting Standards across KPMG member firms
- Coordination and cooperation with the global and regional KPMG teams provides better appreciation of strategies and business models at the group level which can be applied to the audit of the Company

KPMG Audit

KPMG Audit Innovation

KPMG is raising the bar on audit quality and the audit experience through our proprietary tools and use of advanced technologies such as data and analytics, robotic process automation, and cognitive. Automation and use of advanced analytical tools allows us to:



Automation enables our audit to be adaptive and responsive to the unique risks present in your industry and business.

Quality + Insight = Value

Your Transformed KPMG Audit Experience

Collaboration tools that better connect our Audit teams and your organization



Reducing the burden on your organization and providing greater transparency and accountability

D&A tools allow us to obtain greater visibility into trends and anomalies across your entire business



Increases operational insights into your entire business and, over time, an opportunity to drive audit efficiency

KPMG's investment in simulation and micro-learnings will lead to extraordinary audit professionals



Your team benefits from a “smarter audit”

KPMG Approach and Methodology

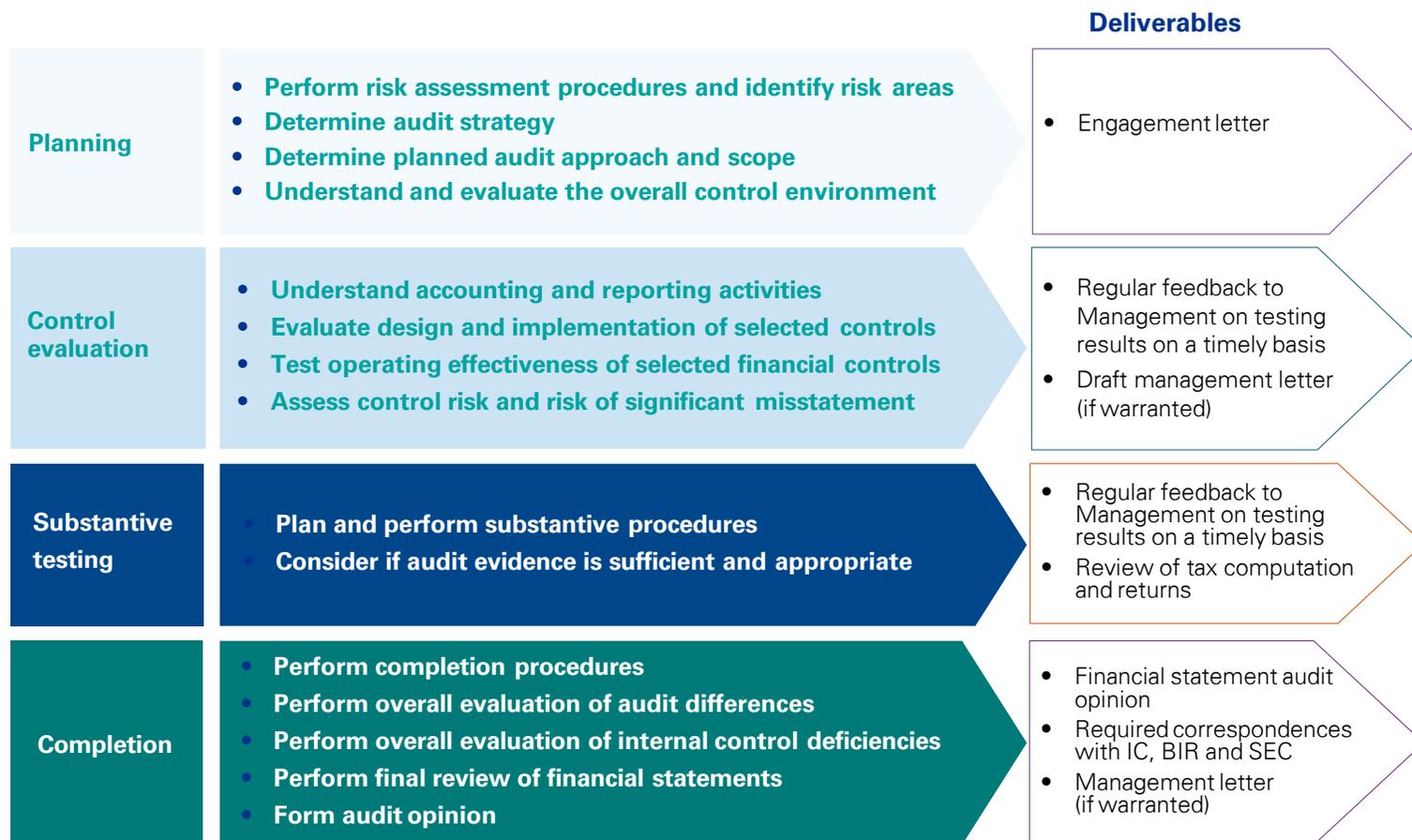
KPMG 2018 Audit Approach and Methodology

