

7 April 2015

UP Diliman

# Financial Literacy Seminar

## UP Provident Fund Inc.



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# UP Provident Fund Inc.



**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



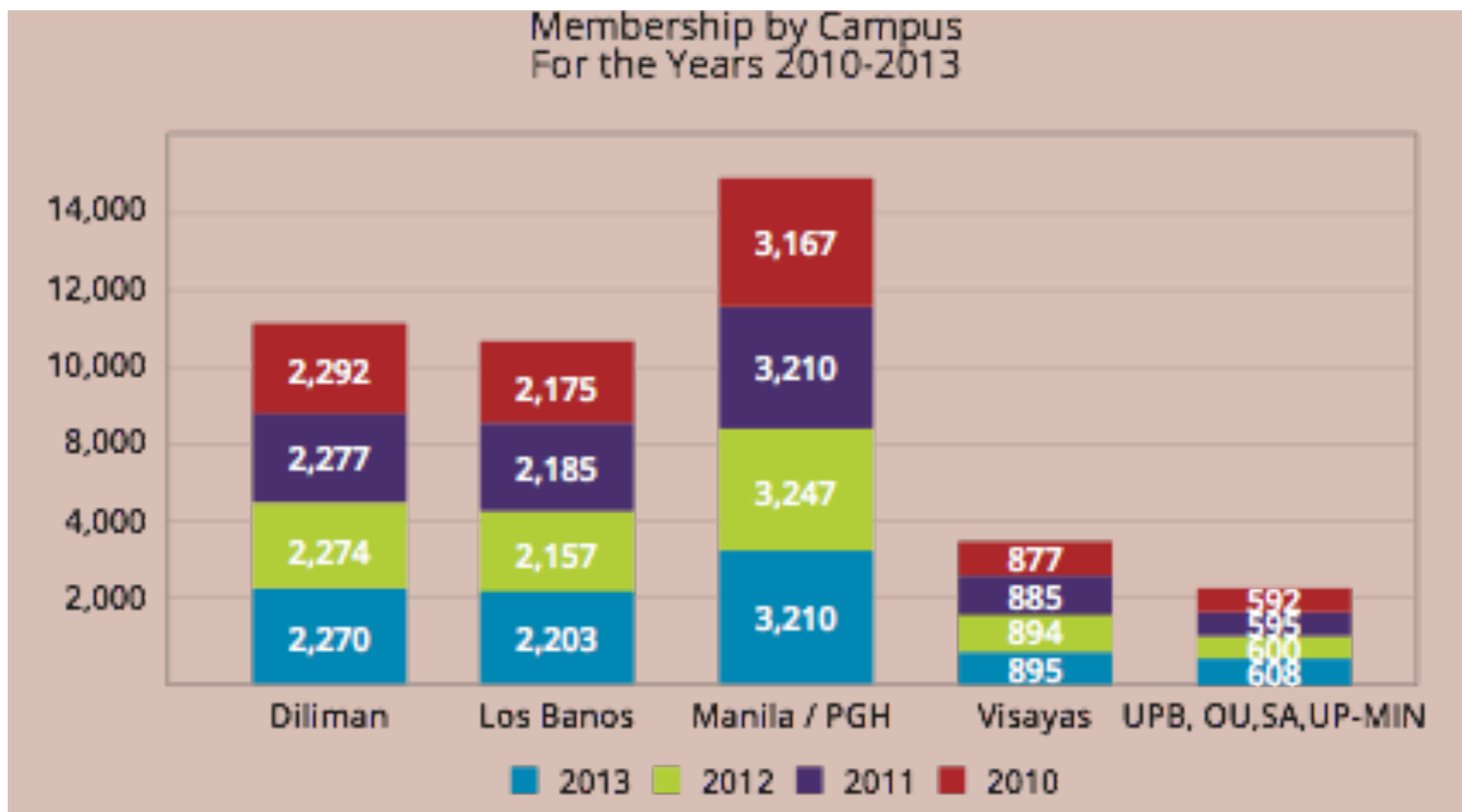
**2014 UPPFI Board of Trustees (with UPPFI officers)**



