

7 April 2015

UP Diliman

Financial Literacy Seminar

UP Provident Fund Inc.



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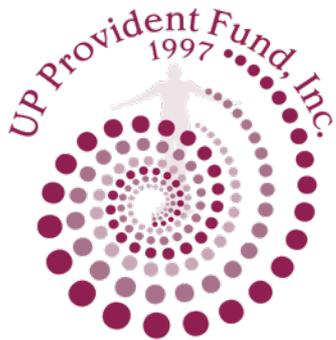


Prof. James Ryan Jonas (Executive Director)
Prof. Niel Kenneth Jamandre (Executive Assistant)

Are you financially ready?

Do you have ...

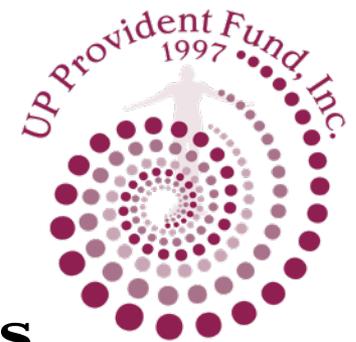
- An “Emergency fund” for at least 6 months?
- Long-term investments?
- Personal, Medical or Health insurance?
- Retirement fund that will help you enjoy your retirement?



UP Provident Fund can help you become financially prepared!

- ☑ Retirement fund
- ☑ Long-term investment
- ☑ Life insurance
- ☑ Loans provider





Retirement savings fund

When you retire from UP, the UPPFI gives you additional lump-sum retirement money (in addition to your GSIS pension), consisting of:



- Your personal contribution
- UP's contribution share (P2,400 per year)
- Your share in the total annual earnings of the Fund

Long-term investment

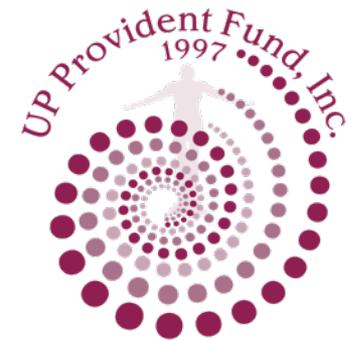


**A safe avenue to invest your money
(from your UP payroll)**

- Historical annual rate of return: 8%
- Higher than interest rates of savings and time deposits (only 1-2% per annum)
- Less volatile than stocks



Life insurance



In case of death, insurance benefit of P100,000 will be given to your intended beneficiary



Loans provider



For your cash needs, UPPFI offers various affordable loan products

- Personal equity, multi-purpose, bridge, health insurance, emergency loans
- Loanable amount depends on your Total Equity, so save more to build your equity

Loans provider



Why loan from the UP Provident Fund?

- ❖ Quick processing: Loan release in 2-3 days
- ❖ Easy requirements (just submit loan form, copy of recent payslip, and photocopy of payroll ATM)
- ❖ 5% rebate/ patronage refund on the interest paid
- ❖ Affordable monthly amortization -- cheaper than banks and credit cards!



Loans provider

Sample Personal Loan computation (Loan Amount: P50,000 payable in 3 years)

UP Provident Fund vs. Banks		Interest Rate per Year	Monthly Loan Amortization
	UP Provident Fund 	12.00%	P1,722 per month
	BPI Personal Loan	14.40%	P1,989 per month
	BDO Personal Loan	15.00%	P2,014 per month
	Citibank Ready Credit	15.12%	P2,019 per month
	PS Bank Flexi Personal Loan	21.00%	P2,264 per month

* Interest rates from official websites of banks



UPPFI Background

- Created by virtue of the University Charter and the General Appropriations Act of 1994 and Administrative Order No. 279 Series of 1992.
- Approved by the UP Board of Regents during its 1076th meeting on March 24, 1994.
- **Primary objective: Augment the retirement and separation benefits of UP employees.**



UPPFI Background

- Four (4) Campus Clusters:
 - Diliman/System/Baguio
 - Manila/PGH
 - Los Banos/Open University
 - Visayas/Cebu/Mindanao



