

# 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 (Consultant)  
Jasmin C. Santiago                              Senior Accountant

### **Human Resources and Legal and Regulatory Affairs**

Atty. Ma. Sigrid R. Pinlac                      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 (Consultant)  
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 (Consultant)  
Jocelyn O. Obispo                                  Head, Policy Services Unit (Consultant)  
Melvin L. Sumaylo                                  OIC-Services Unit, Healthcare  
Deodati C. Gochangco                                  OIC-Claims Unit, Healthcare (Consultant)

### **Facilities and Procurement**

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