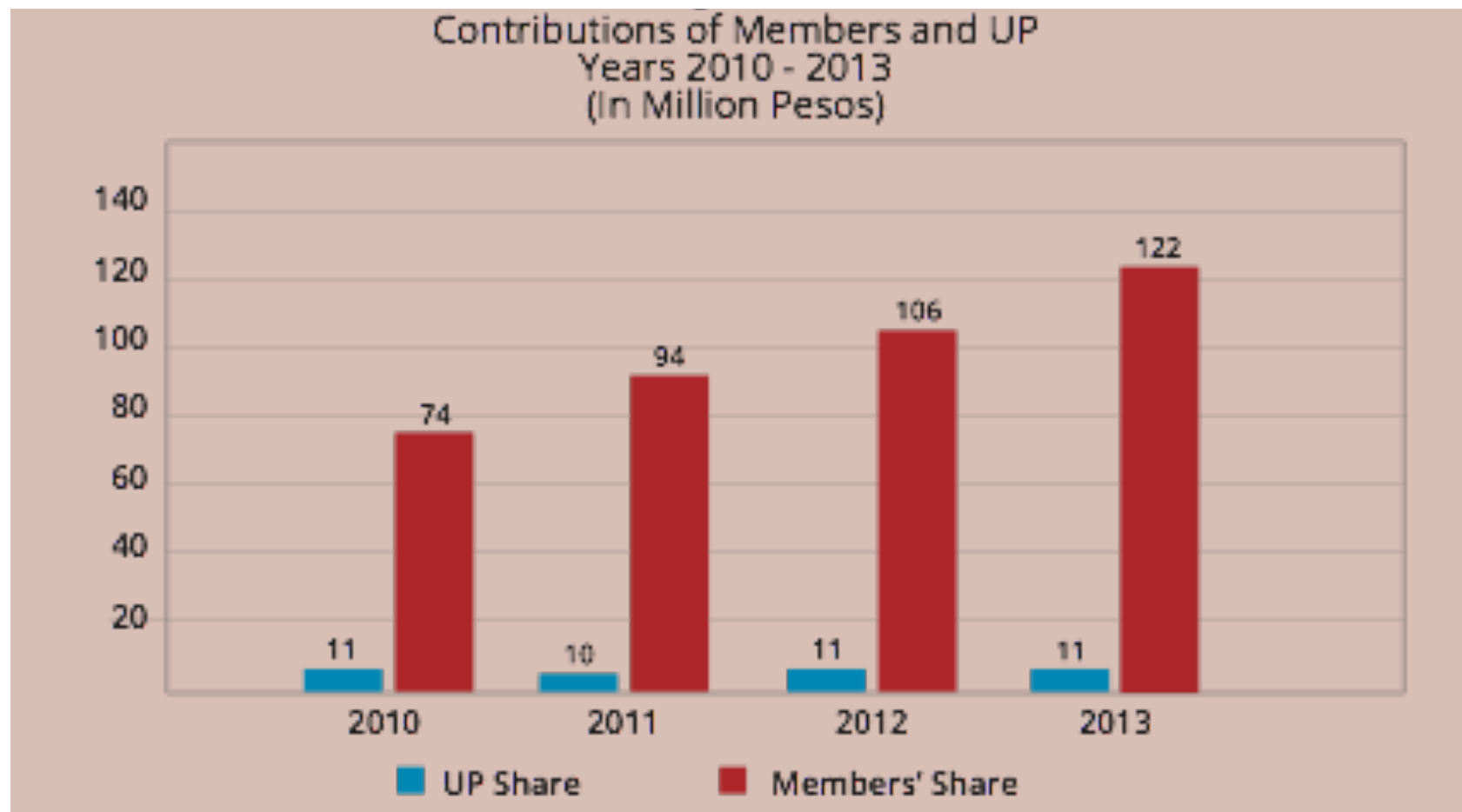
# 2013 Membership Report

9,186  
members

