



**PUBLIC SAFETY MUTUAL  
BENEFIT FUND, INC.**

**OPERATIONS GROUP**

# **PSMBFI**

## **PRESENTATION TO THE NEW TRUSTEES**

**MAY 29, 2024**

# BRIEF HISTORY



PNP and other uniformed personnel were excluded from the GSIS coverage by virtue of R.A. 8291 or GSIS Act of 1997

# BRIEF HISTORY



REPUBLIC OF THE PHILIPPINES  
OFFICE OF THE PRESIDENT  
**Securities and Exchange Commission**  
SEC Building EDSA, Greenhills  
Mandaluyong, Metro Manila

December 9, 1997

PUBLIC SAFETY MUTUAL BENEFIT FUND (PSMBFI) INC.

Camp Crame, Quezon City,


Metro Manila

Gentlemen:

Enclosed herewith is the certificate of registration of the Articles of Incorporation and By-Laws of the above-named corporation, with the request that documentary stamps be affixed thereto and cancelled as of the date of registration.

In this connection, transmitted to you herewith is the self-explanatory <sup>4th</sup> ~~2nd~~ Indorsement of the Insurance Commission dated December 5, 1997, for your information, guidance and compliance.

Very truly yours,

  
VICTOR C. ESTRADA  
Attorney V  
Corporate & Partnership Division

Republic of the Philippines  
Department of Finance  
INSURANCE COMMISSION  
Manila

February 5, 1998

PUBLIC SAFETY MUTUAL BENEFIT FUND, INC.  
Camp Crame, Quezon City

Sirs:


We are sending herewith original/~~renewed~~ Certificate of Registration/License issued by this Commission in favor of that Association authorizing it to transact business as a MUTUAL BENEFIT ASSOCIATION, pursuant to the provisions of Chapter VII, Title 1/~~Chapter VII, Title 1~~, of the Insurance Code, as amended.

Please be advised that such license shall expire on June 30, 1999 and must be renewed annually thereafter on or before June 30th of each year upon proper application and compliance with existing laws, rules, regulations, orders, instructions, rulings and decisions of this Commission.

Please acknowledge receipt.

Very truly yours,

Encl.: s/s  
:nn

  
EDUARDO T. MALINIS  
Insurance Commissioner



# CORE BUSINESS

## MBA (Mutual Benefit Association)

Provides insurance protection (also grants loans)

Regulated by the Insurance Commission

## SLAI (Savings and Loans Association, Inc)

Accepts savings deposits and grants loans

Regulated by the Bangko Sentral ng Pilipinas

# GUIDING PRINCIPLES

<b>VISION</b>  “We shall be the organization of choice for all public safety practitioners providing member-centered financial services that give protection and peace of mind.”	
<b>MISSION STATEMENTS:</b>  1. To provide timely and quality financial services for our public safety practitioners and their families  2. To provide a nurturing and empowering work environment for our employees  3. To maintain a fair, honest, and sustainable relationship with our stakeholders.	<b>CORE VALUES:</b>  ✓ Customer Focus  ✓ Professionalism  ✓ Integrity  ✓ Respect in the workplace  ✓ Excellence



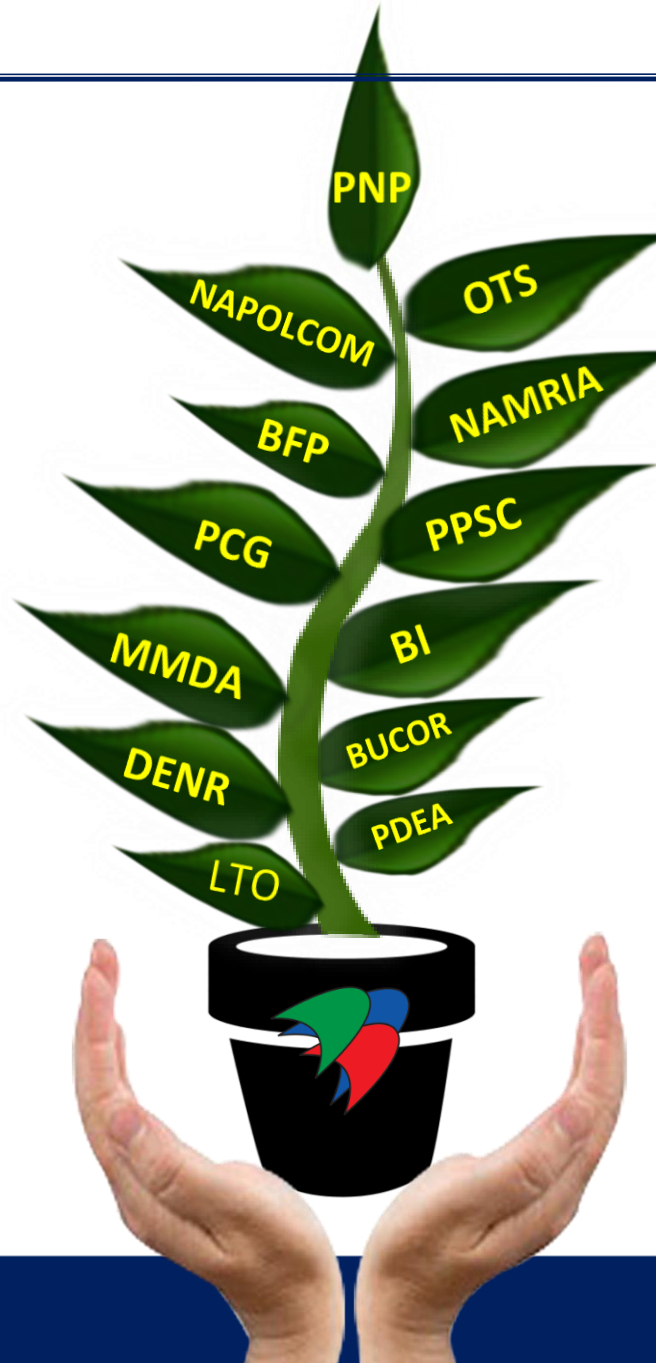
# PARTNER AGENCIES

**213,723**

Membership Count  
(as of April 2024)

**96.05%**

(PNP Personnel)



Agency	Members
1. PNP	
Uniformed	199,007
NUP	5,435
PNPA	833
2. BFP	335
3. NAPOLCOM	448
4. OTS	1,101
5. NAMRIA	367
6. PCG	537
7. MMDA	2,826
8. PPSC	80
9. DENR	22
10. BI	169
11. LTO	365
12. BUCOR	1,113
13. PDEA	574
PNP Retired	202
PSMBFI	309
Total	213,723

