

# COLLEGE EDUCATION PLAN



**1** Savings para sa college education ng mga anak na may edad 0-11 years old

**2** Limang taon lang babayaran (5 years to pay)

**3** Fully-paid na ang policy kung sakaling masawi o magkaroon ng total at permanent disability ang Payor/Miyembro dahil sa Waiver of Premium Benefit

**4** Matanggap ang dividends taun-taon mula sa 4th year hanggang sa taon bago mag-17 years old ang anak ng Miyembro

**5** Insured din ang anak ng Miyembro hanggang 17 years old

## COLLEGE EDUCATION PLAN (5 PAY)

**Mark Dela Cruz**  
Risk Class: Standard  
Issue Age: 5  
Payers Age: 32

### SAMPLE COMPUTATION

Amount of Coverage with Payor's Clause (Maximum Coverage)	100,000.00	57,262.50
Annual Premium Years to pay	11,452.50	Five (5)
Semi Annual	5,840.78	Dividend Rates:
Quarterly	2,977.65	Low 3%
Monthly	1,018.00	High 6%

End of Policy Year	End of Year Age	Annual Premium	Guaranteed Cash Value	Guaranteed Maturity Benefit	Guaranteed Death Benefit	Annual Cash Dividend	3% Dividend Growth			6% Dividend Growth		
							3% Accumulated Cash Dividends	Total Living Benefits including Dividends	Total Death Benefits including Dividends	6% Accumulated Cash Dividends	Total Living Benefits including Dividends	Total Death Benefits including Dividends
1	6	11,452.50	-	-	100,000.00	-	-	-	100,000.00	-	-	100,000.00
2	7	11,452.50	19,742.96	-	100,000.00	-	-	19,742.96	100,000.00	-	19,742.96	100,000.00
3	8	11,452.50	30,675.68	-	100,000.00	-	-	30,675.68	100,000.00	-	30,675.68	100,000.00
4	9	11,452.50	42,216.47	-	100,000.00	762.66	762.66	42,979.13	100,762.66	762.66	42,979.13	100,762.66
5	10	11,452.50	54,465.82	-	100,000.00	1,036.16	1,821.70	56,287.52	101,821.70	1,844.58	56,310.40	101,844.58
6	11	-	57,705.55	-	100,000.00	1,326.30	3,202.65	60,908.20	103,202.65	3,281.55	60,987.10	103,281.55
7	12	-	61,147.70	-	100,000.00	1,371.37	4,670.10	65,817.80	104,670.10	4,849.81	65,997.51	104,849.81
8	13	-	64,792.39	-	100,000.00	1,453.25	6,263.45	71,055.84	106,263.45	6,594.05	71,386.44	106,594.05
9	14	-	72,939.78	-	100,000.00	1,540.09	7,991.44	80,931.22	107,991.44	8,529.78	81,469.56	108,529.78
10	15	-	81,345.03	-	100,000.00	1,632.17	9,863.35	91,208.38	109,863.35	10,673.74	92,018.77	110,673.74
11	16	-	90,971.70	-	100,000.00	1,729.84	11,889.09	102,860.79	111,889.09	13,044.01	104,015.71	113,044.01
12	17	-	100,000.00	100,000.00	100,000.00	1,833.45	14,079.22	114,079.22	114,079.22	15,660.10	115,660.10	115,660.10

Total Cash Benefits 100,000.00

The rates of return shown here are for illustration purposes. The actual return may differ.

#### Notes:

- The above is only a summary illustration of the major benefits of your policy. You should refer to your agent or the Association for more information or, if appropriate, a more detailed proposal.
- The above illustration relates only to your Basic Plan excluding any riders and assumes that all premiums are paid in full when due.
- The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
- The projected dividend values included in the above are based on the Association's current dividend scales and are **not guaranteed**. The actual dividends paid may change with the values being higher or lower than those illustrated.
- As illustrated in the above, you can leave the amount of projected dividends to accumulate with the Company at an interest rate which will change from time to time. The interest rates used to illustrate the effect of accumulation in the above are 3%, and 6% p.a. These rates are not guaranteed. You can also cash all or part of the amount of projected dividends without affecting the Sum Insured but the values shown in the table will be reduced.