Our audit methodology is split into four phases and shall be tailored to the Company's circumstances.

We will use our eAudit tool, a fully electronic audit platform.

Our objective is to provide the highest standard of audit and audit-related services to the Company. In order to further enhance our service, we will use our enhanced eAudit tool for the 2018 audit. This globally consistent tool will enable our teams to produce fully electronic files, share industry knowledge and best practices and 'free-up' time to focus on the key risks and issues affecting the Company.

Our audit methodology assists us in delivering a quality audit and involves the following activities throughout the year:



How We Deliver Audit Quality



Data & Analytics in Audit

Data & Analytics



Intelligent use of technology

We will integrate Data & Analytics (D&A) procedures into our planned approach for the audit of the Company.

By allowing us to analyze large volumes of financial information, D&A enhances our understanding of your business, enabling us to design procedures that better target risks and provide you with valuable additional insight about your business.

Benefit

What we do



Innovation

Risk assessment

Up-front granular analysis of your data enhances the quality of our risk identification and assessment.



Measurable
business value

Evaluation of internal control

Applying advanced visualization techniques to your transaction flows improves business process understanding and can identify control deficiencies. Analyzing all transactions in a population can provide more robust conclusions on control effectiveness.



Actionable
insight

Substantive testing

Predictive analytics enables us to visualize the impact of various scenarios on your forecasts. We can identify and focus on the 'outliers and inconsistencies', which are more susceptible to misstatement.

Detailed results and summary insights gained from data analytics will be shared with management, internal audit and others within the Company.

KPMG Toolbox - KPMG uses state-of-the-art technology in auditing

KPMG Toolbox



KPMG's Global Electronic Audit Management Tool

	Global Consistency	Feature	Global Consistency	Enhanced Tracking Functionality
Feature				
Description	Applying a consistent approach globally promotes efficiency. The audit team involved in the Company's audit will use the same application and methodology with other KPMG teams handling Prudential audits worldwide.	Real-time access to global industry knowledge base enhances KPMG professionals' ability to focus on what's important to your business.	Embedded project management tools help engagement teams stay focused on meeting your deadlines and performing the audit as efficiently as possible	The eAudit Tracker summarizes significant matters as identified during the audit, facilitating highly effective and proactive communications with our clients.
Impact on your experience	Highly-coordinated service effort	Quality dialogue on emerging trends	Transparent updates at key intervals	Timely issue identification and resolution

KPMG Toolbox (cont'd)



To analyze journal entries and various significant accounts, **IDEA** extracts information from large volumes of data according to relevant criteria determined by the engagement team. For instance, **IDEA** is programmed with selected automated audit procedures to achieve specific objectives. It is also the platform for our Monetary Unit Sampling methodology.

The ability to extract and analyze large amounts of data allows us to complete our audit procedures efficiently and effectively.

Alex is KPMG's primary knowledge platform for accounting, financial reporting and auditing technical content. Content on **Alex** includes KPMG developed materials, as well as standards and regulations promulgated by country regulators and standard setters. The **Alex** suite comprises three products – **Alex Online**, **Alex Desktop** (for offline use) and **ARO External** (for clients).



Member firms are now able to publish their own local country technical accounting and auditing content to **Alex**.

This will allow KPMG professionals access to any local country technical content in addition to the International, US, UK and other country content already available. **Alex** is integrated with existing DPP portals and intranet sites while bringing with it advanced knowledge management capabilities and powerful search enhanced by tagging of content by knowledge managers.

