



---

**Government Service Insurance System**

---

# **Highlights of 2016 Performance**

**VP JOSEPH PHILIP T. ANDRES**

**Visayas Office**

**PHILIPPINE ASSOCIATION FOR GOVERNMENT  
BUDGET ADMINISTRATION (PAGBA), INC.**

# **New Board Leadership**

(as of March 2017)



# New GSIS Board of Trustees



**Dr. Francisco T. Duque III**  
**Chairman**



# New GSIS Board of Trustees



**Trustee Romeo M. Alip**



**Trustee Jocelyn De Guzman-Cabreza**



**Trustee Nina Ricci Y. Chongbian**



**Trustee Jonathan A. Dela Cruz**



# New GSIS Board of Trustees



**Trustee Lt.Gen.Alan R.  
Luga (ret.)**



**Trustee Wilfredo C.  
Maldia**



**Trustee Anthony  
B. Sasin**



# New GSIS Board of Trustees



**Officer in Charge  
SVP for NCR Operations  
Nora Malubay-Saludares**



## Vision

**We ENVISION that**

By 2022, GSIS, a premier social insurance institution with a passion for providing excellent service to its members, pensioners and other constituents, will be in the Top Three defined benefit pension fund institutions in the ASEAN region.



# New GSIS Charter Statement

---

## Mission

GSIS is committed to provide social security and financial benefits to all government employees and their qualified dependents, satisfy the non-life insurance needs of the government, maintain and strengthen the viability of the fund, and build an enduring partnership with its stakeholders.





## Core Values

**P**rofessionalism

**L**ove of Country

**I**ntegrity

**S**ervice Excellence

**S**pirituality

**I**nnovation

**T**eamwork



# Outline of Presentation

---

- **Membership Coverage**
- **Benefit Package**
  - Life Insurance Benefits
  - Retirement Benefits
  - Separation Benefits
  - Unemployment Benefits
  - Survivorship Benefits
  - Employees Compensation
- **Membership Privileges & Other Services**



# Membership Coverage

Membership in the GSIS shall be compulsory for all government employees receiving compensation who have not reached the compulsory retirement age of 65, irrespective of employment status except:

- Uniformed Personnel of the AFP, PNP, BJMP and BFP
- Barangay and Sanggunian Officials who are not receiving monthly compensation
- Contractual Employees and those who have no government agency-employee relationships
- Employees who do not have monthly regular hours of work and are not receiving fixed monthly compensation.



# Membership Coverage

## As to Type of Members

### REGULAR

refers to any person wherein premium contributions both for life insurance and retirement are remitted pursuant to law to the GSIS by reason of his employment.

### SPECIAL

refers to all officials of government enjoying **retirement benefits under special laws** which are not administered by GSIS but are required by law to remit life insurance premiums.



# Membership Coverage

**1,631,532**  
**Active Members**  
(as of January 2017)



**455,307**  
**Active Pensioners**  
(as of January 2017)

**309,023**  
Old Age

**146,284**  
Survivorship



# Contribution Rate

**9% - Personal Share**

**2% - Life Insurance Premium**

**7% - Retirement Premium**

**12% - Employer Share**

**2% - Life Insurance Premium**

**10% - Retirement Premium**

**TOTAL - 21%**



# Life Insurance Benefits

The GSIS administers two types of life insurance policy:

1. **Life Endowment Policy (LEP)**

LEP is the old insurance coverage issued to GSIS members who entered the government service before August 1, 2003.

A total of 382,405 active members are still LEP holders

2. **Enhanced Life Policy (ELP)**

Covered are new entrants in government service on or after August 1, 2003.

LEP holders who opted for conversion from LEP to ELP

Those whose policy matured on or after 31 July 2003.