# MEMBERSHIP OF PNP UNIFORMED PERSONNEL BY REGION

REGION	STRENGTH	MEMBER		NON-MEMBER	
		COUNT	%	COUNT	%
1	9,507	9,158	96.20%	361	3.80%
2	9,204	8,901	96.65%	308	3.35%
3	12,677	12,364	97.46%	322	2.54%
4A	12,583	12,065	95.81%	527	4.19%
4B	6,547	6,438	98.23%	116	1.77%
5	10,755	10,370	96.27%	401	3.73%
6	12,503	12,308	98.40%	200	1.60%
7	10,722	10,589	98.63%	147	1.37%
8	10,327	10,218	98.89%	115	1.11%
9	7,844	7,765	98.89%	87	1.11%
10	9,410	9,334	99.10%	85	0.90%
11	9,038	8,928	98.62%	125	1.38%
12	7,499	7,440	99.20%	60	0.80%
CARAGA	6,789	6,739	99.23%	52	0.77%
BAR	8,234	8,032	97.50%	206	2.50%
CAR	8,849	7,942	89.72%	910	10.28%
NCRPO	23,805	19,121	80.11%	4,736	19.89%
NHQ & NSUs	39,977	31,295	78.22%	8,706	21.78%
TOTAL	216,270	199,007	91.92%	17,464	8.08%

# MEMBERSHIP OF PNP UNIFORMED PERSONNEL AT THE NHQ

COMMAND GROUP	STRENGTH	MEMBER		NON-MEMBER	
		COUNT	%	COUNT	%
OCPNP	363	265	73.00%	98	27.00%
DCA	39	31	79.49%	8	20.51%
DCO	28	24	85.71%	4	14.29%
CDS	36	31	86.11%	5	13.89%
IAS	598	528	88.13%	71	11.87%
TOTAL	1,064	879	82.52%	186	17.48%

DIRECTORIAL STAFF	STRENGTH	MEMBER		NON-MEMBER	
		COUNT	%	COUNT	%
DPRM	1,038	891	85.84%	147	14.16%
DI	170	131	77.06%	39	22.94%
DO	126	96	76.19%	30	23.81%
DL	64	46	71.88%	18	28.13%
DPL	54	44	81.48%	10	18.52%
DC	64	49	76.56%	15	23.44%
DPCR	53	45	84.91%	8	15.09%
DIDM	328	181	54.57%	149	45.43%
DICTM	28	23	82.14%	5	17.86%
DHRDD	45	31	68.89%	14	31.11%
DRD	54	44	81.48%	10	18.52%
APC-NL	35	29	82.86%	6	17.14%
APC-SL	35	34	97.14%	1	2.86%
APC-VIS	38	34	89.47%	4	10.53%
APC-EM	54	50	92.59%	4	7.41%
APC-WM	41	38	92.68%	3	7.32%
TOTAL	2,227	1,766	79.21%	463	20.79%





# MEMBERSHIP OF PNP UNIFORMED PERSONNEL AT NASU/NOSU

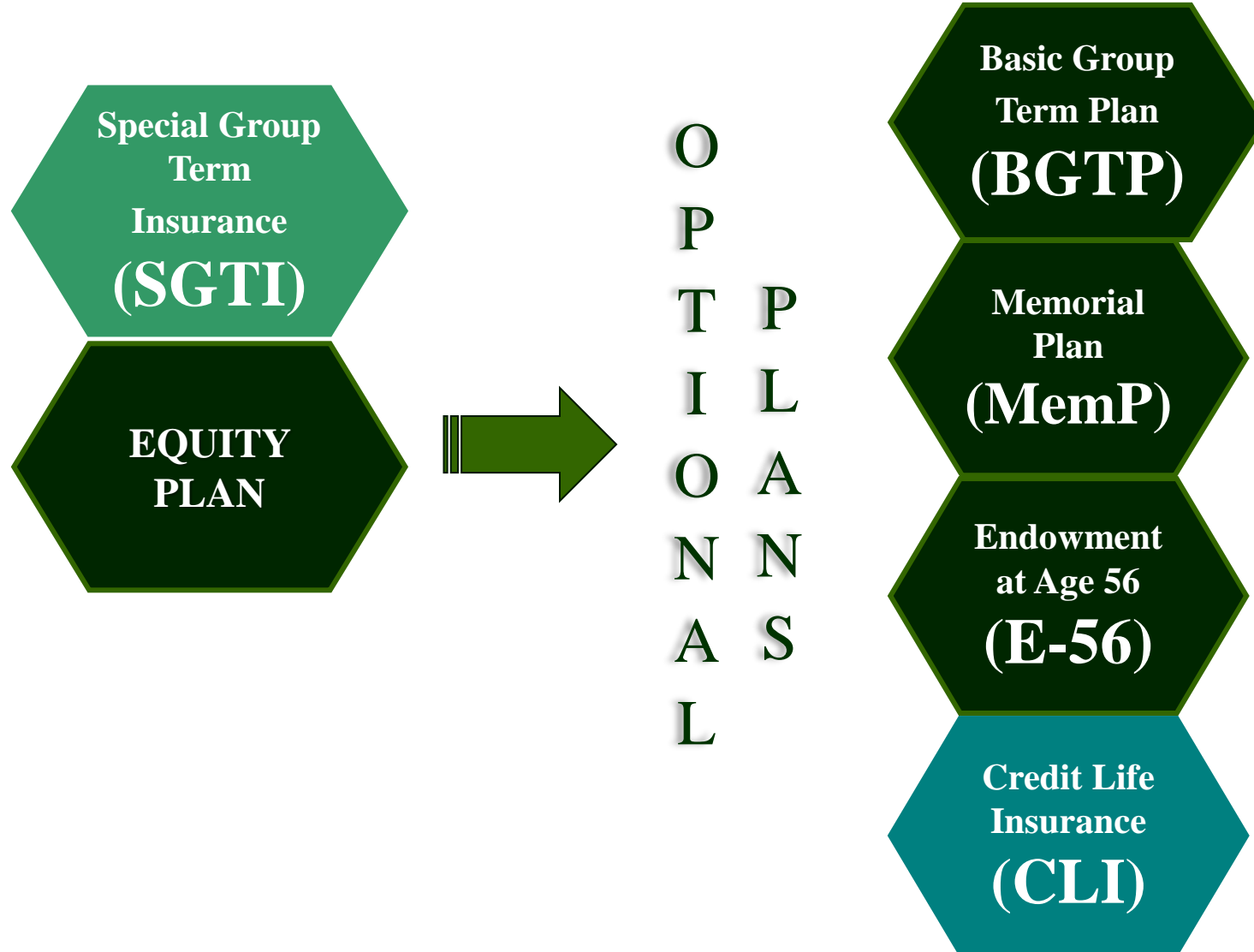
NASU	STRENGTH	MEMBER		NON-MEMBER	
		COUNT	%	COUNT	%
PNPA	342	229	66.96%	113	33.04%
NPTI	886	707	79.80%	179	20.20%
HSS	889	470	52.87%	419	47.13%
HS	1,989	1,500	75.41%	489	24.59%
LSS	195	136	69.74%	59	30.26%
FS	236	194	82.20%	42	17.80%
TS	511	404	79.06%	107	20.94%
ES	394	267	67.77%	127	32.23%
LS	451	276	61.20%	175	38.80%
CES	841	697	82.88%	144	17.12%
ITMS	389	228	58.61%	161	41.39%
PRBS	388	255	65.72%	133	34.28%
CHS	127	109	85.83%	18	14.17%
PRS	179	167	93.30%	12	6.70%
<b>TOTAL</b>	<b>7,817</b>	<b>5,639</b>	<b>72.14%</b>	<b>2,178</b>	<b>27.86%</b>