This application increases the speed with which we can research accounting topics that are important to the clients.

KPMG Toolbox (cont'd)



CaseWare enables a team to import financial information from many differed accounting packages, make audit adjustments to individual trial balances items, and automatically update lead sheets and audit documentation.

This technology increases audit effectiveness and aids our effort to complete an audit in a timely manner.

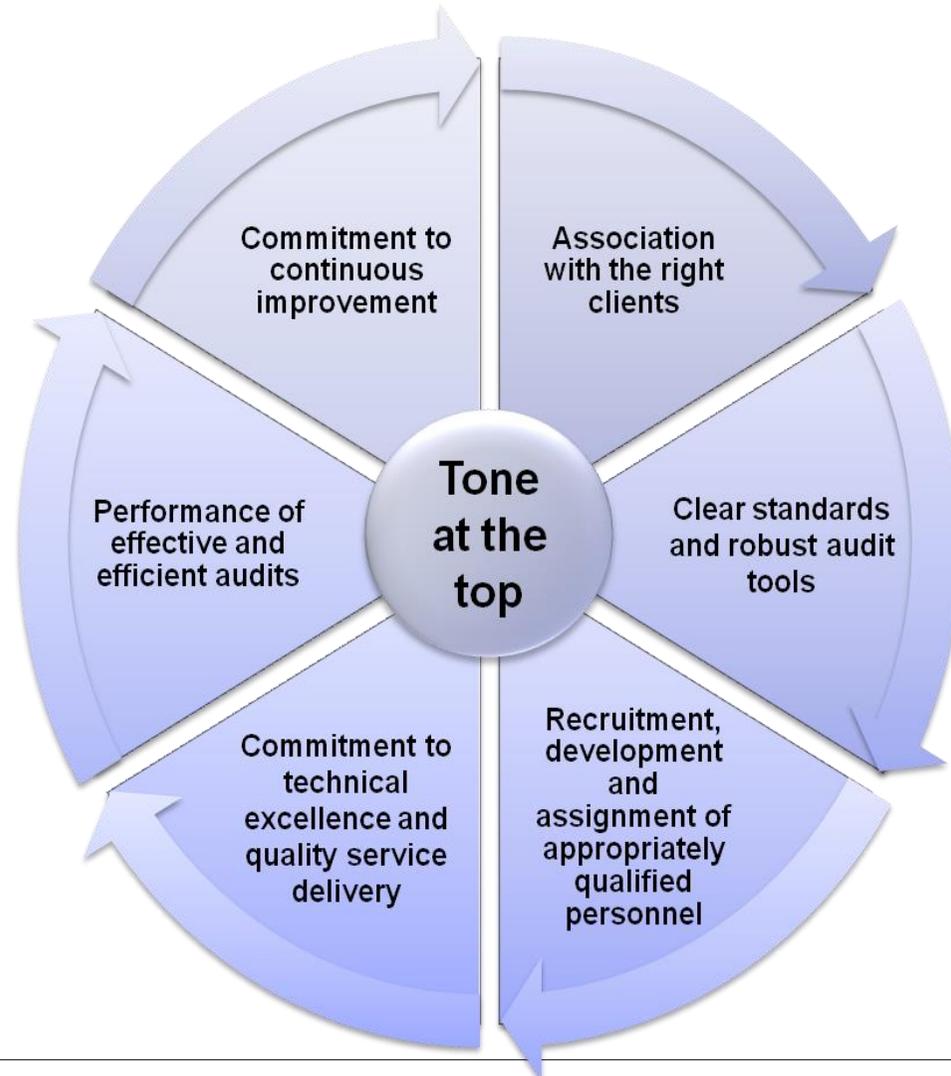
KPMG Audit Quality Framework

KPMG Audit Quality Framework

As it is the independence, expertise and professional skepticism of auditors that add value to financial statements, we believe it is important to be transparent about the processes that sit behind a KPMG audit report, so you can have absolute confidence in us and in the quality of your audit.

We view audit quality as seven key drivers combined with the commitment of each individual in KPMG. Every KPMG firm across the world uses the same audit quality framework to describe, focus on and enhance audit quality for the benefit of our clients.

