



Risks; Opportunities, Assessment and  
Management (ROAM), Inc.

awards this

## CERTIFICATE OF COMPLETION

to

*Sergio R. Ortiz-Luis, Jr.*

for having completed the seminar on

## CORPORATE GOVERNANCE

held on 6 October 2016 at  
Manila Pavillion, Ermita, Manila

Benjamin I. Espiritu, Ph.D.  
President