# Benefits under LEP and ELP

BENEFITS	LEP	ELP
<b>Death Benefit</b>	Based on the plan of insurance, age of member, basic monthly salary. An insurance factor based on the age and type of insurance is applied to the annual salary to get the amount of insurance	Higher than LEP  Equivalent to 150% of the annual salary of the member based on amount of salary as of date of death
<b>Policy Loan</b>	50% of the policy's cash value	Higher than LEP  70% of policy's termination value





# Benefits under LEP and ELP

BENEFITS	LEP	ELP
<b>Dividends</b>	Members whose policies have been in force for at least one (1) year are entitled to annual dividends	Same. Members whose policies have been in force for at least one year are entitled to annual dividends
<b>Termination Value/ Cash Surrender Value</b>	Earns cash value beginning on the second year of the policy	Earns termination value equivalent to 25% of every monthly life insurance premiums paid in full



# Benefits under LEP and ELP

BENEFITS	LEP	ELP
<b>Beneficiaries of Life Insurance</b>	Beneficiaries designated by member	Legitimate spouse and legitimate children of deceased policyholder (based on the intestate succession of the Civil Code)
<b>Maturity Benefit</b>	Endowment at 45, 55 or 65	No maturity benefit



# RETIREMENT LAWS

RA 660 or “Magic 87”

RA 1616 or “Take All”

PD 1146

**RA 8291** or the **GSIS Act of 1997**

RA 7699 or the Portability Law



# RA 8291 or the GSIS Act of 1997

## Eligibility

- ✓ at least 15 years of service
- ✓ at least 60 years old upon retirement
- ✓ not a permanent total disability pensioner
- ✓ retired on or after June 24, 1997

## Two options:

- 5 year-Lump sum plus Old age Pension after 5 years
- 18 months Cash payment plus Pension immediately

## Computation of Pension

$BMP = (0.025) \times (AMC + P700) \times \text{Periods with Premiums Paid (PPP)}$

- ✓ BMP not to exceed 90% of AMC
- ✓ **36 years in service to enjoy BMP of 90% AMC**
- ✓ Cash gift and pension increase after 5 years



# RA 8291 or the GSIS Act of 1997

## OPTION 1

**5 years lump sum  
+ Old Age Pension**

- ✓ **60 months** BMP upon retirement
- ✓ monthly pension **after 5 years**
- ✓ cash gift & pension
- ✓ increase after 5 years

## OPTION 2

**18 months cash payment  
+ Old Age Pension**

- ✓ **18 months** cash payment upon retirement
- ✓ pension for life upon retirement
- ✓ eligible to CLASP
- ✓ cash gift & pension increase after 5 years



# PORTABILITY LAW (RA 7699)

## Eligibility

- ✓ The total amount of SSS and GSIS contributions will qualify for pension benefit in either of the institutions
- ✓ Contributed less than 120 months of SSS contribution or less than 180 months of creditable government service (no overlapping of service).



# SEPARATION BENEFIT

## Cash payment

- ✓ 3 years but less than 15 years of service and below 60 y/o: 100% of the AMC per year of creditable service payable at age 60
- ✓ At least 15 years of service and below 60 y/o = 18x BMP payable immediately; monthly pension at age 60

**Prescribes after four years from separation**



# UNEMPLOYMENT BENEFIT

## Eligibility

- ✓ Separated from service due to reorganization, abolition of post, redundancy

## Benefits

- ✓ Equal to 50% of AMC, maximum 6 months based on years of service

Contribution in years	Benefit duration
1 but less than 3	2 months
3 or more but less than 6	3 months
6 or more but less than 9	4 months
9 or more but less than 11	5 months
11 or more but less than 15	6 months

**Subject to deduction in retirement claim after re-employment in gov't**

**Prescribes after four years from separation**





# DISABILITY BENEFIT

## NON- WORK CONNECTED

### Temporary Total Disability (TTD)

- accrues or arises when the impaired physical and/or mental faculties can be rehabilitated and/or restored to their normal functions, but such disability will result in temporary incapacity to work or to engage in any gainful occupation.

#### Benefit

- ✓ Maximum of 75% of daily wage
- ✓ Computed daily salary shall not be less than Php70.00 but not to exceed Php340.00 per day

Paid for a minimum period of 120 days to a maximum of 240 days



# DISABILITY BENEFIT

## NON- WORK CONNECTED

### Permanent Partial Disability (PPD)

– arises due to the complete and permanent loss of the use of any of the following resulting to the disability to work for a limited period of time:

- any finger
- one arm
- one foot
- any toe
- one hand
- one leg
- one or both ears
- hearing of one or both ears
- sight of one eye
- such other cases as may be determined and approved by the GSIS

#### Benefit

✓ Cash payment =  
BMP x No. of PPD months

\* Period of entitlement shall not exceed 12 months for the same contingency



# DISABILITY BENEFIT

## NON- WORK CONNECTED

**PPD** and **TTD** shall be compensable when there is **actual loss of income**.

The **actual loss of income** shall refer to the number of days when a member went on leave of absence without pay (LAWOP) reckoned immediately from the date of commencement of disability and for the duration of entitlement, based on medical evaluation.

