

Training and development play an important role in the effectiveness of organizations and to the experiences of people in work. Training allows employees to acquire new skills, sharpen existing ones, perform better, increase productivity and be better leaders.

1. Employee Orientation Program

All newly hired employees shall undergo orientation program to be coordinated by HR department. Content of the program is as follows:

ACTIVITY

- Company Profile
- Company Vision
- Organizational Chart
- Company Policies and Procedures
- Benefits
- Company Activities

After the orientation, new staff is given a tour of the office premises and is introduced to other staff of the Company.

2. Technical Training (for Regular/Permanent employees)

2.1 External workshops / seminars related to the job functions which are conducted by accredited insurance organization of the Philippine such as PLIA, PIRA, LUAP, ASP and SOA may be participated in / attended on a need basis.

3. General Guidelines

3.1 Attendance at Training Programs

3.1.1 No overtime pay shall be allowed even if the seminar extends beyond regular office hours or held on Saturdays, whether inside or outside the office premises.

3.1.2 An employee who is included in a training program is excused from his scheduled work hours during the duration covered by actual training program. In case of out-of-town seminars or seminar outside the office premises, duration shall also include a reasonable travel time.

3.1.3 Training programs held outside the workstation is not considered out-of-base official business; hence, the employee is not entitled to per diem and/or meal allowance. However, the employee is entitled to reimbursement of travel expenses to/from training venue and meal expenses.

4. Eligibility for Training

Any regular employee may be entitled to technical and Company sponsored training along the line of his present job or to some other lines where he will be transferred or promoted, upon recommendation of his immediate superior and as approved by the CEO.

5. Expenses for Training

Expenses incurred for travel shall be borne by the Company.

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6. Salary during Training

The employee's salary shall continue to be paid. The absence from work shall not be charged to leave privileges. If the employee is expected to report back to work at a definite day but fails to do so, such absence shall be charged to his vacation leave, unless he can show good cause for the delay, like non-availability of air transportation due to cancellation of flight, or strike in the airport where he is expected to depart. Should it happen, he should also advise the office of his delay.

7. Training Agreement

In consideration of the payment by the Company of the cost of the training/seminar, concerned employee shall continue working with the Company until the end of the holding period that commences from the completeness of the training course subject to the following:

COST / FEE	HOLDING PERIOD
Php 25,0000.00 or less	6 months
Php 50,0000.00 or less	12 months
Php 75,0000.00 or less	18 months
Php 100,0000.00 or less	24 months

In cases where an employee attends consecutive trainings/seminars, the holding period of the initial training/seminar should be completed first before continuing with the holding period of the subsequent training/seminar. Holding periods should not overlap with each other.

In case of voluntary or involuntary termination of employment, concerned employee shall reimburse the Company of the tuition fee on a pro-rata basis corresponding to the remaining portion of the holding period. The reimbursement will be deducted from his/her last pay and if there is any deficiency, concerned employee shall pay within 5 days without need of any demand.

8. Report on Course

An employee who attends the training program or special studies approved by his superior is required to submit a report on course. The report shall be submitted through the superior to HR. A copy of his Certificate of Attendance shall accompany it. Together, they shall form part of the employee's 201 file.

9. Industry-Related Designated Programs

The Company offers industry-related courses to regular employees with at least 1 year of service to enhance their knowledge and skills in insurance. Employees are encouraged to enroll in courses related to their work. The Company advances the cost of tuition for these programs. Employees who fail to attend or pass examinations are required to refund the cost of tuition advanced by the Company through payroll deductions.

- Designation Programs:**
- Fellow, Life Management Institute (FLMI)
 - Associate, Customer Service (ACS)
 - Professional Customer Service (PCS)
 - Associate, Insurance Agency Administration (AIAA)
 - Associate, Insurance Accounting & Finance (AIAF)
 - Associate, Insurance Regulatory Compliance (AIRC)
 - Associate of the Society of Actuaries (ASA)
 - Fellow of the Society of Actuaries (FSA)