



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

**OPERATIONS GROUP**

# **PSMBFI**

## **PRESENTATION TO NEW TRUSTEES**

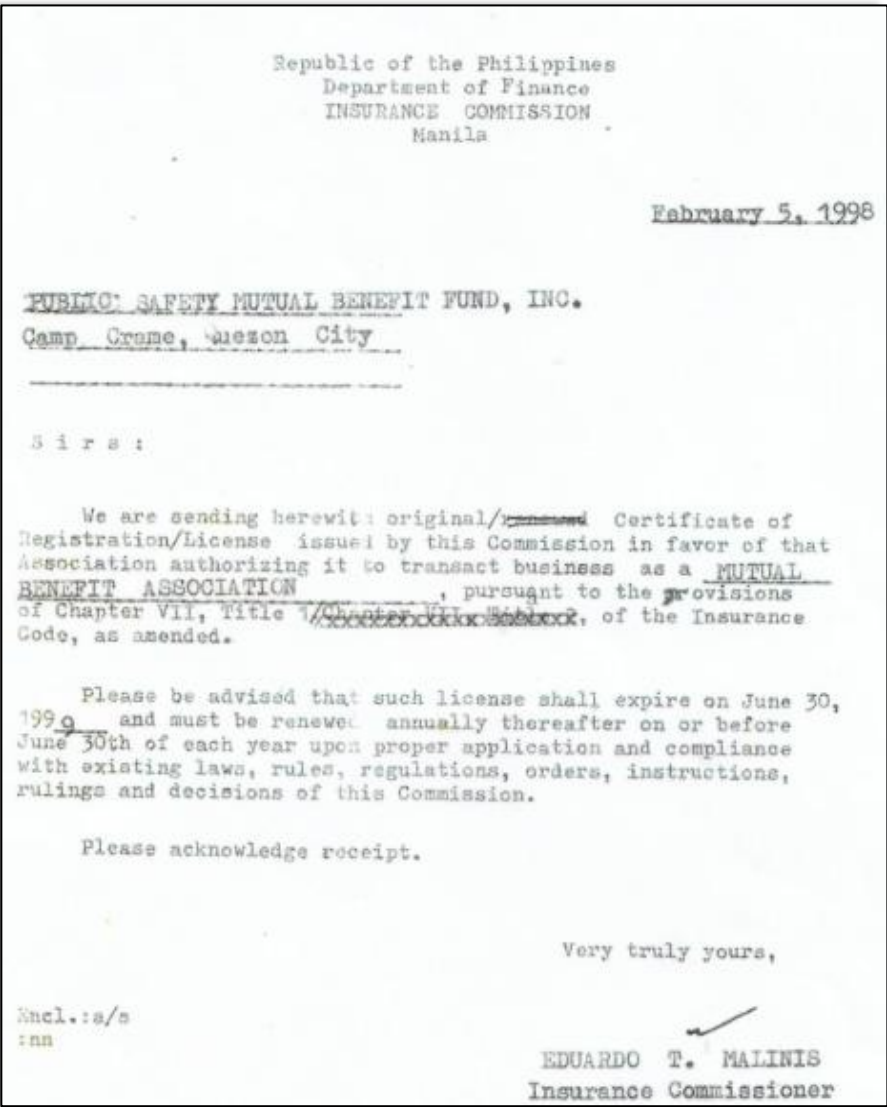
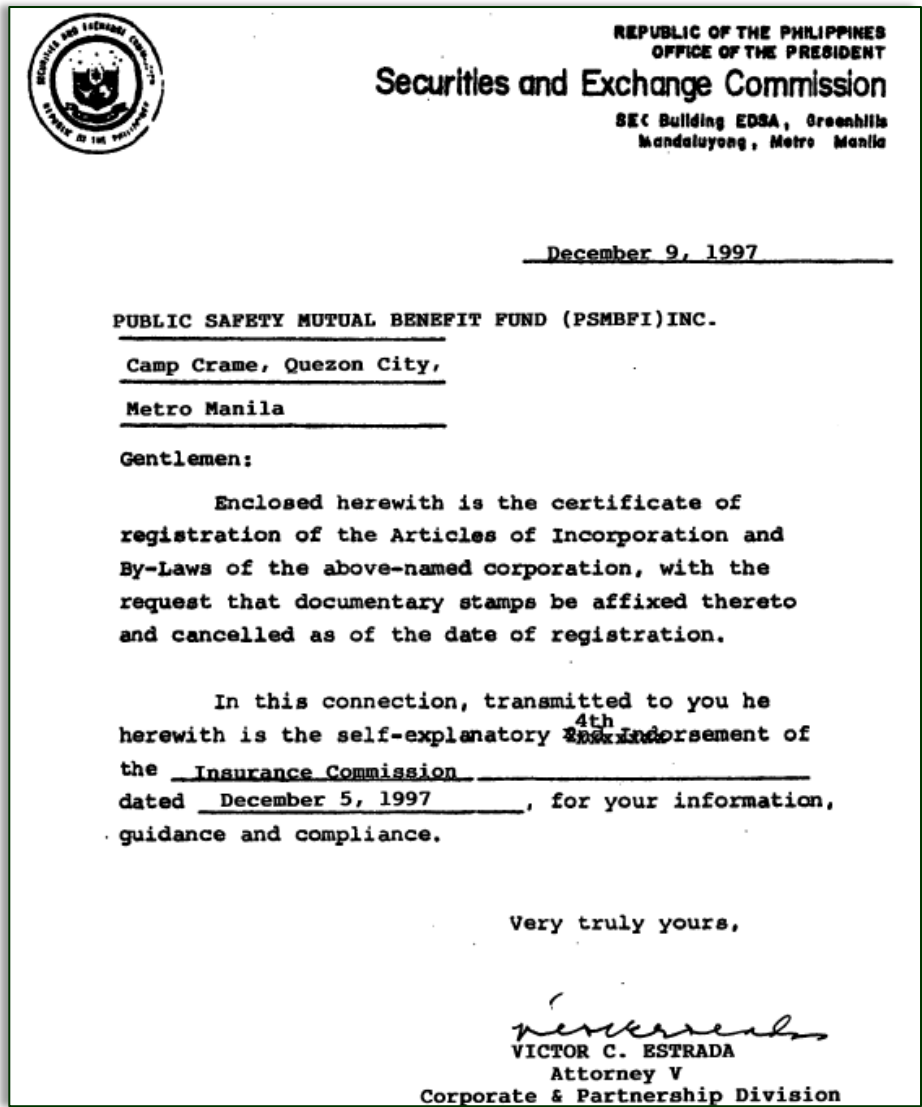
**May 5, 2025**

