

Republic of the Philippines Department of Finance INSURANCE COMMISSION 1071 United Nations Avenue Manila



October 4, 2016

Mr. Eduardo A. Mendoza
President
TSPI Mutual Benefit Association, Inc.
3/F TSPI Building, 2363 Antipolo St.
Guadalupe Nievo
Makati City

SUBJECT: Life Plus Insurance Plan

Dear Mr. Mendoza:

Please be advised that your **Life Plus Insurance Plan** which provides the following benefits to Principal Members and their Dependents is hereby approved:

- 1. Natural Death
- 2. Accidental Death
- 3. Total and Permanent Disability

Attached are the duly approved specimen copies of the following forms to be used for the said plan:

- 1. Master Policy Contract
- 2. Certificate of Insurance
- 3. Membership Application Form

It is understood that:

- they have exactly the same text as the forms previously found in order under our letter dated, September 20, 2016; and
- approval of the said plan and forms shall be recalled at anytime if there is a finding of violation of or non-compliance with the New Insurance Code and pertinent circulars and guidelines, without prejudice to the authority of the Insurance Commission to impose the applicable penalties and other administrative sanctions provided in the same Code.

Very truly yours,

EMMANUEL F. DOOC Insurance Commissioner

Act/





LIFE PLUS INSURANCE PLAN (LPIP) MASTER POLICY CONTRACT

SECTION 1. ELIGIBILITY

- 1.1. Principal Member shall be eighteen (18) years old to sixty (60) years old at the time of application for coverage, renewable up to age sixty five (65) years old;
- 1.2. Principal Member must be in good health at the time of application for coverage.
- 1.3. The covered dependents of the Principal Member under BLIP shall also be the same dependents in the LPIP, unless otherwise expressed by the Principal Member.

SECTION 2. BENEFICIARY

- 2.1. The beneficiary/ies under BLIP shall also be the same beneficiary/ies in the LPIP, unless otherwise expressed in writing by the Principal Member.
- 2.2. The right to change the beneficiary/ies is reserved to every Principal Member of TSPI MBAI, who may, at any time, designate a new beneficiary or beneficiaries. Such request for change of beneficiaries must be in writing, signed by the Principal Member, then submitted to TSPI MBAI.
- 2.3. When a Principal Member dies without any designated beneficiaries, the benefits shall be awarded to the legal heirs according to existing laws. If the Dependent dies, the Principal Member shall receive the benefits.
- 2.4. Surviving Beneficiaries shall share equally in the death proceeds unless otherwise specified. The death benefit proceeds are payable to the Beneficiaries surviving at the death of the Principal Member; or if no Beneficiary survives the Principal Member, to the legal heirs; or if no legal heirs survives, to the estate of the Principal Member.

SECTION 3. INSURANCE PREMIUM

- 3.1. The Principal Member shall pay TWO HUNDRED FORTY PESOS (P240) annual LPIP premium.
- 3.2. Payments and/or instruments for payment of the premiums made and precited not in accordance with the Master Policy Contract for LPIP of ISPI MBAI shallong be acceptable and if inadvertently accepted shall be considered null and voice and will be accepted with the accepted shall be considered null and voice and will be accepted with the accepted shall be considered null and voice and will be accepted to the approval of the Insurance Commission (IC).

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DATE

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TSPI MBAI Master Policy Contract Life Plus Insurance Plan





SECTION 4. BENEFITS

4.1. TSPI MBAI, Inc. shall pay the benefits stated under the Membership Certificate to its Principal Member or beneficiary/ies in accordance with the following schedule (amounts in Philippine Pesos):

	Table of Benefits of LPII	P			
Membership Term	Events	Benefits (in PhP)			
	9	Member	Spouse	Child/Parent /Sibling	
Less than 1 year from Effective Date of	Natural Death / TPD due to pre-existing condition (PEC)	Return of Premium	No Benefit	No Benefit	
membership or Less than 6	Natural Death due to non PEC	10,000	5,000	2,500	
months from date of last	Accidental Death	40,000	20,000	2,500	
reinstatement	Total and Permanent Disability (TPD) due to non PEC	10,000	No Benefit	No Benefit	
1 year and above from	Natural Death	20,000	10,000	5,000	
Effective Date of	Accidental Death	40,000	20,000	5,000	
membership or 6 months and above from date of last reinstatement	TPD .	20,000	No Benefit	No Benefit	

4.2. Coverage for Principal Member, spouse and parents or siblings is halved at age sixty one (61) years old to sixty five (65) years old.