NOSU	STRENGTH	MEMBER		NON-MEMBER	
		COUNT	%	COUNT	%
CIDG	1,811	1,489	81.89%	328	18.11%
IMEG	250	215	86.00%	35	14.00%
PCADG	466	428	91.85%	38	8.15%
CSG	840	716	84.76%	128	15.24%
SAF	6,106	4,370	71.54%	1,738	28.46%
HPG	1,593	1,221	76.59%	373	23.41%
AVSEG	3,294	2,783	84.46%	512	15.54%
MG	3,617	3,018	83.44%	599	16.56%
IG	1,402	957	68.26%	445	31.74%
FG	2,314	1,747	75.50%	567	24.50%
PSPG	2,687	2,370	88.09%	320	11.91%
DEG	1,224	971	79.08%	256	20.92%
AKG	400	344	86.00%	56	14.00%
ACG	813	503	61.75%	311	38.25%
EOD/K9	2,052	1,879	91.57%	173	8.43%
<b>TOTAL</b>	<b>28,869</b>	<b>23,011</b>	<b>79.64%</b>	<b>5,879</b>	<b>20.36%</b>

# INSURANCE PLANS AND BENEFITS



# LIFE INSURANCE PLANS



# SPECIAL GROUP TERM INSURANCE PLAN

## MANDATORY INSURANCE

**P 6.00 Member Share**

**P 6.00 Government Share**

**P12.00 Premium**

## BENEFITS

NATURAL DEATH	
Basic Life Insurance	15,000
Burial Assistance	2,000
<b>Total Benefit</b>	<b>17,000</b>

KIA/ACCIDENTAL DEATH	
Basic Life Insurance	15,000
<b>KIA/Accidental Death</b>	<b>25,000</b>
Burial Assistance	2,000
<b>Total Benefit</b>	<b>42,000</b>



# **SPECIAL GROUP TERM INSURANCE PLAN (SGTI)**

## **SGTI EXPERIENCE REFUND (ER)**

**Earnings are shared to the PNP  
to support its Scholarship  
Program through the DPRM**

**ER amount depends on the net  
income of the preceding year**

**2023 SGTI ER – P9.12 MILLION**

# PSMBFI EQUITY PLANS

**Mutual Benefit Equity Plan**  
(1998 to 2013)

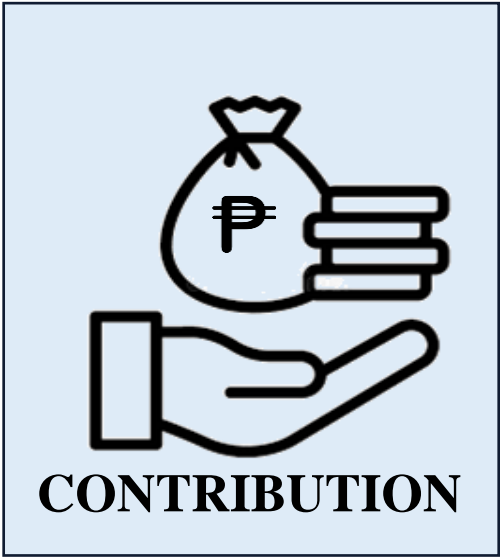


**NO LONGER OFFERED DUE TO  
SUSTAINABILITY CONCERNS:**

- **12% ON EV AT COMPOUNDED RATE**
- **20-YEAR PAYMENT PROVISION**

**Members' Equity Plan**  
(offered beginning 2014)

# MEMBER'S EQUITY PLAN (MEP)



**3% of Base Pay**  
**Uniformed Personnel**

**MEP - P50 to P1,000**  
**MBEP – P100 to P700**  
**NUP/CIV**

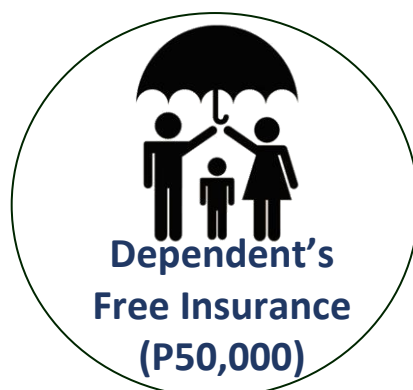


MBEP		
Uniformed	CIV/NUP	
44%	47.5%	- Equity Value (savings) (Earns <b>12% <u>guaranteed</u></b> interest)
36%	32.5%	- Benefit Fund (for claims)
20%	20.0%	- General Fund (for operating expenses)

MEP (applied to both uniformed and CIV/NUP)		
50%	-	Equity Value (savings) (Earns <b>8%</b> interest based on performance)
35%	-	Benefit Fund (for claims)
15%	-	General Fund (for operating expenses)



