



Pag-IBIG FUND MP2 SAVINGS PROGRAM

1. What is Pag-IBIG Fund MP2 Savings Program?

The MP2 Savings Program is a voluntary savings platform for Pag-IBIG Fund members who wish to save more and earn high dividends, in addition to their Pag-IBIG Fund Regular Savings.

2. Who can save under MP2?

- Active Pag-IBIG Fund Members; and
- Former Pag-IBIG Fund Members with other sources of monthly income and/or Pensioners, regardless of age, with at least 24 monthly savings prior to retirement

3. Is there a minimum amount that I can save?

Yes. The minimum MP2 savings is PhP500 per remittance.

4. Is there a limit to the amount that I can save?

There is no limit. You can save as much as you want under MP2. Should you wish to save an amount exceeding PhP500,000.00, you would have to issue a personal or manager's check.

5. How do I save under MP2?

You may regularly save a minimum amount of PhP500 every month in your MP2 Savings Account. You may also opt for a one-time savings of a higher amount.

6. How much dividends will my savings earn?

Your MP2 savings earn tax-free dividends, at a rate higher than the dividend rate of the Pag-IBIG Fund Regular Savings Program.

MP2 dividends are derived from no less than 70% of Pag-IBIG Fund's annual net income.

For reference, the average MP2 dividend rate in the past three years (2016-2018) is at 7.65%.

7. When can I receive my MP2 Dividends?

You can choose to receive your MP2 Dividends through any of the following options:

- Upon full withdrawal of your MP2 Savings after its 5-year maturity period with your MP2 Dividends compounded annually; or
- Through annual pay-out with your MP2 Dividends credited to your savings or checking account enrolled in any of Pag-IBIG Fund accredited banks, such as the Land Bank of the Philippines (LBP), Development Bank of the Philippines (DBP), or other banks that the Pag-IBIG Fund may accredit in the future. For members who opt for annual dividend payout but have no Philippine bank account, especially in the case of overseas members, MP2 Dividends shall be released to them in the form of checks.

8. Can I re-apply for a new MP2 Savings Account once my MP2 Savings matures?

Yes. Once your MP2 Savings reach the 5-year maturity period, you may re-apply for a new MP2 Savings Account.

You may claim your MP2 Savings anytime upon maturity. If unclaimed, your MP2 Savings shall continue to earn dividends for two more years based on the dividend rates of the Pag-IBIG Fund Regular Savings Program. After the said period, it shall no longer earn dividends, and must be withdrawn or claimed.

9. Can I open more than one (1) MP2 Savings Account?

Yes. You are allowed to open and maintain multiple MP2 Savings Accounts.

10. Are my MP2 Savings guaranteed?

Yes, MP2 Savings are government-guaranteed. However, the annual dividends, may vary depending on several factors, such as Pag-IBIG Fund's financial performance.

11. Where does Pag-IBIG Fund invest my money?

Pag-IBIG Fund invests at least 70% of its investible funds in housing finance, as required by its Charter. It also invests in government securities and corporate bonds.

12. How can I enroll?

Simply submit your duly accomplished MP2 Savings Application form at your nearest Pag-IBIG Fund Branch, along with the following:

- Valid Identification Card; and
- Passbook or ATM Card of your nominated bank account

You may download the MP2 Savings Application form at <http://www.pagibigfund.gov.ph/dlforms.aspx>

13. How do I remit my MP2 Savings?

- Salary deduction, upon agreement or arrangement with your employer;
- At any Pag-IBIG Fund Branch; or
- At any Pag-IBIG Fund-accredited collection partner.

See computations below on how your MP2 Savings may grow!