Our Audit Plan elaborates on how we control the performance of your audit within this overarching framework.



KPMG Client Service Team

2018 KPMG Client Service Team

Core Engagement Team

Dindo Marco M. Dioso
*Engagement Quality
Review Partner*

Sharon G. Dayoan
Leadership Partner

Ma. Gracia Casals-Diaz
Technical Partner

KPMG Hong Kong

Tireso Randy F. Lapidez
Lead Audit Engagement Partner

**Herminigildo G.
Murakami**
Tax Principal

Jallain Marcel S. Marique
IRM Partner

Florizza C. Simangan
Manager

Roann D. Fernandez
Supervisor

Team of Professionals



SHARON G. DAYOAN



Sharon G. Dayoan
 Chairman and CEO
 Head of Audit

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Position	Leadership Partner
Background & Qualifications	<p>BS Business Administration and Accountancy, University of the Philippines – Diliman (Cum Laude)</p> <p>KPMG Chairman 25, INSEAD, Singapore</p> <p>Certified Public Accountant</p> <p>Member, Philippine Interpretations Committee</p> <p>Member, Audit and Assurance Standards Council of the Philippines</p> <p>Member, Philippine Institute of Certified Public Accountants</p> <p>Member, Philippine Women Economic Network</p> <p>President and Co-founder, Filipina CEO Circle</p> <p>Member, Financial Executives Institute of the Philippines</p> <p>Member, Management Association of the Philippines</p>
Role	Sharon will support Randy in bringing to Pru Life subject-matter specialists in areas of interest.
Industry experience	Sharon has extensive experience in financial audit and review and internal audit outsourcing, including those in compliance with IFRS, US GAAP and Sarbanes-Oxley (SOX) related for clients in the cement, semiconductor, pharmaceutical and consumer products sectors. She was the former head of KPMG’s Risk Management Group and was responsible for ensuring the Firm’s compliance with professional standards and KPMG Policies. Prior to joining KPMG, Sharon was an audit partner at SGV & Co. and was assigned to the US to develop the global risk-based methodology and related support tools of Arthur Andersen.



TIRESO RANDY F. LAPIDEZ



Tireso Randy F. Lapidez
Partner, Audit

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Position	Lead Engagement Audit Partner
Background & Qualifications	Bachelor of Business Administration, Major in Accounting, Philippine Christian University Certified Public Accountant Certified Internal Auditor Member, Philippine Institute of Certified Public Accountants
Role	Randy will be responsible for overseeing the conduct of the audit services as well as coordinating all other services. He will have primary decision-making authority on key accounting and auditing issues and overall responsibility for the planning and direction of the audit.
Industry experience	Randy started his public accounting career with SGV & Co. and has accumulated over 20 years of solid public accounting experience including over 10 years of international audit experience primarily with Ernst & Young LLP and Deloitte & Touche LLP in the US. From 2005 to 2010, he held a CPA license in the State of California and, until now, is a Certified Internal Auditor. During the course of his public accounting experience, Randy has had managed audit engagements with US GAAP, IFRS and SOX 404 audit reporting requirements. His audit clients were engaged in varied industries such as financial services, consumer goods, hospitality, technology, retail, manufacturing, and business services that included US large accelerated filers such as Safeco Corporation, Expedia, Inc. and Fannie Mae. Randy has had also handled special engagements such as interim reviews, initial public offerings, internal audit and agreed-upon procedures. He also serves as an instructor in firm-wide trainings specifically on US GAAP and accounting standards.
Key client, past and present	Current: Pru Life Insurance Corporation of UK, Dunganon Bank, Lifebank, Queen Bank, Rural Bank of Pavia Previous: Hong Kong Shanghai Bank – Philippine Branches, Deutsche Bank – Philippine Branch, Bank of Tokyo-Mitsubishi UFJ – Philippine Branch, Cocolife, Cocogen, Cocoplans, Safeco Corporation (Seattle, WA)