Any LAWOP incurred after the duration of entitlement to the benefit shall not be compensable.



# DISABILITY BENEFIT

## NON- WORK CONNECTED

### Permanent Total Disability (PTD)

– disability due to injury or disease causing complete, irreversible and permanent incapacity that will permanently disable a member to work or to engage in any gainful occupation resulting to loss of income. The following disabilities are deemed total and permanent:

- complete loss of sight for both eyes;
- loss of two limbs at or above the ankle or wrists;
- permanent complete paralysis of two limbs;
- brain injury resulting in incurable imbecility or insanity; and
- such other cases as may be determined and approved by GSIS



# DISABILITY BENEFIT

## NON- WORK CONNECTED

### Permanent Total Disability (PTD)

CONDITION	BENEFIT
If in active service and has <b>less than</b> 15 years of service	Basic Monthly Pension (BMP) for life
If in active service and has <b>at least</b> 15 years of service	BMP X 18 month plus pension immediately
If separated from the service and has 36 monthly contributions within the 5-year period immediately preceding the disability	BMP for life



# SURVIVORSHIP BENEFIT

## Eligibility

- ✓ primary beneficiaries of deceased members who have been in the service for 15 years or more of periods with premiums paid

## Benefits

- ✓ survivorship pension, cash payment equivalent to 18 times of pension
- ✓ The surviving spouse is entitled to 50% of the deceased member's pension
- ✓ In the absence of primary beneficiaries, secondary beneficiaries shall receive the cash payment only.
- ✓ The surviving spouse of deceased members who have less than 15 years of periods with paid premiums shall receive a cash benefit/payment equivalent to:

**100% of the average monthly compensation for every year of periods with premiums paid**



# SURVIVORSHIP BENEFIT

- ✓ Prescribes in four years but prescriptive period **stops** upon filing of funeral benefit.
- ✓ The Funeral Benefit application is considered as a **constructive notice** of an application for survivorship claim.

## Inactive Members

- ✓ Primary beneficiaries of inactive members who have at least 15 years of creditable service shall receive survivorship pension



# FUNERAL BENEFIT

## Order of priority of claimants for funeral benefit:

1. Surviving Spouse
2. Any of the following persons who can present receipt/s of expenses, provided that the surviving spouse, if still living, has acknowledged that this person shouldered the funeral expenses:
  - ✓ Children of the deceased member or pensioner
  - ✓ For single deceased member or pensioner, relatives up to second degree of consanguinity
  - ✓ Any claimant other than children

**P30,000** for GSIS members and old-age pensioners  
*(effective September 2015)*





# (PD 626) EMPLOYEES' COMPENSATION AND STATE INSURANCE FUND

PD 626 took effect on 1 January 1975 replacing the old Workmen's Compensation Program under RA No. 3428

Implementation is done by 3 agencies of the government:



# (PD 626) EMPLOYEES' COMPENSATION AND STATE INSURANCE FUND

Contribution to the SIF is paid in its entirety by the employer and any contract or device for the deduction of any portion of this contribution from the salaries of the employees shall be null and void.

Any sickness is compensable **if it is listed by the ECC as an occupational disease** (under Annex "A" of the amended rules with all the conditions in such list satisfied).

Effective Calendar Year 2003, upon approval by the ECC of the GSIS recommendation

ECC contribution  
Php30 → Php100



# GSIS Loan Privileges

Enhanced Consolidated (salary) loan

Policy loan

Emergency loan

Pension loan



# Enhanced Consolidated Loan Plus

## Eligibility

- ✓ have paid and remitted at least 3 premium payments w/in the last 6 months prior to application
- ✓ no pending admin or criminal case
- ✓ not on Leave of Absence Without Pay (LWOP)
- ✓ net take home pay sufficient to cover amortization

## Loanable Amounts

Minimum Premium Payments Required	Maximum Loan Amount (Basic Monthly Salary)
25 years	14-month loan
15 years	12-month loan
10 years	10-month loan
5 years	7-month loan
40 months	4-month loan
20 months	3-month loan

**Interest: 12% based on diminishing balance**

**Terms:** 6 years for permanent employees with PPP of *less than 10 years*  
10 years for permanent employees with PPP of *at least 10 years*  
2 years for non-permanent employees  
6 years for non-permanent employees with PPP of *at least 10 years*



# Policy Loan

- a loan program which a member may avail from his/her GSIS life insurance policy.

