

EMPLOYEE HANDBOOK

Compensation and Benefits



YOUR JOURNEY BEGINS HERE

Welcome to Singlife Philippines!

We are glad to have you as a member of our growing team.

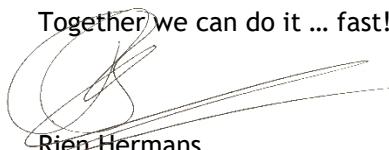
This Employee Handbook is prepared to provide you with information of the policies of the company related to your employment. It complies with the rules and regulations in the Philippines and within those borders we have created a total benefit package that represents our vision and beliefs regarding the roles and responsibilities between the company and staff.

The handbook explains how job levels and salary levels are determined and provides further detail on specific benefits, like maternity leave. It is therefore more of a reference guide. From time to time the handbook will be updated as well as expanded to include other key elements of the commitment between you and the company. You can always find the latest version online and notifications are sent out to notify everyone when changes are applied.

Our belief is that the relationship between the company and each staff member must be mutually beneficial. Apart from adequate compensation, we do want people to share our mindset, the mindset to grow. And although the responsibility to learn, develop and grow is fully in your hands, we do want to support you, where possible, to make it happen.

Again, welcome on joining our journey to unlock the potential of money to everyone.

Together we can do it ... fast!



Rien Hermans
CEO

OUR COMMITMENT TO YOU

COMPENSATION PHILOSOPHY

Singlife Philippines provides a competitive compensation program to attract, retain, and reward high-performing employees. The compensation package is tied to the individual performance and the achievement of our business goals as an organization.

Our compensation structure is set-up according to these core principles:

- **Pay for performance:** we believe in emphasizing a strong performance-driven perspective through merit-based increases and a variable bonus program, that recognizes and rewards individual performance.
- **Equitable Pay:** we do not make differences based on gender, racial background or any other personal characteristic. We believe it is fair that people are paid based on their contribution, capabilities and behaviors that deliver performance and support us to build a great company together.

JOB CLASSIFICATION

The total remuneration must be reflective of the requirements and responsibilities of the position and determined in the context of a competitive labour market. A structured framework for the basic benefits including the guaranteed income, is combined with more flexibility in the variable compensation.

Career Band and Job Level

Roles are categorized in 3 different career bands to make a distinction based on the impact of the job to the sustainable growth of the company. Depending on the career band the measurement and expectations of performance are different; from more strategic and result based in the higher career bands, to individual contribution and contribution based in the first career band.

Singlife Philippines follows these 3 career bands:

Career Band	Roles	Job level
I. Professional	Specialist/Officer	9-10
II. Middle Management	Manager/Senior Manager/Director/Lead	11-13
III. Executive/Senior Management	Leadership Team	14-16

The career bands are further specified in job levels based on three key measurements:

1. Know How
2. Accountability
3. Problem Solving

Know How is the total amount of knowledge or skills required to deliver the job requirements at an above standard level. It includes the practical skills to execute the job, the ability to plan and secure resources, and the required relationship management skills. In other words, it has a strong connection with prior experience and functional or technical expertise proven by one's track record, educational achievement, organisational and interpersonal skills.

Accountability considers the amount of independence to make decisions, the impact of these decisions and the magnitude of the outcomes. Although the responsibility of making the company successful is shared by the whole team, the individual accountabilities are different and jobs which require a higher level of accountability are deemed more important.

Problem Solving addresses the the amount and nature of the thinking required in the job in the form of analyzing, reasoning, evaluating, creating, using judgment, forming hypotheses, and deriving at conclusions. In our jobs, decisions that have impact on the accomplishment of our organizational goals and the ability to make fast and well thought through decision is key to our success.

The job levels correspond with salary levels, however differences are possible in some situations, for example if someone is freshly promoted and still needs to prove the ability to meet all the requirements to deliver a great job. Guidance and coaching will then be provided to gain the skills necessary for the target level. The expectation is that the employee will grow and develop into the job within a year after which the salary level is adjusted.

