



Republic of the Philippines
Department of Education
Region VI – Western Visayas
DIVISION OF AKLAN
Arch. Gabriel M. Reyes Street, Kalibo, Aklan



23 August 2017

**To: Chief Education Supervisors
Education Program Supervisors/Coordinators
Public Schools District Supervisors/
Principals/Head Teacher In-Charge of the District
Senior/Education Program Specialists
Division Office Unit/Section Heads
Others Concerned**


Dear Sirs/Mesdames:

Greetings!

Please find attached letter from Atty. Stanley F. Alayon, Branch Head, Pag-IBIG Fund, Kalibo Member Services Branch, re: Modified Pag-IBIG 2 program.

For your information and appropriate action. Thank you.

Very truly yours,


Dr. ERNESTO F. SERVILLON, Jr., MNSA, CESE
*Assistant Schools Division Superintendent &
Officer-in-Charge
Office of the Schools Division Superintendent*

DIVISION LETTER
No. 135, s. 2017
/mtr



PAG-IBIG FUND
HOME DEVELOPMENT MUTUAL FUND
 Kalibo Member Services Branch



August 15, 2017

Dr. ERNESTO F. SERVILLON, Jr., MNSA
 Assistant Schools Division Superintendent
 OIC, Office of the Schools Division Superintendent
 DepEd, Aklan

Dear Dr. **SERVILLON**:

Greetings!

In 2016, Pag-IBIG Fund total assets reached P439.3 billion with earnings of P25.01 billion enabling the Fund to declare P22.3 billions dividends for its 17.3 million members.

Through the years, the Fund continues to craft programs that will benefit its stake holders. The savings generated from members are invested in multi-purpose loans and housing loans among others. The Fund is the only financial institution in the government extending housing loans to its members with loan values of up to P6Million.

In 2010, the Fund launched the Modified Pag-IBIG 2 program. This program aims to give Pag-IBIG I members another savings option that would provide them with a yield higher than those given under their existing membership with the Fund as well as other private financial institutions.

It is voluntary for all Pag-IBIG I members whose gross monthly income exceeds five thousand pesos (P5,000.00). A member may contribute a minimum of five hundred pesos (P500.00) per month with a flexible dividend rate, which shall be determined based on the earnings of the Funds.

Below is the MP2 savings feature as compared against banks:

Savings Feature	Pag-IBIG MP2	Bank Deposit
Rate	Up to 7.43 % p.a.	1% p.a.
Interest/Dividend	Tax free	20% tax
Security of Savings	100% Govt. guaranteed	P500K insured with PDIC
Term	Maximum of 5 years	Depends on the depositor

*** Rate is based on the inquiry made with banks.

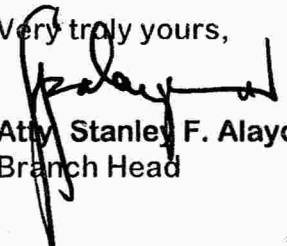
With its assets and earnings to date, truly the Fund is a force to reckon with among the government financial institutions in the country.

Relative to this, we would like to invite you to invest in our Modified Pag-IBIG 2 Program. If you have questions or clarifications regarding the program, you may call **Ms. Maribel S. Tolentino** or **Mr. Aldrin R. Rufin** through telephone numbers written below or you may visit our office at 2nd Floor, St. Ignatius Bldg., D. Maagma St., Kalibo, Aklan.

Further, in order to share this investment opportunities to our DepEd Teaching and Non-Teaching personnel, we wish to request for the names and addresses of our District Supervisors, School Principals and Teacher-in-Charge of various schools within the jurisdiction of Division of Aklan, so we can also send them a letter.

Thank you for your continued support to the Fund.

Very truly yours,


Atty Stanley F. Alayon
 Branch Head



MODIFIED Pag-IBIG II ENROLLMENT FORM (MP2EF)

FPF096

INSTRUCTIONS

1. Type or print all entries in BLOCK or CAPITAL LETTERS.
2. Submit this form and present at least one (1) valid ID.

FOR MEMBER USE ONLY
MP2 ACCOUNT NO.