## Eligibility

- ✓ Member must be insured for at least one year
- ✓ Maximum loan amount: 70% of the accumulated termination value of the policy (for ELP) and 50% for (LEP)
- ✓ Interest: 8% per annum compounded monthly
- ✓ Renewable on or after anniversary date.



# Emergency Loan

## Eligibility

- ✓ Working or residing in declared calamity area
- ✓ Active member not on Leave of Absence Without Pay (LWOP)
- ✓ No arrears in premium
- ✓ No due and demandable loan
- ✓ Has paid 12 monthly amortization if there is a previous EL

**Amounts:** **Php20,000.00**, payable in 3 years  
**Php40,000.00** for members with outstanding emergency loan balance

**Interest Rate: 6%**



# Pension Loan

## Eligibility

- ✓ Old-age pensioner under RA 660, PD 1146 or RA 8291

## Loanable Amount

- |                         |                                |
|-------------------------|--------------------------------|
| ✓ 60 to 65 yrs. old     | 6x pension not exceeding P100K |
| ✓ 65 to 70 yrs. old     | 4x pension not exceeding P60K  |
| ✓ 70 yrs. old and above | 2x pension not exceeding P20k  |

**Terms:** 24 months to pay at 10% interest per annum

- Has Loan Redemption Insurance



# Highlights of 2016 GSIS Operational Performance

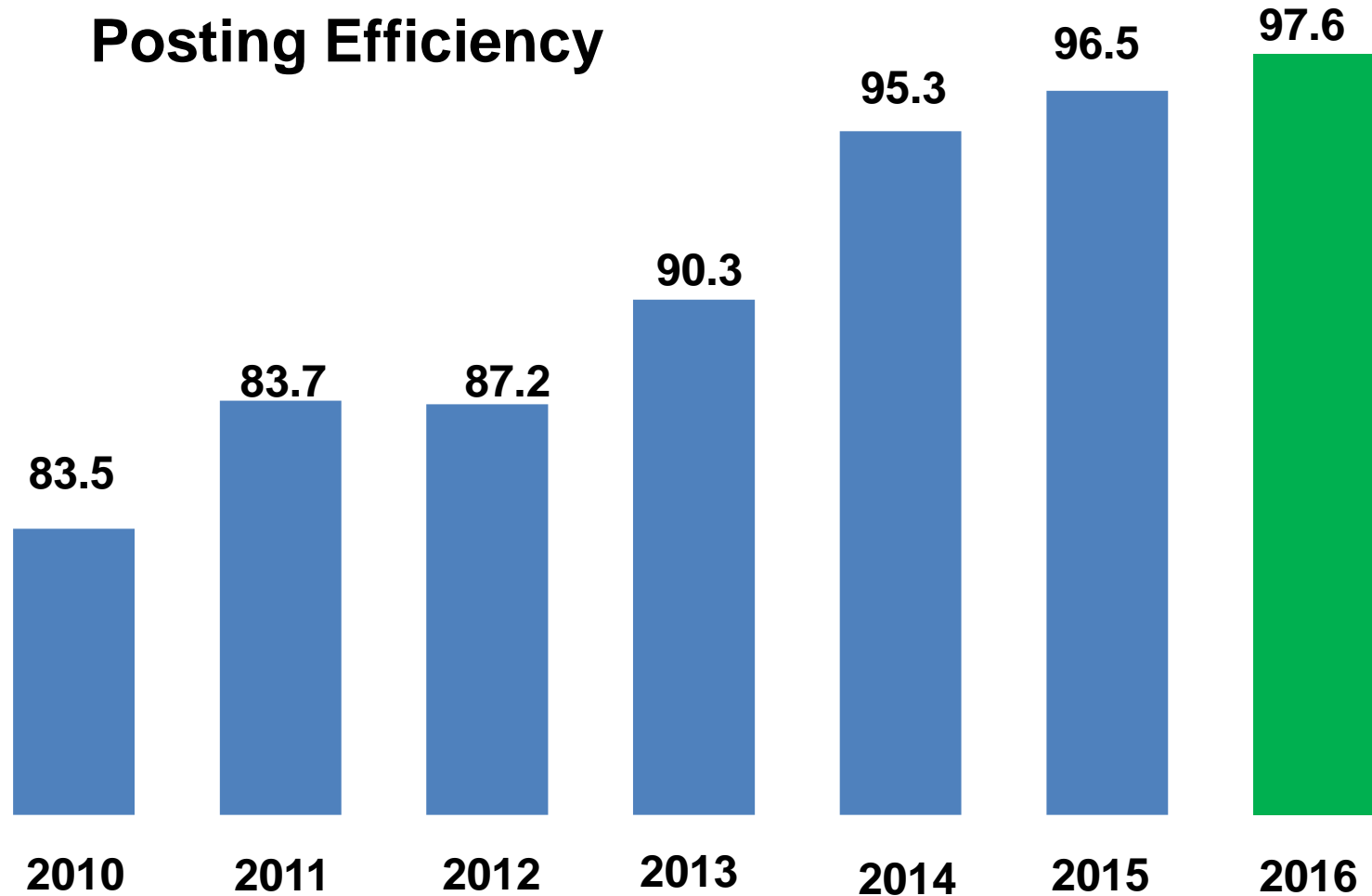
PAGBA 2nd Quarterly Seminar & Meeting  
(July 26-29, 2017) L' Fisher Hotel, Bacolod  
City





