



Partly funding your retirement thru MBAI PROTEK

1.5% Equity Fund Projection (New Base Pay) -- Enlisted Personnel

Illustration of Benefits Accumulation (age 20-56)

Year	Age	Rank	Total Monthly Contribution	Term Insurance Face Amt.	Term Insurance Contribution	Equity Contribution	Accumulated Equity Fund	Death Benefit	Accidental Death Benefit
1	20	PVT	148.34	95,361	66.75	74.17	74.17	95,435.60	143,116.31
2	21	PFC	453.92	291,803	204.26	226.96	1,170.40	292,972.90	584,775.40
5	24	PFC	453.92	291,803	204.26	226.96	10,541.35	302,343.85	594,146.35
6	25	CPL	463.01	297,646	208.35	231.50	14,051.65	311,697.72	609,343.80
8	27	CPL	463.01	297,646	208.35	231.50	21,825.93	319,472.00	617,118.07
9	28	SGT	472.26	303,596	212.52	236.13	26,070.93	329,666.65	633,262.36
13	32	SGT	472.26	303,596	212.52	236.13	45,991.46	349,587.17	653,182.89
18	37	SSG	481.71	309,671	216.77	240.86	78,666.15	388,336.87	698,007.58
19	38	TSG	491.34	315,861	221.10	245.67	86,440.16	402,301.59	718,163.02
25	44	TSG	491.34	315,861	221.10	245.67	144,311.53	460,172.96	776,034.39
26	45	MSG	501.17	322,178	225.52	250.58	156,085.32	478,262.82	800,440.32
28	47	MSG	501.17	322,178	225.52	250.58	181,912.55	504,090.05	826,267.55
29	48	SMSG	511.19	328,619	230.03	255.59	196,004.69	524,623.62	853,242.55
31	50	SMSG	511.19	328,619	230.03	255.59	226,811.39	555,430.32	884,049.24
32	51	CMSG	575.49	369,958	258.97	287.75	243,602.79	613,560.65	983,518.51
37	56	CMSG	575.49	369,958	258.97	287.75	345,989.67	715,947.53	1,085,905.39

Assumptions:

1. The member's promotion is on time.
2. No gaps in payment and no equity loan balances.
3. Assumed interest rate is at 6% per annum.
4. Equity Fund projections are for illustration purposes only and are not guaranteed.
5. Member upgraded his/her MBAI Protek in Jan 2019.