# 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



# 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



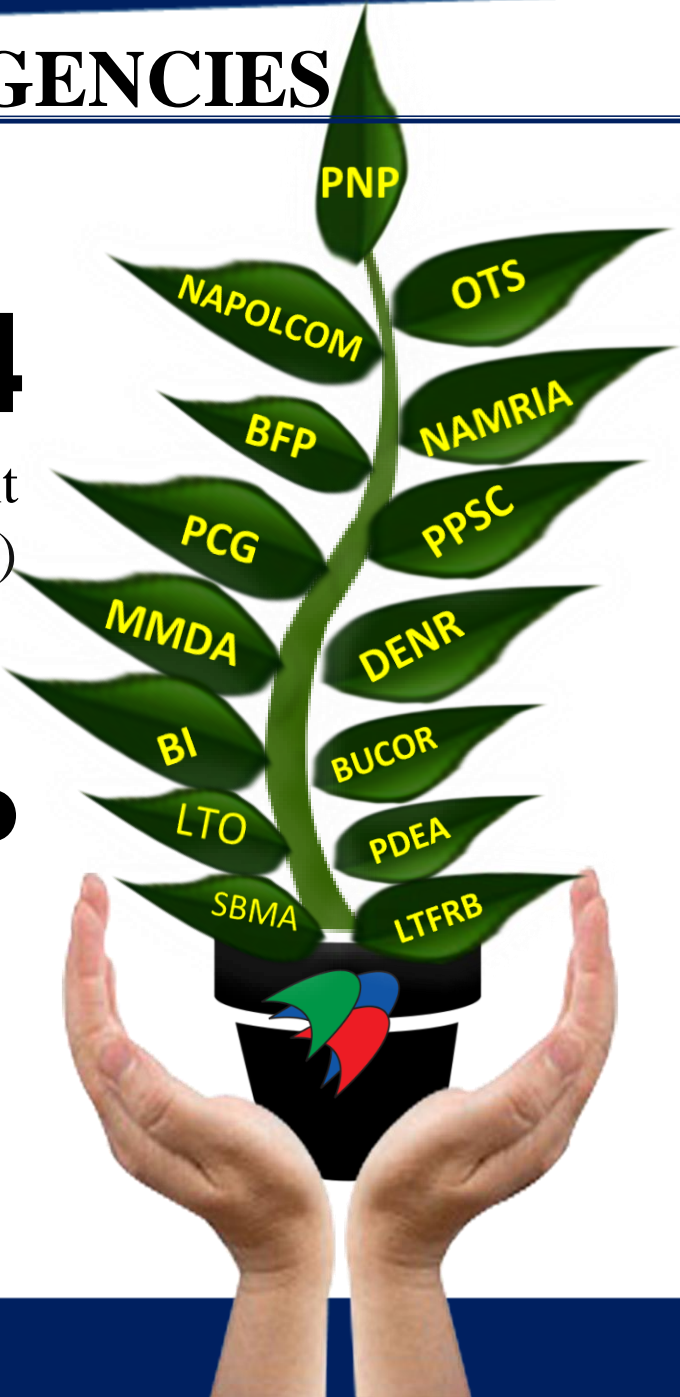
# PARTNER AGENCIES

216,814

Membership Count  
(as of March 2025)

95.35%

(PNP Personnel)



Agency	Members
1. PNP	
Uniformed	200,172
NUP	5,779
PNPA	788
2. BFP	353
3. BI	289
4. BUCOR	1,605
5. LTO	376
6. MMDA	3,203
7. NAMRIA	393
8. NAPOLCOM	520
9. OTS	1,249
10. PCG	648
11. PDEA	758
12. PPSC	103
13. DENR	18
Retirees	243
PSMBFI	317
Total	216,814

91.54%  
(Enrollment Rate of  
PNP Uniformed  
Personnel)

New Agencies Covered
1. LTFRB
2. SBMA
Total



# MEMBERSHIP OF PNP UNIFORMED PERSONNEL BY REGION

Region	Strength	Member		Non-Member	
		Total	%	Count	%
PRO 1	9,642	9,239	95.82%	416	4.31%
PRO 2	9,331	9,022	96.69%	320	3.43%
PRO 3	12,982	12,618	97.20%	377	2.90%
PRO CALABARZON	12,517	11,900	95.07%	650	5.19%
PRO MIMAROPA	6,631	6,541	98.64%	102	1.54%
PRO 5	10,655	10,109	94.88%	568	5.33%
PRO 6	12,635	12,443	98.48%	193	1.53%
PRO 7	11,160	11,021	98.75%	152	1.36%
PRO 8	10,306	10,185	98.83%	128	1.24%
PRO 9	7,762	7,686	99.02%	85	1.10%
PRO 10	9,591	9,518	99.24%	89	0.93%
PRO 11	9,177	9,044	98.55%	144	1.57%
PRO 12	7,509	7,458	99.32%	58	0.77%
PRO CARAGA	7,019	6,980	99.44%	43	0.61%
PRO BAR	8,444	8,249	97.69%	199	2.36%
PRO CORDILLERA	8,859	7,982	90.10%	881	9.94%
NCRPO	25,556	20,216	79.10%	5,392	21.10%
NHQ & NSUs	38,887	29,961	77.05%	8,978	23.09%
<b>Total</b>	<b>218,663</b>	<b>200,172</b>	<b>91.54%</b>	<b>18,775</b>	<b>8.59%</b>