LAST NAME	FIRST NAME	NAME EXTENSION (e.g., Jr., III)	MIDDLE NAME	NO MIDDLE NAME <small>(Check if applicable)</small> <input type="checkbox"/>	Pag-IBIG MID No./REGISTRATION TRACKING No.
PRESENT HOME ADDRESS (Unit/Room No., Floor, Building Name or Lot No., Block No., Phase No. and Street Name)					DATE OF BIRTH (mm/dd/yyyy)
(Subdivision, Barangay, Municipality/City, Province and State/Country, if abroad)				ZIP Code	CONTACT DETAILS COUNTRY+ AREA CODE TELEPHONE NUMBERS
EMPLOYER/BUSINESS NAME					Home <input type="text"/>
EMPLOYER/BUSINESS ADDRESS (Unit/Room No., Floor, Building Name or Lot No., Block No., Phase No.)					Cell phone <input type="text"/>
(Street Name, Subdivision, Barangay, Municipality/City, Province and State/Country, if abroad)					Email Address <input type="text"/>
				ZIP Code	GROSS MONTHLY INCOME

AUTHORITY TO DEDUCT (For self-employed members)

THIS IS TO AUTHORIZE MY PRESENT AND FUTURE EMPLOYER TO DEDUCT MY MP2 MONTHLY CONTRIBUTIONS IN THE AMOUNT OF _____ (P _____) FROM MY SALARY AND REMIT THE SAME TO HDMF.

SIGNATURE OF MEMBER OVER PRINTED NAME

TERMS AND CONDITIONS

I HEREBY CERTIFY THAT I FULLY UNDERSTAND THE PROGRAM AND AGREE TO THE FOLLOWING TERMS AND CONDITIONS:

1. THE MP2 PROGRAM IS OPEN TO ALL Pag-IBIG I MEMBERS ONLY.
2. THE ENROLLMENT UNDER THIS PROGRAM SHALL BE SOLELY A SAVINGS SCHEME.
3. THE MINIMUM CONTRIBUTION IS P500.00.
4. THE ANNUAL DIVIDENDS SHALL BE CREDITED TO MY ACCOUNT IN ACCORDANCE WITH EXISTING HDMF POLICY.
5. THE MEMBERSHIP TERM SHALL BE FIVE (5) YEARS RECKONED FROM DATE OF INITIAL PAYMENT OF CONTRIBUTIONS UNDER THIS PROGRAM.
6. UPON MATURITY, I SHALL RECEIVE MY TOTAL SAVINGS WITH DIVIDENDS.

7. UPON MATURITY, I MAY OPT TO RENEW FOR ANOTHER FIVE (5) YEARS. IF I DID NOT WITHDRAW NOR RENEW UPON MATURITY, THE DIVIDEND RATE SHALL BE SUBJECT TO EXISTING HDMF POLICY.
8. IN CASE OF ANY CHANGE IN INFORMATION, I SHALL ACCOMPLISH THE MEMBER'S CHANGE OF INFORMATION FORM (MCIF) AND IMMEDIATELY NOTIFY HDMF.

I FURTHER CERTIFY UNDER PAIN OF PERJURY THAT THE INFORMATION GIVEN AND ANY OR ALL STATEMENTS MADE HEREIN ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF AND THAT MY SIGNATURE APPEARING HEREIN IS GENUINE AND AUTHENTIC.

SIGNATURE OF MEMBER OVER PRINTED NAME

DATE

THIS FORM MAY BE REPRODUCED. NOT FOR SALE.

Revised 2/2011



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PRESENT HOME ADDRESS (Unit/Room No., Floor, Building Name or Lot No., Block No., Phase No. and Street Name)					DATE OF BIRTH (mm/dd/yyyy)
(Subdivision, Barangay, Municipality/City, Province and State/Country, if abroad)				ZIP Code	CONTACT DETAILS COUNTRY+ AREA CODE TELEPHONE NUMBERS
EMPLOYER/BUSINESS NAME					Home <input type="text"/>
EMPLOYER/BUSINESS ADDRESS (Unit/Room No., Floor, Building Name or Lot No., Block No., Phase No.)					Cell phone <input type="text"/>
(Subdivision, Barangay, Municipality/City, Province and State/Country, if abroad)					Email Address <input type="text"/>
				ZIP Code	GROSS MONTHLY INCOME

AUTHORITY TO DEDUCT (For self-employed members)

THIS IS TO AUTHORIZE MY PRESENT AND FUTURE EMPLOYER TO DEDUCT MY MP2 MONTHLY CONTRIBUTIONS IN THE AMOUNT OF _____ (P _____) FROM MY SALARY AND REMIT THE SAME TO HDMF.