TOTAL REWARDS

Singlife provides its employees with a compensation package that allows the implementation of its principles; cash remuneration based on salary levels representing the importance of the job to the organisation, bonuses to enable differentiation for performance above the norm and allowances to compensate for costs and expenses connected to the business and/or to match competitive offers.

Salary and Benefits

The most important part of compensation, the cash component, is divided into a guaranteed and variable part to enable our principle of ‘pay for performance’. The variable part is strongly connected to the performance of the company and hence increases for roles that have higher level of accountability and impact on overall results. The components of the package are described as follows:

Annual Basic salary or 12-month Salary Guaranteed Bonus or 13 th and 14 th Salary	Guaranteed Pay	ANNUAL TOTAL COMPENSATION
Short Term Incentive (STI) Long Term Incentive (LTI)	Variable Pay	

GUARANTEED PAY

Salary levels determine the minimum and maximum basic salary that can be earned and allow differentiation based on the ability of the individual employee to perform in his or her role.

Employees are expected to be competent in their job, through the experience gained in their specific roles and ability to adapt to changes. Competency increases with experience and this determines the exact salary the employee will be offered within the minimum and maximum of the salary level connected to the role.

The salary range is reviewed periodically and is adjusted depending on several factors to ensure salaries are competitive.



The table shows the 2021 monthly salary range of Singlife Philippines:

Grade	Min	Mid	Max
9	20,000	30,000	40,000
10	40,000	60,000	80,000
11	60,000	90,000	120,000
12	90,000	135,000	180,000
13	120,000	180,000	240,000
14	160,000	240,000	320,000
15	240,000	360,000	480,000
16	350,000	525,000	700,000

Annual Base Salary

The annual base salary is equivalent to the monthly base salary guaranteed for 12 months.

Guaranteed Bonus

Singlife provides 13th month pay, as a statutory payment required by governing laws to be given to all employees on or before December 24 of each year. This is paid out in November and the total amount paid is based on the 6 months prior to the date of pay out or from June to November. The final amount is prorated should the employee join the company after June 1.

The company also provides an additional month of guaranteed pay in the form of 14th month salary. This is paid out every May 15th and based on the period from December to May. It is likewise prorated for employees with less than 6 months of service or those who joined the company after December 1.

VARIABLE PAY

Variable pay is added to differentiate in total remuneration and to reward specific employees for their performance. Variable pay is discretionary and must be annually recommended by management to the Board after which it has to be approved before payment can follow. Variable pay will depend on company and individual performance.

Short Term Incentive

Singlife provides an annual bonus to eligible employees through the Short-Term Incentive (STI) program. This discretionary bonus is equivalent to a percentage the employees' Annual Base Salary subject to the specific attainment of individual and company performance measures.

Eligibility

An employee is eligible to be included in the Short-term incentive (STI) on the following conditions:

- Completed at least three full months with the company, or hire date is before October 1 in the relevant performance year.
- Must be appointed as a regular employee at the time of payout.
- Should not be on notice period, nor rendered his termination before the scheduled payout.
- Met the individual performance score requirements set by the company.

Target Bonus

The target bonus is equivalent to a specified percentage of the Annual Base Salary and varies per career band/special circumstances.

Career Band	Target Bonus
I. Professional	10% of annual basic pay
II. Middle Management	10%-15% of annual basic pay
III. Executive/Senior Management	15%-30% of annual basic pay

For the highest career band, the personal target bonus percentage is dependent on several factors, including level of accountability, the necessity to offer a competitive compensation, ability to move results.

The actual STI the employee receives will be calculated as follow:

$$STI = \text{Target Bonus} \times IPM \times CPS$$

- The Target Bonus, which is the target percentage times 12-month salary
- An Individual Performance Multiplier (IPM) based on the annual performance rating, this will be discussed by your immediate manager.
- The Company Performance Score (CPS), as approved by the Board.

Each eligible employee will receive an annual bonus letter that indicates both the final Individual Performance Multiplier (IPM) and the Company Performance Score (CPS).

Long Term Incentive

Singlife Philippines intends to offer a long-term incentive plan to selected employees performing strategic leadership roles or those identified by the management as part of a retention program to reward key talents, who have continuously exhibited exceptional performance.