# Ensuring Updated and Accurate Database

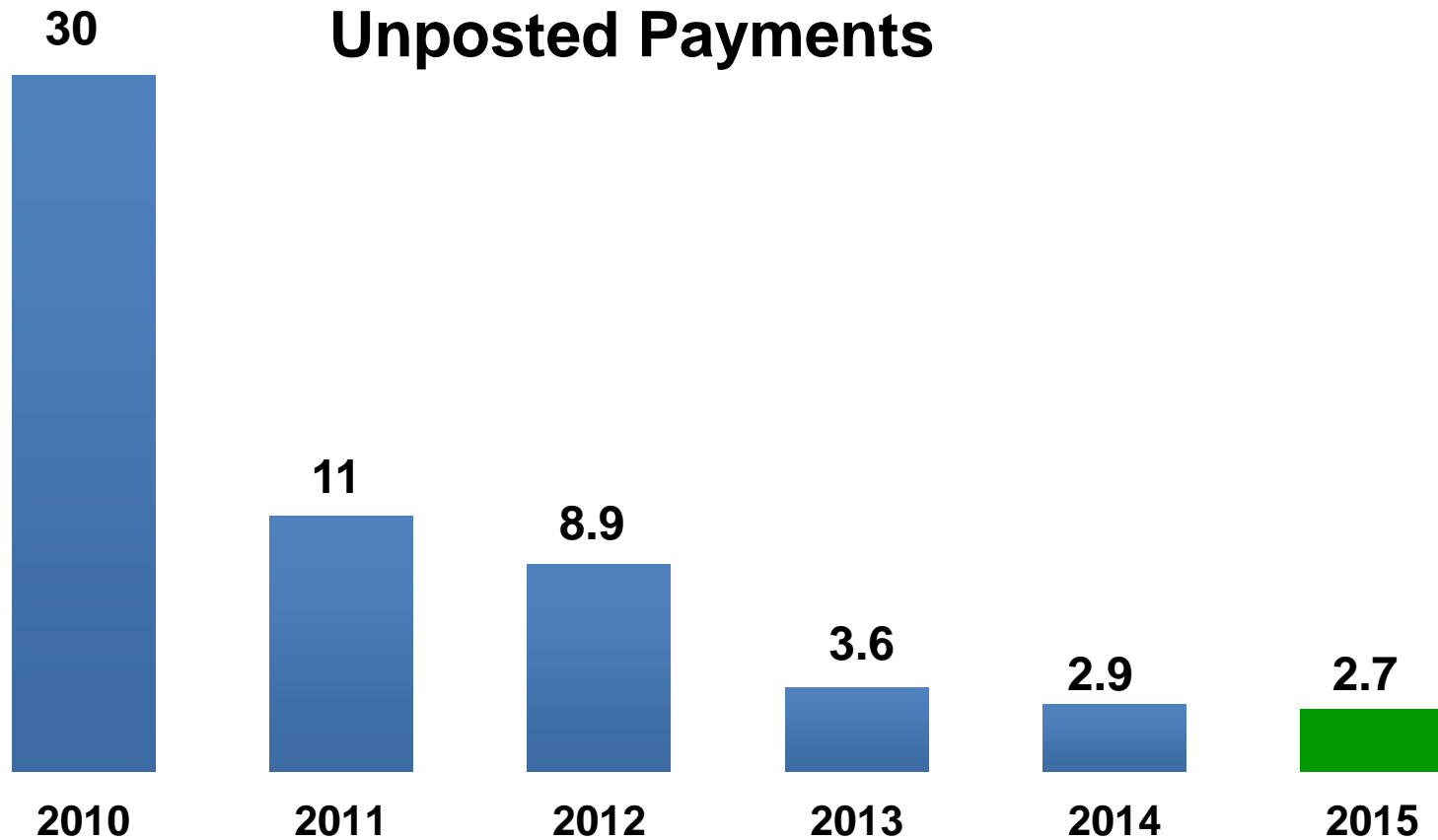
## Posting Efficiency



PAGBA 2nd Quarterly Seminar & Meeting  
(July 26-29, 2017) L' Fisher Hotel, Bacolod



# Ensuring Updated and Accurate Database



# Ensuring Updated and Accurate Database

## Collection Efficiency: Social Insurance Premiums and Loans

AGENCY / SECTOR	PREMIUMS (%)				LOANS (%)			
	2013	2014	2015	2016	2013	2014	2015	2016
DepED	102	102	100	101	81	88	89	86
NGAs	98	100	101	103	93	97	98	99
LGUs	101	100	98	101	84	88	93	94
GOCCs	100	100	101	101	93	97	99	99
GFI	103	103	101	103	97	97	99	100
Judiciary (DOJ)	101	98	98	101	105	102	101	101
ARMM	108	97	102	107	64	74	80	78
Military	96	96	114	97	79	92	98	97
Pensioners	-	-	-	-				100
<b>TOTAL</b>	<b>101</b>	<b>101</b>	<b>100</b>	<b>102</b>	<b>85</b>	<b>91</b>	<b>93</b>	<b>95</b>

PAGBA 2nd Quarterly Seminar & Meeting  
(July 26-29, 2017) L' Fisher Hotel, Bacolod



# Penal Sanctions for Non-Remittance of GSIS Contributions

## Officials terminated for failure to pay fees

By Jennifer Ann Ambanta

The Department of Finance (DOF) has terminated the services of the municipal treasurer and assistant municipal treasurer, who were dismissed by the Ombudsman for failure to remit the contributions of employees to the government insurance and pension fund, a DOF announcement said on Tuesday.

It said Municipal Treasurer Virginia Uy and Assistant Municipal Treasurer of San Sebastian, Western Samar have been removed from the service for their failure to remit P7.63 million to the Government Service Insurance System (GSIS).

Former San Sebastian Mayor Arnold Abalos was also ordered dismissed for his involvement in the crime but he lost his bid to be re-elected in 2013, which was before the Ombudsman's decision came out.

"The outstanding number, which

## Graft charges filed vs ex-DepEd ARMM official

By JEFFREY G. DAMMICOG

A former education official of the Autonomous Region in Muslim Mindanao (ARMM) has been charged before the Sandiganbayan for failing to remit to the Government Service Insurance System (GSIS) more than P200 million contributions paid by officers and employees of the Department of Education (DepEd) from 2001 to 2004.

The Office of the Ombudsman filed against Leogivilda Cinches, former Officer-In-Charge Regional Secretary of DepEd-ARMM, cases of one count of violating the Anti-Graft and Corrupt Practices Act (Republic Act 3019) and four counts of violating the GSIS Act (RA 8291).