# MEMBERSHIP OF PNP UNIFORMED PERSONNEL AT THE NHQ

Command Group	Strength	Member		Non-Member	
		Total	%	Count	%
OCPNP	344	241	70.06%	103	29.94%
DCA	32	27	84.38%	5	15.63%
DCO	26	21	80.77%	5	19.23%
CDS	36	28	77.78%	8	22.22%
IAS	631	561	88.91%	71	11.25%
Total	1,069	878	82.13%	192	17.96%

Directorial Staff	Strength	Member		Non-Member	
		Total	%	Count	%
DPRM	365	276	75.62%	91	24.93%
DI	155	119	76.77%	36	23.23%
DO	99	73	73.74%	26	26.26%
DL	57	39	68.42%	18	31.58%
DPL	64	53	82.81%	11	17.19%
DC	54	39	72.22%	15	27.78%
DPCR	49	46	93.88%	3	6.12%
DIDM	290	152	52.41%	138	47.59%
DICTM	30	26	86.67%	4	13.33%
DHRDD	55	36	65.45%	19	34.55%
DRD	52	41	78.85%	11	21.15%
APC-NL	28	26	92.86%	2	7.14%
APC-SL	41	39	95.12%	2	4.88%
APC-VIS	30	27	90.00%	3	10.00%
APC-EM	49	46	93.88%	3	6.12%
APC-WM	29	27	93.10%	2	6.90%
Total	1,447	1,065	73.60%	384	26.54%





# MEMBERSHIP OF PNP UNIFORMED PERSONNEL AT NASU/NOSU

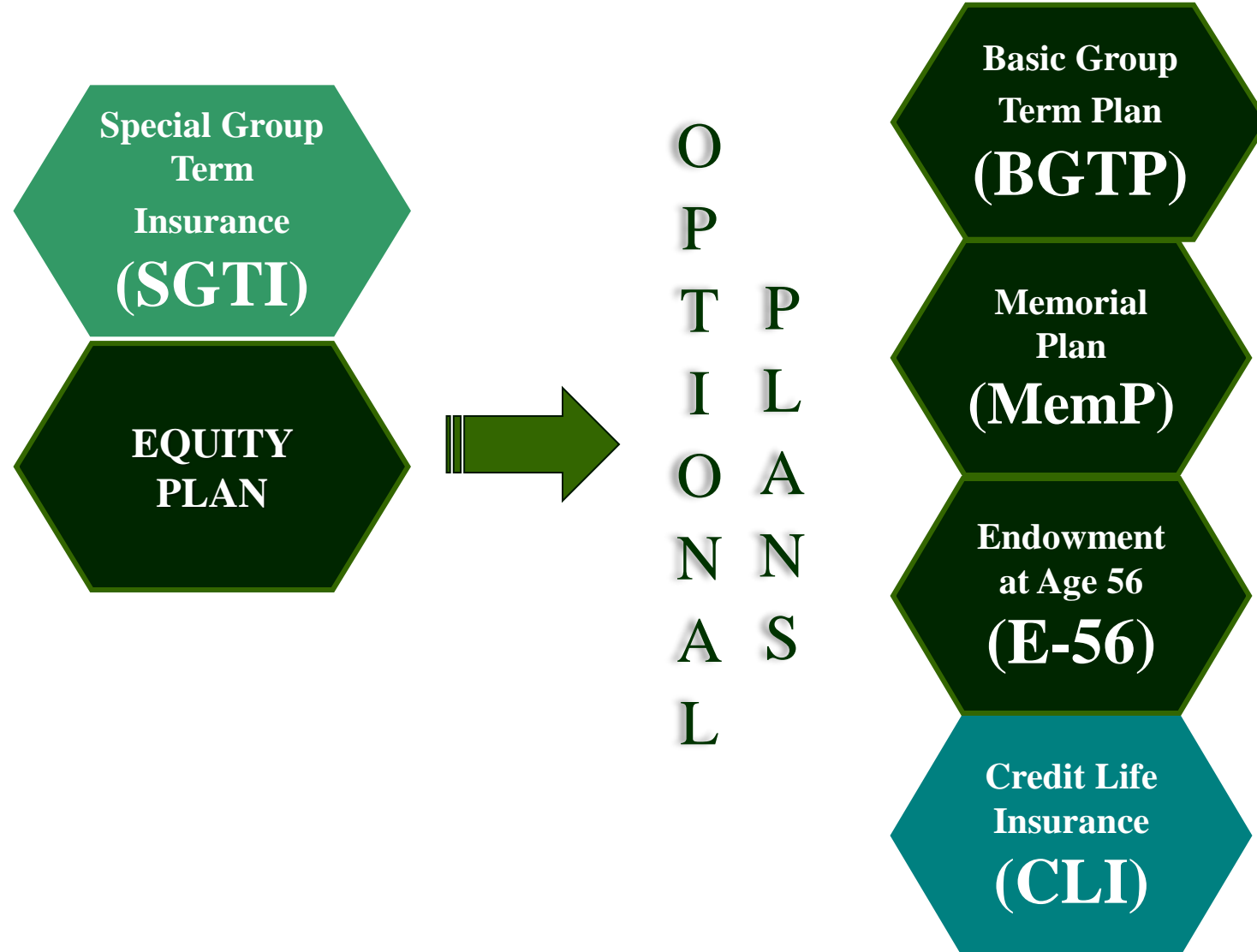
NASUs	Strength	Member		Non-Member	
		Total	%	Count	%
PNPA	332	225	67.77%	107	32.23%
NPTI	890	713	80.11%	178	20.00%
HSS	833	393	47.18%	441	52.94%
HS	1,892	1,392	73.57%	500	26.43%
LSS	193	124	64.25%	69	35.75%
FS	223	173	77.58%	50	22.42%
TS	494	374	75.71%	120	24.29%
ES	382	242	63.35%	140	36.65%
LS	472	298	63.14%	174	36.86%
CES	811	662	81.63%	149	18.37%
ITMS	399	227	56.89%	172	43.11%
PRBS	385	241	62.60%	145	37.66%
CHS	126	111	88.10%	15	11.90%
PRS	178	165	92.70%	13	7.30%
<b>Total</b>	<b>7,610</b>	<b>5,340</b>	<b>70.17%</b>	<b>2,273</b>	<b>29.87%</b>

