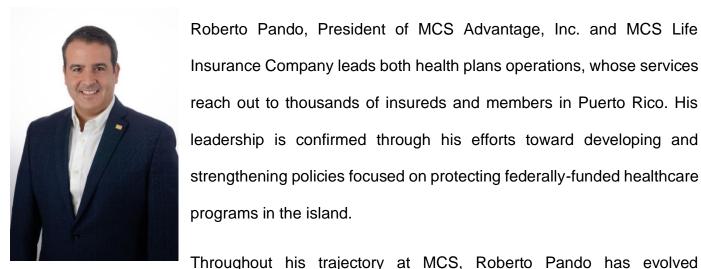


**Roberto Pando** President of MCS Advantage, Inc. and MCS Life Insurance Company MCS Healthcare Holdings, LLC.



Roberto Pando, President of MCS Advantage, Inc. and MCS Life Insurance Company leads both health plans operations, whose services reach out to thousands of insureds and members in Puerto Rico. His leadership is confirmed through his efforts toward developing and strengthening policies focused on protecting federally-funded healthcare programs in the island.

successfully in many areas including Compliance, Product Development, Marketing, Public Policy and Strategy.

Prior to joining MCS, he worked in the Puerto Rico Trade and Export Company and was a consultant in correctional health projects for the Federal District Court in Puerto Rico. He has been acknowledged in Caribbean Business newspaper's special edition "40 under 40" as one of the executives whose leadership sets forth an example for the Puerto Rico's business community. He currently presides over the Medicaid and Medicare Advantage Plans Association (MMAPA) and is member of the board of the Puerto Rico Insurance Companies Association (Acodese, by its Spanish acronym).

Pando has a bachelor's degree in Economics from the University of Michigan, a master's degree in Social Planning from the London School of Economics, and a Juris Doctor from the University of Puerto Rico, School of Law.