

CONGRATULATIONS!

All winners of the #AFPMBAlanihan
"Capturing the Moment" Online Photo Contest

TOP 3 WINNERS



1st Place

CPL Dexter B Aquino PA

Prize P20,000.00

"Pagmamahal sa Kapwa Higit sa Sarili. Basta sama-samang nagtutulungan, walang hirap at pagod na mararamdaman. Tiyak na makakaraos at matatapos rin ang matinding krisis na ating pinagdadaanan."



2nd Place

Nursaddam S Salik BFP

Prize P15,000.00

"Participated in the relief goods distribution for residents affected by the Community Quarantine."



3rd Place

Francis S Morcilla BFP

Prize P10,000.00

A pack of food to ease the hunger of a homeless, mentally-ill soul.



#AFPMBAlanihan
CAPTURING THE MOMENT
ONLINE PHOTO CONTEST

AFPMBAI
Buhay na Panatag.

THE MUTUAL

VOL XLVIII 2020

Pandemic and New
Normal Initiatives (P. 2)

AFPMBAI Annual General
Membership Meeting 2020 (P.8)

ASPIRE AND PURSUE TO
SUCCEED



MGEN RIZALDO B LIMOSO PA (RET)
PRESIDENT and CEO



Pandemic and New Normal Initiatives

AFPMBAI has remained committed and dedicated in serving its members despite the COVID-19 pandemic and the implementation of quarantine throughout the country. The Association has since continued its services, and has put the immediate needs of its member-frontliners as its top priority.

LOAN PAYMENT MORATORIUM AND INSURANCE PREMIUM PAYMENT GRACE PERIOD EXTENSION

AFPMBAI
is offering
Payment and Grace Period Extension

Karagdagang 30-day Grace Period Extension
para sa mga Insurance Policies
na magla-lapad ng mga
March 1 - April 30, 2020 dahil
sa hindi nabayaran ang premium

60-day Payment Extension
para sa mga Members na magla-lapad ng mga
Salary Loan / Member's Educational Assistance Loan (MEDAL) / Calamity Loan

60-day Payment Extension
para sa mga Members na magla-lapad ng mga
Real Estate Loans / Policy Loan / Equity Loan

To alleviate the financial burden of its members due to the COVID-19 pandemic, AFPMBAI quickly implemented the moratorium of loan payments and offered payment extension from 30-60 days too.

A moratorium period is a specific time during the loan term when the borrower is not required to make any repayment, and is often imposed in response to temporary financial hardships. Clients or members who will defer loan payment during the period should not incur any interests, penalties, fees and other charges.

In line with this, AFPMBAI initially granted a 30-day loan payment extension effective April 2020 to Real Estate, Policy, Equity, Salary, Members' Educational Assistance Loan (MEDAL) and Calamity Loan borrowers whose payments were automatically deducted from their payrolls.

On the other hand, a 60-day loan payment extension was also offered to member-borrowers who have a Real Estate, Policy and/or Equity Loan wherein payments were paid through post-dated checks

(PDCs) and through accredited payment centers. The same extension was also given to those who have an existing Salary Loan, MEDAL and Calamity Loan who pay over-the-counter or through remedial arrangements and whose payment due dates were from 01 March 2020 - 30 April 2020.

Moreso, the said payment periods were extended to another 30 days or until 31 May 2020 due to the extension of the enhanced community quarantine.

It is also noteworthy that AFPMBAI implemented a 30-day grace period extension for insurance policies that will lapse within 01 March - 30 April 2020 as well.

ONLINE PORTALS

Armed Forces and Police Mutual Benefit Association, Inc.

CALL US NOW! 8822-MBAI (6224)

HOME ABOUT US PRODUCTS & SERVICES NEWS & UPDATES BRANCHES CONTACT SEARCH

AFPMBAI DOWNLOADABLE FORMS

Convenience & Accessibility

Since the onset of the COVID-19 pandemic, AFPMBAI has adapted to the new normal by strengthening its online channels to give its members new venues to reach out to their Association. AFPMBAI took to social media its campaign messaging of supporting member's needs, especially during this difficult time. The Association's website, email and Facebook page are being utilized more to quickly provide members' needs, address their concerns and respond to their inquiries. The use of these platforms also guarantee processing of members' loan and insurance applications, which is done real-time. Hence, the Association continuously strives to provide access to information and to connect with its members. AFPMBAI's digital presence today has changed the way the Association's frontliners and members communicate, and ultimately the way AFPMBAI continues to forge its partnership with its members.

EMERGENCY LOAN

To give the members and their families "Buhay na Panatag" that they truly deserve, the AFPMBAI with the approval of the Insurance Commission offered an Emergency Loan (EL). The EL aims to extend help to the members whose families are experiencing financial distress during the COVID-19

pandemic. Of all the loans being offered by the Association, the EL has the lowest interest rate of 5% per year with a waived processing fee and a payment term of up to 36 months.

All regular members with MBAI Protek coverage are eligible to avail of this loan product. For members with **1.5% MBAI Protek** and **0.5% MBAI Protek coverage**, a maximum loanable amount of **Sixty Thousand Pesos (P60,000.00)** and **Thirty Thousand Pesos (P30,000.00)** respectively, shall be granted.

AFPMBAI's EL has one of the highest loanable amounts among the financial institutions that offer the same loan.

Sa panahon ng pangangailangan, may AFPMBAI EMERGENCY LOAN

- Maximum Loanable Amount*
P30,000 (0.5% MBAI Protek Coverage)
P60,000 (1.5% MBAI Protek Coverage)
- 5.0% Interest p.a. - pinakamababa sa lahat
- Payment term hanggang 36 months
- Waived processing fee

Requirements:

- Signed loan form
- Two (2) valid IDs
- Latest payslip
- Photo / Scanned copy of ATM's front side

SEND US A MESSAGE AT @AFPMBAIOfficial

ENHANCED MEMBERS' EDUCATIONAL ASSISTANCE LOAN (MEDAL)

The Association with the approval of the Insurance Commission has started offering an Enhanced MEDAL to all members with MBAI Protek or permanent insurance policy.

As such, an increase from Fifty Thousand Pesos (PhP50,000) to One Hundred Thousand Pesos (PhP100,000) as the maximum loanable amount can now be borrowed through the said loan. The Enhanced MEDAL is now also payable in 36 months with a reduced interest of 6% per year and a minimal processing fee of 1%.

This loan not only aims to help the Association's members, but also their dependents who wish to continue schooling especially during the pandemic.

Para sa magandang kinabukasan ng inyong mahal sa buhay, sagot ka ng Enhanced AFPMBAI MEDAL.