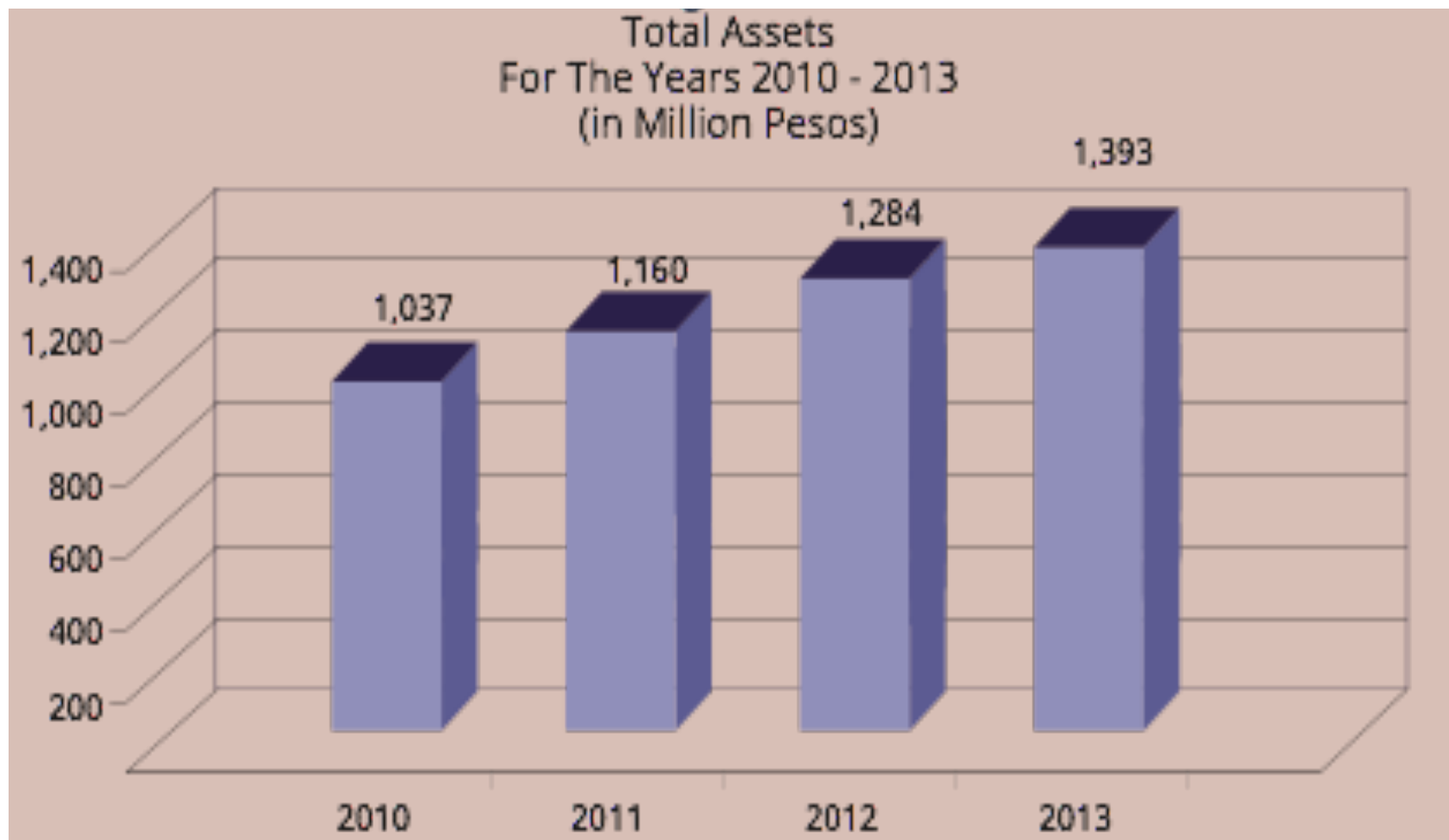
# 2013 Membership Report



# 2013 Member Contributions



# 2013 