NOSUs	Strength	Member		Non-Member	
		Total	%	Count	%
CIDG	1,815	1,418	78.13%	409	22.53%
IMEG	223	192	86.10%	34	15.25%
PCADG	429	316	73.66%	113	26.34%
CSG	847	711	83.94%	140	16.53%
SAF	6,225	4,531	72.79%	1,698	27.28%
HPG	1,716	1,323	77.10%	398	23.19%
AVSEG	3,192	2,686	84.15%	510	15.98%
MG	3,558	2,958	83.14%	606	17.03%
IG	1,434	977	68.13%	457	31.87%
FG	2,381	1,808	75.93%	575	24.15%
PSPG	2,528	2,157	85.32%	373	14.75%
DEG	1,177	918	77.99%	259	22.01%
AKG	397	335	84.38%	63	15.87%
ACG	841	544	64.68%	297	35.32%
EOD/K9	1,998	1,804	90.29%	197	9.86%
<b>Total</b>	<b>28,761</b>	<b>22,678</b>	<b>78.85%</b>	<b>6,129</b>	<b>21.31%</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**

**2024 SGTI ER – P9.12 MILLION**

# PSMBFI EQUITY PLANS

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

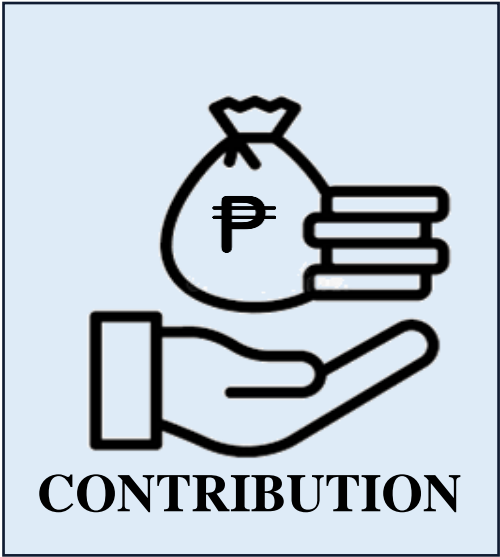


**NO LONGER OFFERED DUE TO  
SUSTAINABILITY CONCERNS:**

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

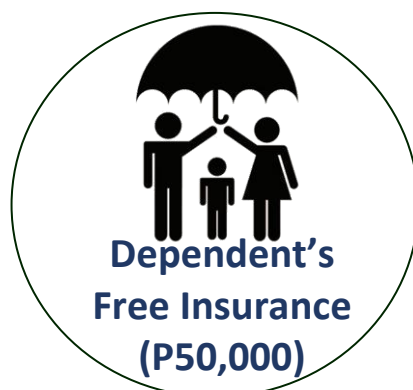


MBEP		
Uniformed	CIV/NUP	
44%	47.5%	- Equity Value (savings) (Earns <b>12% <u>guaranteed</u></b> interest)
36%	32.5%	- Benefit Fund (for claims)
20%	20.0%	- General Fund (for operating expenses)

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	4,493.55	2,277,690.63	4,555,381.26	569,422.65	2,215,130.28	4,430,260.56	4,430,260.56
PLTGEN	3,767.22	1,909,528.48	3,819,056.96	477,382.12	1,857,080.28	3,714,160.56	3,714,160.56
PMGEN	3,086.88	1,564,677.74	3,129,355.48	391,169.43	1,521,701.40	3,043,402.80	3,043,402.80
PBGEN	2,731.74	1,384,664.37	2,769,328.74	346,166.09	1,346,632.39	2,693,264.78	2,693,264.78
PCOL	2,417.49	1,225,377.33	2,450,754.66	306,344.33	1,191,720.42	2,383,440.84	2,383,440.84
PLTCOL	2,139.39	1,084,414.00	2,168,828.00	271,103.50	1,054,628.87	2,109,257.74	2,109,257.74
PMAJ	1,876.65	951,236.35	1,902,472.70	237,809.08	925,109.15	1,850,218.30	1,850,218.30
PCPT	1,697.46	860,408.52	1,720,817.04	215,102.13	836,776.05	1,673,552.10	1,673,552.10
PLT	1,485.84	753,142.58	1,506,285.16	188,285.64	732,456.33	1,464,912.66	1,464,912.66
PEMS/CDT	1,150.98	583,408.74	1,166,817.48	145,852.18	567,384.50	1,134,769.00	1,134,769.00
PCMS	1,042.83	528,589.67	1,057,179.34	132,147.41	514,071.12	1,028,142.24	1,028,142.24
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	494,106.33	988,212.66	988,212.66
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 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	219,376.05 (patrolman)	219,376.05 (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