4.3. Natural Death and TPD due to Pre-Existing Condition

- 4.3.1. Pre-Existing Condition (PEC) is a condition for which the member received treatment or has consulted a licensed physician for medical treatment or has been taking medications during the twelve (12) months prior to the Effective Date of membership or six (6) months prior to the last date of reinstatement.
- 4.3.2. TSPI MBAI shall not be liable for any natural death and TPD due to PEC occurring less than one (1) year from Effective Date of membership or less than six (6) months from the date of last reinstatement, other than the return of premium.
- 4.3.3. No benefit shall be given to the Dependents.

4.4. Natural Death

Natural death is defined as a loss of life resulting from a natural cause such as, but not limited to, sickness, disease, bacterial and viral infection.

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4.4.1 Natural Death of the Principal Member

Upon death of the Principal Member due to natural causes due to PEC, TSPI MBAI shall pay the beneficiary/ies the amount of:

- 4.4.1.1 TEN THOUSAND PESOS (P10,000) if the death occurred less than one (1) year from Effective Date of membership or less than six (6) months from date of last reinstatement; or,
- 4.4.1.2 TWENTY THOUSAND PESOS (P20,000) if the death occurred one (1) year and above from the Effective Date of membership or six (6) months and above from date of last reinstatement.

4.4.2 Natural Death of Legal Spouse

Upon death of Legal Spouse due to natural causes, TSPI MBAI shall pay the Principal Member the amount of:

- 4.4.2.1 FIVE THOUSAND PESOS (P5,000) if the death occurred less than one (1) year from Effective Date of membership of Principal Member or less than six (6) months from date of last reinstatement; or,
- 4.4.2.2 TEN THOUSAND PESOS (P10,000), if the death occurred one (1) year and above from the Effective Date of membership of Principal Member or six (6) months and above from date of last reinstatement.

4.4.3 Natural Death of Child/ren, Parent(s) or Sibling(s)

Upon death of Child/ren, Parent(s) or Sibling(s) due to natural, TSPI MBAI shall pay the Principal Member the amount of:

- 4.4.3.1 TWO THOUSAND FIVE HUNDRED PESOS (P2,500) if the death occurred less than one (1) year from Effective Date of membership of Principal Member or less than six (6) months from date of last reinstatement; or,
- 4.4.3.2 FIVE THOUSAND PESOS (P5,000) if the death occurred one (1) year and above from Effective Date of membership of Principal Member or less than six (6) months from date of last reinstatement.

4.5 Accidental Death

An accidental death is defined as a loss of life, as a direct result of, independently or exclusively of all other causes, of bodily injury effected solely through external, violent or accidental means of which, except in the case of drowning or internal injury revealed by an autopsy, there is an evidence of visible contusion or wound on, the exterior of the body occurring within one hundred and eighty (180) days from date of such injury.

4.5.1 Accidental death benefit shall not be payable if the death results from any one of the following causes:

TSPI MBAI Master Policy Contract Life Plus Insurance Plan





- 4.5.1.1 Bodily or mental infirmity or disease of any kind;
- 4.5.1.2 Self-destruction or self-inflicted injuries, or any attempted suicide regardless of the person's state of mind at the time the incident occurs;
- 4.5.1.3 Murder or provoked assault;
- 4.5.1.4 Driving any vehicle:
 - 4.5.1.4.1 'while in the influence of alcohol
 - 4.5.1.4.2 without a driver's license
 - 4.5.1.4.3 while racing
 - 4.5.1.4.4 without a helmet unless it is not required by law;
- 4.5.1.5 Any injuries received while on police duty in any armed forces organization or civilian defense or local police forces;
- 4.5.1.6 In any brawl, riot, civil commotion, insurrection or war or any related incident;
- 4.5.1.7 Flying, other than while travelling as a fare-paying passenger on a licensed aircraft;
- 4.5.1.8 While traveling, except as a fare-paying passenger in any form of underwater transportation, or while engaging in any underwater operation but not limited to scuba diving;
- 4.5.1.9 In the commission or attempted commission of felony; and,
- 4.5.1.10 Drug addiction and alcoholism.

4.5.2 Accidental Death of Principal Member

Upon death of the Principal Member due to accidental causes, TSPI MBAI shall pay the beneficiary/ies the amount of FORTY THOUSAND PESOS (P40,000).

4.5.3 Accidental Death of Legal Spouse

Upon death of Legal Spouse due to accidental causes, TSPI MBAI shall pay the Principal Member the amount of TWENTY THOUSAND PESOS (P20,000).

