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[ ] Business [ ] Employment [ ] Other _____Name of Spouse _____

Birthday_____Sources of Income_____

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Year Started	Position
Location	Employed Since
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For further information, please visit us at www.machicagroup.com. Thank you.

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Former Vice President, Risk Management, BDO Unibank
Former Manager, Bank of P.I.; Loans-Credit Analyst, Metrobank
Former Audit Associate, SGV & Co / EY Philippines

Dr Machica has over 25 years of executive and corporate experience in the banking, insurance, and financial services sector. Private companies and clients alike increasingly seek his valuable time and seasoned leadership insights for business growth, investment and risk consulting, and corporate positioning. He is a Certified Investment Solicitor, a Registered Financial Planner, and a Senior Fellow Royal Institute of Accountants & Management, Singapore. His professional and entrepreneurial contributions have been recognized by award-giving bodies like Superbrands, Legals Finest 200 UK, People's Choice, and Enterprise Asia.

He holds the record as the first Filipino to complete post-Ph.D. research on Transfer Pricing at the Institute for Austrian & International Tax Law Vienna; executive programs at the Indian School of Business (*Risk Management for Banking and Financial Services*) and the University of Cambridge Judge Business School (*The Professional Service Firm Leader*). His profession has allowed him to visit Europe, U.S., Asia, and Australia.

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Joan is MFi's CEO since 2011. She is a homegrown professional in the banking and insurance industry having started her career at the Bank of the Philippine Islands. She moved to the insurance sector in 1999, initially at the BPI's insurance subsidiaries, and has since enjoyed a progressive career, equipped with life insurance, variable life insurance, and non-life insurance authorities. She is also a registered nurse and has completed relevant trainings at the Ateneo Graduate School of Business, Center for Global Best Practices, and the Asian Institute of Marketing and Entrepreneurship.

Her able leadership has made MFi a member of Charter Ping An's "Millionaire's Club". She also received Golden Globe Award for Filipino Achievers in 2016.

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Printed July 2020