SIGNATURE OF MEMBER OVER PRINTED NAME

TERMS AND CONDITIONS

I HEREBY CERTIFY THAT I FULLY UNDERSTAND THE PROGRAM AND AGREE TO THE FOLLOWING TERMS AND CONDITIONS:

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SIGNATURE OF MEMBER OVER PRINTED NAME

DATE

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Revised 2/2011

ng limang taon. Pwede ring ma-withdraw ang iyong ipon bago matapos ang limang taon sa mga sumusunod na dahilan:

- Total disability or insanity
- Pagkaalis sa trabaho dahil sa sakit o karamdaman
- Pagkamatay ng miyembro

6. Anong mangyayari pag nag-mature na ang aking membership sa Modified Pag-IBIG II at hindi ko nakuha ang aking inimpok?

Patuloy namang kikita ng dibidendo ang iyong impok sa loob ng dalawang taon matapos ang maturity. Yun lamang, ibabase na sa rate na idedeklara sa ilalim ng Pag-IBIG I ang dibidendo. Pagkatapos ng dalawang taon, hindi na kikita ng dibidendo ang iyong impok.

7. Pwede ko pa bang ituloy ang paghuhulog pagkatapos ng limang taon?

Oo. Maaari mong ipagpatuloy ang iyong membership sa programa sa loob ng panibagong limang taon. Ipaalam lamang sa Pag-IBIG ang intensyong magpatuloy sa programa.

8. Maaari ba akong magpa-rehistro sa Modified Pag-IBIG II kung hindi ako miyembro ng Pag-IBIG I?

Hindi. Kailangang miyembro ka muna ng Pag-IBIG I bago ka magpa-rehistro sa Modified Pag-IBIG II. Kung ikaw ay Pag-IBIG member na, kailangan mong panatilihin ang iyong membership sa Pag-IBIG I kung gusto mong magpa-rehistro sa Modified Pag-IBIG II.

9. Maaari ba akong makinabang sa mga loan kung miyembro ako ng Modified Pag-IBIG II Program?

Hindi. Ang Modified Pag-IBIG II ay isang programa para lamang sa pag-iimpok kaya hindi ka maaaring mag-avail ng anumang loan base sa membership mo sa programang ito.

Ngunit pwede ka naman mangutang para sa emergencies sa ilalim ng Multi-Purpose Loan program o para sa pabahay kung aktibong miyembro ka ng Pag-IBIG I at kung natugunan mo ang lahat ng eligibility criteria.

1. Ano ang Modified Pag-IBIG II (MP2)?

Ang modified Pag-IBIG II ay isang boluntaryong programa ng pag-iimpok na nagbibigay ng pagkakataon sa mga miyembro ng Pag-IBIG na kumita ng mas mataas na dibidendo mula sa kanilang inimpok sa loob lamang ng limang taon.

2. Sino ang pweueng sumali sa programa?

Bukas ang programa sa lahat ng miyembro na kasali sa Pag-IBIG I o regular membership na kumikita ng mahigit limang libo kada buwan. Kasama sa programa ang mga OFW-member ng Pag-IBIG.

3. Magkano ang ihuhulog ko sa ilalim ng Modified Pag-IBIG II Program?

Maghuhulog ka ng P500 kada buwan. Maaari ka ding maghulog ng mas mataas sa P500 kung gusto mo ng mas malaking impok.

Halimbawa:

Buwanang Hulog	Kabuuang impok pagkaraan ng 5 Taon*	Kabuuang impok pagkaraan ng 10 Taon*
P500.00	P34,921.79	P81,655.02
P1,000.00	P69,843.58	P163,310.05
P1,500.00	P104,765.37	P244,965.07
P2,000.00	P139,687.16	P326,620.10
P5,000.00	P349,217.90	P816,550.25

* Kung ang itinakdang dividend rate ng Pag-IBIG ay 6%

4. Ano ang dividend rate ng inimpok ko sa ilalim ng Modified Pag-IBIG II?

Mas mataas ang dibidendong ibinibigay sa ilalim ng nasabing programa kumpara sa dibidendo sa ilalim ng regular membership program o Pag-IBIG I. Halimbawa, noong Abril 2010, itinakda sa 5.5% ang dividend rate para sa Modified Pag-IBIG II at 5% naman para sa Pag-IBIG I. Tax-free at garantisado ng pamahalaan ang impok ng miyembro kasama ang dibidendo.

5. Kailan ko maaaring ma-withdraw ang aking inimpok sa Modified Pag-IBIG II Program?

Maaari mong ma-withdraw ang inimpok mo kasama ang dibidendo pagkatapos