# MEMBER'S EQUITY PLAN INSURANCE BENEFITS



↓  
**FOR MEP MEMBERS ONLY**

↓  
**FOR MEP MEMBERS ONLY**



# LIFE INSURANCE BENEFIT – UNIFORMED PERSONNEL

RANK	CONTRIBUTION	36% of Contribution			35% of Contribution		
		MBEP			MEP		
		NATURAL DEATH	ACCIDENTAL DEATH	KIA (25%)	NATURAL DEATH	KIA (100%)	ACCIDENTAL DEATH (100%)
PGEN	3,634.29	2,277,690.63	4,555,381.26	569,422.65	1,791,551.41	3,583,102.82	3,583,102.82
PLTGEN	3,244.92	1,909,528.48	3,819,056.96	477,382.12	1,599,608.45	3,199,216.90	3,199,216.90
PMGEN	2,586.84	1,564,677.74	3,129,355.48	391,169.43	1,275,202.82	2,550,405.64	2,550,405.64
PBGEN	2,309.64	1,384,664.37	2,769,328.74	346,166.09	1,138,554.93	2,277,109.86	2,277,109.86
PCOL	2,062.20	1,225,377.33	2,450,754.66	306,344.33	1,016,577.46	2,033,154.92	2,033,154.92
PLTCOL	1,841.25	1,084,414.00	2,168,828.00	271,103.50	907,658.45	1,815,316.90	1,815,316.90
PMAJ	1,643.97	951,236.35	1,902,472.70	237,809.08	810,407.75	1,620,815.50	1,620,815.50
PCPT	1,494.03	860,408.52	1,720,817.04	215,102.13	736,493.66	1,472,987.32	1,472,987.32
PLT	1,310.55	753,142.58	1,506,285.16	188,285.64	646,045.77	1,292,091.54	1,292,091.54
PEMS	1,063.68	583,408.74	1,166,817.48	145,852.18	524,349.30	1,048,698.60	1,048,698.60
PCMS	1,042.83	528,589.67	1,057,179.34	132,147.41	514,071.13	1,028,142.26	1,028,142.26
PSMS	1,022.37	518,218.90	1,036,437.80	129,554.73	503,985.21	1,007,970.42	1,007,970.42
PMSG	1,002.33	508,061.03	1,016,122.06	127,015.25	494,106.34	988,212.68	988,212.68
PSSG	963.42	488,338.33	976,676.66	122,084.58	474,925.35	949,850.70	949,850.70
PCPL	926.01	469,375.95	938,751.90	117,343.98	456,483.80	912,967.60	912,967.60
PAT	890.04	451,143.47	902,286.94	112,785.86	438,752.11	877,504.22	877,504.22

# LIFE INSURANCE BENEFIT – CIV/NUP

32.5% of Contribution		
MBEP		
CONTRIBUTION	NATURAL DEATH	ACCIDENTAL DEATH
P 100	50,000.00	100,000.00
P 200	100,000.00	200,000.00
P 300	150,000.00	300,000.00
P 400	200,000.00	400,000.00
P 500	250,000.00	500,000.00
P 600	300,000.00	600,000.00
P 700	350,000.00	700,000.00

35% of Contribution		
MEP		
CONTRIBUTION	NATURAL DEATH	ACCIDENTAL DEATH
P 50	26,923.07	53,846.14
P 100	53,846.15	107,692.30
P 200	107,692.31	215,384.62
P 300	161,538.46	323,076.92
P 400	215,384.62	430,769.24
P 500	269,230.77	538,461.54
P 600	323,076.92	646,153.84
P 700	376,923.08	753,846.16
P 800	430,769.23	861,538.46
P 900	484,615.38	969,230.76
P 1,000	538,461.53	1,076,923.06

# **AUTOMATIC COVERAGE OF CADETS & RECRUITS**

**PNPA cadets, PNP recruits, and their  
equivalent rank in other public safety offices  
are automatically covered by insurance upon  
signing of MAF**

# INSURANCE BENEFIT

## Cash Advance or Partial Payment of Insurance Claims

### Uniformed Personnel – Natural Death

Sources	Amount of Cash Advance	Amount of Cash Advance
Equity Plan	100,000	100,000
Memorial Plan	28,350 (for P16 premium)	56,700 (for P32 premium)
<b>Total amount of CA</b>	<b>128,350</b>	<b>156,700</b>

### Uniformed Personnel – KIA

Sources	Amount of Cash Advance	Amount of Cash Advance
Equity Plan	100,000	100,000
Memorial Plan	28,350 (for P16 premium)	56,700 (for P32 premium)
For Killed-in-Action	438,752.11 (patrolman)	438,752.11 (patrolman)
<b>Total amount of CA (w/ KIA)</b>	<b>567,102.11</b>	<b>595,452.11</b>

### Non-Uniformed Personnel

Sources	Amount of Cash Advance	Amount of Cash Advance
Equity Plan	(minimum) 25,000	(minimum) 25,000
Memorial Plan	28,350 (for P16 premium)	56,700 (for P32 premium)
<b>Total amount of CA</b>	<b>53,350</b>	<b>81,700</b>

# WOUNDED-IN-ACTION BENEFIT



## MBEP

**P30,000**

WIA – Major Injury

**P20,000**

WIA – Minor Injury

## MEP

**P50,000**

WIA – Major Injury

**P20,000**

WIA – Minor Injury

**DR. JOSE LUIS BAUTISTA**  
Medical Consultant  
(determines the classification of injury)

# ACCIDENTAL DISABILITY BENEFIT

<b><u>DESCRIPTION OF LOSS</u></b>	<b><u>% Of basic life</u></b>
<b>LOSS OF TWO LIMBS</b>	<b>100%</b>
<b>LOSS OF BOTH HANDS, OR ALL FINGERS AND BOTH THUMBS</b>	<b>100%</b>
<b>LOSS OF BOTH FEET</b>	<b>100%</b>
<b>TOTAL LOSS OF SIGHT OF BOTH EYES</b>	<b>100%</b>
<b>INJURIES RESULTING IN BEING PERMANENTLY BEDRIDDEN</b>	<b>100%</b>
<b>ANY OTHER INJURY CAUSING PERMANENT TOTAL DISABLEMENT</b>	<b>100%</b>
<b>LOSS OF ARM AT OR ABOVE ELBOW</b>	<b>70%</b>
<b>LOSS OF ONE HAND</b>	<b>60%</b>
<b>LOSS OF FOUR FINGERS AND THUMB OF ONE HAND</b>	<b>50%</b>
<b>LOSS OF FOUR FINGERS</b>	<b>35%</b>
<b>LOSS OF THUMB</b>	<b>15%</b>
<b>LOSS OF INDEX FINGER</b>	<b>10%</b>

<b><u>DESCRIPTION OF LOSS</u></b>	<b><u>% Of basic life</u></b>
<b>LOSS OF MIDDLE FINGER</b>	<b>6%</b>
<b>LOSS OF RING FINGER</b>	<b>5%</b>
<b>LOSS OF LITTLE FINGER</b>	<b>4%</b>
<b>LOSS OF METACARPALS – 1ST AND 2ND (ADD'L)</b>	<b>3%</b>
<b>3rd, 4th and 5th (add'l)</b>	<b>2%</b>
<b>LOSS OF LEG AT OR ABOVE KNEE</b>	<b>60%</b>
<b>LOSS OF LEG BELOW KNEE</b>	<b>50%</b>
<b>LOSS OF ONE FOOT</b>	<b>50%</b>
<b>LOSS OF TOES-ALL ONE FOOT</b>	<b>25%</b>
<b>LOSS OF BIG TOE</b>	<b>5%</b>
<b>LOSS OF ANY OTHER TOE OTHER THAN BIG TOE, EACH</b>	<b>1%</b>
<b>LOSS OF SIGHT OF ONE EYE</b>	<b>50%</b>
<b>LOSS OF HEARING-BOTH EARS</b>	<b>50%</b>
<b>LOSS OF HEARING-ONE EAR</b>	<b>25%</b>

