

MICHEL J. LHUILLIER FINANCIAL SERVICES, INC.

in cooperation with



Executive Development Academy

*Certificate of Participation*

*This is to certify that*

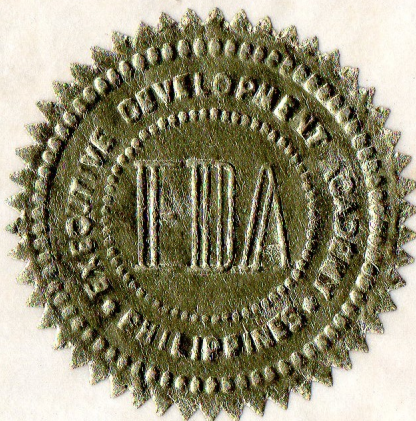
*Aries Monciar R. Lador*

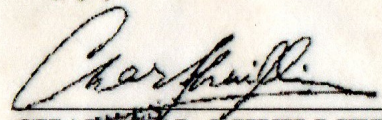
*attended and participated in the*

**INTEGRATED SEMINAR-WORKSHOP ON NURTURING WORK ETHICS  
THAT COMPANIES VALUE MOST AND EXCELLENT CUSTOMER SERVICE**

**February 23 - 24, 2012**

*Given at Manila, Philippines this 24th day of February, 2012.*



  
**CHARLES L. LHUILLIER**  
Executive Vice President, MLFSI

  
**MA. LENIDA TIONGCO-PADERANGA, FPM**  
President, EDA

  
**MANUEL A. TIONGCO**  
Chairman, EDA