DINDO MARCO M. DIOSO



Dindo Marco M. Dioso

Partner, Audit

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Position	Engagement Quality Review Partner
Background & Qualifications	Bachelor of Science in Accountancy, San Beda College Executive MBA, Asian Institute of Management Certified Public Accountant, U.S.A. (State of California) and Philippines (7th placer in the Philippine CPA exam)
Role	Dindo will perform quality-control reviews of financial statements and selected working papers prior to report signoff.
Industry experience	<ul style="list-style-type: none"> • Dindo has 20 years experience in public accounting practice in the Philippines and USA • Involvement in cross border transactions, financial due diligence, financial and accounting advisory, and internal audit. • Dindo practiced his profession in New York City for four years. He handled the integrated audit of a specialty finance company listed in the New York Stock Exchange. He also handled the financial audit of large local companies and significant subsidiaries of multinational companies.
Key client, past and present	<ul style="list-style-type: none"> • Leading engagements in financial audit, internal controls testing (SOX), agreed upon procedures, review engagements, and business process reviews • Handling financial audit of entities engaged in financial services, information technology, gaming, business process outsourcing and shared services, manufacturing and not-for-profit entities • Handling financial audit and reporting for publicly listed, Insurance Commission and BSP regulated, PEZA and BOI registered entities, PAGCOR regulated

HERMINIGILDO G. MURAKAMI, JR.



Herminigildo G. Murakami, Jr.
Principal, Tax

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Position	Tax Principal
Background & Qualifications	<p>Juris Doctor, College of Law, Ateneo de Manila University</p> <p>Bar Admission (5th Placer), 1985</p> <p>Member – Integrated Bar of the Philippines (IBP)</p> <p>Member – Tax Management Association of the Philippines (TMAP)</p>
Role	Hermie will oversee the coordination and execution of tax provision review, with an enhanced focus on tax compliance and attest portion of the audit of the accounting for income taxes.
Industry experience	<ul style="list-style-type: none"> • Hermie has more than 26 years of experience in tax and corporate practice. He is involved in the compliance reporting and advisory aspects of Philippine taxation, and has represented clients across industries in tax assessment and refund cases both in the administrative and judicial level, and in obtaining tax rulings from the tax authorities • Hermie has led and managed a number of tax due diligence and compliance review engagements from clients in various industries, and advised foreign client on the tax structuring of investments in the Philippines • Hermie is also a tax adviser for the Bankers Association of the Philippines

MA. GRACIA C. DIAZ



Ma. Gracia C. Diaz
Partner, Risk Management
Ethics & Independence

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Position	Technical Partner
Background & Qualifications	Bachelor of Science in Accountancy, University of the East Manila Juris Doctor, Far Eastern University Admitted to the Philippine Bar Certified Public Accountant Former General Accountant, Securities and Exchange Commission Member, Philippine Institute of Certified Public Accountant Member, Integrated Bar of the Philippines
Role	Monette will work closely with Randy to resolve complex technical-accounting issues.
Industry experience	<ul style="list-style-type: none"> • She is a CPA-Lawyer and currently the Risk Management Partner at KPMG. • She is also the Executive Director of the Capital Market Development Council from 2014 up to present. • Until August 2015, she held the position of Director for Corporate Governance and Regulatory Affairs in KPMG Asia Pacific Limited. • Her notable experience as a CPA is being the General Accountant of the SEC for seven (7) years from year 2007 to 2014. As the General Accountant of the SEC, she led the adoption of the Philippine Financial Reporting Standards and Philippine Standards on Auditing and other global standards and practices on corporate governance and capital markets. • She is also a regular resource person in the trainings organized by Philippine Institute of Certified Public Accountants, Association of Certified Public Accountants in Public Practice, UP Law Center, FINEX, among others.