## Ombudsman: Ex-PhilPost chief has no basis for unremitted GSIS loan payments

By Vince F. Nonato - Reporter / @VinceNonatoENQ Philippine Daily Inquirer / 06:09 PM January 09, 2017

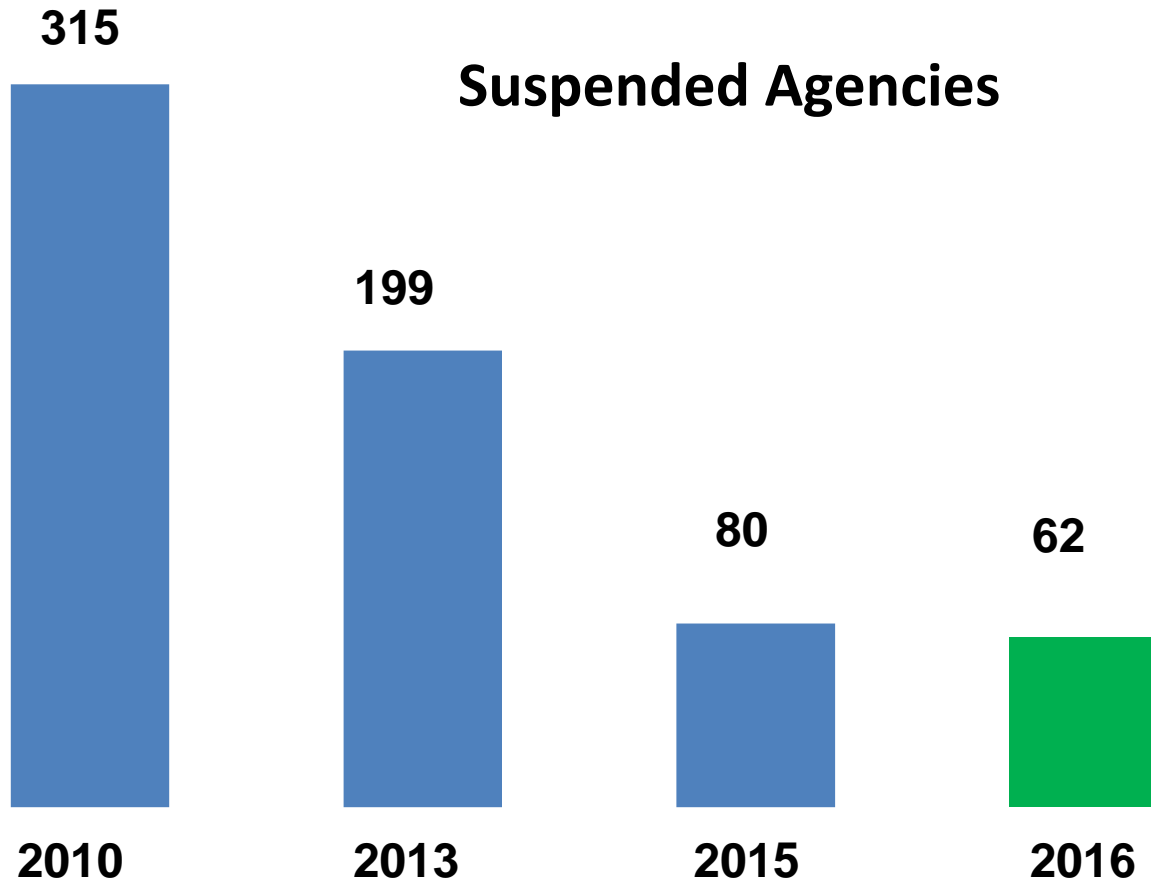
MANILA — State prosecutors have formally charged former Postmaster-General Ma. Josefina dela Cruz and two others before the Sandiganbayan with failing to remit an employee's loan payments to the Government Service Insurance System.

Besides Dela Cruz, also accused of violating Section 52(g) of the GSIS Act of 1997 were then-Philippine Postal Corp. Western Mindanao area director Bernardito Gonzales (now Eastern Mindanao area director), and accountant Arlene Bendanillo.

The Ombudsman's Office of the Special Prosecutor said the officials allegedly conspired to "unlawfully and criminally fail" to remit to the GSIS the loan amortization deducted from the salary of Zamboanga City employee Santos Jose Pamatong, Jr.