# ACCIDENT HOSPITALIZATION BENEFIT

## MBEP

- P1,000 per day of confinement
- Maximum of **5** days

## MEP

- P1,000 per day of confinement
- Maximum of **10** days

# TERMINAL ILLNESS BENEFIT



## TERMINAL ILLNESS BENEFIT

### FOR MEP MEMBERS ONLY

- Assistance given to any member who has an end-stage disease or illness that cannot be cured or treated and is reasonable expected to result in his/her death
- P100,000 or 25% of the members insurance coverage whichever is applicable



# HOSPITAL INCOME BENEFIT (FOR MEP ONLY)



**HIB**  
**Awaiting IC Approval**

**P2,000 per day of  
confinement (due to  
illness)**

**Maximum of 5  
compensable days**

# DEPENDENT’S FREE INSURANCE



**FOR MEP  
MEMBERS ONLY**

SINGLE with children	MARRIED	LEGALLY SEPARATED
<ul style="list-style-type: none"><li>• Oldest to youngest child, not more than 21 years old</li></ul>	<ul style="list-style-type: none"><li>• Spouse, not more than 60 years old</li><li>• Oldest to youngest child, not more than 21 years old</li></ul>	<ul style="list-style-type: none"><li>• Oldest to youngest child, not more than 21 years old</li></ul>
SINGLE without qualified children	MARRIED w/o qualified spouse/children	LEGALLY SEPARATED w/o qualified children
<ul style="list-style-type: none"><li>• Father, not more than 60 years old</li><li>• Mother, not more than 60 years old</li></ul>	<ul style="list-style-type: none"><li>• Father, not more than 60 years old</li><li>• Mother, not more than 60 years old</li></ul>	<ul style="list-style-type: none"><li>• Father, not more than 60 years old</li><li>• Mother, not more than 60 years old</li></ul>
SINGLE without qualified children and parent	MARRIED w/o qualified spouse/children/parent	LEGALLY SEPARATED w/o qualified spouse/children/parent
<ul style="list-style-type: none"><li>• Oldest to youngest sibling, not more than 60 years old</li></ul>	<ul style="list-style-type: none"><li>• Oldest to youngest sibling, not more than 60 years old</li></ul>	<ul style="list-style-type: none"><li>• Oldest to youngest sibling, not more than 60 years old</li></ul>

One dependent is covered by a life insurance amounting to **P50,000.00**. This is given for free, at no additional cost.



# INSURANCE BENEFITS



**EQUITY VALUE**

**WITH INTEREST**

**THE HIGHER YOUR  
INSURANCE PREMIUM, THE  
BIGGER YOU ARE ABLE TO  
SAVE.**

# ACCESS TO LOAN FACILITIES



## CALAMITY LOAN

**5%**

PER ANNUM

**P50,000**

MAXIMUM LOANABLE AMOUNT

**24 MONTHS**

TERMS OF PAYMENT



## POLICY LOAN

**6%**

PER ANNUM

**90% of Equity Value**

MAXIMUM LOANABLE AMOUNT

**24 MONTHS**

TERMS OF PAYMENT



## MULTI-PURPOSE LOAN

**7.5%**

PER ANNUM

**P60,000**

MAXIMUM LOANABLE AMOUNT

**48 MONTHS**

TERMS OF PAYMENT



## EMERGENCY LOAN

**8%**

PER ANNUM

**P100,000**

MAXIMUM LOANABLE AMOUNT

**48 MONTHS**

TERMS OF PAYMENT



## SALARY LOAN

**8.25%**

PER ANNUM

**P500,000**

MAXIMUM LOANABLE AMOUNT

**60 MONTHS**

TERMS OF PAYMENT

# OTHER LIVING BENEFITS



**MER & MBIEV**

## **Members' Experience Refund (MER)**

**(from underwriting income)**

**Favorable mortality  
experience**

**P783.64 MILLION  
Released in April 2024  
(2020-2022)**

## **Members' Benefit from Interest of Equity Value (MBIEV)**

**(from investment income)**

**Favorable  
performance on loans  
and cash investments**

**P206.66 MILLION  
Released in April 2024  
(2021-2022)**

# ADDITIONAL INSURANCE PLANS – BGTP AND BAB)

BASIC GROUP TERM PLAN (PNP, BUCOR, BFP, PCG)			
RANK	PREMIUM	COVERAGE	
		INSURANCE COVERAGE	ACCIDENTAL DEATH
PLTCOL – PGEN	P60.00	108,000	216,000
CADETS; PLT – PMAJ	P50.00	94,500	189,000
PMSG – PEMS	P30.00	54,000	108,000
Pat – PSSG	P25.00	47,250	94,500

\* With Accidental Disablement Benefit

BURIAL ASSISTANCE BENEFIT		
OPTIONS	PREMIUM	COVERAGE
OPTION 1	P32.00	56,700
OPTION 2	P16.00	28,350

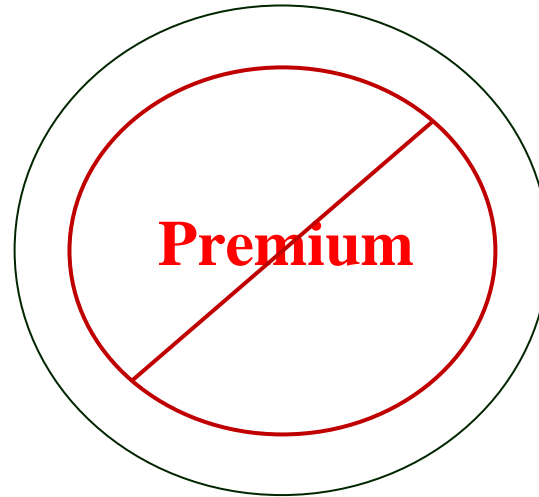
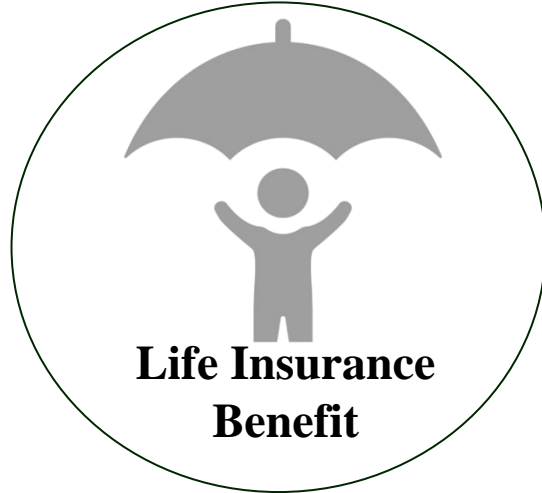
- Covers death benefit only
- Part of the Cash Advance