Total Assets

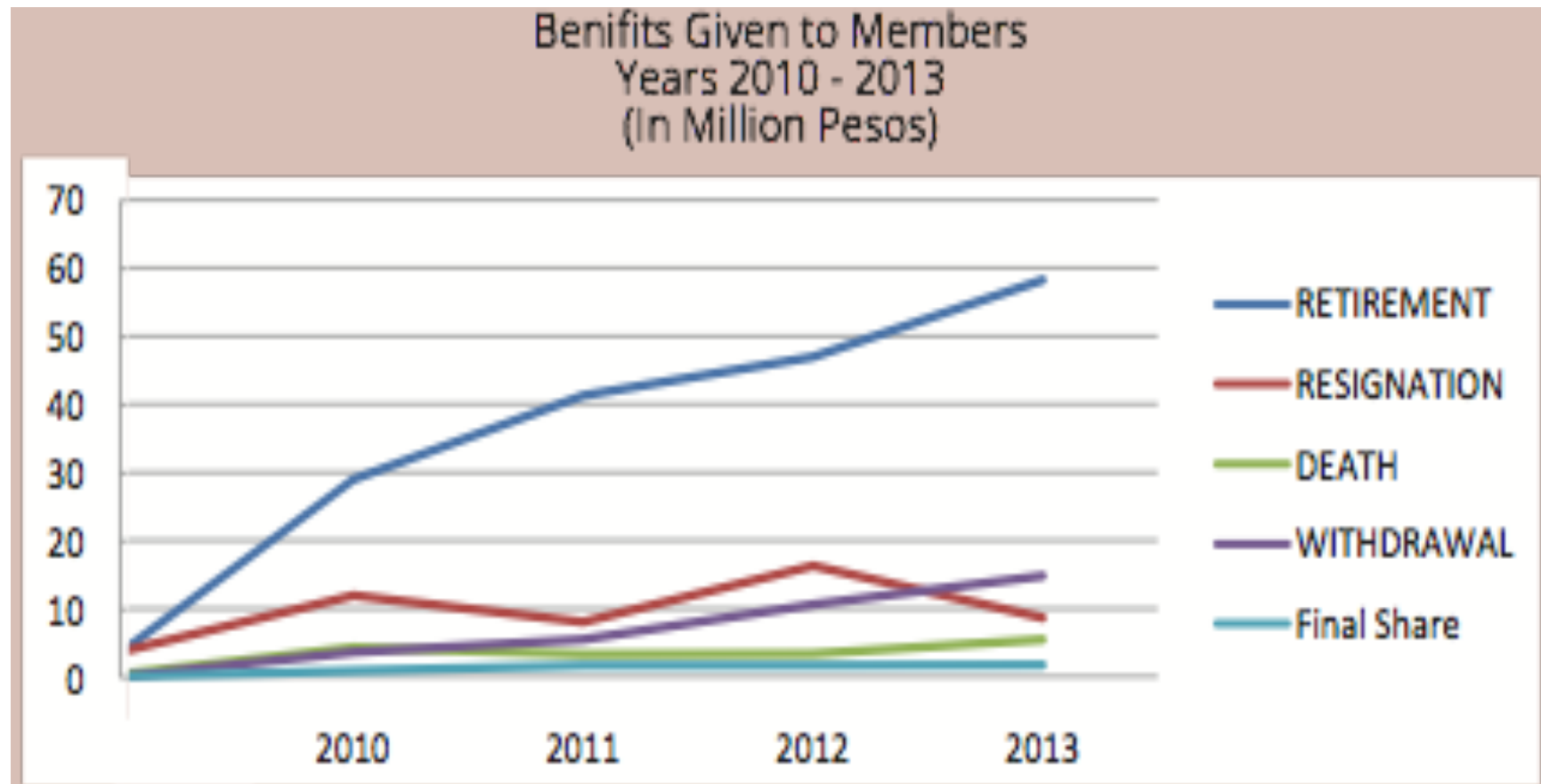
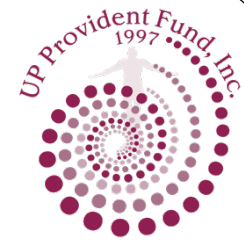