Mas maliwanag na kinabukasan para sa susunod na henerasyon



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

#### CONTACT US

Trunkline Insurance	8822 - MBAI (6224)	InfoTxt	0920-9526224(SMART)
Loans	230 - 7982		0927-8349813(GLOBE)
Real Estate	(02) 911-4051 to 60 local 213		0932-6115258(SUN)
Billing	230 - 7929	Email	mail@afpmbai.com.ph
	(02) 911-3712	Website	www.afpmbai.com.ph

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# SAVER'S PROTECTION PLUS

# COLLEGE EDUCATION PLAN



The future will take care of you if you take care of the present.



**AFPMBAI**

Buhay na Panatag.

# SAVER'S PROTECTION PLUS



- Protektado ang miyembro for 15 years, na babayaran lang ng 10 taon
- May Maturity Benefit na makukuha sa 15th year ( 100% of the face amount)
- Doble ang insurance coverage sa 6th to 15th year
- May 20% Cash Bonus na matatangap kada taon mula sa 10th year

**Sulit na sulit sa halagang ipupuhunan**

## SAVER'S PROTECTION PLAN

Name: Mark Dela Cruz

Issue Age: 24  
Rank : PVT

Amount Coverage: P 100,000.00  
Annual Premium: P 16,239.63

### SAMPLE COMPUTATION

Semi Annual	8,282.21	Dividend Rates:
Quarterly	4,222.30	Low 3%
Monthly	1,443.52	High 6%

End of Policy Year	End of Year Age	Annual Premium	Guaranteed Cash Value	Guaranteed Cash Bonuses/ Maturity Benefit	Guaranteed Death Benefit	Annual Cash Dividend	3% Dividend Growth			6% Dividend Growth		
							3% Accumulated Cash Dividends	Total Living Benefits including Dividends	Total Death Benefits including Dividends	6% Accumulated Cash Dividends	Total Living Benefits including Dividends	Total Death Benefits including Dividends
1	25	16,240	-	-	100,000	-	-	-	100,000	-	-	100,000
2	26	16,240	4,944	-	100,000	-	-	4,944	100,000	-	4,944	100,000
3	27	16,240	31,103	-	100,000	-	-	31,103	100,000	-	31,103	100,000
4	28	16,240	43,131	-	100,000	756	756	43,888	100,756	756	43,888	100,756
5	29	16,240	55,902	-	100,000	1,048	1,828	57,730	101,828	1,850	57,753	101,850
6	30	16,240	69,324	-	200,000	1,358	3,241	72,565	203,241	3,320	72,644	203,320
7	31	16,240	83,572	-	200,000	1,686	5,024	88,596	205,024	5,205	88,777	205,205
8	32	16,240	98,699	-	200,000	2,032	7,206	105,905	207,206	7,548	106,247	207,548
9	33	16,240	114,759	-	200,000	2,399	9,821	124,580	209,821	10,400	125,159	210,400
10	34	16,240	115,812	20,000	200,000	2,789	12,904	128,717	212,904	13,813	129,625	213,813
11	35	-	112,016	20,000	200,000	3,003	16,294	128,310	216,294	17,644	129,661	217,644
12	36	-	106,676	20,000	200,000	2,781	19,564	126,240	219,564	21,484	128,160	221,484
13	37	-	99,658	20,000	200,000	2,546	22,697	122,355	222,697	25,319	124,977	225,319
14	38	-	90,819	20,000	200,000	2,295	25,673	116,492	225,673	29,133	119,952	229,133
15	39	-	100,000	100,000	200,000	2,029	28,473	128,473	228,473	32,911	132,911	232,911

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Kapag may Saver's Protection Plus ka, maaaring mag-avail ng mga sumusunod na loans:

- Pagkatapos mag-remit ng unang buwan na premium
  1. Salary Loan
  2. Member's Educational Assistance Loan (MEDAL)
- Pagkatapos ng 2 taong pagbabayad - Policy Loan

AMOUNT OF COVERAGE	ANNUAL PREMIUM	MONTHLY PREMIUM
P 50,000.00	P 8,446.63	P 750.81
P 150,000.00	P 24,032.63	P 2,136.23
P 200,000.00	P 31,825.63	P 2,828.94
P 500,000.00	P 78,584.63	P 6,985.21
P 1,000,000.00	P 156,514.63	P 13,912.32