ADDITIONAL COVID-19 BENEFIT FOR REGULAR MEMBERS

The pandemic led AFPMBAI to include COVID-19 benefits to its MBAI Protek coverage. The said basic membership insurance is for the uniformed services, with 1.5% of their base pay as a monthly contribution. Some of the existing benefits of this coverage are: 150% KIA Benefit, Permanent Disability/Dismemberment Benefit and Member's Equity Fund at Age 56. It now has an additional FREE COVID-19 Insurance of up to PhP200,000* for those who expired due to the said disease, plus it also includes a FREE Medical Assistance Benefit of up to PhP24,000* for those diagnosed with COVID-19.

**Terms and conditions apply*

SAFE WORKPLACE ENSURED DURING THE COVID-19 PANDEMIC

On 30 January 2020, the Director-General of the World Health Organization (WHO) declared the outbreak of Coronavirus (COVID-19) to be a public health emergency of international concern. Since then, effects have been felt all over the world. It has enveloped the economy so quickly and changed everything.

To continue the business operations of AFPMBAI, certain rules and practices have been imposed. An increased vigilance in social distancing; hand hygiene, through the handwashing stations and

cont. on p.14

COVID-19 Pandemic Response



Present during the handover ceremony at the AFP Surgeon General's Office was VAdm Gaudencio C Collado Jr, Vice Chief of Staff, AFP (middle); Col Felix T Terencio PA (Ret), then Surgeon General (left); and MGen Robert M Arevalo PA (Ret), former AFPMBAI President and CEO (right).

The heart of AFPMBAI is its member-frontliners. This moved the Association to always be in the lead in providing meaningful social services for them, most especially now during the COVID-19 pandemic. As the former AFP Chief of Staff, Gen Felimon T Santos Jr attested, "The AFPMBAI is one of those financial institutions that remained operational in order to cater the needs of its members during this COVID-19 pandemic. The Association has also institutionalized its CSR programs as a brand of service to the members by being proactive in supporting the exigencies of the major services through its various donations."

With a sincere heart to serve its members during the COVID-19 pandemic, AFPMBAI through its former President and CEO MGen Robert M Arevalo PA (Ret), donated twelve (12) units of medical ventilators with humidifiers to the AFP-GHQ.

Armed with a forward-looking approach to the situation, AFPMBAI was well aware of the critical shortage of ventilators as one of the global

concerns plaguing most nations battling COVID-19. Such was the reason why AFPMBAI was the first among the many proponents in securing the said medical equipment before the height of its scarcity manifested in the country. The ventilators were procured to be donated to the major services in anticipation of the peaking of COVID-19 cases, leading to the possibility of using uniformed services' health service facilities when private hospitals become overwhelmed with patients.

Receiving on behalf of the former AFP Chief of Staff General Felimon T Santos Jr, was AFP Vice Chief of Staff Vice Admiral Gaudencio C Collado Jr. The ventilators were handed over to then AFP Surgeon General Col Felix T Terencio PA (Ret) for distribution to AFP's medical centers including the Philippine Air Force General Hospital.

Working through Holy Week amid the quarantine situation, this donation of ventilators, took four days for the AFPMBAI Management and staff, to procure in time for handover after Easter Sunday on 13 April 2020.

Medical Equipment, Supplies and Service Vehicles for the Branches of Service



AFPMBAI donated PhP26M-worth of medical equipment and supplies (portable and intensive care ventilator units, personal protective equipment, disinfecting solutions, lung ultrasound and thermal scanners) to support its courageous member-frontliners. These donations were distributed to the various medical facilities of the AFP, PAF, PN, PA, BFP, BJMP and PCG to help strengthen their fight against COVID-19.

The said donations were received by former AFP Chief of Staff, General Felimon T Santos Jr who noted that, "This event today is a testament of what the AFPMBAI stands for, a reliable institution providing selfless service in times of need. These various donations are well appreciated and will resonate into the hearts and minds of the members we serve."

The former CSAFP was joined by AFPMBAI trustees and officers of each branch of service, while the Association was represented by Philippine Army Retired Major General Robert M Arevalo, then AFPMBAI President and CEO, along with its executives and managers. The donation was done

last 14 May 2020 at the AFP-GHQ Camp Aguinaldo, Quezon City.

Another handover ceremony was held in the same venue on 22 June 2020. This time, P14.1M-worth of service vehicles for the AFP General Headquarters and Philippine Army were donated, plus 21 air conditioning units to the latter.

The said donation was received by then AFP Chief of Staff, General Felimon T Santos Jr. The vehicles included one (1) minibus, five (5) vans and four (4) multi-purpose vehicles. The Association strongly believes that the donated vehicles are essential in the mobility, logistics and operations of the AFP, especially during the COVID-19 crisis.

Furthermore, medical equipment worth PhP6.2M and one (1) anesthesia machine worth PhP2.8M were also handed over to the Philippine National Police through PMGen Alfred Corpus, an AFPMBAI Trustee; and BGen Mariano Mejia (Ret), Chief, Medical Professional Staff of Veterans Memorial Medical Center; in the same handover ceremony.



Dental Equipment and Air Filters for the Dental Chief Services Office, AFP-GHQ

The AFP and the VMMC received 48 viral air filter units and 48 oral suction units from the AFPMBAI in a handover event at the Office of the Dental Chief Service, AFP-GHQ last 30 July 2020.

The said equipment will boost the capabilities of AFP and VMMC to effectively respond to COVID-19, by being able to disinfect and sanitize areas prone to contamination, eliminate viruses and bacteria from the air, reduce exposure to and transmission of a range of illnesses, and provide a safer working environment for dentists, assistants and patients.

Among the handover attendees were Gen Gilbert I Gapay PA, AFP Chief Of Staff; BGen Angelica DL Torres, Chief Dental Service, AFP; Col Benjamin R Eleosida DS (GSC), Chief Dental Surgeon, Philippine Navy; MGen Rizaldo B Limoso PA (Ret), AFPMBAI President and CEO; MGen Perfecto M Rimando Jr PA (Ret), AFPMBAI Sales and Operations Group Head; and Col John A Jurado PA (Ret), AFPMBAI Corporate Services Group Head.



Among the handover attendees were Gen Gilbert I Gapay PA, AFP Chief Of Staff (2nd from left); BGen Angelica DL Torres, Chief Dental Service, AFP (leftmost); Col Benjamin R Eleosida DS (GSC), Chief Dental Surgeon, Philippine Navy (rightmost); MGen Rizaldo B Limoso PA (Ret), AFPMBAI President and CEO (center); MGen Perfecto M Rimando Jr PA (Ret), AFPMBAI Sales and Operations Group Head (3rd from right); and Col John A Jurado PA (Ret), AFPMBAI Corporate Services Group Head (2nd from right).

