KAISER INTERNATIONAL HEALTHGROUP, INC.

(hereinafter referred to as Kaiser)

with principal address at the Ground Floor King's Court 1 Building, 2129 Chino Roces Avenue, Makati City. issues this

HEALTH CARE CONTRACT

(hearinafter referred to as Contract)

to

(hereinafter referred to as Member)

with POLICY NO. -CORE

Whereby Kaiser agrees and guarantees to provide the Member with medical and other benefits, subject to and in accordance with the terms and conditions of this Contract, the exceptions, limitations, provisions and forms herein contained.

All terms, provisions and conditions in the Membership Application signed by the Member and in the General Provisions as well as other riders, endorsements hereto attached constitute an integral part of the entire contract between Kaiser and the Member.

Signed for Kaiser International Health Group, Inc. at its Head Office, Makati City, Philippines on the effective date.

LEAH U. YOLO, M.D.President and Medical Director

Important Notice

This contract includes this page and the following pages and insert: Application for Kaiser Membership signed by the Member, Schedule of Benefits and Individual Contract Provisions.