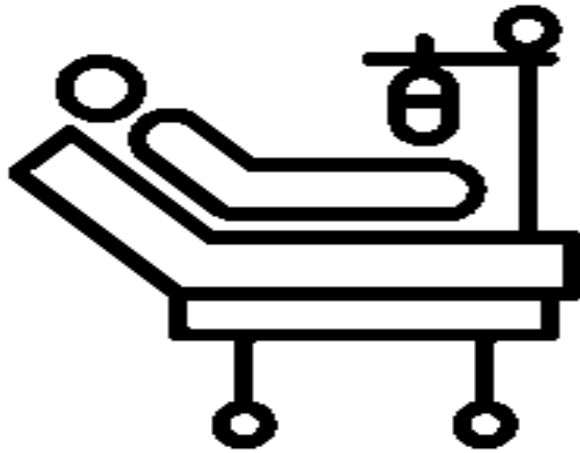
## TERMINAL ILLNESS BENEFIT

### 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



# ILLNESS HOSPITALIZATION BENEFIT (FOR MEP ONLY)



**IHB**

**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



## PENSION 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**

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

**(from investment income)**

**Favorable  
performance on loans  
and cash investments**

# OTHER MEMBER'S PRIVILEGES



# OTHER PRIVILEGES



## FREE HMO FOR MEMBERS

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

Count	Amount Paid	Utilization
18,617	P38,024,250	P6,073,201.27



## LOYALTY INCENTIVE

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

# OTHER PRIVILEGES



## 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



# SALAMAT KABALIKAT

April 2024

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>

April 2025

Agency	Count	Amount
PNP	193,681	996,222,366.65
PNP – NUP	5,529	12,925,951
PNPA	768	801,000
BFP	348	1,337,400
BI	234	631.200
BUCOR	1,058	3,159,900
DENR	19	43,400
LTO	362	806,800
MMDA	2,995	6,922,439.18
NAMRIA	353	973,300
NAPOLCOM	481	997,803.40
OTS	1,178	2,614,035.84
PCG	601	1,625,900
PDEA	617	1,157,400
PPSC	83	185,200
PSMBFI	297	1,203,200
Retired	245	2,525,900
<b>TOTAL</b>	<b>208,849</b>	<b>1,034,133,196.07</b>



# OTHER MEMBER'S PRIVILEGES

## **FINANCIAL ASSISTANCE**

### **(Sickness or Illness)**

Php 5,000 is given to members who are sick, ill, or injured which is not covered by the Policy Contract

## **FINANCIAL ASSISTANCE**

### **(Victims of Calamity)**

Php 5,000 or Php 3,000 is given to members who are victims of calamity

# 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

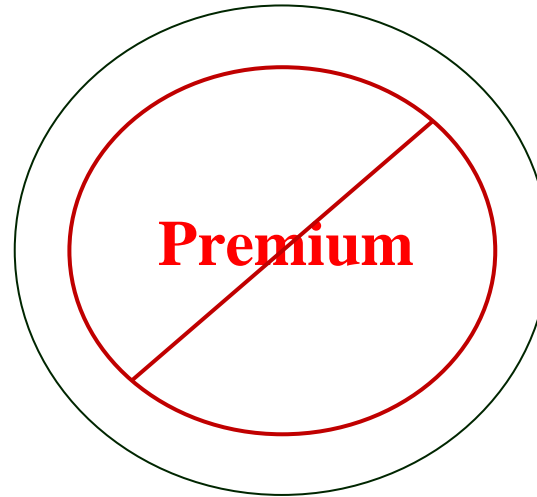
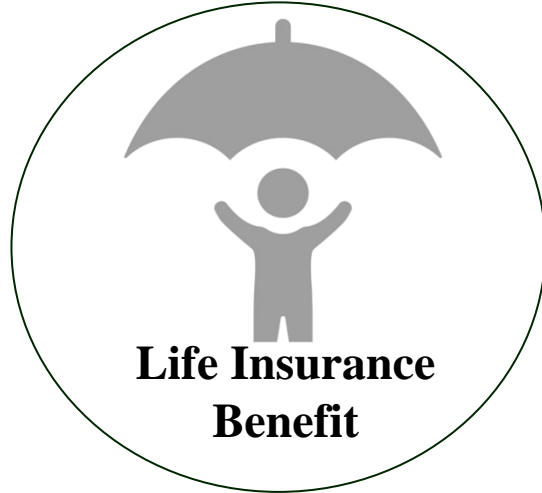
- Covers death benefit only
- Part of the Cash Advance