A Rescue Ambulance for CGARSH Western Command

AFPMBAI donated a rescue ambulance equipped with emergency life support systems to Camp General Artemio Ricarte Station Hospital (CGARSH) at the Western Command (WESCOM) in Puerto Princesa, Palawan during the traditional camp visit and “Talk To Men” program of General Felimon T Santos’ Jr, then AFP Chief of Staff, last 25 February 2020.

CGARSH is the only military treatment facility in Palawan servicing the entire western command area. On the other hand, WESCOM is the guardian of Palawan, known as the nation’s last frontier; the defenders of the West Philippine Sea. It is considered the most strategic United Command in the Armed Forces. Hence, AFPMBAI’s donation makes it possible for emergency medical conveyance services to the enlisted men, their dependents and authorized civilians of the AFP in the particular command post.

During his speech, General Santos remarked: “We thank the AFPMBAI for this social services program to the AFP. This donation will go a long

way in providing the necessary means to provide assistance to save the lives of the men and women in uniform.”



WESCOM was represented by VAdm Rene V Medina AFP, Commanding General, WESCOM (leftmost); and Major Wilfredo S Abulencia MC, Commanding Officer, Artemio Ricarte Hospital, WESCOM (2nd from left) in the handover. General Santos, former AFP Chief of Staff (middle); MGen Rizaldo B Limoso PA (Ret), then AFPMBAI Area and Branch Operations Division Head (2nd from right); and Jeffrey Matthew L Uy, AFPMBAI Social Services Office Head (rightmost) represented the Association.

Gym and Sports Equipment for the Philippine Senate-Office of the Sergeant-At-Arms

Last 18 February 2020, AFPMBAI and the Philippine Senate held a handover ceremony at the Office of the Sergeant-At-Arms (OSAA), Senate of the Philippines. Gym and sports equipment were given to the Sergeant-At-Arms Gym, composed of retired members from the major services, Associate members, and security forces.

This handover is in keeping with AFPMBAI’s mandate to its partners. The Association is committed to bridge ties, assist in the improvement of basic and operational services, promote and support projects that contribute to sustainable developments within the scope of the members from various branches of service. To this end, AFPMBAI further engages in various activities that support improvements in business and society as it is deemed practical and mutually beneficial to the concerned.



Present in the ceremony were: Senator Vicente C Sotto III, Senate President (center); MGen Edgardo C Samonte PAF (Ret), Senate of the Philippines Sergeant-At-Arms and former AFPMBAI President and CEO (leftmost); MGen Robert M Arevalo PA (Ret), then AFPMBAI President and CEO (3rd from left); Jeffrey Matthew L Uy, AFPMBAI Social Services Office Head (3rd from right); Fe E Gerona, former AFPMBAI Real Estate Division Head (2nd from left); Angelina S Jutie, AFPMBAI NCR Area Head, Area and Branch Operations Division (2nd from right); Jennifer C Callo, AFPMBAI Social Services Office Supervisor (rightmost); uniformed personnel from the PNP and BFP, and staff from the OSAA.



Handover of Renovated Obstetrics and Gynecology Ward for the PNP

Last 1 July 2020, AFPMBAI handed over the newly renovated Obstetrics and Gynecology Ward of the PNP Medical Center in Camp Crame Quezon City as a part of its “Adopt-a-Ward” program. The renovation entailed a new paint job of the ward, installations of lighting, tile flooring, lavatories, bathrooms and a new septic tank. The blessing of the said ward was also done on the same day.



Entertainment Package for 7FSFO Finance Center CENTCOM Camp Lapu-Lapu

On behalf of 7FSU CENTCOM, its Commanding Officer, LtCol Hazel T Egos, PA, received an entertainment package composed of an LED TV, amplifier with speakers, microphone and a videoke player from AFPMBAI. The handover was done last 6 March 2020 in Camp Lapu-Lapu, Cebu City.

AFPMBAI 2020 Annual General Membership Meeting (AGM)



On the 11th of July 2020, the first ever virtual AGM of the Association was held via web conferencing through the Zoom platform. Regular members were required to undergo a two-step online registration to verify their membership status before being allowed access to the virtual event.

On the day of the AGM, members were also asked to register early to have ample time for membership validation for the raffle. Former AFP Chief of Staff and Chairman of the AFPMBAI Board of Trustees, Gen Felimon T Santos Jr PA, presided over the meeting with 40 regular members in attendance. Among those present in the AGM were the Association's Trustees, Officers of the Board, and AFPMBAI Executives and Managers. Identified members were also appointed as COMELEC, to witness the election of the Board of Trustees for the year 2020-2021.

Gen Santos' opening remarks highlighted the importance of the members' opinions and encouraged them to actively participate in the AGM. The General also expressed his heartfelt appreciation of AFPMBAI's pandemic-related initiatives and urged its Management to continue offering insurance coverage to the members, most especially through the COVID-19 crisis. Aligned with the Chairman's directive, the report of then President and CEO, MGen Robert M

Arevalo PA (Ret) showcased AFPMBAI's activities to alleviate the effects of the current health crisis to its members. This included the launch of the Emergency Loan, moratorium on loan payments, and grace period extension for insurances that were about to lapse. Along with the Association's CSR savings, its workforce also pulled their financial resources together as a contribution to the Bayanihan Heal as One Act. Even the Comprehensive Financial Assistance Benefit was amended to include the provision of monetary aid to those who would expire due to COVID-19 or contract the said disease, at no additional cost. Noteworthy 2019 financial highlights were also reported by MGen Arevalo.

Moving forward, Acts and Resolutions of the Board of Trustees, Corporate Officers, and Management were also presented to the body for ratification. Apart from that, reports of the Audit, Governance and Nomination Committees were also presented in the AGM prior the election of the new Board of Trustees and their oath-taking to mark the end of the meeting.

Newly elected members of the AFPMBAI Board of Trustees for year 2020-2021:

1. Gen Felimon T Santos Jr PA – Office of the Chief of Staff, AFP

cont. on p. 9

Financial Wellness for Members' Wives and Dependents



The AFPMBAI team and the participants of the financial wellness seminar with Fitz Gerard Villafuerte (middle), resource speaker of the event.

