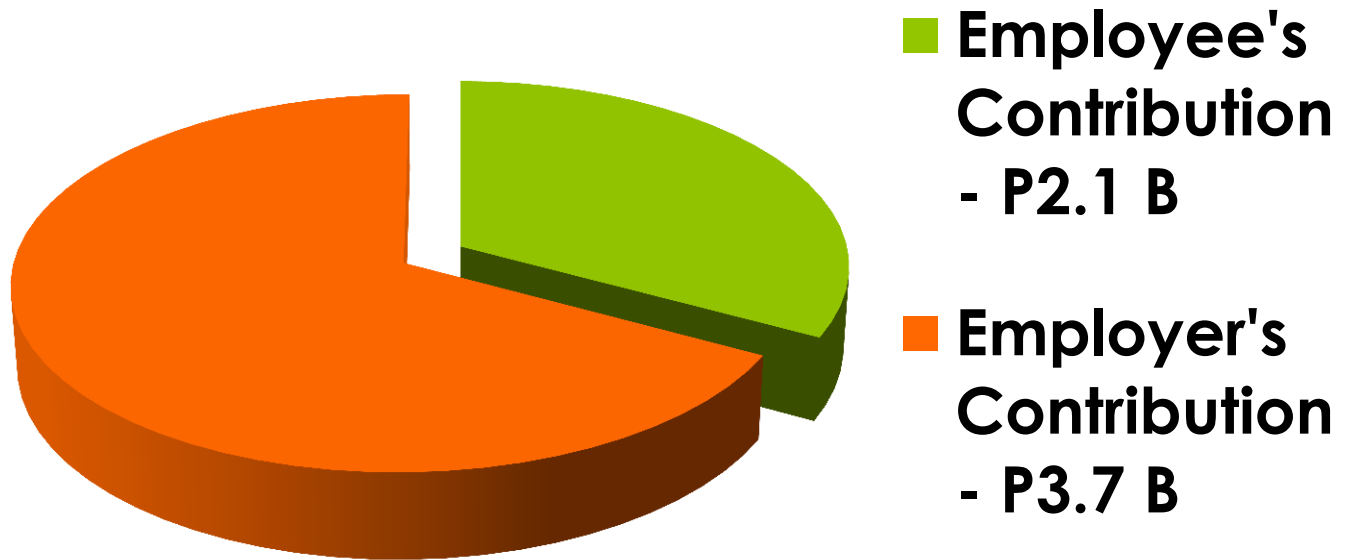




**PERAA**  
**Updates**

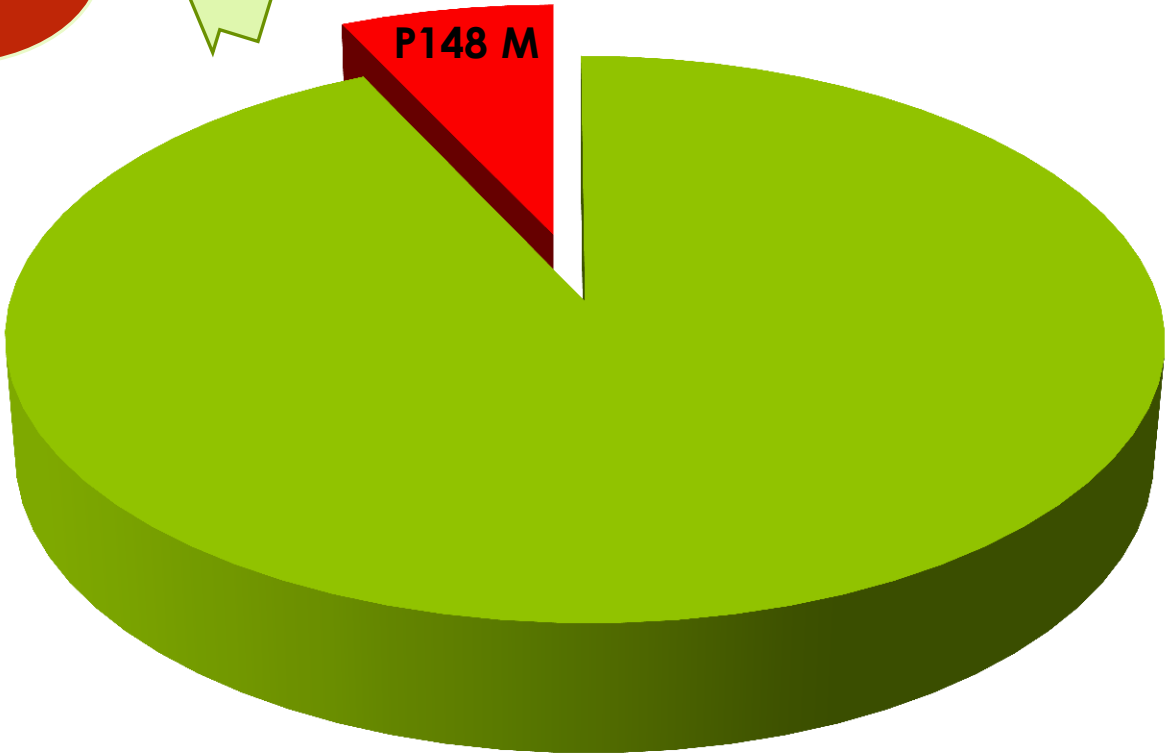
# Facts

## Member's Equity



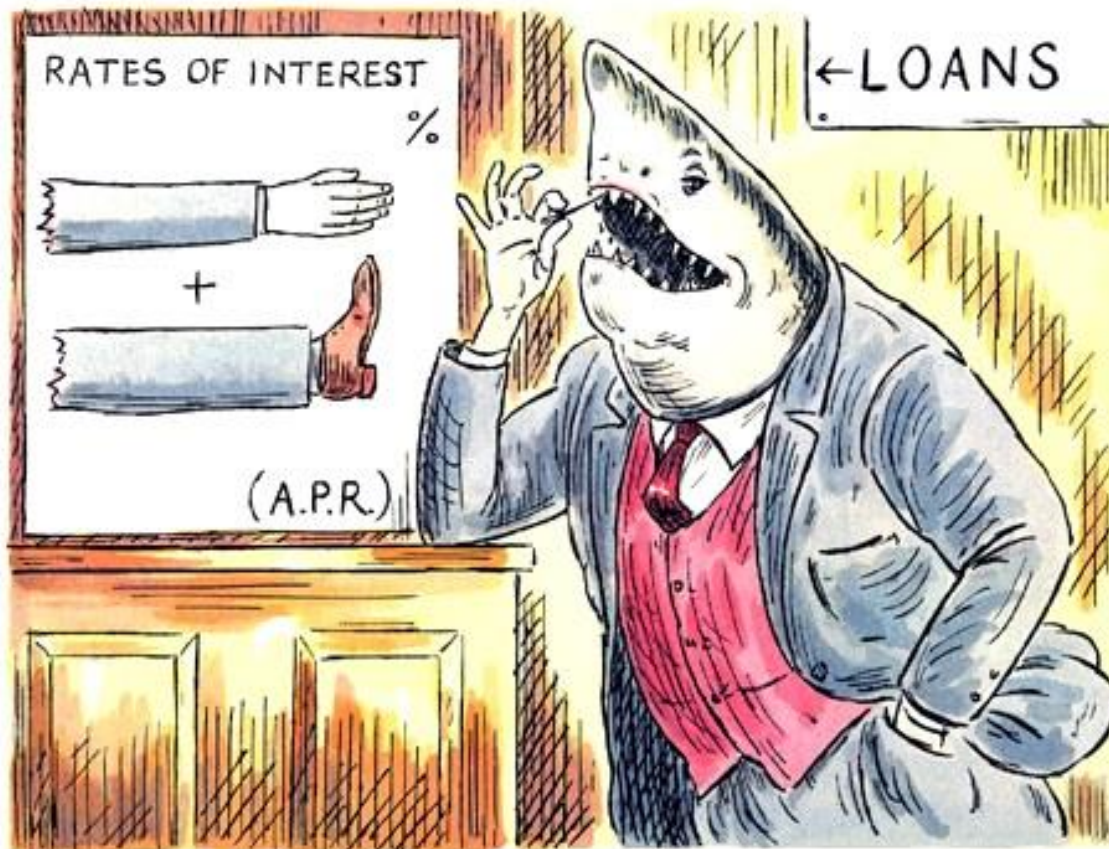
**10.09%**  
**ROI**

### MPL Availment



**■ 93% - Unavailed**

**■ 7% - Availed**





Employee's Share = Php 2.1 B

# Comparison

	PERAA		BANKS/ PAWNSHOP/ “5-6”	SSS	Pag- IBIG	GSIS
Max Amount	50K	80% EE AV*	-	33K	80% TAV**	BMS*** x 14
Effective Rate	6%	12%	14 -36%	10%	17.5%	12%
Simple Rate (Per Annum)	3.28%	6.62%	20.02%	5.5%	10.75%	6.62%

\*Employee’s (personal) Accumulated Value

\*\* Total Accumulated Value

\*\*\* Basic Monthly Salary

**Good News!**



**PERAA**



**MPL**  
*plus*

The logo features the letters 'MPL' in a bold, black, sans-serif font. The letter 'O' is replaced by a stylized circular icon with a red top half and a black bottom half, containing a white dot in the center. To the right of this icon, the word 'plus' is written in a red, cursive script font. The entire logo is set against a white background with a subtle drop shadow effect.





Low Rates



Cost-Effective



No Hidden Charges

# Features

- **PI no longer a co-maker**
- **PI will decide its loan policies**
- **No more allocation**
- **Dedicated team for Loan Benefits**
- **Loan Capacity Calculator**

# Kick off Date



**Happy New Year**

# THANK YOU



**Private Education Retirement Annuity Association**

16<sup>th</sup> Floor Multinational Bancorporation Centre, 6805 Ayala Avenue, Salcedo Village, Makati City 1227

Tel. No. (02) 81745-31 · Fax No. (02) 818-7921 · Website: [www.peraa.org](http://www.peraa.org) · Email: [peraa@peraa.org](mailto:peraa@peraa.org)

# Eligibility

- Currently employed by a PERAA Participating Institution (PI)
- Contributory scheme or has voluntary contributions
- Regularly contributing to his personal share
- With thirty six (36) monthly contributions
- Up-to-date
- Not disqualified for fraudulent loan application
- Previous loan, must be fully paid
  - one (1) type of loan at a time