The long term incentive is awarded at the full discretion of the management and upon approval of the Board subject to the fulfilment of specific conditions or requirements or achievement of previously defined performance objectives over a multi-year period.

Target Amount

The target cash incentive is dependent on Individual Performance which consists of factors such as attainment of objectives, consistent display of leadership behaviours and values that champion the desired culture of the company, and Final Company Performance valued at the end of the set multi-year period.

Administration of Compensation

Salary Payment

For administrative efficiency, the company is adopting a once-a-month schedule for payment of salaries. Salaries are paid once a month every 15th day of each month. These salaries paid are composed of the employee’s compensation for 15 days of service rendered, and 15 days advanced payment for services to be rendered. If the 15th falls on a non-working day or weekend, payment is made on the preceding business day. All employee salaries are deposited into their nominated savings account. Electronic pay slips are provided for the salary details upon request.

STI Payout

Short Term incentive is paid out every April of each year. Actual payments maybe pro-rated if an employee is less than one year with the company for the relevant performance year or has received a salary adjustment within the said year.

Confidentiality

Individual employee salary is treated as strictly confidential and employees are strongly advised to only discuss related matters to their immediate manager, division head or Human Resources.

Allowances

Transportation and Car Allowance

Singlife beliefs that everyone should contribute as much as reasonably possible to minimize our carbon footprint. Instead of company cars we have chosen to provide a transportation allowance to allow employees total flexibility on the mode of transport and mobility. The gross amount of allowance is tiered depending on the current career band and paid out monthly together with the salary.

A higher cash allowance is granted to members of the Leadership Team in lieu of company cars that are customary in comparable roles in the market.

The transportation allowance is intended to cover the costs of daily transportation within Mega Manila, for travelling between home and office and infrequent business meetings outside of the office.

Career Band	Salary Level	Gross Amount
I. Professional	9 to 10	5,000
II. Middle Management	11 to 13	5,000
III. Executive/Senior Management	14	35,000
	15 to 16	50,000

Reimbursement for Communication Expenses

This reimbursement for communication expenses aims to ensure continuous communication and delivery of requirements regardless of current place of work. This includes provision for mobile phone and internet usage in place of a company provided mobile phone or corporate plan. The communication expenses to be reimbursed by the Company is capped at Php2,500 per month for all employees regardless of band and level. Official receipt may be required to be presented to the Company before reimbursement is released to the employees.

Other Benefits

Group Health Plan

Singlife likewise provides all regular employees with a health care plan through an HMO program in partnership with a third-party accredited provider. This allows employees and selected, immediate dependents access to medical services within our set guidelines which are detailed in a separate cover.

The current plan is provided based on an available budget subject to market conditions and availability. The terms and conditions, coverage, and the provider of the plan can be changed subject to the decision of the management.

Group Life Plan

Singlife is in the process to finalize a Group Life insurance for its employees following market practice based on available budget, terms and conditions.

Retirement Plan

Singlife currently offers the standard government mandated benefits for retirement and is planning to design a more competitive retirement plan in the coming years.

LEAVES AND PREREQUISITES

Singlife provides employees with paid time off for personal needs or errands or in times of sickness, parenthood, bereavement, and emergencies. All planned leaves must be mutually agreed with the manager and planned and approved in advance except in cases where the employee is not able to anticipate his absence.

Annual Leaves

Annual Leaves are granted to allow employees necessary breaks from work when they are not feeling well or when they want to spend time with family or loved ones, pursue personal interests or hobbies, or recreational activities.

All regular employees are granted 20 days of annual leaves each calendar year. Annual leave credits are earned at $1\frac{2}{3}$ working days for each month of service and accrued from regularization date. Employees are required to take at least once a year a break of at least 7 consecutive days, which can include public holidays and weekends.

Employees are encouraged to use the credits throughout the year. However, when one is unable to do so due to business demands, the employee may accrue the remaining unused leave credits to the succeeding year and must be used first over the leave credits earned in the said calendar year. The remaining unused accrued credits by June 30, up to a maximum of five (5), will be converted to its cash equivalent based on the current salary rate and paid out in July of the current year. Any remaining unused accrued credits after conversion will be forfeited.