# ENDOWMENT AT AGE 56 (E-56)



**Life Insurance +  
Investment**

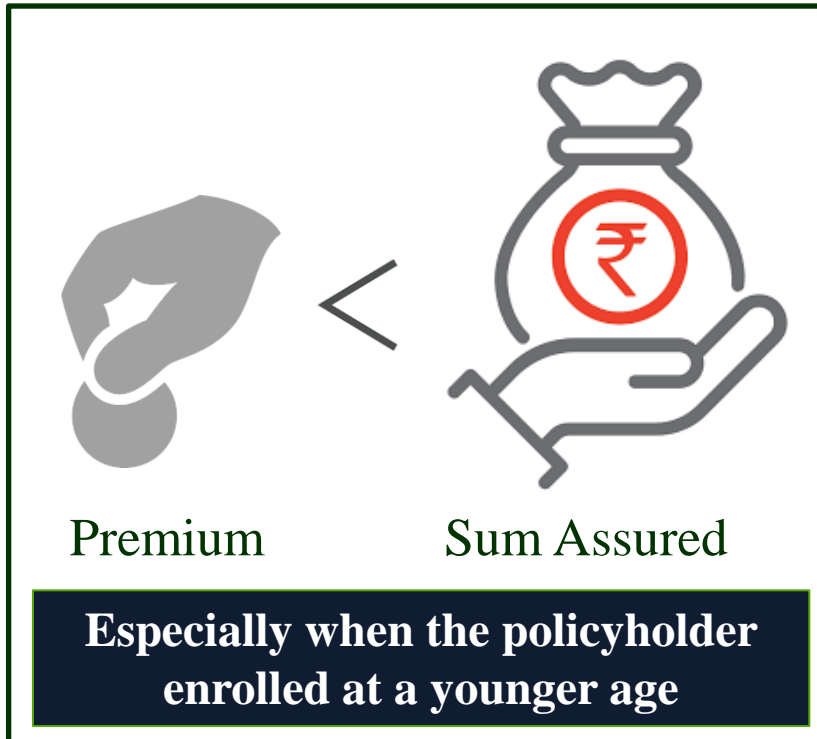
# ENDOWMENT AT AGE 56 (E-56)