March 7, 2020 was a day for the wives and dependents of the 53rd Engineering Brigade to learn about financial planning in Camp Lapu-lapu, Visayas Command, Cebu City. The AFPMBAI-initiated seminar aimed to teach or improve how the wives manage their family's income, increase cash flow in the household by properly monitoring the family's expenses, guide the wives on how to set aside enough funds to invest and ultimately establish family financial security.

The seminar was attended by 100 participants, a mix of dependents and members of the 53rd Engineering Brigade of the Philippine Army. They learned the basics about Family Finance and Investment from Fitz Gerard Villafuerte, Registered Financial Planner of WealthArki and Consultancy, Inc., an organization that was set up for the purpose of helping people achieve wealth through proper financial planning and money management. The attendees were generally energetic and

interested about the topic, actively participating in the seminar activities. They were most curious regarding family investment, income management and budgeting as they asked the resource speaker eagerly about the said topics. They also wanted the same seminar to be done in the other Engineering Brigade locations nationwide.

Apart from raffle prizes, the participants were also served food and they received tokens.

Present in the seminar were Col Gerardo P Catindoy PA, Commanding Officer of the 53rd Engineering Brigade and Maj Franklin Macasieb PA, J1, Engineering Brigade. On the other hand, the Association's team was composed of six members coming from the head office in Manila and the Cebu sales force which was led by Emelito E Lopez, then Visayas and Mindanao Area Head of the Insurance Sales Division.

Annual General Membership ... *from p.8*

2. MGen Adriano S Perez Jr – Joint Staff of GHQ, AFP
3. MGen Reynaldo M Aquino PA – Philippine Army
4. MGen Pelagio R Valenzuela PAF – Philippine Air Force
5. RAdm Rey T Dela Cruz PN – Philippine Navy
6. FCMS Engracio S Gabo Jr (INF) PA – AFP Sergeant Major
7. MGen Alfred S Corpus – Philippine National Police
8. PCol Jose Melencio C Nartatez Jr – Philippine National Police
9. VAdm Leopoldo V Laroya PCG – Philippine Coast Guard
10. CSupt Ruel S Rivera BJMP – Bureau of Jail Management and Penology
11. CSupt Roel Jeremy G Diaz BFP – Bureau of Fire Protection
12. MGen Rizaldo B Limoso PA (Ret) – At Large
13. MGen Rolando B Tenefrancia PA (Ret) – Independent Trustee
14. BGen Honorato S Delos Reyes PAF (Ret) – Independent Trustee
15. BGen Arnold F Fernandez PA (Ret) – Independent Trustee

Aspire and Pursue to Succeed

Kind. Loving. Family-oriented. This is how the current AFPMBAI President and CEO, MGen Rizaldo B Limoso PA (Ret), is described by his family and relatives. Even though he is also a disciplinarian, MGen Limoso makes sure that no one is left behind through his successes.

Born in Quezon City, the Philippine Military Academy alumnus of Sinagtala Class of 1986, values the virtues of hard-work and determination even early on in life. “My dreams were very important to me and I held them close to my heart as they provided me with hope for the future,” MGen Limoso noted. His illustrious military career, from his being a platoon leader of the 18th Infantry Battalion, 1st Infantry Division of the Philippine Army in Zamboanga City, up to his being the Philippine Army Vice Commander when he retired in June 2019, is a manifestation of the Major General’s primary virtues in life.

MGen Limoso added, “Anything worth having is worth toiling for.” At a young age, he already knew what he wanted and the satisfaction it would bring. He undertook military and civilian courses to

further his knowledge and skills. Although the current President and CEO of the Association was not originally set on pursuing military service until being in the BS Economics program of De La Salle University for two years, his college course was definitely a foreshadowing of his focus in finance throughout his military career.

MGen Limoso is a double Master’s Degree holder in Business Administration from the Ateneo De Manila University; and Applied Finance from the University of Melbourne in Australia. The retired Major General also took up Finance, AFP Comptrollership and Management courses.

MGen Limoso was proud of his army service, as his commendable achievements were recognized through numerous military awards such as the Anti-Dissidence Campaign Medal and Ribbon, Military Civic Action Medal, Chief of Staff Award, PA Comptrollership Award and Comptrollership Badge, to name a few.

Now in command of AFPMBAI, the retired Philippine Army General believes that there are two important factors to succeed in whatever the Association sets its direction on --- aspiration and pursuit. One without the other is futile. He reiterated that, “Aspiration has helped me create a focused mindset. It helped me put in the effort necessary to make things happen.” This mindset has also paved the way for him to find meaning in the Association’s successes, most especially through the challenges the COVID-19 pandemic has brought on.

Through the uncertainties of the times, it is comforting to know that AFPMBAI is headed by MGen Rizaldo B Limoso PA (Ret), who considers the Association’s workforce and members as part of his family, whom he is pleased to look after for. With his steady leadership and focus, the Association is definitely headed in the right direction.

“Aspiration has helped me create a focused mindset. It helped me put in the effort necessary to make things happen.”

MGEN RIZALDO B LIMOSO PA (RET)
AFPMBAI President and CEO



Excellence and Moving Forward

Philippine Army Retired Major General Perfecto M Rimando Jr or “Guido” as he is fondly called, is the new Head of Sales and Operations Group (SOG) and Chief Operating Officer (COO) of AFPMBAI. Before assuming the said post, he was the 29th Division Commander of the 5th Infantry (STAR) Division, also his last assignment in the Philippine Army.

Born in La Union, MGen Rimando’s parents were both in the medical field. His father was a doctor and his mother was a nurse and it was assumed that he would be pursuing the same field being the eldest among his siblings. But his military calling found its way as he entered the Philippine Military Academy (PMA) after completing three years of BS Electronics Communications Engineering in St. Louis University, Baguio.

MGen Rimando believes that the military was his choice and destiny. The training honed the right attitude and determination for him to pursue his major decisions in life. “I must survive but I must (also) excel, so I strive and keep moving,” was the PMA Sinagtala Class of 1986 alumnus’ mantra since he was young. Coping with troubles and challenges molded the retired Philippine Army officer to become a man of principle.

After graduating from the PMA, then 2nd Lt Rimando was first assigned as a Platoon Leader, Executive Officer and Company Commander at the 34th Infantry Battalion, 8th Infantry Division in counter insurgency operations against communist rebels in Eastern Visayas Region. This was an unforgettable post for the retired Major General as he got marked with a lifetime scar on his right hand. The scar serves as a constant reminder of his courage, bravery and will to survive. He fought hard because his and the lives of his men were at stake, and he fought harder because of his faith.

“Let us work as one with passion, eagerness and commitment to help and serve our members as they continue to protect our country and our families away from harm. AFPMBAI members deserve nothing less than the best of our service.”