# ENDOWMENT AT AGE 56 (E-56)



**Life Insurance +  
Investment**

# ENDOWMENT AT AGE 56 (E-56)

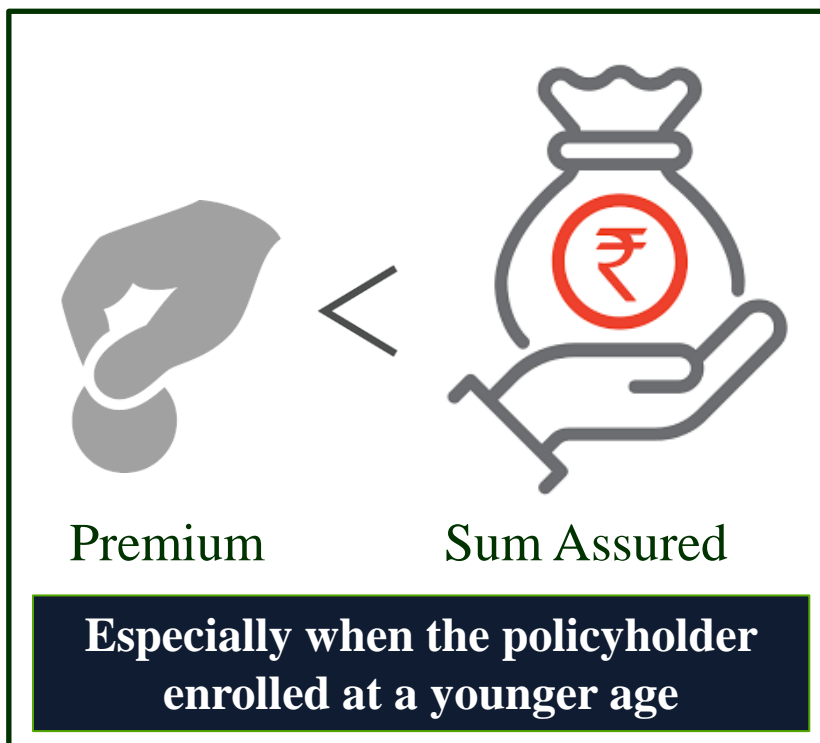


**Premium is  
waived due to  
disability**

**Policyholder is covered upon payment of the first  
premium**



# ENDOWMENT AT AGE 56 (E-56)



Sum Assured could go as high as **P3 MILLION** (maximum)

- Premium – P350 (minimum)  
maximum depends on the amount that can buy P3M sum assured
- Sum Assured is paid on the 56<sup>th</sup> birthday of the policyholder in LUMP SUM or 36 MONTHLY INSTALLMENT

**Purpose: bridge the gap while waiting for the regular pension**

# CSR PROGRAM OF PSMBFI

**FA to members who are sick, ill, or injured**

- **P5,000 support**

**FA to members who are victims of calamity**

- **P3,000 partially damaged property**
- **P5,000 totally damaged property**

**Released  
P136.15 Million  
worth of FA**



**Support to Partner Agencies**

- **Procurement of equipment**

**Allocation per region depends on the percentage of revenue contributed by the region in a given year**

- **Units of ambulance to PROs**
- **2D Echo**
- **Units of Motor cycles**
- **IT Equipment**
- **Furniture and Fixtures**

# PANTAWID COVID PROGRAM

## Financial Assistance during Pandemic

IT IS OUR PRIVILEGE TO FINANCIALLY ASSIST OUR VALUED MEMBERS IN THIS TIME OF PANDEMIC.  
THE FINANCIAL ASSISTANCE OF P5,000 EACH FOR ALL QUALIFIED PSMBFI MEMBERS  
IS FULLY TRANSMITTED TO ALL OUR 13 PARTNER AGENCIES.



**Bureau of Immigration**  
(Deposited to BI's account for distribution to PSMBFI members)



**Philippine Coast Guard**  
(Deposited to PSMBFI members' individual account)



**Land Transportation Office**  
(Received by LTO representative on behalf of PSMBFI members)



**Bureau of Corrections**  
(Released through check/  
Deposited to PSMBFI members' individual account)

## RELEASED PHP 1.0 BILLION WORTH OF FINANCIAL ASSISTANCE

# SALAMAT KABALIKAT

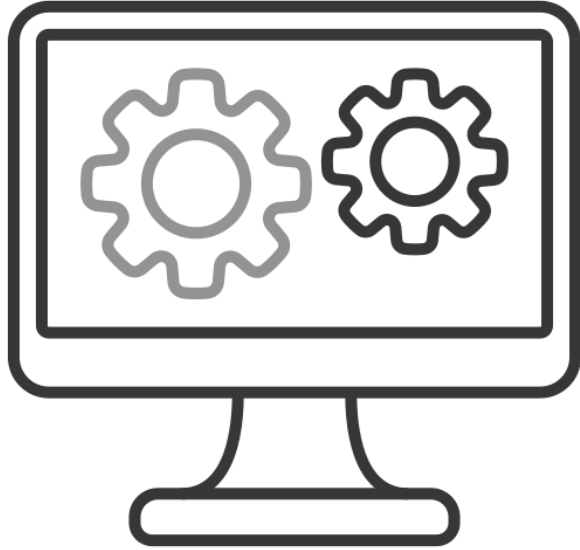
Agency	Count	Amount
PNP	201,159	1,005,795,000
BFP	309	1,545,000
BID	139	695,000
BUCOR	526	2,630,000
BOT-Continued membership	10	50,000
DENR	23	115,000
LTO	323	1,615,000
MMDA	2,039	10,195,000
NAMRIA	322	1,610,000
NAPOLCOM	269	1,345,000
OTS	871	4,355,000
PPSC	46	230,000
PSMBFI	291	1,455,000
PCG	124	620,000
Retired	46	230,000
<b>TOTAL</b>	<b>206,497</b>	<b>1,032,485,000</b>

# **STRONG FINANCIAL POSITION – AS OF APRIL 2024**

**P22.87 BILLION  
ASSETS**



# MAJOR PROJECTS/PROGRAMS



## **PSMBFI UNIFIED LOANS AND INSURANCE SYSTEM (PULIS)**



## **LANDBANKING PROJECT**

**(PURPOSE: TO CONSTRUCT REGIONAL OFFICES)**

# LOTS ACQUIRED BY PSMBFI

REGION	LOCATION	AMOUNT
2	BRGY CAGAY (ALIMANAO) TUGUEGARAO, CAGAYAN	45,000,000.00
3	BARRIO OF SAN MATIAS, SAN FERNANDO PAMPANGA	28,106,039.58
4A	BARRIO OF MAJADA, MUNICIPALITY OF CALAMBA, PROVINCE OF LAGUNA	38,472,804.00
4B	BRGY SUQUI, CALAPAN CITY, MINDORO	2,980,816.50
6	242 GENERAL HUGHES ST., ILOILO CITY	24,691,457.76
7	JUNQUERA ST., SAN ANTONIO, CEBU CITY	53,775,696.05
8	CAMPETIC ROAD, BRGY PAWING, PALO LEYTE	23,161,126.15
13	BRGY LIBERTAD, BUTUAN CITY (REO 13)	12,772,884.93
TOTAL		228,960,824.97