Emergency Leaves

The company grants a maximum of five (5) days for Emergency leaves for cases wherein an employee needs to attend to unexpected personal circumstances or any unexpected event such as in cases of calamity, natural disaster, or demise on the employee's immediate family member (i.e. parents, siblings, spouse, or children).

Additional Medical leaves (extension of the Magna Carta for Women)

In case of hospitalisation (whether due to gynaecological disorders, hysterectomy, ovariectomy, and mastectomy, and/or to allow an employee to recover from a serious illness or disease that has led to temporary disablement), the company will continue the guaranteed compensation, less any applicable government or social security benefit that the employee might be entitled to, for a period of two months or 60 days.

The employee is entitled to the leave benefits with pay if they have rendered continuous aggregate employment service of at least six (6) months for the last twelve (12) months. A medical certificate is also required to be presented before benefit is granted. The company is also entitled to contact the medical practitioner to get further details and validate whether the employee qualifies for the compensation and the indicated number of days needed for recovery.

Expanded Maternity Leave

Singlife celebrates the beginning of a new life and we understand a mother's need to develop a bond with her child, as well as the time she will need to fully recuperate and regain strength. Thus, female employees, whether married or unmarried, are entitled to paid leaves, provided the employee has given the required notification to the SSS Office, and must have at least 3 months contribution to the SSS within the 12-month period immediately before the date of contingency (birth or miscarriage).

The provisions include 105 days with full pay benefit for live childbirth regardless of delivery, and an additional 15 days paid leave benefit will be provided if the mother qualifies as a solo parent. In case of miscarriage or emergency termination of pregnancy, the maternity leave will for 60 days with full pay. In cases of childbirth, the employee has an option to extend for additional 30 days without pay, provided due notice is given to the SSS office 45 days before the end of the maternity leave.

Paternity Leave

As equally important benefit is the paternity leave of seven (7) days with full pay granted to married male employees to allow them to lend support psychological and mental and moral support to their wife during the period of both, recovery and/or nursing the newborn child. This benefit applies to the first four (4) deliveries of the lawful wife.

The employee shall be entitled to this benefit provided he is already an employee at the time of the delivery of his child and after his wife has given birth or suffered a miscarriage. The benefit must be applied within the first two (2) months of childbirth. Unused paternity leaves are not cumulative nor convertible to cash.

Parental Leave for Solo Parents

The company acknowledges that a solo parent would need additional time to perform parental duties and responsibilities where his/her physical presence is required. The additional privilege shall be for 7 working days with full pay every year as long the employee has rendered at least 1 year of service in the company. Unused solo parental leave credits at the end of each year are noncumulative and not convertible to cash.

In cases wherein there will be a change in the status or circumstance of the parent claiming the said benefit such that he/she is no longer left alone with the responsibility of parenthood, this shall then terminate his/her eligibility for this benefit.

Special Leave Benefits under the Magna Carta for Women

Singlife recognizes any female employee regardless of age and civil status may be required to seek medical attention related to gynaecological disorders, which would require surgical procedures such as, but not limited to hysterectomy, ovariectomy and mastectomy.

To qualify, the employee must have rendered at least 6 months of continuous aggregate service for the last twelve (12) months prior to the surgery. The special benefit is for sixty (60) calendar days with full pay and non-cumulative and non-convertible to cash for any unused days. This benefit cannot be combined with the additional medical leave benefit.

Leave for Victims of Violence against Women and their Children

All women employees who are victims of violence which refers to any act or a series of acts committed by any person against a woman, her child whether legitimate or illegitimate, which resulted to physical abuse, sexual, psychological harm or suffering, or economic abuse or deprivation of liberty shall be entitled to the paid leave of ten (10) days with full pay upon the submission of a certification from the barangay chairman (Punong Barangay) or prosecutor or the Clerk of Court, as the case may be, that an action relative to the matter is pending. The leave benefit shall cover the days that the woman employee must attend to medical and legal concerns.

The usage of the ten-day leave shall be at the option of the employee however any unused benefit is not cumulative nor convertible to cash.

