



Institute of Corporate Directors

presents this

Certificate of Attendance

to

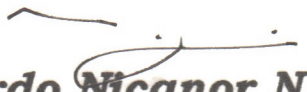
Johnip Cua

LT Group, Inc.

*for having attended the Distinguished Corporate
Governance Speaker Series held on September 15, 2015
at the Taipan Room, 33rd Floor, Towerclub, Philamlife Tower,
8767 Paseo De Roxas, Makati City.*

*This entitles you to a 2-hour partial credit in compliance
with SEC MC No. 2, s. 2015.*

Given this 15th day of September 2015.


Ricardo Nicanor N. Jacinto
Chief Executive Officer