**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 INTALLMENT

**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



**Support to Partner Agencies**

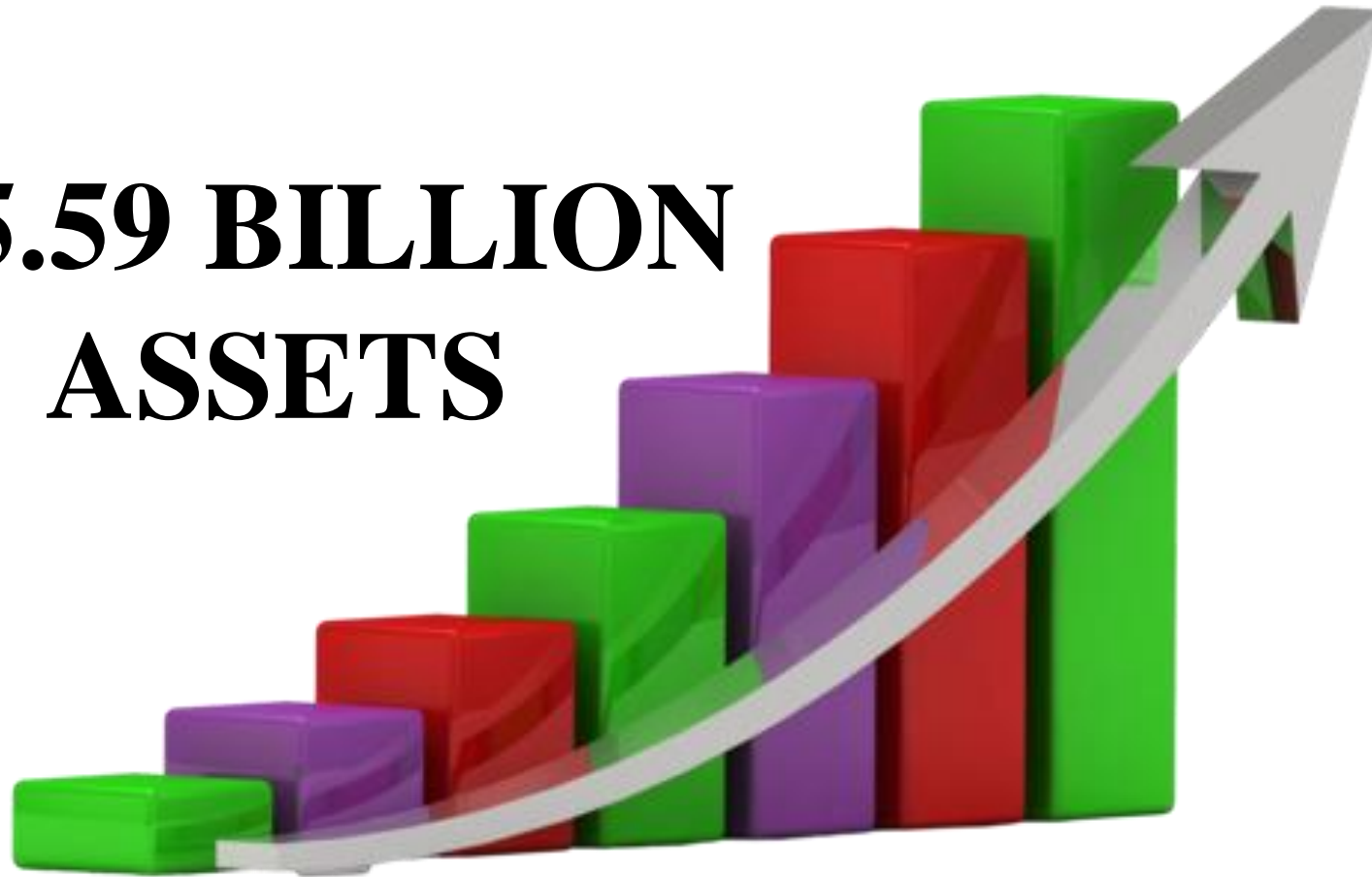
- Procurement of equipment

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

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

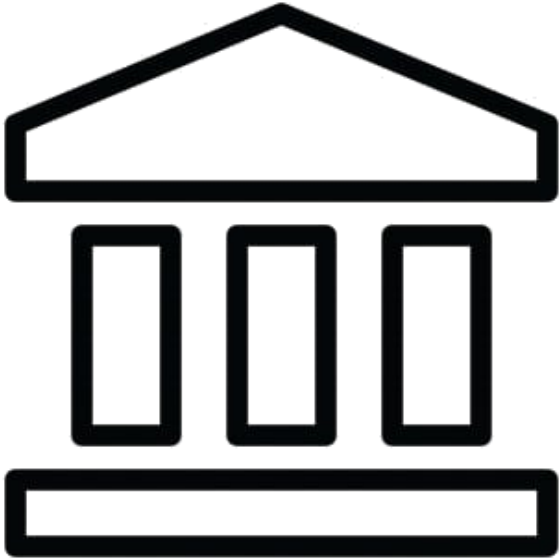
# **STRONG FINANCIAL POSITION – AS OF MARCH 2025**

**P25.59 BILLION  
ASSETS**





# MAJOR PROJECTS/PROGRAMS



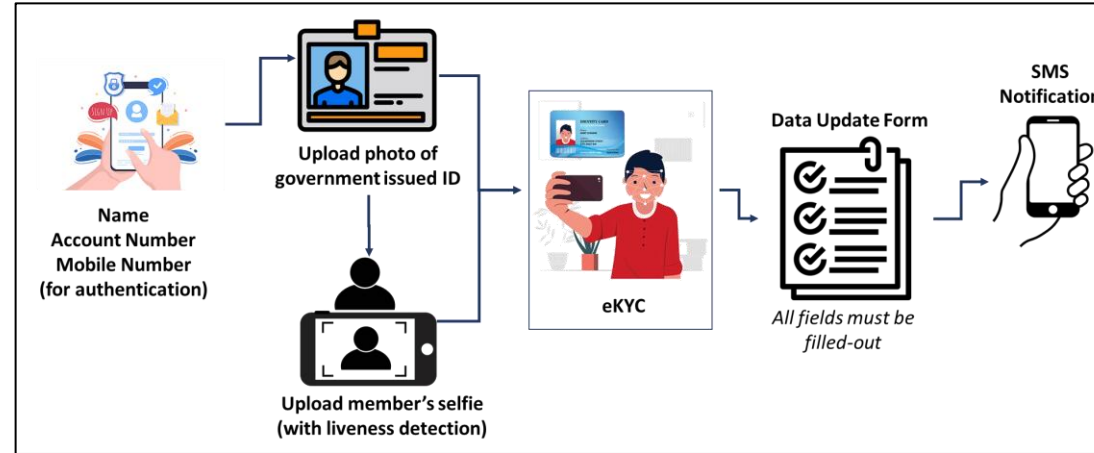
## LANDBANKING PROJECT

(PURPOSE: TO CONSTRUCT  
REGIONAL OFFICES)

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



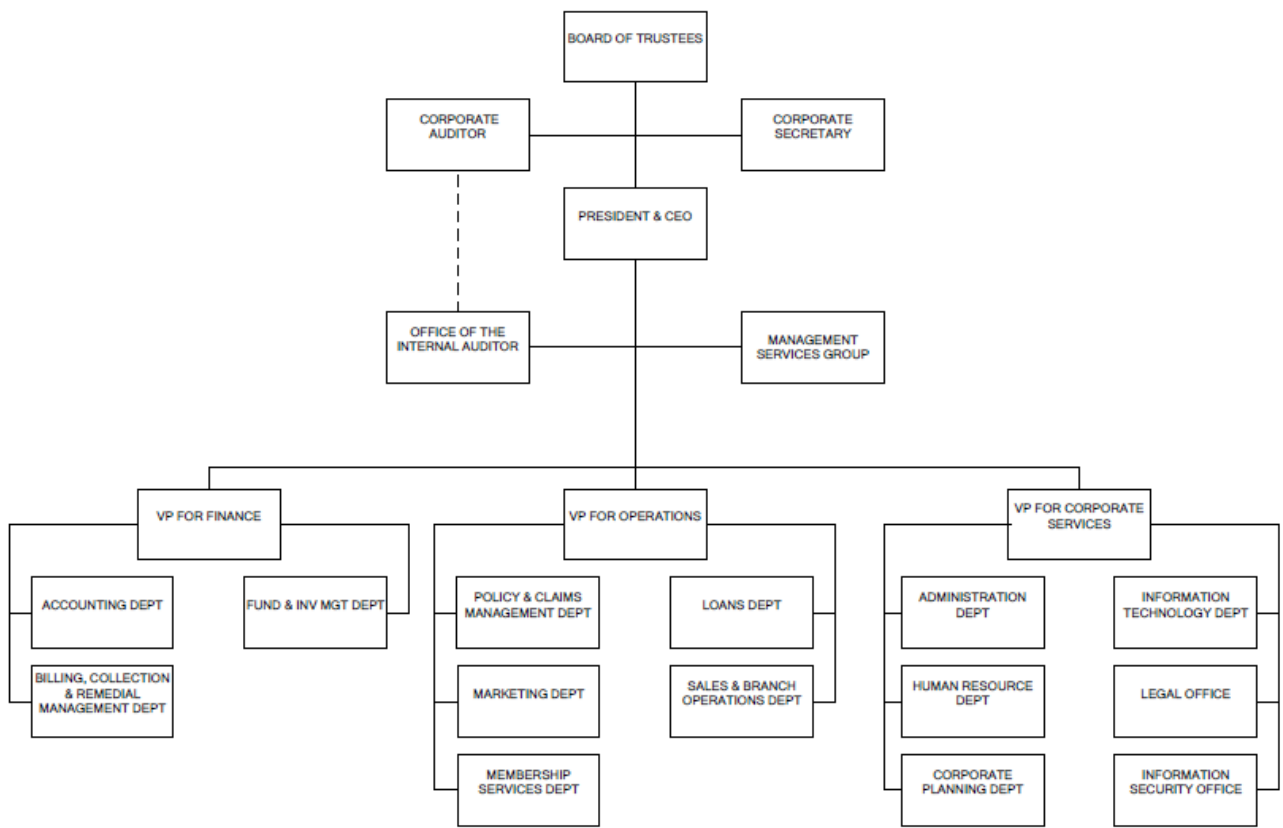
## PSMBFI MEMBER INFORMATION MANAGEMENT SYSTEM