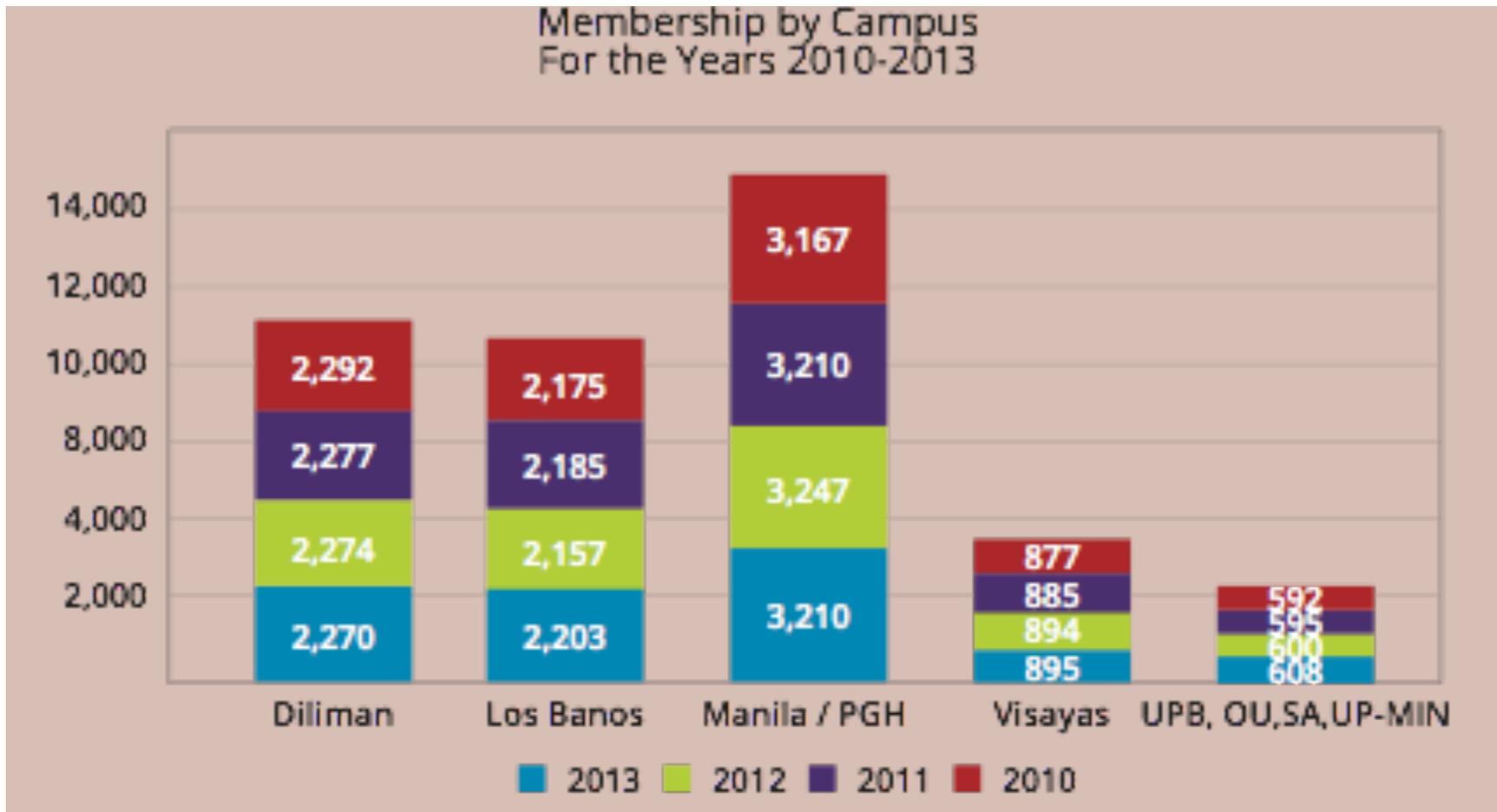
2014 UPPFI Board of Trustees (with UPPFI officers)