4.5.4 Accidental Death of Child/ren, Parent(s) or Sibling(s)

- 4.5.4.1 TWO THOUSAND FIVE HUNDRED PESOS (P2,500) if the death occurred less than one (1) year from Effective Date of membership of Principal Member or less than six (6) months from date of last reinstatement; or,
- 4.5.4.2 FIVE THOUSAND PESOS (P5,000) if the death occurred one (1) year and above from Effective Date of membership of Principal Member or less than six (6) months from date of last reinstatement.

4.6 Total & Permanent Disability

Total and Permanent Disability (TPD) shall mean disability caused by bodily injury or disease which prevents the Principal Member from engaging in any gainful activity and must continue uninterruptedly for at least six (6) months.

4.6.1 TSPI MBAI shall not be liable for TPD due to PECs occurring less than one (1) year from Effective Date of membership or less than six (6) months from date of last reinstatement, other than the return of premium.

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- 4.6.2 Upon TPD of the Principal Member due to non PEC which occurred less than one (1) year from Effective Date of membership or less than six (6) months from date of last reinstatement, TSPI MBAI shall pay the Principal Member the amount of TEN THOUSAND PESOS (P10,000);
- 4.6.3 Upon TPD of the Principal Member which occurred one (1) year and above from Effective Date of membership or six (6) months and above from date of last reinstatement, TSPI MBAI shall pay the Principal Member the amount of TWENTY THOUSAND PESOS (P20,000;
- 4.6.4 There is no benefit for the dependents under TPD.
- 4.6.5 There are two (2) types of TPD coverage:

4.6.5.1 Disability with Dismemberment

The loss of both arms, and both legs, of one arm and one leg, or of both eyes, shall be considered total and permanent disability. Loss of both arms and both legs shall mean dismemberment by amputation of the entire hand or foot; with respect to eyes, it shall mean entire and irrecoverable loss of sight. This type of TPD can be settled immediately upon submission of complete claims documents;

4.6.5.2 Disability without Dismemberment

If a Principal Member becomes sick or meets an accident resulting to complete inability to engage in any gainful employment and becomes bedridden, the Principal Member can be considered totally and permanently disabled if after six (6) months the health condition has not improved and such condition has been confirmed by a licensed physician, the Principal Member will receive the full amount for TPD.

SECTION 5. MAXIMUM COVERAGE AND BENEFIT

- 5.1 Principal Members can avail up to five (5) units of LPIP at any given time of membership.
- 5.2 The maximum sum of guaranteed benefits shall not be more than one thousand (1,000) times of the current daily minimum wage rate for non-agricultural workers in Metro Manila.

SECTION 6. MAXIMUM PREMIUM

6.1. The amount of premiums, computed on a daily basis, shall not exceed seven and a half percent (7.5%) of the current daily minimum wage rate for nonagricultural workers in Metro Manila.

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SECTION 7. EFFECTIVITY OF MEMBERSHIP

- 7.1. The Membership Certificate becomes effective only upon the payment of the initial premium and upon approval of duly accomplished Membership Application Form.
- 7.2. The Effective Date of Insurance, as shown in the Membership Certificate, shall be used to determine premium due dates and the effectivity of insurance.

SECTION 8. INCONTESTABILITY

8.1. Except for non-payment of premiums or any other grounds recognized by law and jurisprudence, the TSPI MBAI cannot contest the Membership Certificate after it has been continuously in-force during the lifetime of the Principal Member for one (1) year from Effective Date of the Membership Certificate or six (6) months from date of last reinstatement.

SECTION 9. GRACE PERIOD

- 9.1. After payment of the initial premium, any premium due must be paid not later than forty-five (45) days after its due date. Any due and unpaid premium is deductible from the benefits that may arise during the forty-five (45) days grace period.
- 9.2. If after the forty-five (45) days grace period and no payment is received, the membership shall lapse and in the event of subsequent death or total and permanent disability of the Principal Member and/or Dependent, no benefit accrues to the Principal Member, or to the beneficiaries of the deceased Principal Member other than the Principal Member's Equity Value.

SECTION 10. TERMINATION OF PRINCIPAL MEMBERSHIP

- 10.1. LPIP membership shall be terminated, together with all the privileges and benefits due to the Principal Member and beneficiary/ies, by the following conditions whichever comes first:
 - 10.1.1. Upon death or total and permanent disability of the Principal Member;
 - 10.1.2. Upon severance of the Principal Member from TSPI or TSPI MBAI either by voluntary resignation, termination or dismissal by reason of discovery of fraud in the application for membership;
 - 10.1.3. Upon expiration/termination of BLIP coverage;
 - 10.1.4. Upon expiration of the grace period if no payment is received by then; or
 - 10.1.5. Upon attainment of age sixty six (66) years old;
- 10.2. Termination of coverage shall be without prejudice to any claim arising prior to such termination.

