

Caritas Health Shield, Inc.

INDEPENDENT DIRECTORS

1. ELIZABETH C. UMALI

Independent Director

Ms. Elizabeth C. Umali has extensive experience in the Banking and Finance industry having served as Vice President of Planters Development Bank.

2. GILDA C. LUCENA

Independent Director

Ms. Gilda C. Lucena has extensive background in Banking and Finance. She served as VP – Treasury of Westmont Investment Corp. and as President of Westmont Forex Corp. Ms. Lucena also has relevant experience in the life insurance industry.

Ms. Lucena earned her baccalaureate degree from St. Theresa's College. She also studied Strategic Business Economics Program from the University of Asia and the Pacific.

3. JUANITO G. ARCILLA

Independent Director

Atty. Juanito G. Arcilla is a lawyer and law professor. He is with the Brillantes Arcilla Martinez Diokno & Dela Cruz Law Offices.

Atty. Arcilla holds an AB Philosophy degree from Holy Rosary Major Seminary and a Bachelor of Laws degree from San Beda College.

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