MGEN PERFECTO M RIMANDO JR PA (RET)
Head, Sales & Operations Group and COO

In all of the Command and Staff positions he held, he has always mentored the Officers, Enlisted Personnel and Civilian Employees he has worked with, not just to be a part of the team, but to be a key team player. He encouraged everyone to always march in unison, aligned and in cadence in moving forward to accomplish the mission. In every endeavor, he led his men to make their presence felt.

MGen Rimando always gave his best in all his assignments. Excellence in his posts was backed up by his degree in Master of Social Science (Major in Defense Studies), National University of Malaysia, and his Master in Public Administration units at the Makati University. His knowledge and skills were even more enriched through the military courses he took. These were the Scout Ranger Course; Military Intelligence Officer Basic Course; Malaysian Armed Forces Defense Course, Malaysian Armed Forces Defence College; Defense Management Seminar, Australian Department of Defense, and Conflict Management and Resolution Skills Professional Training Seminar, United States Institute of Peace among a number of other trainings and courses.

cont. on p. 18



The Promise of Protection

“The pandemic is an opportunity for us (AFPMBAI) to reach out some more to our members in the field through the Association’s digitization,” remarked Col John A Jurado PA (Ret), the new Corporate Services Group (CSG) Head and Chief Corporate Services Officer (CCSO) of AFPMBAI.

The Colonel’s 38-year military journey began in Cebu, where he was born and raised by his mother along with his siblings. His mother provided for the family on her own and she was very much involved with their education.

Everybody wanted to be a doctor then, so he took up Biology in his first semester at the University of San Carlos, Cebu. He later realized that medicine was not for him, so he shifted to Civil Engineering and took the course for a year in the same university, before his mother encouraged and convinced him to take the PMA exam. Col Jurado did not have any idea about the academy back then. He initially hid the results of the exam from his mother. There was no looking back for the Colonel from then on.



This proud member of the PMA Sinagtala Class of 1986 recalled his first assignment as a Platoon Leader of A Co, 71IB, 3ID, of the Philippine Army vividly. The post was challenging and high pressure for the rookie PA officer since he had many soldiers under his leadership. They were at the frontlines of anti-insurgency operations.

Col Jurado also singled out as memorable his administrative stint at the AFP GHQ Headquarters Service Command where he encountered challenges that cannot be experienced in the field. The Colonel engaged with stakeholders inside the camp and was part of the team that ensured the orderly function of camp facilities. “My field and administrative experience enriched me, along with the mentoring of my past commanders who played a major role in molding me into what I am today,” he added.

Together with his Masters in Management from UP Iloilo College and Master of Arts in Strategic Studies from Deakin University, Melbourne, Australia, the retired PA officer also took military courses that complemented his growth in military service. Some of these were: Special Operations Team Training, Intel Officer Course, Infantry Officer Advanced Course, Command and General Staff Course, and Defense and Strategic Studies.

Throughout Col Jurado’s military career, he was supported by his loving family. He was the recipient of the Military Civic Action Medal, Bronze Cross Medal, Honor Graduate Award, Best Battalion Award and Distinguished Service Star to name a few of his awards.

Although the retired Colonel had a very challenging, yet service-oriented military journey, he was very pleased to know that he had the Association to back him up. “Being a soldier, I was a high risk individual which made it hard for me to get insurance. It is nice to know that we have AFPMBAI. I always value insurance since it is protection,” Col Jurado noted.

cont. on p. 18

“Being a soldier, I was a high risk individual which made it hard for me to get insurance. It is nice to know that we have AFPMBAI. I always value insurance since it is protection.”

COL JOHN A JURADO PA (RET)
Head, Corporate Services Group and CCSO

PNP Chief Assures Continued Benefits and Services of AFPMBAI to PNP Personnel

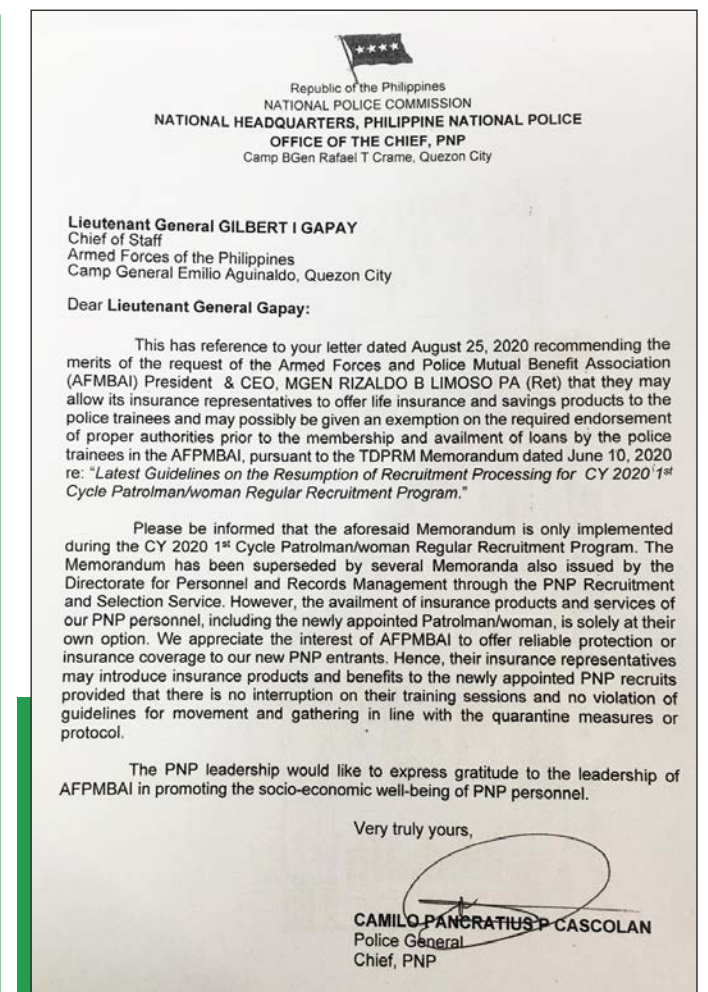


PNP Chief Camilo Cascolan (center) flanked by AFPMBAI executives: (from left to right) Board of Trustees Member BGen Arnold Fernandez PA (Ret); President and CEO MGen Rizaldo Limoso PA (Ret); Head, Sales Operations Group and Chief Operating Officer MGen Perfecto Rimando Jr. PA (Ret); and Head, Area Branch and Operations Division BGen Rolando Manalo PA (Ret).

