

BENEFICIAL LIFE INSURANCE COMPANY, INC.

THE MANAGEMENT TEAM

Jaime C. Fernandez
President & Chief Executive Officer

Investment Division

Rex Stewart Cheung Chief Investment Officer

Financial Division

Ma. Editha S. Paltongan Comptroller – Head of Financial Division
Joy S. Vianzon Chief Accountant – Head of Accounting Department
Devorah Q. Dela Cruz Head, Credit and Collections
Jasmin C. Santiago Senior Accountant

Human Resources and Legal and Regulatory Affairs

Atty. Ma. Sigrid R. Pinlac Head, HRLRA
Atty. Kaima Via B. Velasquez Asst. Head, HRLRA

Internal Audit

Anna Christina H. Docena Head, Internal Audit

Actuarial Division

Lyndon Fadri Chief Actuary (Consultant)
Rodrigo N. Zafra Head, Actuarial Department

Management Information System (MIS)

Glenn P. Abuzo Head, MIS
Melvin R. Arias Head, Development Operations & Special Project Unit

Sales and Marketing Division

Juanito B. Tan Deputy Head, Company Operations (Consultant)
Danilo L. Mercado Head, Metro Manila Sales
Jose M. Simon, Jr. Head, Bank & Corporate Solutions (Consultant)
Henry A. Perfecto Head, Luzon Sales (Consultant)
Ralph A. Baco Head, Mindanao Sales
Ma. Miraflor C. Quintio Head, Agency Services Unit
Anthony M. Zagala Head, Agency Training Unit

Underwriting Division

Teresita E. Ullegue Head, Policy Admin & Services (Consultant)
Maritess M. Llapitan Head, Regular & SSI Underwriting
Elizabeth T. Flores Head, Healthcare
Jocelyn O. Obispo Head, Policy Services Unit
Melvin L. Sumaylo OIC-Services Unit, Healthcare
Deodati C. Gochangco OIC-Claims Unit, Healthcare

Facilities and Procurement

John Jorge S. Orbe Head, Facilities Department
Lou Jane A. Garcia OIC-Procurement Unit