MBAI PROTEK 1.5%

RANK			Monthly Contribution (MC)	Estimated Monthly Equity (50% of MC at 1.5% of BP)	Estimated Annual Equity Build-up	*Maximum Disability Benefit	TOTAL DEATH BENEFIT		
			Total (1.5% of BP)				Natural Death (100% of FA)	Accidental Death (200% of FA)	KIA (w/o CFAB)
AFP	PNP / BJMP / BFP	PCG							
CS			P278.81	P139.41	P1,672.92	P179,235.00	P179,235.00	P358,470.00	P268,852.50
PVT	PAT / JO1 / FO1	ASN	P445.02	P222.51	P2,670.12	P286,084.29	P286,084.29	P572,168.58	P429,126.44
PFC		SN2	P453.92	P226.96	P2,723.52	P291,805.71	P291,805.71	P583,611.42	P437,708.57
CPL	PCPL / JO2 / FO2	SN1	P463.01	P231.51	P2,778.12	P297,649.29	P297,649.29	P595,298.58	P446,473.94
SGT		PO3	P472.26	P236.13	P2,833.56	P303,595.71	P303,595.71	P607,191.42	P455,393.57
SSG	PSSG / JO3 / FO3	PO2	P481.71	P240.86	P2,890.32	P309,670.71	P309,670.71	P619,341.42	P464,506.07
TSG		PO1	P491.34	P245.67	P2,948.04	P315,861.43	P315,861.43	P631,722.86	P473,792.15
MSG	PMSG / SJO1 / SFO1	CPO	P501.17	P250.59	P3,007.08	P322,180.71	P322,180.71	P644,361.42	P483,271.07
SMSG	PSMS / SJO2 / SFO2	SCPO	P511.19	P255.60	P3,067.20	P328,622.14	P328,622.14	P657,244.28	P492,933.21
CMSG	PCMS / SJO3 / SFO3	MCPO	P521.42	P260.71	P3,128.52	P335,198.57	P335,198.57	P670,397.14	P502,797.86
1CMSG	PEMS / SJO4 / SFO4	1MCPO	P575.49	P287.75	P3,453.00	P369,957.86	P369,957.86	P739,915.72	P554,936.79
P2LT/CADET			P575.49	P287.75	P3,453.00	P369,957.86	P369,957.86	P739,915.72	P554,936.79
2LT		ENS	P657.44	P328.72	P3,944.64	P422,640.00	P422,640.00	P845,280.00	P633,960.00
1LT	PLT / INS	LTJG	P742.92	P371.46	P4,457.52	P477,591.43	P477,591.43	P955,182.86	P716,387.15
CAPT	PCAPT / SINS	LTSG	P848.73	P424.37	P5,092.44	P545,612.14	P545,612.14	P1,091,224.28	P818,418.21
MAJ	PMAJ / CINS	LCDR	P938.33	P469.17	P5,630.04	P603,212.14	P603,212.14	P1,206,424.28	P904,818.21
LTC	PLTCOL / SUPT	CDR	P1,069.70	P534.85	P6,418.20	P687,664.29	P687,664.29	P1,375,328.58	P1,031,496.44
COL	PCOL / SSUPT	CAPT	P1,208.75	P604.38	P7,252.56	P777,053.57	P777,053.57	P1,554,107.14	P1,165,580.36
BGEN	PBGEN / CSSUPT	COMMO	P1,365.87	P682.94	P8,195.28	P878,059.29	P878,059.29	P1,756,118.58	P1,317,088.94
MGEN	PMGEN / DIR	RADM	P1,543.44	P771.72	P9,260.64	P992,211.43	P992,211.43	P1,984,422.86	P1,488,317.15
		VADM	P1,713.53	P856.77	P10,281.24	P1,101,555.00	P1,101,555.00	P2,203,110.00	P1,652,332.50
LTGEN	PLTGEN / DDGEN	ADM	P1,883.61	P941.81	P11,301.72	P1,210,892.14	P1,210,892.14	P2,421,784.28	P1,816,338.21
GEN	PGEN		P2,246.78	P1,123.39	P13,480.68	P1,444,358.57	P1,444,358.57	P2,888,717.14	P2,166,537.86

*For total and permanent injuries due to accident or incurred while in the performance of duty. Disability benefit shall be based on the percentage of face amount depending on the gravity of injury.

Updated as of June 2019

DISABILITY BENEFIT UNDER MBAI PROTEK BASIC INSURANCE/SGTI	
Benefit Description	Benefit Amount
BOTH HANDS OR BOTH FEET	100%
SIGHT OF BOTH EYES	100%
ONE HAND AND ONE FOOT	100%
EITHER HAND OR FOOT AND SIGHT OF ONE EYE	100%
EITHER HAND OR FOOT OR SIGHT OF ONE EYE	50%
HEARING OF BOTH EARS	50%
FOUR FINGERS	35%
HEARING OF ONE EAR	25%
ALL TOES ON ONE FOOT	25%
THUMB	15%
INDEX FINGER	10%
MIDDLE FINGER	6%
RING FINGER OR BIG TOE	5%
LITTLE FINGER	4%
METACARPALS 1ST OR 2ND (ADDITIONAL)	3%
METACARPALS 3RD, 4TH, OR 5TH (ADDITIONAL)	2%
ANY TOE OTHER THAN BIG TOE, EACH	1%

PARTICULARS	MBAI PROTEK
Monthly Contributions	1.5% of base pay(50% Insurance;50% Equity Fund)
Type of Insurance Plan	Term Insurance
Total Living Benefit	Member's Equity + Interest
Death Benefit (Natural)	100% Face Amount + Total Living Benefit
Death Benefit (Accident)	200% Face Amount + Total Living Benefit
Death Benefit (KIA)	150% Face Amount + Total Living Benefit
Dismemberment/ Disability Benefit	For total and permanent injuries due to accident or incurred while in the performance of duty
Equity Loan	Loans for members at 6% interest per annum