The Association’s management, led by President and CEO MGen Rizaldo Limoso PA (Ret), recently paid a courtesy call to the newly-installed Chief of the Philippine National Police, PGen Camilo Pancratius Cascolan, on 15 September 2020. During the visit, the management thanked the PNP Chief for his invaluable support to AFPMBAI’s mandate and core mission of providing comprehensive insurance and lifetime financial security to its members and their families. A special Plaque of Appreciation was given by management as heartfelt appreciation for his contributions to the growth and sustainability of the Association.

In his letter to the AFPMBAI Chairman of the Board Gen Gilbert Gapay AFP (see photo on the right), the PNP Chief has recently allowed for the continued offering of insurance and loan products by the Association’s insurance representatives to the new entrants of the PNP. The news was hailed as a welcome development by the agency force and the strategic business units of AFPMBAI, who are pushing for more insurance protection amidst the pandemic. Since April 2020, the Association has also been giving FREE medical assistance cash benefits up to P24K to PNP regular members diagnosed with COVID-19 and additional P200K in death benefits for those who expire from the virus.

To date the PNP has the second biggest number of regular members in AFPMBAI with around 80,000 members.




Letter of PNP Chief Cascolan to CSAFP allowing AFPMBAI Insurance Representatives to offer insurance and loan products to new entrants from the PNP

Pandemic and New Normal... *from p.3*


hand sanitizing points; temperature checking; filling out of the health declaration form; disinfecting floor mats; installation of acrylic barriers on the ground floor counters; putting up of hallway directional markers and elevator distance markers; and the implementation of a no mask and no face shield, no entry policy - have become the new norm in AFPMBAI.


Safety and health is one of the Association's priorities in order to provide complete, fast, successful, and most importantly, safe transactions among its workforce and its members.

**Armed Forces and Police Mutual Benefit Association, Inc.**


BRANCH SAFETY PROTOCOLS

Your health and safety are important to us. Please be advised of the following safety protocols if you need to visit an AFPMBAI branch:







Wear your face mask and face shield at all times inside the AFPMBAI premises.




Undergo a temperature check. If it exceeds 37.5°C, you will be advised to reschedule your branch visit.



Fill out and submit the AFPMBAI Health Checklist form in the lobby area.




Use the Hand Sanitizer provided at the Lobby Guard's Area.



Observe strict Physical Distancing of 1-2 meters. Follow the floor and seat visual cues.

Thank you for your kind cooperation and please stay safe at all times.

**AFPMBAI**
Buhay na Panatag

#AFPMBAIanihan CAPTURING THE MOMENT ONLINE PHOTO CONTEST

The Association launched a photo contest to lift the spirits of its members through inspiring pictures during the first two months of lockdown. “Bayanihan During COVID-19 Pandemic” was the theme of the photo contest which ran from 15 April 2020 - 15 May 2020.

Qualified entries were selected based on the approved photo criteria. Only natural shots taken

from either a phone or a digital camera, without any photo enhancements were considered. The final winning photos were determined through the total number of positive engagements/reactions (like, heart and wow emojis) it got on AFPMBAI's official Facebook page.

Cellphone load worth PhP500 each was awarded to the members who submitted the Top 50 photos, while PhP1,000 in cash was given to the Top 10 pictures, and a total of PhP45,000 in cash was received by the Top 3 winners. The 3rd place, with a PhP10,000 cash prize was won by Francis Morcilla of BFP. Another member from the BFP, Nursaddam Salik, got the 2nd prize worth PhP15,000 in cash. The grand prize with PhP20,000 in cash was bagged by Dexter B Aquino of the Philippine Army.

The online photo contest garnered almost half a million (500,000) in total reach and almost 6,500 in total engagements. These indicated high participation among AFPMBAI's members and a good number that got involved in the said competition.

JOIN THE



#AFPMBAIanihan
CAPTURING THE MOMENT
ONLINE PHOTO CONTEST

GROCERY ITEMS FOR MEMBERS

Apart from making AFPMBAI's services available throughout the quarantine period, the Association also made an effort to give grocery items to its members. The said items were distributed through AFPMBAI's Real Estate Division and the Area and Branch Operations Division through the NCR

Area at the Camp Aguinaldo and Fort Bonifacio branches. The grocery items were given to those who transact business at the said branches.

MBAI PROTEK AUTOMATIC COVERAGE



All members who are about to apply for a 1.5% MBAI Protek (Download the form at www.afpmbai.com.ph/forms) are immediately covered even if there has not been any deduction on their salary yet for their basic insurance contribution. The Association decided to implement the said rule in order for its members and their families to be promptly protected, most especially now, during the COVID-19 pandemic.

EASE IN DOCUMENTARY REQUIREMENTS

Due to the quarantine, transacting business with AFPMBAI has become a challenge for its members. This is mainly due to the limited transportation options and indefinite halting of operations of government agencies and private businesses where members get their documentary needs for their benefit and/or loan applications at AFPMBAI. Hence, the Association became more lax in its documentary necessities for members to avail of the financial services they need.

OTHER ACTIVITIES

Continued Business Operations

AFPMBAI did not stop its operations to provide assistance to countless members who needed to transact business with the Association through a skeletal workforce and work-from-home setup.

Management Committee and Board Meetings

Recognizing the need to act exigently, proactively and decide on important matters in earnest during the crisis, the Association also continued its Management and Board meetings via online channels.

Release of Policy Dividends


The Association has also released PhP184 Million worth of Policy Dividends for 2019 which started last June. Over 159,000 policies received the said dividends. Recipient-members were on their fourth participating policy anniversary of their College Education Plan, Saver's Protection Plus, 10-Year Endowment Plan or E-56 Retirement Plan.

The said release schedule was also very apt to assist AFPMBAI's member-frontliners in their finances, most especially during the quarantine period brought about by the COVID-19 pandemic.

Revamped Website


Apart from releasing dividends, AFPMBAI has also revamped its website so that members can easily navigate through it and ultimately improve their browsing experience altogether. The site was also made to be more interactive by having a chat feature and a comments section on the News and Events pages. These can also be shared with other social media platforms. The website also has enhanced security, plus a modern and more responsive interface along with it being more compatible with mobile devices and PC browsing.

The said improvements have made the website truly another channel of communication for members to reach out to the Association, most especially in this time of health crisis.

**Armed Forces and Police Mutual Benefit Association, Inc.**

BUHAY NA PANATAG

AFPMBAI provides security, protection and meaningful financial solutions for the uniformed services of the Philippines and their families.