*based on a 7.5% dividend rate

FOR PHP500 MONTHLY SAVINGS

Annual Dividend Payout					
Month Covered	Monthly Savings (MS)	Accumulated MS per year	Cumulative Savings	Annual Dividend Payout	Total Accumulated Value (TAV)
Jan-Dec 2020	500.00	6,000.00	6,000.00	243.75	6,000.00
Jan-Dec 2021	500.00	6,000.00	12,000.00	693.75	12,000.00
Jan-Dec 2022	500.00	6,000.00	18,000.00	1,143.75	18,000.00
Jan-Dec 2023	500.00	6,000.00	24,000.00	1,593.75	24,000.00
Jan-Dec 2024	500.00	6,000.00	30,000.00	2,043.75	30,000.00
TOTAL	-	30,000.00	-	5,718.75	30,000.00

Compounded Savings					
Month Covered	Monthly Savings (MS)	Accumulated MS per year	Cumulative Savings	Dividend Amount	Total Accumulated Value (TAV)
Jan-Dec 2020	500	6,000.00	6,000.00	243.75	6,243.75
Jan-Dec 2021	500	6,000.00	12,243.75	712.03	12,955.78
Jan-Dec 2022	500	6,000.00	18,955.78	1,215.43	20,171.21
Jan-Dec 2023	500	6,000.00	26,171.21	1,756.59	27,927.81
Jan-Dec 2024	500	6,000.00	33,927.81	2,338.34	36,266.14
TOTAL	-	30,000.00	-	6,266.14	36,266.14

PHP1,000 MONTHLY SAVINGS

Annual Dividend Payout					
Month Covered	Monthly Savings (MS)	Accumulated MS per year	Cumulative Savings	Annual Dividend Payout	Total Accumulated Value (TAV)
Jan-Dec 2020	1,000.00	12,000.00	12,000.00	487.50	12,000.00
Jan-Dec 2021	1,000.00	12,000.00	24,000.00	1,387.50	24,000.00
Jan-Dec 2022	1,000.00	12,000.00	36,000.00	2,287.50	36,000.00
Jan-Dec 2023	1,000.00	12,000.00	48,000.00	3,187.50	48,000.00
Jan-Dec 2024	1,000.00	12,000.00	60,000.00	4,087.50	60,000.00
TOTAL	-	60,000.00	-	11,437.50	60,000.00

Compounded Savings					
Month Covered	Monthly Savings (MS)	Accumulated MS per year	Cumulative Savings	Dividend Amount	Total Accumulated Value (TAV)
Jan-Dec 2020	1,000.00	12,000.00	12,000.00	487.50	12,487.50
Jan-Dec 2021	1,000.00	12,000.00	24,487.50	1,424.06	25,911.56
Jan-Dec 2022	1,000.00	12,000.00	37,911.56	2,430.87	40,342.43
Jan-Dec 2023	1,000.00	12,000.00	52,342.43	3,513.18	55,855.61
Jan-Dec 2024	1,000.00	12,000.00	67,855.61	4,676.67	72,532.28
TOTAL	-	60,000.00	-	12,532.28	72,532.28

PHP1MILLION (ONE-TIME SAVINGS)

Annual Dividend Payout					
Month Covered	Monthly Savings (MS)	Accumulated MS per year	Cumulative Savings	Annual Dividend Payout	Total Accumulated Value (TAV)
Jan-Dec 2020	1,000,000.00	1,000,000.00	1,000,000.00	75,000.00	1,000,000.00
Jan-Dec 2021	0.00	0.00	1,000,000.00	75,000.00	1,000,000.00
Jan-Dec 2022	0.00	0.00	1,000,000.00	75,000.00	1,000,000.00
Jan-Dec 2023	0.00	0.00	1,000,000.00	75,000.00	1,000,000.00
Jan-Dec 2024	0.00	0.00	1,000,000.00	75,000.00	1,000,000.00
TOTAL	-	1,000,000.00	-	375,000.00	1,000,000.00

Compounded Savings					
Month Covered	Monthly Savings (MS)	Accumulated MS per year	Cumulative Savings	Dividend Amount	Total Accumulated Value (TAV)
Jan-Dec 2020	1,000,000.00	1,000,000.00	1,000,000.00	75,000.00	1,075,000.00
Jan-Dec 2021	0.00	0.00	1,075,000.00	80,625.00	1,155,625.00
Jan-Dec 2022	0.00	0.00	1,155,625.00	86,671.88	1,242,296.88
Jan-Dec 2023	0.00	0.00	1,242,296.88	93,172.27	1,335,469.14
Jan-Dec 2024	0.00	0.00	1,335,469.14	100,160.19	1,435,629.33
TOTAL	-	1,000,000.00	-	435,629.33	1,435,629.33