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SECTION 11. TERMINATION OF DEPENDENT'S COVERAGE

- 11.1. Coverage of Dependents of the Principal Member in TSPI MBAI shall be terminated, together with all the privileges and benefits due to the Dependents and Principal Member, by the following conditions whichever comes first:
 - 11.1.1. Upon termination of the coverage of the Principal Member;
 - 11.1.2. Upon death of the Dependents; or
 - 11.1.3. Upon attainment of:
 - 11.1.3.1. Age sixty six (66) years old for Spouse and Parents;
 - 11.1.3.2. Age twenty one (21) years old for Children and Siblings; or
 - 11.1.3.3. Age sixty six (66) years old for Children and Siblings who are single, disabled and incapacitated to work.
- 11.2. Termination of Dependent's coverage shall be without prejudice to any claim arising prior to such termination.

SECTION 12. SUICIDE

12.1. TSPI MBAI shall not be liable if the Principal Member commits suicide within one (1) year from the Effective Date or six (6) months from the date of last reinstatement of the Membership Certificate. Suicide committed in the state of insanity will be compensable regardless of the date of commission. Where suicide is not compensable, the liability of TSPI MBAI will be limited to the return of premium.

SECTION 13. MISSTATEMENT OF AGE

- 13.1. The age at issue of the Principal Member is the age on the nearest birthday as of the date of effectivity.
- 13.2. If the age has been misstated and at the correct age, the Principal Member is not eligible for any coverage under the Membership Certificate or its riders, the TSPI MBAI will refund the corresponding premiums actually received less any indebtedness under the Membership Certificate

SECTION 14. REINSTATEMENT

- 14.1. Reinstatement can only be allowed within a period of three (3) years from the date of lapse. After the three (3) year period, the Membership Certificate can no longer be reinstated.
- 14.2. The Membership Certificate shall be subjected to six (6) month- contestability period from the date of last reinstatement.

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SECTION 15. ENTIRE CONTRACT

- 15.1. TSPI MBAI issues the Membership Certificate in consideration of the application and the receipt of its initial premium. The Master Policy Contract for LPIP of TSPI MBAI embodies the terms and conditions of the LPIP. A copy of the Master Policy Contract for LPIP is kept in the office of TSPI MBAI and all TSPI branches and is available to the Principal Member for inspection during its regular office hours.
- 15.2. The Master Policy Contract for LPIP, Membership Certificate, Membership Application Form, and any attached endorsements constitute the entire contract. In case of any discrepancy between the Master Policy Contract and the Membership Certificate, the provisions of the Master Policy Contract shall prevail.
- 15.3. Only the Chairman of the Board of Trustees, the President, the Vice President, the General Manager or Officers has the authority to modify this Master Policy Contract. Any such amendments/modification must be in writing and duly signed by the authorized officer subject to IC approval

SECTION 16. NOTICE OF CLAIM

- 16.1. When a Principal Member dies or becomes totally and permanently disabled or upon death of the Principal Member's legal dependents, the Principal Member or Beneficiary shall notify the concerned TSPI Branch. The TSPI Branch will give a list of documents that the Principal Member/Beneficiary needs to accomplish. Upon submission of complete and accurate documents, the TSPI Branch will forward the documents to the Claims Unit of the TSPI MBAI. The claims for benefits should be filed within thirty (30) days after death or disability.
- 16.2. The benefits described in the Table of Benefits for LPIP shall be paid upon presentation of the Claim Requirements for Microinsurance including other documentary requirements as needed.
- 16.3. Failure to give notice and proof as required, will not invalidate nor diminish the claim if it is shown not to have been reasonably possible to give such notice or proof and that such notice or proof was given as soon as was reasonably possible.

SECTION 17. CLAIMS SETTLEMENT

17.1. Claims under the Membership Certificate shall be settled within ten (10) working days upon submission of complete documents.

SECTION 18. LIMITATION OF COMPLAINTS

18.1. Any complaint or grievance on the Membership Certificate must be filed with the proper authorities within five (5) years from the time of rejection or denial of the claim. The venue for

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filing of complaints and grievances on the Membership Certificate must not be limited to the place of issue of contract.