AFPMBAI in the 2020 PMA Alumni Homecoming



Members fill out an inquiry form to properly queue their concerns

Through the years, AFPMBAI has continuously supported and celebrated with our brave cavaliers in their annual Philippine Military Academy (PMA) Alumni Homecoming. The Association was in full force with Mario C Seriosa, Northern Luzon Head of the Area and Branch Operations Division leading the pack of three Marketing representatives, an AFPMBAI Baguio Branch representative and an Insurance Field Area Manager last 22 February 2020 in PMA Fort Del Pilar, Baguio City. The Association's team entertained queries about AFPMBAI's products and services, and how they can maximize these to fit their needs.

Majority of the PMA alumni members' queries were regarding loan services, while some asked about the other product and service offerings of the Association. A couple of them expressed interest in availing of a Permanent Insurance Plan (formerly Additional Insurance). They were glad to receive giveaways especially the umbrellas, as they left the AFPMBAI booth.

An estimated 500 PMA alumni attended the event and listened to the message of VAdm Eduardo Ma R Santos PN (Ret), Maritime Academy of Asia and the Pacific President as guest speaker of the homecoming. Other notable attendees were Secretary Gregorio B Honasan II of the Department of Information and Communications Technology and Senator Panfilo M Lacson from the PMA Class of 1971.

This recent homecoming was originally set for 14 February 2020, but due to the COVID-19 concern, it was later moved to the 22nd of February given that it had a limited crowd and was closed to the public.

Financial Assistance for the PA Members in Mindanao Encounter

Last 17 April 2020, 14 Philippine Army (PA) members got wounded from an encounter with the Abu Sayyaf Group in Patikul, Sulu. They were given medical attention in Camp Teodulfo Bautista Station Hospital Jolo, Sulu.

In the midst of the pandemic and enhanced quarantine situation, AFPMBAI still stayed true to providing "Buhay na Panatag" to the said wounded members. The Association immediately released their Comprehensive Financial Assistance Benefit (CFAB) worth PhP12,000 each just a few days after the gun battle. Thirteen out of the 14 wounded-in-action members already received CFAB through their bank accounts. They were all very thankful when they received the news.

On a sad note, one member passed away while he was in the Intensive Care Unit.

To date, AFPMBAI has already released the CFAB burial benefit of six (6) members out of the 12 KIA through their beneficiaries' bank accounts.

INQUIRER.NET

14 soldiers wounded in Sulu encounter with ASG feted for gallantry

By: Julie S. Alipala - 5 months ago



BRAVERY. AFP Western Mindanao Command chief Lt. Gen. Cirilito Sobejana pins the Wounded Personnel Medal on a soldier who was among 14 injured in a fierce gunfight with Abu Sayyaf terrorists in Sulu on April 17. (Photo the Westmincom Public Information Office)

Panalo sa Buhay na Panatag

AFPMBAI Raffle Promo Winners (2nd Batch)

PANALO SA BUHAY NA PANATAG
AFPMBAI GRAND RAFFLE PROMO

FEBRUARY 6, 2020
RAFFLE DRAW WINNERS

GRAND PRIZE
One (1) Suzuki APV

PAGENTE, RAYMUND EDGAR B (BFP)
DAPITAN CITY

PANALO SA BUHAY NA PANATAG
AFPMBAI GRAND RAFFLE PROMO

FEBRUARY 6, 2020
RAFFLE DRAW WINNERS

MAJOR PRIZE
Three (3) Honda Wave 110 Alpha

OLIVEROS, BENSON C (BFP)
CUBAO, QUEZON CITY

EMPENIDA, LYN M (BJMP)
CEBU CITY

CORNELIO, DENNIS PEPITO D (BFP)
SOUTH COTABATO

PANALO SA BUHAY NA PANATAG
AFPMBAI GRAND RAFFLE PROMO

FEBRUARY 6, 2020
RAFFLE DRAW WINNERS

MINOR PRIZE
Five (5) Oppo F11

NATIVIDAD, STEPHEN CARL M (PA)
TARLAC, TARLAC CITY

PAZ, RANDY M JR (BFP)
PALAWAN

GOYAGOY, CHARLES DARWIN W (PA)
TABUK CITY, KALINGA

RUBIO, MICHAEL SHANE D (PA)
MAHAPLAG, LEYTE

CASTILLO, MICHAEL R (PN)
ILOCOS SUR

PANALO SA BUHAY NA PANATAG
AFPMBAI GRAND RAFFLE PROMO

FEBRUARY 6, 2020
RAFFLE DRAW WINNERS

ADDITIONAL CONSOLATION PRIZE
Twenty (20) Winners of Five Thousand (P5,000) worth of Christmas Shopping Gift Certificates

DAPILAGA, JUANITO A JR (PA)	FLORES, EDDIE OMITER (PA)
BAGNINIT, REGGIE A (PA)	ANTIDO, JAKE C (PA)
LINSANGAN, MICHAEL L (PA)	BACUYAG, JETHER T (PA)
MUSICO, NELSON T (PCG)	DRAGON, BENJIE P (PN)
LADRIDO, MARLON C (PN)	ARROYO, JERRY O (PA)
GOYAO, ALBERT JR A (PA)	RIVERA, MELCHOR P (BFP)
DIOCAMPO, ROWEL B (PA)	LITON, DEXTER ROBINES (PNP)
MODEQUILLO, JENELYN A (BJMP)	
AVERILLA, JULIUS MALTO (PNP)	
FUCIO, KIMWIN JORAM P (PA)	
SABADO, VERWIN SINCHOCO (PNP)	
RAYALA, MAT JOFRY T (CIV/PDEA)	
ESPIRITU, JOSE ANDREI E (BJMP)	

Other Donations

Ultrasound Machine for the Veterans Memorial Medical Center (VMMC)



Handover of an ultrasound machine was done at VMMC last 28 April 2020. Present in the ceremony were Dr. Luisito Santiago, M.D., VMMC Department of Radiology and Radiotherapy Head (leftmost); Airon Joves, AFPMBAI Social Services Specialist (middle); along with Variance' Supplier Officers (right).

Service Vehicles for the Bureau of Jail Management and Penology



The blessing and handover of five service vehicles from AFPMBAI to the BJMP was held last 8 July 2020 at BJMP National Headquarters in Quezon City. The Association continues to support the various branches of service through the provision of their equipment requirements and the like.

Excellence ... from p.11

The Major General strived and worked hard to get to where he is now. His efforts, struggles and sacrifices were duly acknowledged in the military and in his family. His only daughter even noted that he truly deserves every bit of success. This was apparent in the awards he has received throughout his military service which included receiving the Distinguished Conduct Star, the second highest military award. A Cavalier Awardee in Army Operations, PMA Alumni Association Incorporated, MGen Rimando was also a Ten Outstanding Philippine Soldiers Finalist.