2013 Membership Report

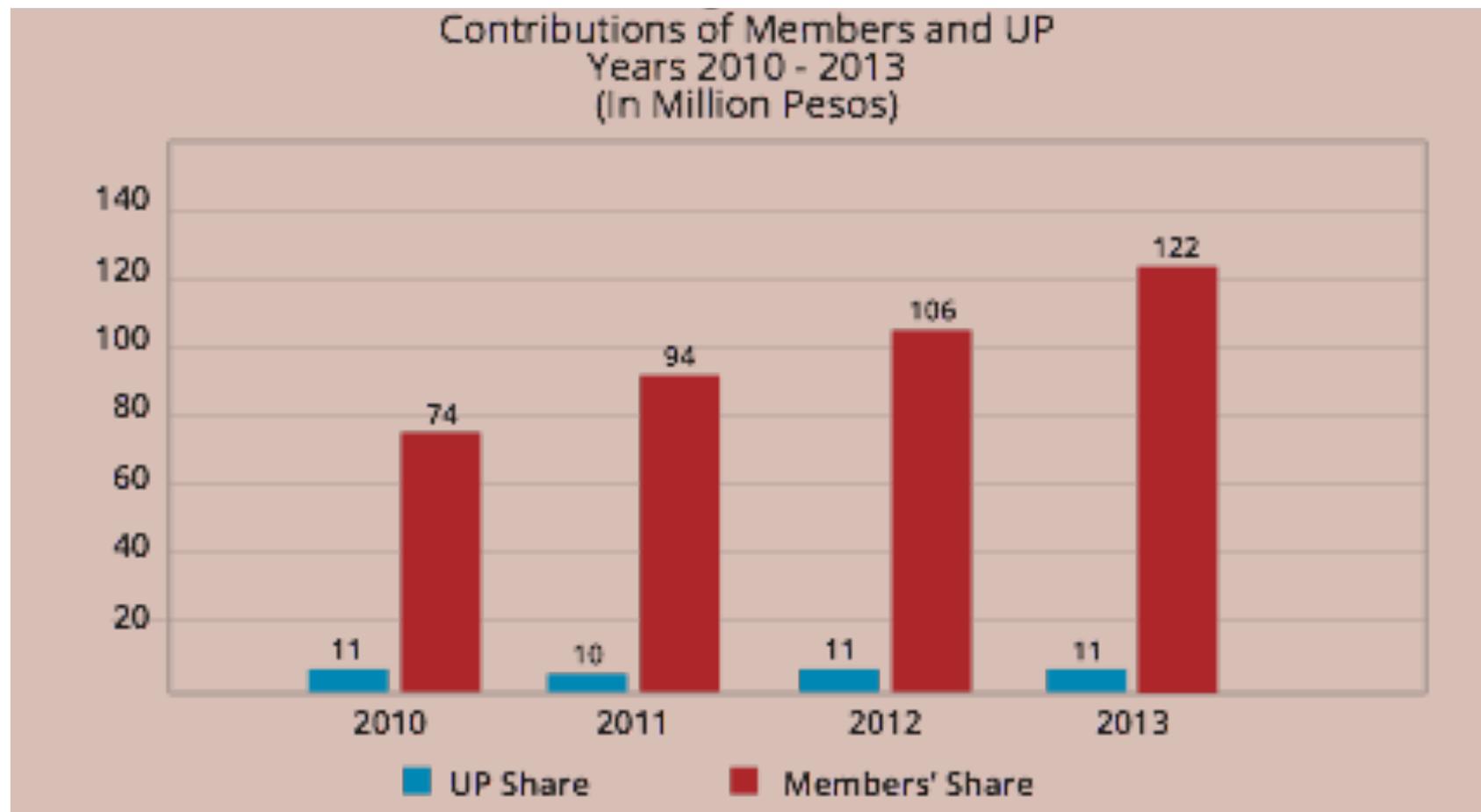
9,186
members

2013 Membership Report

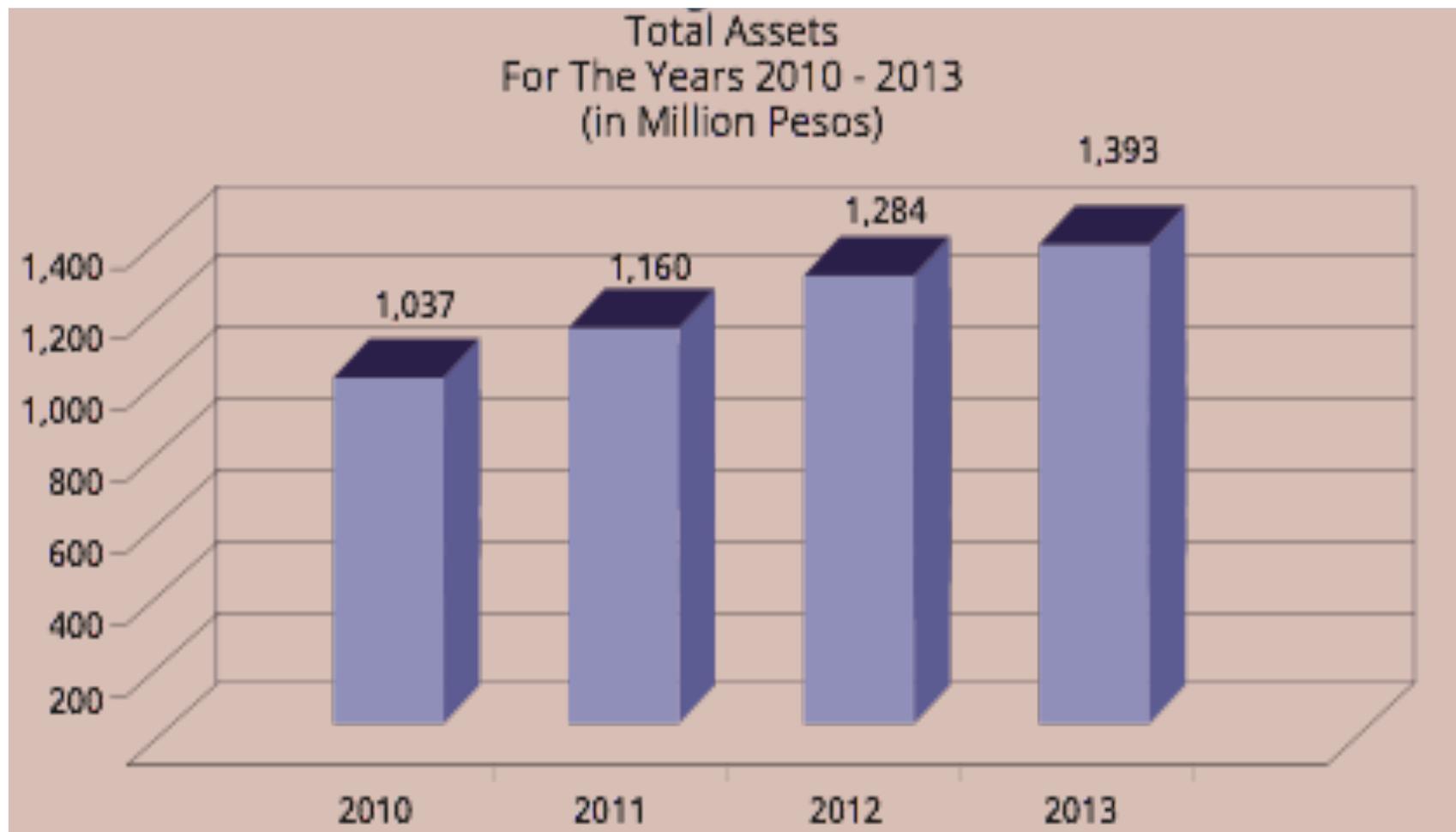




2013 Member Contributions



2013 Total Assets

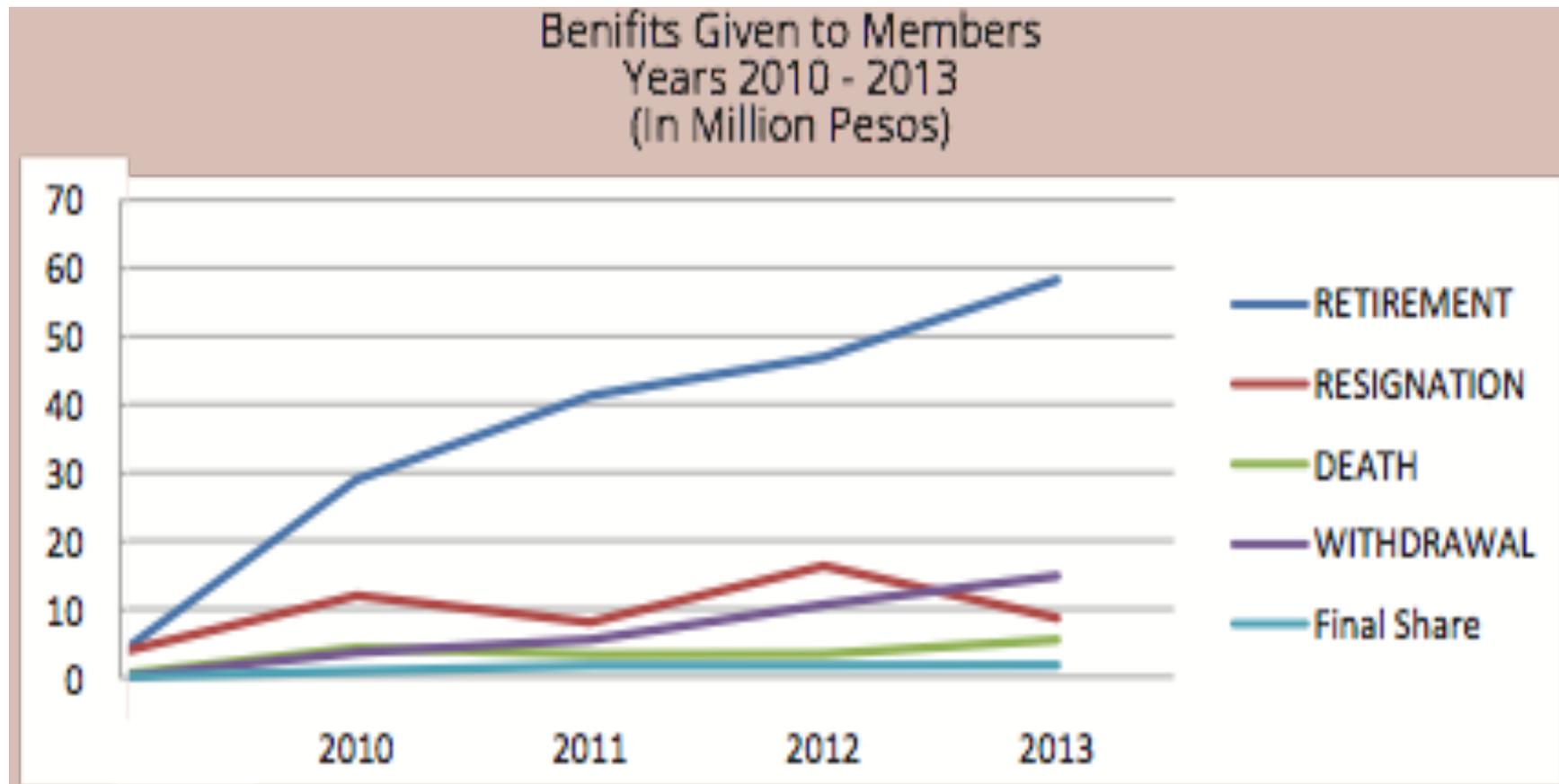




2013 Total Assets

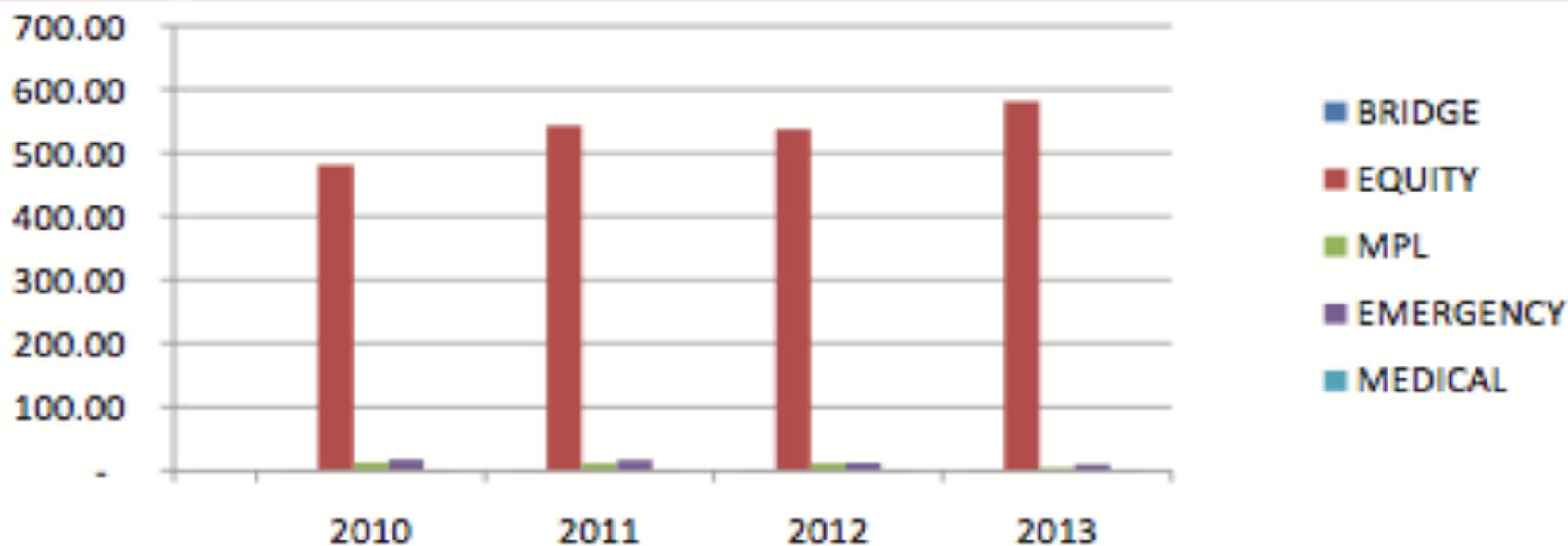
P1.393
billion

2013 Total Benefits Given to Members



2013 Total Loans Granted

Loans Granted
For the Years 2010 - 2013
(In Million Pesos)





How to apply for a loan

- Be a member for at least one year
- Net take home pay after loan amortization should *not be lower than P3,000 per month*
- Total loanable amount *cannot be more than your total Member's Equity*
- Fill out application form, submit copy of 2 recent payslips and copy of payroll ATM

Be a **UP Provident Fund** member now!