SECTION 19. DISPUTE RESOLUTION

19.1. All disputes arising in connection with the Membership Certificate shall be initially settled through alternative dispute resolution mechanism for Mutual Benefit Associations as provided in the Microinsurance Alternative Dispute Resolution Framework.

SECTION 20. ASSIGNMENT OF MEMBERSHIP CERTIFICATE

20.1. TSPI MBAI will not be bound by any assignment of the Membership Certificate, unless a copy of the assignment and the written consent of every assignee, or other similarly affected person, if any, are filed at the TSPI Branch or TSPI MBAI and duly endorsed on the Membership Certificate. TSPI MBAI assumes no responsibility for the effect, sufficiency or validity of any assignment.

SECTION 21. NON-TRANSFERABILITY CLAUSE

21.1. The Membership Certificate is not transferable.

SECTION 22. PENAL PROVISION

22.1. Any Principal Member of TSPI MBAI, who through malfeasance, misfeasance, or nonfeasance allows a spurious claim to be paid, including the claimant, will be punished accordingly to whatever penalty the Board of Trustees may so decide and the amount of indemnity paid must be refunded to TSPI MBAI.

SECTION 23. WAIVER OF ARTICLE 1250 OF THE CIVIL CODE

23.1. It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines which reads:

"In case of extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of establishment of the obligation shall be the basis of payment..."

shall not apply in determining the extent of the liability under the provisions of the Membership Certificate

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IMPORTANT NOTICE:

The Insurance Commission, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws related to insurance and has supervision over mutual benefit associations and intermediaries. It is ready at all times to assist the general public in matters pertaining to insurance. For any inquiries or complaints, please contact the Public Assistance and Mediation Division (PAMD) at the Insurance Commission at 1071 United Nations Avenue, Manila with the telephone numbers +632-5238461 to 70, and with email address publicassistance@insurance.gov.ph. The official website of the Insurance Commission is www.insurance.gov.ph.

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MEMBERSHIP CERTIFICATE FOR LIFE PLUS INSURANCE PLAN

MC No.:	
Branch:	

This is to certify that

(Name of Member)

is a bona fide member of TSPI MUTUAL BENEFIT ASSOCIATION, INC. (TSPI MBAI), and as such, is entitled to all the rights, privileges and benefits provided for under the TSPI MBAI's Articles of Incorporation, By-Laws, Governing Rules and Regulations/Policy Contract, Application Forms and all existing laws as may be pertinent thereto, subject to continuous payment of all fees, dues and assessments and faithful compliance with TSPI MBAI's Master Policy Contract for Life Plus Insurance Plan (LPIP).

Effective Date of Insurance: Compliance with the above is hereby assured and attested:

> 王为名名 **ELEANOR S. SO** Vice President & COO

President & CEO

IMPORTANT NOTICE:

The Insurance Commission, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws related to insurance and has supervision over mutual benefit associations and intermediaries. It is ready at all times to assist the general public in matters pertaining to insurance. For any inquiries or complaints, please contact the Public Assistance and Mediation Division (PAMD) at the Insurance Commission at 1071 United Nations Avenue, Manila with the telephone numbers +632-5238461 to 70, and with email address <u>publicassistance@insurance.gov.ph</u>. The official website of the Insurance Commission is <u>www.insurance.gov.ph</u>.

3/F TSPI Bldg., 2363 Antipolo St. Guadalupe Nuevo, Makati City / Tel. No.: (632) 403-8619 loc 211: Telefax: (632) 846-5737

PERTINENT PROVISIONS OF THE MASTER POLICY CONTRACT (MPC)

BENEFIT PACKAGE:

Coverage for Principal
Members is from 18 to 65 years old. Coverage for Principal ember, Spouse & Parents is halved

at age 61 to 65 years old. Principal Member shall pay P240.00 annual premium.

EXCLUSIONS
TSPI MBAI shall not be liable for accidental deaths due to causes listed as exclusions per GRR.

INCONTESTABILITY

Except for non-payment of contributions/premiums or any other grounds recognized by law and jurisprudence, the TSPI law and jurisprudence, the TSPI MBAI cannot contest the certificate after it has been continuously in-force during the lifetime of the Principal Member for one (1) year from effective date of the certificate or six (6) months from the date of last reinstatement.