PLANNING FOR SUCCESS

PERFORMANCE MANAGEMENT

The performance management process provides an avenue for planning, discussing, and reviewing the development and progress of individual employees to ensure goals and actions are aligned with the company strategy.

The process likewise aims to establish a strong performance-driven organization which values individual contribution and differentiates exemplary performance through targeted rewards and recognition.

Singlife Philippines believes that employees are main drivers of their performance. Through this process, each one is apprised with individual goals and is empowered to work his way towards delivering results thus inspiring responsibility to enhance career ownership. This also gives the opportunity to discuss development plans and explore further possibilities for growth and advancement within the organization.

Responsibilities

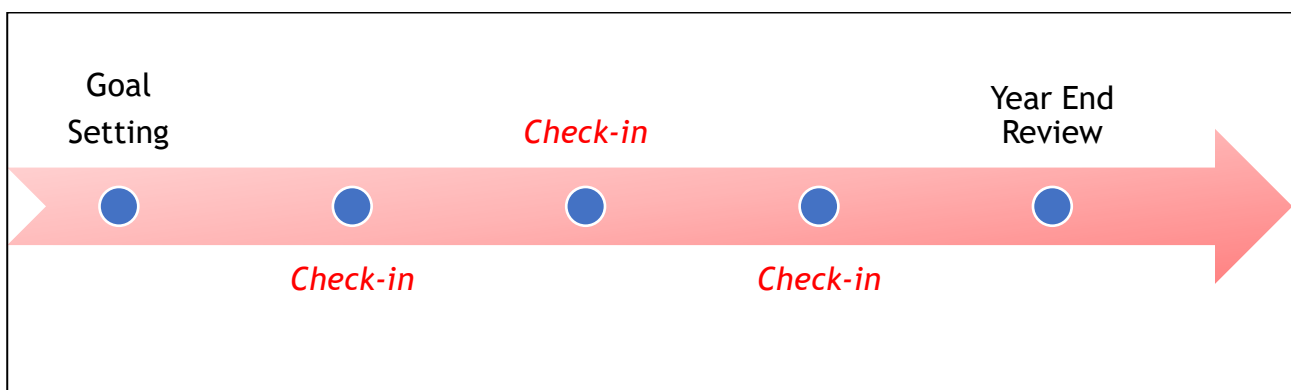
The whole process of performance management is a collective effort of the employee, his manager and HR.

Employees are responsible to set clear objectives which are agreed with their managers and to document their actions to track the progress throughout the year. They can also proactively set and manage career and development plans to further improve or acquire new skills in preparation for new or higher responsibilities.

Managers must establish clear expectations aligned with the employee and company's objectives and provide frequent transparent feedback through quality discussions. They must also identify opportunities and support the development of the employees.

HR supports the proper facilitation of the process and where necessary, offers coaching and assistance to managers and employees.

Performance Management Cycle



- After high level goals and expectations are discussed and shared in a document, goals are set before the beginning of each quarter of the target achievements to be met. Simultaneously a minimum of 3 behavioural targets are set, of which Customer Excellence, is mandatory for everyone.
- Check-in at least once a quarter is set to discuss achievements and targets are set for the next quarter.
- Year-End Review is the final assessment of the employee’s overall performance, combining his/her performance as well as organisational fit in the behavioural targets. Performance and behaviour are separately scored, and the manager will discuss this in a feed-back session with the employee.

The manager will then give a recommendation on the total score of the employee on the past 12 months performance and behaviour and submit to HR. Discussion on final scores must be done to close the performance cycle and the feedback must be shared to the employee and used as reference and incorporated in the next development plan and goal setting.

Performance Scores

Based on the overall assessment in the performance review, the following scores are provided as follows:

Score	Rating	Performance	Behaviours	Multiplier
4	Excellent	Exceeds expectations and delivers beyond of what is required in the role	Understand and lives the values of the company consistently with passion	150%
3	Satisfactory	Meets the requirements consistently and delivers what the role requires	Successfully internalized the values of the company and show the expected behaviours	100%
2	Developing	Meets most of the job requirements consistently but some improvement is required for the role	Not fully aligned with the values of the company and trying to adjust	0%
1	Not meeting Standards	Job requirements are not met, and improvement is required to continue in the role	Significant discrepancy in behaviour with the company values	0%

Performance Recovery Plan

For cases wherein an employee receives unsatisfactory performance score (2 or below) after the year-end review or at any point the performance falls below expectations for consecutive months, then a performance recovery may take in place.