- Minimum monthly contribution is 1% of salary
- We encourage you to contribute a higher percentage (can also be a fixed amount) of your monthly salary

Be a **UP Provident Fund** member now!



- Fill out the membership UPPFI form
- Complete attached life insurance form and proxy form
- Submit to the UPPFI office



UP Provident Fund, Inc.

Sunday, October 26, 2014

Member Login Email Password LOGIN

Home Member Equity Member's Area Loan Balances and Calculator About Provident Fund Contact Us

For more information:

Visit our website at:

www.upprovidentfund.com

Or Like our FB page:

www.facebook.com/UPPFI

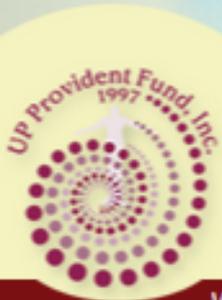
Call us at our Head Office:

(02) 929-3601

(02) 929-3623

Visit us at:

A. Roces Sr. Avenue cor.
Laurel St., near UP Post Office
and Kalayaan dorm



UP Provident Fund, Inc.

Wednesday, March 4, 2015

Member Login Email Password LOGIN

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News and Announcements

- :: New Board Members Elected for 2015-2017*
- :: Provident Fund appoints new Executive Director*

- :: 100 percent Increase in UP Share*
- :: UPPFI conducts Financial Literacy Seminar to UP Diliman CSSP faculty and staff*



UP Provident Fund, Inc.

Monday, March 9, 2015

Welcome JAMANDRE, NIEL KENNETH

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Member Profile

Name	JAMANDRE, NIEL KENNETH F
Employee #	103188081
TIN	247133271
Unit	CAL-SPEECH
Birth Date	October 30, 1983
Date of Membership	July 1, 2006
Date of Appointment	June 1, 2006
Salary Grade	Salary Grade 16 & Above
Address	c/o Dept. of Speech Comm & Theatre Arts CAL UP Diliman, Q.C.
Email	kennethjamandre@gmail.com
Contact No.	0917-8447265
Campus	UP Diliman

To update or correct this information, click and download the **MEMBERSHIP UPDATING FORM**, then kindly print, fill out and submit to your respective UPPFI office.

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UP Provident Fund, Inc.

Search

Monday, March 9, 2015

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Member Equity

Name	JAMANDRE, NIEL KENNETH
Employee Number	103188081
Email Address	kennethjamandre@gmail.com
UP	<input type="text"/>
Member	<input type="text"/>
Earnings	<input type="text"/>
Total	<input type="text"/>
as of	December 31, 2014

If you have not applied for a loan yet, click on **LOANS TABLE** (in the FAQ) to know more about this privilege as a member of the Fund.

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