## 2013 Total Assets

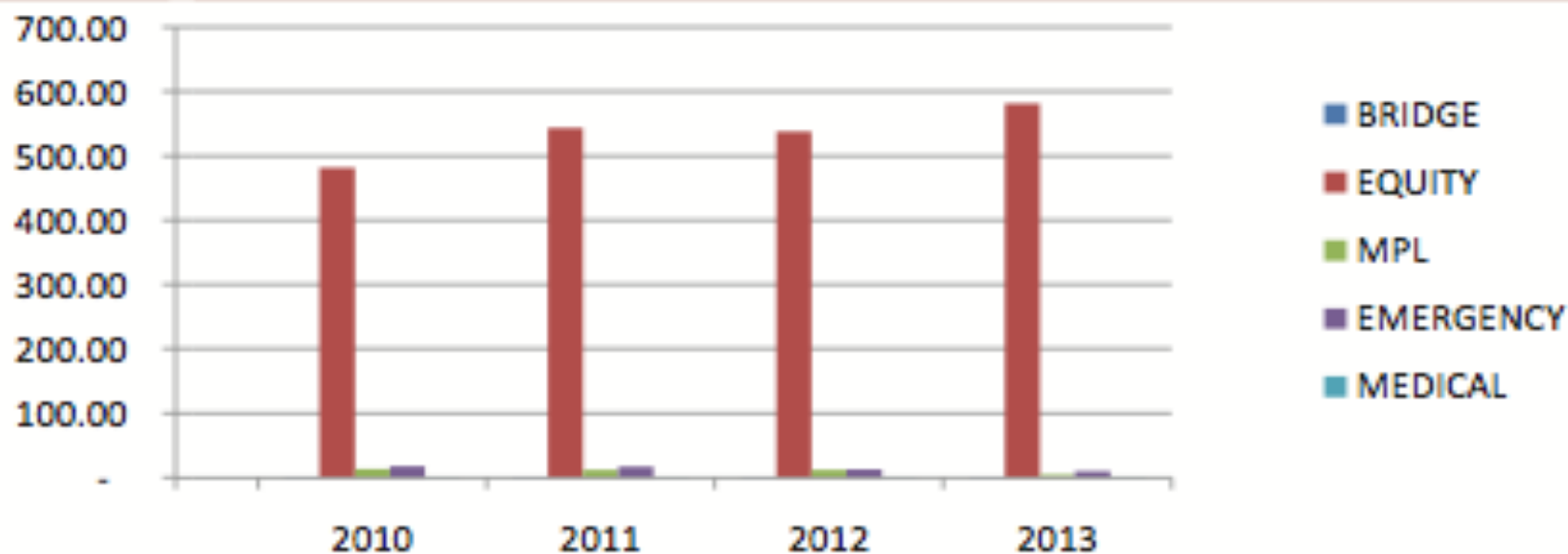
P1.393  
billion

# 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



*For more information:*

Visit our website at:

[www.upprovidentfund.com](http://www.upprovidentfund.com)

Or Like our FB page:

[www.facebook.com/UPPFI](http://www.facebook.com/UPPFI)

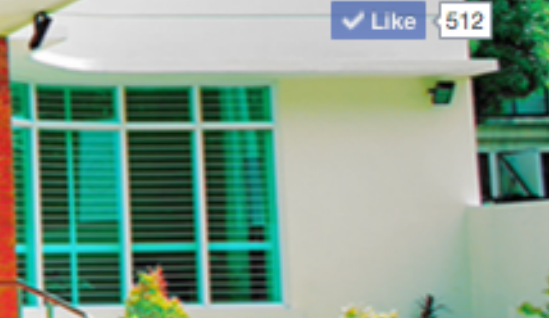
Call us at our Head Office:

(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.

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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

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

[Edit Information](#)
[Membership Updating Form](#)



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## Member Equity

<b>Name</b>	JAMANDRE, NIEL KENNETH
<b>Employee Number</b>	103188081
<b>Email Address</b>	kennethjamandre@gmail.com
<b>UP</b>	
<b>Member</b>	
<b>Earnings</b>	
<b>Total</b>	
<b>as of</b>	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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