It is a formal and structured plan that ensures close and customized follow-up and support for an employee to enable her/him to recover successful performance as quickly as possible by providing focused resources within a specified timeframe usually between 3 to 6 months. Should the result of the combined efforts still result to underperformance, then it may already lead to end of employment.

ANNUAL SALARY REVIEW

Singlife Philippines performs an annual salary review based on the result of the individual performance to recognize the employee's contributions and achievements, the overall business output, and the comparative position against current salary trends.

Eligibility

Employees eligible for salary review are based on the following conditions:

- Completed at least three full months with the company, or hire date is before October 1 in the relevant performance year.
- Must be appointed as a regular employee by March 31.
- Should not be on notice period before the scheduled payout.
- Meets the individual performance requirements set by the company for merit increase.
- New salary rates will be effective April 1 and applied to the nearest applicable payout date.

Annual Increase

The annual increase is calculated based on two elements: inflation and merit.

Inflation Increase is provided to employees who received a minimum score of 2. This adjustment aims to keep up with rising costs of goods and services that are considered necessities.

Merit increases are rewarded additional to the inflation increase, to employees with a minimum score of 3 or higher. The merit increase is a fixed amount per salary scale and between 1 up to 3 units can be awarded depending on performance.

Promotion and Salary Adjustment

Singlife recognizes employees who have shown competence, readiness, and willingness to expand their scope and take on new responsibilities.

In case we have a vacancy in the organisation for which an employee believes she/he is fit and meets the required know how, problem solving skills and ability to meet the accountability, we welcome to have a discussion and will prioritise internal over external candidates.

WORKPLACE SAFETY

MANAGING EMPLOYEE DISCIPLINE

We are expected to meet the standards of work performance in Singapore Life Philippines, which encompasses many factors, including punctuality, personal conduct, job proficiency and general compliance with the Company's policies and procedures.

If an employee does not meet these standards, the Company may, under appropriate circumstances, take corrective action to formally counsel and document improvement areas.

While there are items that can be corrected, there are also items which are considered dismissible as provided by the Philippine Labor Code, which are considered just causes, and incidents which the company considers as misconduct and violates or conflicts our philosophy, policies and values. For this, we recognize your right to be informed of any allegation or improvement area, and to provide you ample time to submit your explanation. If and when necessary, we encourage you to attend meetings or investigation you may be required to further clarify so that appropriate decision can be arrived to which you will be issued a copy of the decision.

MANAGING EMPLOYEES' COMPLAINT

In instance where you have a complaint against your colleague and manager, we encourage the use of proper channels so that it will be given prompt and fair consideration and attention. You may raise your concern to your immediate manager and allow him to address the issue raised. If your concern involves your manager or if your manager is not able to address the issue within reasonable, you can bring the matter to the next level manager's attention. If the issue is not resolved, you can escalate it to the HR Manager and further to the country head for final resolution.

ADHERENCE TO DATA PRIVACY ACT OF 2012

It is inherent in our business to protect the personal information of our clients and you can expect the same level of commitment in managing your personal data. We will store your personal data in our human resources information system which will be accessed only by our authorized personnel. Security measures initiated to protect your data and minimize, if not eliminate risk exposure.