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

# ORGANIZATIONAL STRUCTURE



# MANAGEMENT STRUCTURE



**President and CEO** : **TRUSTEE EMMANUEL PERALTA**  
**VP-Operations** : **Ms. Regina Angela Charissa M Molines**  
**VP-Finance** : **Ms. Edna Catherine A Fabian**  
**VP-Corp Services** : **Ms. Edna Catherine A Fabian, OIC**

**Internal Auditor** : Jasel J Rabano

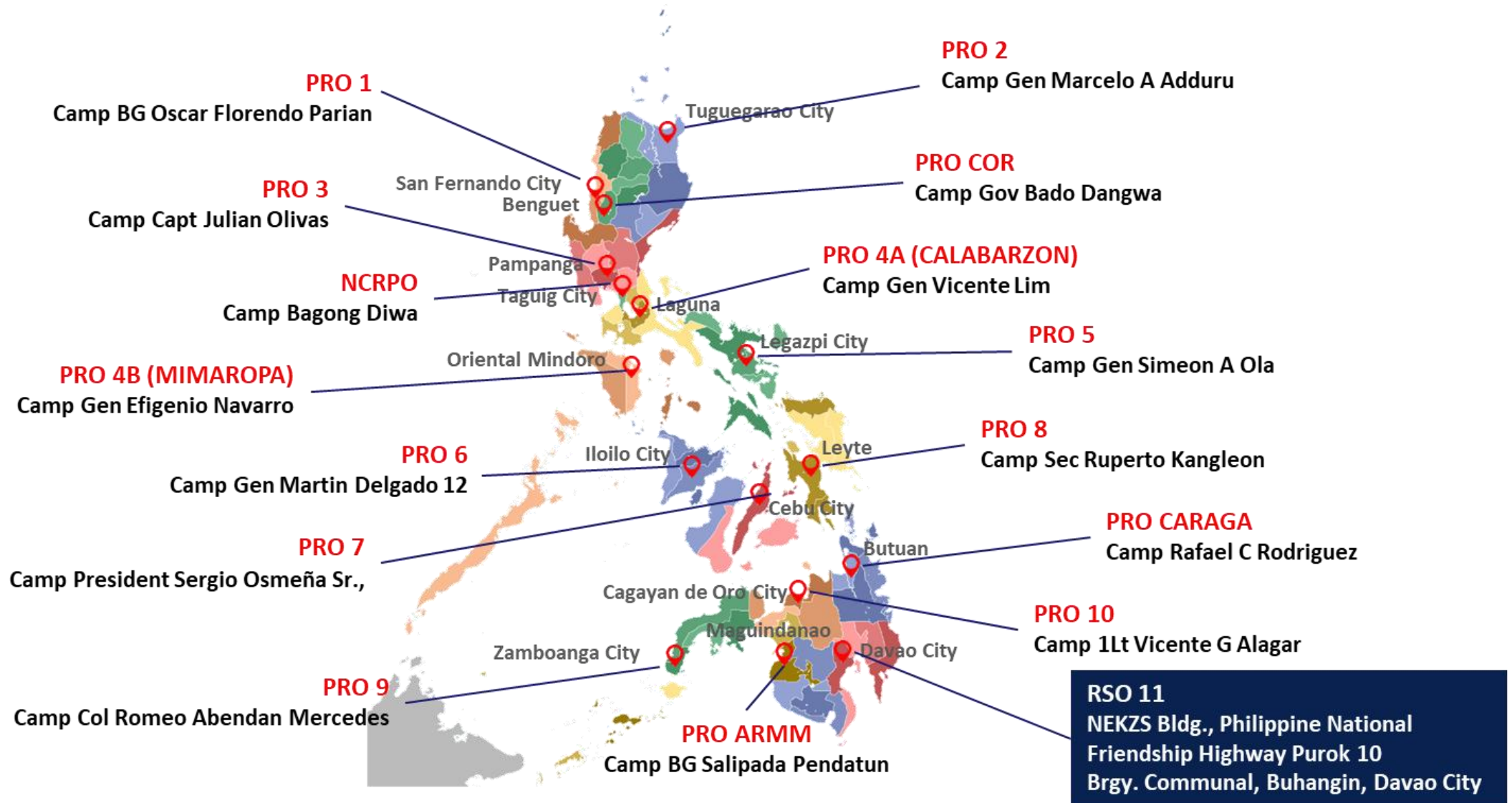
**Operations Group**  
Marketing : Victor Paul V. Ragos, OIC  
Sales & Branch Operation : Rowena O. Sermonia  
Membership Services : Mary Jean P. Zamora  
Policy and Claims : Sheryl P. Corbillon, OIC  
Loans : Imelda Aculina

**Finance Group**  
Fund & Investment : Michelle P. Cayabyab  
Accounting : Leonardo A. De Guzman  
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 : Lynn Frances Geronilla-Carneo



# REGIONAL SERVICES OFFICES





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

**OPERATIONS GROUP**

# THANK YOU

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