Coverage		LPIP				
Period	Events	Principal Member	Spouse	Child / Parent/Sibling		
Less than 1 year from	Natural Death/TPD due to pre-existing condition (PEC)	Return of Premium	No Benefit	No Benefit		
Effective Date or Less than 6 months	Natural Death (Non- PEC)	10,000	5,000	2,500		
from date of last reinstate	Accidental Death	40,000	20,000	2,500		
ment	TPD due to non-PEC	10,000	No Benefit	No Benefit		
1 year and above	Natural Death	20,000	10,000	5,000		
from Effective Date or 6	Accidental Death below 3 years of membership)	40,000	20,000	5,000		
months and above from date of last	Accidental Death 3 years & Above membership)	40,000	20,000	5,000		
reinstate ment	TPD	20,000	No Benefit	No Benefit		

GRACE PERIOD

After the payment of the initial contribution/premium, any contribution/premium due must be paid not later than forty-five (45) days after its due date.

Any due and unpaid contribution is deductible from the benefits that may arise during the forty-five (45) days grace period.

IXIDE
TSPI MBAI shall not be liable if the Principal Member commits suicide within one (1) year from the effective date or six (6) months from the state of insanity will be compensable regardless of the date of six (6) months from the state of insanity will be compensable regardless of the date of committee in the state of insanity will be compensable regardless of the date of compensable, the liability of TSPI MBAI will be limited to the return of contribution.

AVAILABILITY OF MPC A copy of MPC is kept in the office of TSPI MBAI and all TSPI branches and is available to the Principal Member for inspection during its regular extra purs

CLAIMS SETTLEMENT

Claims under the Certificate shall be settled within ten (10) working days upon submission of complete documents.

TERMINATION OF PRINCIPAL MEMBERSHIP
Membership in TSPI MBAI shall be terminated, together
with all the privileges and benefits due to the Principal
Member, dependents and beneficiary/ies, by the following

Member, dependents and beneticary/les, by the following conditions whichever comes first.

A. Upon death or total permanent disability of the Principal Member;

B. Upon severance of the Principal Member from TSPI or TSPI MBA either by voluntary resignation, termination or dismissal for cause;

C. Upon voluntary withdrawal of Principal Member's Equity Value;

Value;
D. Upon expiration of the grace period if no payment is received by then; or
E. Upon attainment of age sixty six (66) years old.

Upon termination of membership, the Equity Value plus corresponding interest under this certificate shall be paid to the Principal Member.

TERMINATION OF DEPENDENT'S COVERAGE

TERMINATION OF DEPENDENT'S COVERAGE
Coverage of Dependents of the Principal Member in TSPI
MBAI shall be terminated, together with all the privileges and
benefits due to the Dependents and Principal Member, by the
following conditions whichever comes first.

A Upon termination of the overage of the Principal
Member;

B. Upon death of the Dependents; or

C. Upon attainment of:

Age styx gix (6p) years old for Spouse and Parents;

Age twenty one (21) years old for Children and Siblings,
or;

- Age sixty six (66) years old for Children and Siblings who are single, disabled and incapacitated to work.

Termination of Dependent's coverage shall be without prejudice to any claim arising prior to such termination.

NOTICE OF CLAIM

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OCT 04 2016

DATE

EMMANUEL F. DOOL

Home Phone	(Cell Phone		TIN		SSS/GSIS/Valid ID	Occupation/Source	of Income
SSITTIONE				TIN SSS/GSIS/Valid ID		Occupation/Source	of Income	
(A) Present Address		(B) Permanent Address			(C) Mailing	Address (if different fr	rom A or B)	
B. DEPENDENTS								
	of Depender	nt(s)	Date	of Birth				
Last Name	M.I.	First Name	Month	Day Year		Gender	Relationship to the Applicant	
C. BENEFICIARIES								
Name o	f Beneficiary			of Birth		Gandar	Relationship to the	Percentage
Last Name	M.I.	First Name	Month	Day	Year	Gender	Applicant	Share of Benefi
D. DESIGNATION OF TRUS	TEE							
I hereby designate:								
I hereby declare to the ABOVE STATEMENTS	ne best of my	ND CORRECT TO TI	elief that I am in good healt HE BEST OF MY KNOWLEDG	GE AND BEI	LIEF.		, 20	
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I hereby declare to the THE ABOVE STATEMENTS. Signed at Know all men by these present Alamin ng lahat: I, the undersigned memb (Ako, ang nakalagdang)	Signat Signat Signat Signat	Ture Strait Benefit Associated SSPI Mutual Benefit Associated Strait St	thisthis PROXY tion, Inc. (TSPI MBAI) appoint	day of Name a	and Signatu	or in	Int Officer/Branch Man	ager)
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