# MAJOR PROJECTS/PROGRAMS



## LEGAL AND TRAVEL ASSISTANCE PROGRAM

FOR MEMBERS OF PSMBFI, IN THE ACTIVE SERVICE OR RETIRED, WHO ARE EITHER FACING **SERVICE-CONNECTED ADMINISTRATIVE, CRIMINAL OR CIVIL CASES**

AMOUNT OF ASSISTANCE	
1. Legal Assistance Program	Php 20,000
2. Travel Assistance Program	
a. Land travel from municipality to another municipality or city within the same province and vice versa. This rate shall also apply for travel between cities or municipality of Metro Manila	Php 1,500
b. Land travel between cities/provinces within the same region	Php 2,000
c. Land travel between regions	Php 3,000
d. Air travel within Luzon, Visayas, or Mindanao; OR Air travel from Luzon to Visayas; and vice versa	Php 6,000
e. Air travel from Luzon to Mindanao and vice versa	Php 8,000



# IN THE PIPELINE



## FREE HMO FOR MEMBERS

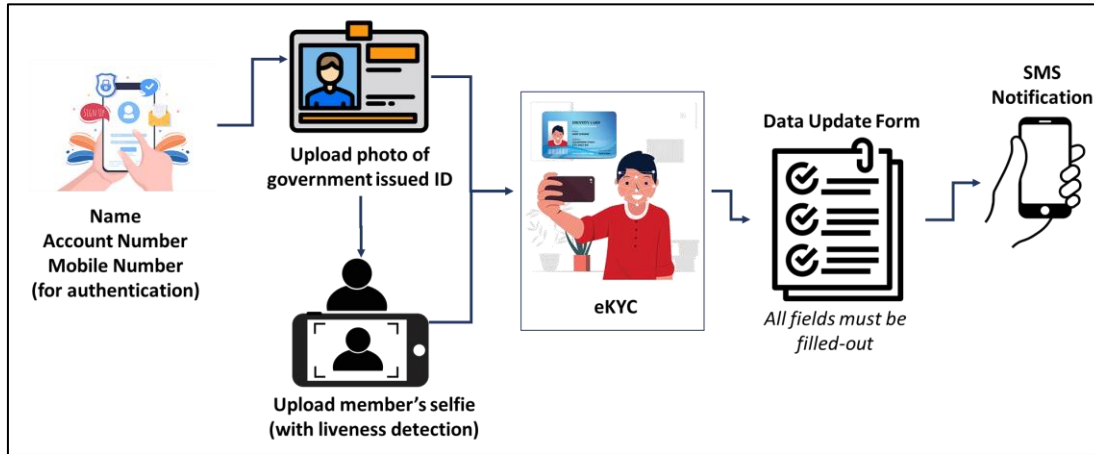
**(For members who have already reached 20 to 24 years of membership)**



## LOYALTY INCENTIVE

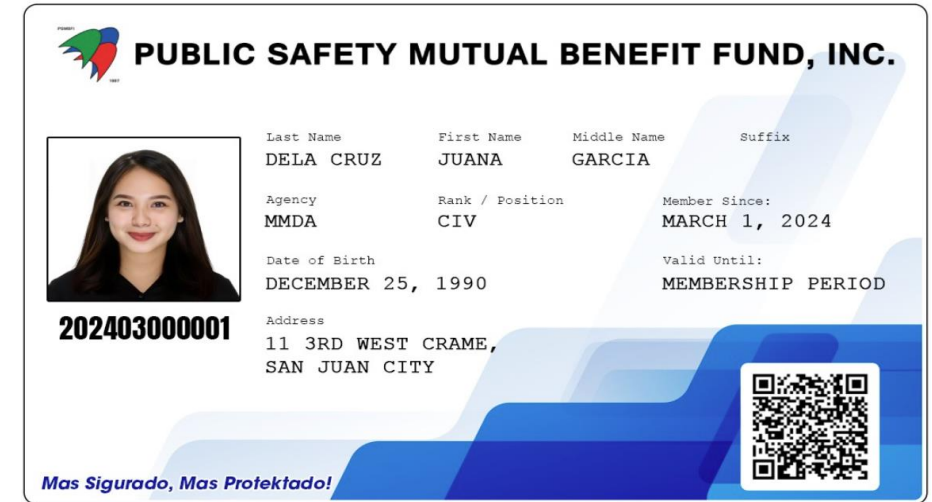
**(For members who have already reached 25 years of membership and up)**

# IN THE PIPELINE



## PSMBFI MEMBER INFORMATION MANAGEMENT SYSTEM

For online updating of member's info  
which will pave the way for other  
online transactions