JALLAIN MARCEL S. MANRIQUE



Jallain Marcel S. Manrique
Partner, Information Risk Management

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Position	IT Audit Partner
Background & Qualifications	<p>Bachelor of Science in Accountancy Philippine School of Business Administration -Cum Laude</p> <p>Masters in Technology Management, University of the Philippines, Diliman</p> <p>Certified Public Accountant, Philippines</p> <p>Certified Information Systems Auditor (CISA), ISACA USA and Certified in Risk and Information Systems Control (CRISC), ISACA USA</p>
Role	Jallain will oversee the IT control portion of the audit activities and will work with Randy to integrate IT specialists into the audit.
Industry experience	<ul style="list-style-type: none"> • He has more than 10 years of domestic and international experience in Information Technology Advisory services in the field of Financial Services and is highly experienced in IT Audit, Cybersecurity Assessments, System and Process Integration (including Data Migration), Business Process Re-engineering through Automaton, Technology Enablement, ERP Implementations (e.g., SAP, Oracle, Netsuite) and Data Analytics. • He is experienced in IT Security Assessment in accordance with ISO 27001:2013 and ISO 27002:2013, Cybersecurity Maturity Assessments and in conducting audit in accordance with US and Japan Sarbanes-Oxley Act (SOX 404) and SSAE16/ SOC 1&2/ ISAE 3402 Type I and II. • He is a Local Subject Matter Expert in IRM engagements in assistance of external/internal audit, which relates to the performance of General IT Controls Review (e.g., change management, access to programs and data, and computer operations) and technical controls of various systems such as Operating Systems (e.g. Microsoft Windows Server 2008/2012, Redhat Linux, IBM OS/400, Solaris), Database Systems (e.g. Oracle 10g/11g, IBM DB/2, Microsoft SQL Server 2008/2012, MySQL), and Application Systems (e.g. Oracle R11/R12, SAP ECC6.0, PeopleSoft, Mainframe Systems, Summit Banking Systems, Finacle). • He conducted Business Process Review and Re-engineering for clients resulting in process optimization and improvement on business controls. • Prior to joining KPMG, he was an IT Business Unit Head for a local BPO Company providing IT services such as IT Managed Services, IT Assessments and Consulting, Systems Review and Process Improvements, Software Development and ERP Implementation Projects. He used to be the PMO Head overseeing and managing ERP implementation projects for clients from planning, business requirement definition, data migration, UAT/SIT/RT up to implementation.
Key client, past and present	<ul style="list-style-type: none"> • Has lead IT/OT Vulnerability Assessment and Penetration Testing engagements for clients involved in the energy sector, banks, and insurance. • Experienced in project management for implementation of ERP such as SAP, Oracle, Netsuite, Acumatica and Navision. He served as a Project Manager for SAP ECC6 roll-out to several markets of a multinational pharmaceutical company.

FLORIZZA C. SIMANGAN



Florizza C. Simangan
Manager

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Position	Manager
Background & Qualifications	<p>Bachelor of Science in Accountancy, Polytechnic University of the Philippines, Cum Laude</p> <p>Certified Public Accountant</p> <p>Member, Philippine Institute of Certified Public Accountants</p>
Industry experience	<ul style="list-style-type: none"> • She joined KPMG in 2012 and has over five years work experience in external audit. • She has been involved in the Pru Life audit engagement since joining the firm and other engagements primarily the audits of insurance companies. • In 2016, she was seconded to KPMG Sydney office for three months where she gained exposure in the audit of asset management and financial planning companies
Key client, past and present	<ul style="list-style-type: none"> • Pru Life Insurance Corporation of UK • United Coconut Planters Life Assurance Corporation • TSPI Mutual Benefit Association Inc. • Barristers Sickness and Accident Fund Pty Ltd. • Guardian Financial Planning • Suncorp Financial Services Pty Ltd. • Flag Asset Management • Credit Suisse (Hong Kong) Limited, Philippines Branch • Credit Suisse Securities (Philippines) Inc.

KPMG Values

KPMG Values

Our Values create a sense of shared identity. They define what we stand for and how we do things. Our Values help us to work together in the most effective and fulfilling way.

We lead by example - At all levels we act in a way that exemplifies what we expect of each other and our member firms' clients.

We work together - We bring out the best in each other and create strong and successful working relationships.

We respect the individual - We respect people for who they are and for their knowledge, skills and experience as individuals and team members.

We seek the facts and provide insight - By challenging assumptions and pursuing facts, we strengthen our reputation as trusted and objective business advisors.

We are open and honest in our communication - We share information, insight and advice frequently and constructively and manage tough situations with courage and candor.

We are committed to our communities - We act as responsible corporate citizens by broadening our skills, experience and perspectives through work in our communities and protecting the environment.

Above all, we act with integrity - We are constantly striving to uphold the highest professional standards, provide sound advice and rigorously maintain our independence



R.G. Manabat & Co.



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