The retired PA officer is blessed with a supportive family. His wife and daughter play a big role in his

successes. As a God-fearing man, MGen Rimando's priorities according to order are: God, family and friends. "My faith has inculcated the virtue of integrity in me," he added. The said virtue is fundamental in any of the posts the Major General has been assigned to.

Being the current SOG Head and COO of AFPMBAI, MGen Rimando's experience in leadership and resource management has enabled him to hit the ground running when he assumed the post. He is challenged to provide excellent service to the Association's members by providing better coverage and protection for them and their families, and educating them about the Association's products, so they can avail of these. Through the years, MGen Rimando remained simple, humble and approachable - these would also best describe the AFPMBAI as an institution.

The Major General believes that everyone has a role to perform and should contribute collectively to the overall accomplishment of AFPMBAI's mission, as he noted, "Let us work as one with passion, eagerness and commitment to help and serve our members as they continue to protect our country and our families away from harm. AFPMBAI members deserve nothing less than the best of our service."

The Promise ... from p.12

Before joining the Association, the retired PA officer's last assignment was Assistant Division Commander for Reservist and Retirees Affairs, 7ID, PA. He also had additional duties as Acting Chief at the Office of Ethical Standards and Public Accountability (OESPA) in the Philippine Army.

Now, as the CSG Head and CCSO of AFPMBAI, the Colonel emphasized that the Real Estate Mortgage Loan should be offered more to the Association's members since housing is a concern among the uniformed personnel. He also reiterated that a health component within a member's coverage is also a welcome improvement.

Col Jurado assures that AFPMBAI's financial capabilities are managed and evaluated regularly, as it continues to serve its members despite the COVID-19 pandemic. "We are taking care of the Association in order for it to continue delivering its promise of protection. Team AFPMBAI, let us provide the best service possible to our members, since they are our customers and we owe them that."



AFPMBAI STATEMENT ON ENSURING MEMBERS' WELFARE AND LONG-TERM SUSTAINABILITY

The Armed Forces and Police Mutual Benefit Association, Inc. (AFPMBAI) has lived up to its commitment of providing financial services and security to the uniformed personnel and their families for the past 54 years.

Evolving from a simple abuluyan, or passing of the hat for voluntary monetary assistance to the families of fellow soldiers who got killed-in-action, AFPMBAI is now the largest mutual benefit association in the country, topping the list of 35 financial institutions in terms of assets at P27 Billion (2019 audited). The Association's legal policy reserves are currently at P13 Billion (2019 audited), ensuring solid financial safeguards for its 270,000 members. This means AFPMBAI is readily able to fulfill ALL of its financial obligations ANYTIME.

Since its incorporation in September 1, 1965, AFPMBAI has dedicated its existence to providing financial products and services tailor-fit for uniformed men and women, giving them assurance that their family's needs are cared for as they focus on keeping the peace and order throughout the country.

Going beyond the basic expected benefits, the Association proudly offers a value-added and most generous Comprehensive Financial Assistance Benefit (CFAB) program – that is, additional cash benefits for the families of our fallen members at no additional cost, such as killed-in-action (additional), battle injury assistance, wounded-in-action, and burial benefits. For 2019 alone, the Association released a total of P216.8 million to beneficiaries for the untimely passing of about 1,400 members. Under living claims, a total of P1.3 Billion was likewise received in 2019 by 23,000 members for their matured policies, termination, and disability benefits.

This year, in response to the global pandemic and knowing the plight of its member-frontliners, AFPMBAI initiated a loan moratorium and premium payment grace period extension. It also designed a more affordable emergency loan package to help address the increased financial burden of its members during this crisis.

AFPMBAI has released more than P600 million worth of emergency loans to more than 12,000 members. The Association likewise offered for free a special COVID-19 insurance package that provides up to P200,000 killed-in-action (additional) and medical assistance benefits of up to P24,000 for those who expire from or are diagnosed with COVID-19, respectively.

For better customer experience, the Association has strengthened its social media and digital presence with the launch of its new website and more customer portals online, such as Facebook Messenger and InfoTXT (AFPMBAI-branded), for members to easily contact Customer Service for product inquiries and service requests. Despite the enhanced community quarantine enforced early this year, it was business as usual for AFPMBAI because the members could submit their loan and benefit claim applications online thru email and FB Messenger.

As a life insurance mutual benefit association, AFPMBAI is under strict supervision by the Insurance Commission, which conducts a yearly audit of its business operations and financial performance. AFPMBAI must comply with the IC Circulars and other national laws, such as the Insurance Code, in order for its operating license to be renewed. As a corporation it is audited too by external auditors who are partnered with international auditing firms. Moreover, the Association, thru the ASEAN Corporate Governance Scorecard (ACGS), adheres to the corporate governance principles of sustainability, accountability, disclosure, and transparency in its policies and activities intended for the members, employees, and other stakeholders.

AFPMBAI has 18 branches and 37 extension offices scattered in various camps and cities nationwide. The Association continues to strengthen its hold in the industry through digital transformation efforts that make available faster and more convenient service to all its members, anytime, anywhere.

All of these have made AFPMBAI a resilient, strong, and capable organization that delivers on its core mission of providing financial security and protection to its members and their families and pursuing their best interests in mind at all times.

Sa panahon ng pangangailangan, may **AFPMBAI EMERGENCY LOAN**

- ✓ **Maximum Loanable Amount***
P30,000 (0.5% MBAI Protek Coverage)
P60,000 (1.5% MBAI Protek Coverage)
- ✓ **5.0% Interest p.a.** – pinakamababa sa lahat
- ✓ **Payment term hanggang 36 months**
- ✓ **Waived processing fee**

Requirements:

- Signed loan form
- Two (2) valid IDs
- Latest payslip
- Photo / Scanned copy of ATM's front side



AFPMBAI
Buhay na Panatag.

SEND US A MESSAGE AT  **@AFPMBAIOfficial**

Para sa
magandang kinabukasan
ng inyong mahal sa buhay, sagot ka ng
Enhanced AFPMBAI MEDAL.

- ✓ Mas malaking **maximum loanable amount - PhP100K**
- ✓ Mas mahabang **payment term - 36 months**
- ✓ Mas mababang **interest - 6.0% per year**
- ✓ **Renewable** pagkatapos ng **6 months** of full monthly payment



AFPMBAI
Buhay na Panatag.