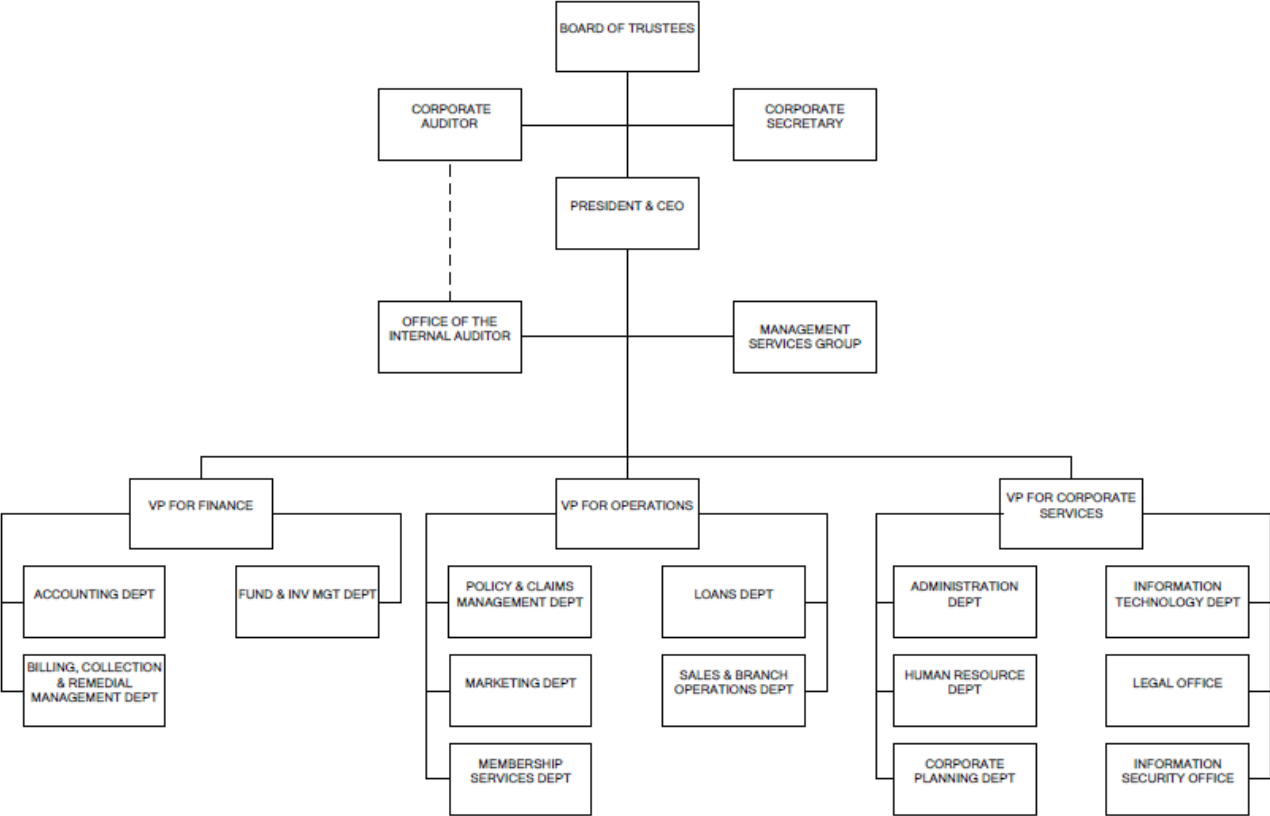
## PSMBFI ID

- Combination of digital and physical card
- With points system for the Loyalty Rewards Program

# ORGANIZATIONAL STRUCTURE



# MANAGEMENT STRUCTURE



**President and CEO** : **TRUSTEE EMMANUEL PERALTA**  
**VP-Operations** : **PMGEN Celso I. Pestano (Ret)**  
**VP-Finance** : **Ms. Edna Fabian**  
**VP-Corp Services** : **Atty. Rizalina V. Lumbera, OIC**

**Internal Auditor** : Jasel J Rabano

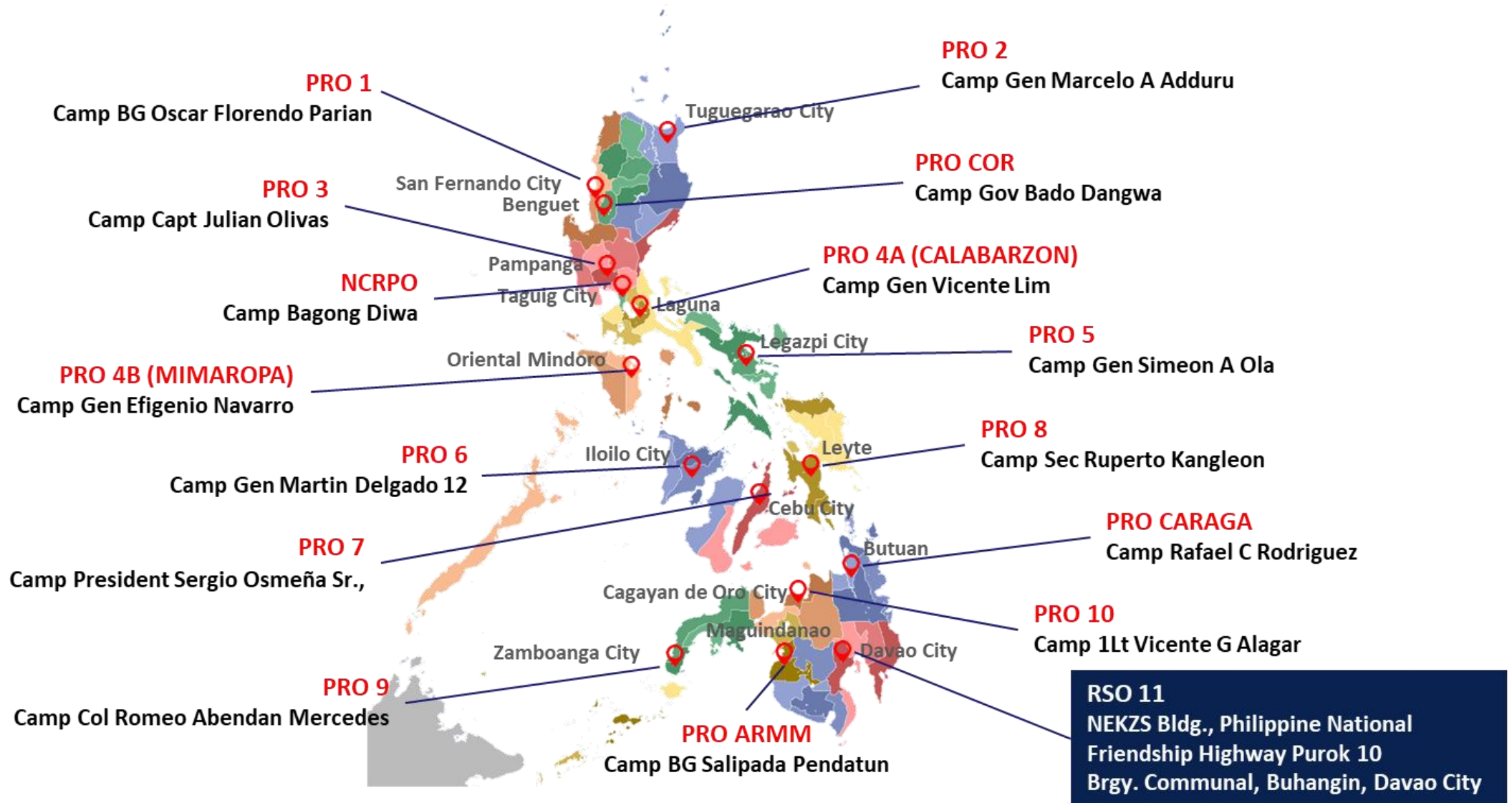
**Operations Group**  
Marketing : Paolo Papa  
Sales & Branch Operation : Rowena O. Sermonia  
Membership Services : Mary Jean P. Zamora  
Policy and Claims : Regina Charissa Molines  
Loans : Imelda Aculina

**Finance Group**  
Fund & Investment : Michelle P. Cayabyab  
Accounting : Rommel D. Ramirez  
Billing, Collection & Remedial : Joel A. Villabona

**Corporate Services Group**  
Admin : Jolly Abundo  
Corporate Planning : Cielo Marquez (OIC)  
HR : Milan Rochelle n. Bernardo  
IT : Aurelio S. Tadlas Jr  
Legal Officer : Rizalina V. Lumbera



# REGIONAL SERVICES OFFICES





**PUBLIC SAFETY MUTUAL  
BENEFIT FUND, INC.**

**OPERATIONS GROUP**

# THANK YOU

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*“SA PSMBFI, MAS PROTEKTADO,  
MAS SIGURADO”*