We will use your and your dependents personal information on the following purposes:

- In processing and evaluating your application for employment, including background screening
- In processing your employment, including all aspects of managing the employer-employee relationship, termination of employment relationship, long-term or short-term assignments or the facilitation of job mobility within the Singapore Life organization and affiliates
- In administering and/or managing performance, compensation, discretionary awards, medical, health, insurance, and all other employment benefits
- In reimbursing expense claims and other business-related costs

- In complying with licensing, employment, data protection and other laws and regulations as applicable in the Philippines and elsewhere
- In travel, security, business continuity, crisis, and emergency contact purposes
- In identifying, monitoring, authenticating, reviewing, updating, or providing support services regarding the use of or access to websites, portals and other online links and services provided by or on behalf of the COMPANY or any of its affiliates
- In applying for or renew license, permits and other approvals from, or submit any reports required by, or register with, government authorities and regulators
- In providing, facilitating, or managing training sessions/courses
- For licensing, registration and/or maintenance of registrations and/or memberships with professional bodies, market operators and other third parties
- For internal reporting and management information purposes, or for external reporting to any regulator, whether in the Philippines or abroad
- In protecting and defending our organization's rights, interests or property in any investigation or lawsuit
- In complying with or implement the terms and conditions of any agreement entered by or on behalf of the organization
- In obtaining any audit, legal, tax and other professional advice or services
- In connection with any investigation (including internal audits), or carrying out of disciplinary actions
- In connection with managing any risks or threats to which our organization may be exposed
- For data archival, retrieval, and warehousing
- In enrolling you and your dependents in relevant benefits services and
- Where processing is necessary to pursue the legitimate interests of the company

We shall not disclose your personal information without your consent and your information will be retained for a period of 10 years. We are highly requesting you to update your personal records on a regular basis.

In return, we are highly requesting you to ensure that company's proprietary rights, trademark and patents are always protected. As a member of the organization, you are responsible and accountable in making sure that company trade secrets are kept with utmost confidence. As a responsible and accountable employee, we expect you to request for approval if there is a need to disclose or share company information not related to our marketing campaign. You also acknowledge and agree that any work you have created which includes but is not limited to any product, method, system, or process which you have authored, contributed, developed, any copyrightable work ("Intellectual Property") as part of your assigned activities on behalf of the company is the sole and exclusive property of the company, its parent, affiliates, and subsidiaries. You hereby assign all right, title and interest in and to such Intellectual Property to the company, its parent, affiliates, and subsidiaries.

SEXUAL HARASSMENT

Sexual harassment in the workplace is a form of sex discrimination which negatively affects the working environment, undermines gender equality at work, creates unfair practices in employment, and adversely impacts the dignity and well-being of workers by creating psychological anxiety and stress for victims and if ignored, can result in high costs for companies through loss of productivity, low worker morale, absenteeism, and staff turnover.

Sexual harassment shall be defined as any unwelcome sexual advances, request for sexual favours and other verbal or physical conducts of a sexual nature. Any practice or activity, that constitutes sexual harassment, is strictly forbidden within the Company workplace and shall, if substantiated in accordance with this policy, result in disciplinary actions up to and including termination.

If any employee felt sexually harassed by a peer or by a superior, please do not hesitate to bring this matter to the attention of the immediate manager or to the HR Team so it can be addressed appropriately. The complaint will be brought to the attention of our Anti-Sexual Harassment Committee or an equivalent committee who is trained to manage this type of complaint. The company is guaranteeing that this type of complain will be dealt with utmost confidence and will be done in accordance with the due process of law.

PROMOTION OF A DRUG-FREE WORKPLACE

Drug abuse impairs the health and safety of employees and threatens the security of the company's equipment and facilities. For these reasons, the company is committed in maintaining a drug-free workplace through facilitation of education and training on the adverse effect of drug abuse, inclusion of drug testing in our pre-employment medical for new hires, and in conducting random drug testing with a duly accredited medical facility on a regular basis.

If an employee has a substance abuse problem and desires assistance, the employee should contact HR and refer him or to the HMO provider or proper authorities. An effort will be made to assist the employee in obtaining confidential medical attention.

HIV/AIDS IN THE WORKPLACE

The company recognizes the magnitude and severity of the development of HIV/AIDS epidemic worldwide. As we work closely with our customers, we are committed to the development and implementation of programs towards non-discrimination, awareness, prevention, and health support to reduce spread of infection and minimize the impact of the disease.

As HIV/AIDS cannot be transmitted through casual contact, we are committed to keep our employees, their families, and our stakeholders well informed and educated to reduce stigma and discrimination. We keep our doors open to our employees who would need our support for this matter and make appropriate endorsements, as necessary.