



Be MBAI PROTEK-ted Now.



Ano ba ang MBAI Protek?

**Ito ang basic insurance ninyo sa AFPMBAI
(Monthly Contribution = 1.5% ng inyong Base Pay)**

Kalahati ng inyong Monthly Contribution ay mapupunta sa **Member's Equity Fund**, ayon sa batas (Insurance Code).

Bilang AFPMBAI Member na may MBAI Protek, ikaw din ay may insurance loan at housing loan privileges.

BENEFITS NG INYONG MBAI PROTEK

INSURANCE BENEFITS



LIVING BENEFITS

INSURANCE

- Higher Insurance Coverage
- Dismemberment/Disability Benefit
- Death Benefit (Natural)
- 100% of Face Amount + Living Benefit
- Death Benefit (Accidental)
- 200% of Face Amount + Living Benefit
- Death Benefit (Killed-In-Action)
- 150% of Face Amount + Living Benefit
+ P200,000 FREE Additional benefit from CFAB
- FREE Daily Hospital Income Benefit (NEW)
- P1,000/day up to 45 days

MEMBER'S EQUITY FUND

- 50% of Contribution
- Member's Equity (Fund/Equity Value) + Interest earned at 6% per year
- Est. Accumulated Equity Value at Age 57 – P380K (growing at 6.0% per annum)
- Additional Feature: (Loanable)
90% of equity value at 6% interest rate p.a.
- Received by the Member as Living Benefit upon retirement or by the beneficiaries upon death

Pwede niyo rin pong bigyan ng basic insurance at proteksyon ang inyong asawa, anak at magulang sa pamamagitan nang pag-avail ng MBAI iProtek Plan 199.





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		
AFP	BJMP/BFP	PNP	PCG	BUCOR	1.5% of BP				Natural Death (100% of FA)	Accidental Death (200% of FA)	KIA (150% of FA) with CFAB
CS					₱292.74	₱146.37	₱1,756.44	₱188,190	188,190.00	376,380.00	482,285.00
PVT	JO1 / FO1	PO1 / PAT	ASN	CO1	₱467.27	₱233.64	₱2,803.68	₱300,388	300,387.86	600,775.72	650,581.79
PFC			SN2		₱476.61	₱238.31	₱2,859.72	₱306,392	306,392.14	612,784.28	659,588.21
CPL	JO2 / FO2	PO2 / PCPL	SN1	CO2	₱486.15	₱243.08	₱2,916.96	₱312,525	312,525.00	625,050.00	668,787.50
SGT			PO3		₱495.87	₱247.94	₱2,975.28	₱318,774	318,773.57	637,547.14	678,160.36
SSG	JO3 / FO3	PO3 / PSSG	PO2	CO3	₱505.80	₱252.90	₱3,034.80	₱325,157	325,157.14	650,314.28	687,735.71
TSG			PO1		₱515.91	₱257.96	₱3,095.52	₱331,656	331,656.43	663,312.86	697,484.65
MSG	SJO1 / SFO1	SPO1 / PMSG	CPO	CSO1	₱526.23	₱263.12	₱3,157.44	₱338,291	338,290.71	676,581.42	707,436.07
SMSG	SJO2 / SFO2	SPO2 / PSMS	SCPO	CSO2	₱536.75	₱268.38	₱3,220.56	₱345,054	345,053.57	690,107.14	717,580.36
CMSG	SJO3 / SFO3	SPO3 / PCMS	MCPO	CSO3	₱547.49	₱273.75	₱3,285.00	₱351,958	351,957.86	703,915.72	727,936.79
CADET	SJO4 / SFO4	SPO4 / PEMs	1MCPO	CSO4	₱604.26	₱302.13	₱3,625.56	₱388,453	388,452.86	776,905.72	782,679.29
P2LT					₱604.26	₱302.13	₱3,625.56	₱388,453	388,452.86	776,905.72	782,679.29
2LT			ENS		₱690.30	₱345.15	₱4,141.80	₱443,764	443,764.29	887,528.58	865,646.44
1LT	INSP	INSP / PLT	LTIG	CI	₱780.06	₱390.03	₱4,680.36	₱501,467	501,467.14	1,002,934.28	952,200.71
CAPT	SINSP	SINSP / PCPT	LTSG	CSI	₱891.17	₱445.59	₱5,347.08	₱572,895	572,895.00	1,145,790.00	1,059,342.50
MAJ	CINSP	CINSP / PMAJ	LCDR	CCI	₱985.25	₱492.63	₱5,911.56	₱633,375	633,375.00	1,266,750.00	1,150,062.50
LTC	SUPT	SUPT / PLTCOL	CDR	CSUPT	₱1,123.19	₱561.60	₱6,739.20	₱722,051	722,050.71	1,444,101.42	1,283,076.07
COL	SSUPT	SSUPT / PCOL	CAPT	CSSUPT	₱1,269.18	₱634.59	₱7,615.08	₱815,901	815,901.43	1,631,802.86	1,423,852.15
BGEN	CSUPT	CSUPT / PBGEN	COMM0	CCSUPT	₱1,434.17	₱717.09	₱8,605.08	₱921,966	921,966.43	1,843,932.86	1,582,949.65
MGEN	DIR	DIR / PMGEN	RADM		₱1,620.62	₱810.31	₱9,723.72	₱1,041,827	1,041,827.14	2,083,654.28	1,762,740.71
			VADM		₱1,799.21	₱899.61	₱10,795.32	₱1,156,635	1,156,635.00	2,313,270.00	1,934,952.50
LTGEN	DDGEN	DDIRGEN / PLTGEN	ADM		₱1,977.80	₱988.90	₱11,866.80	₱1,271,443	1,271,442.86	2,542,885.72	2,107,164.29
GEN	GEN	DIRGEN / PGEN			₱2,359.11	₱1,179.56	₱14,154.72	₱1,516,571	1,516,570.71	3,033,141.42	2,474,856.07

Updated as of Jan 2026

* 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.
Members are also entitled to FREE Comprehensive Financial Assistance Benefits (CFAB) amounting to P200,000.00 as additional Killed-in-Action Benefit.

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% od base pay(50% Insurance; 50% Equity Fund)
Type of Insurance Plan	Term Insurance
Total Living Benefit	Memer'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 + P200K CFAB
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
FREE Daily Hospital Income Benefit	P1,000 per day, up to 45 days per year