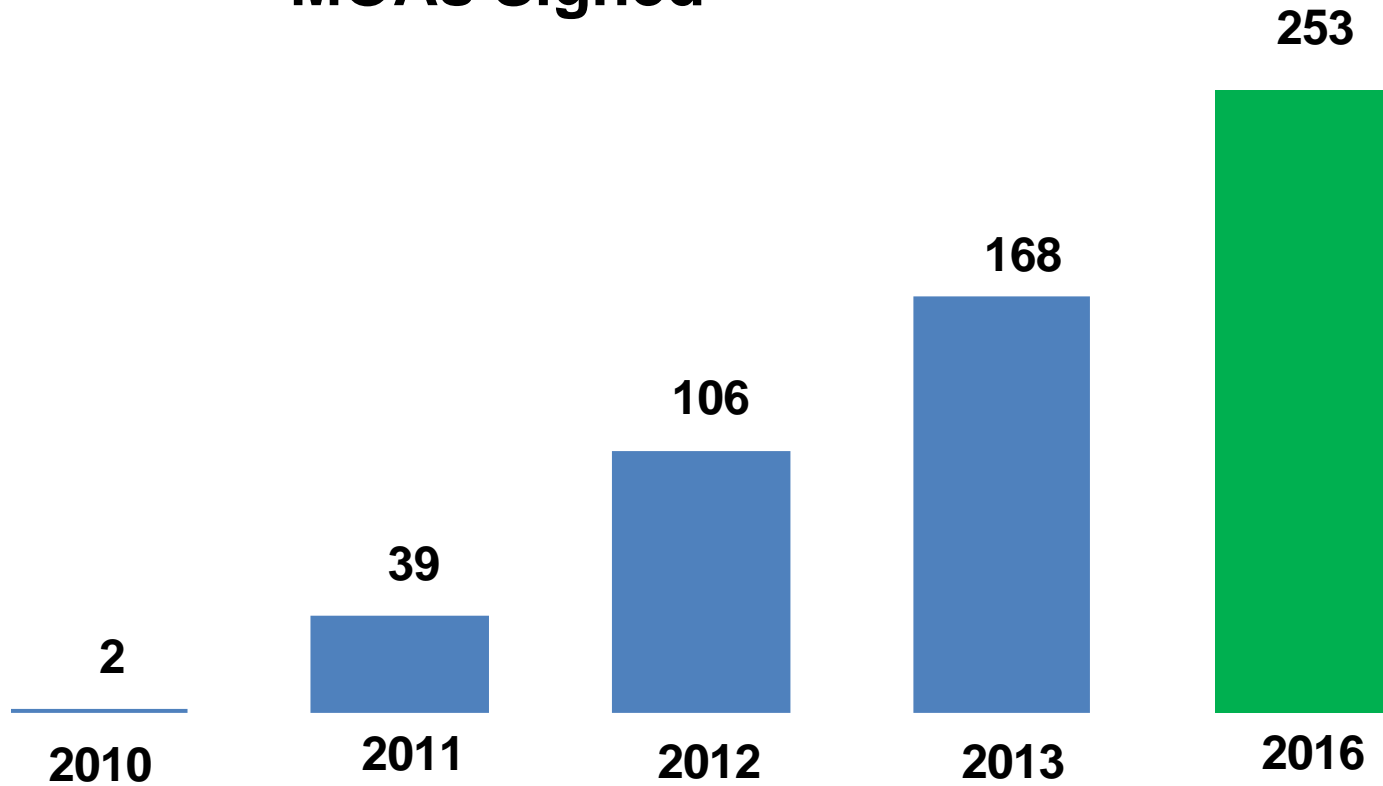


# Ensuring Updated and Accurate Database



# Ensuring Updated and Accurate Database

## MOAs Signed



# Ensuring Updated and Accurate Database

**Improved  
Processing  
Efficiency**

**Database cleansing**

**Signing of agreements with  
suspended agencies**

**Project Statement of Loan  
Accounts (SOLA)**

**TAT Monitoring**



# Ensuring Updated and Accurate Database

## Improved Processing Efficiency

IT solutions for efficient processing (eBCS, additional bandwidth and telecom lines)

Decentralized processing ('file anywhere' policy)

Lesser doc requirements and use of eCARD in paying claims' benefits





# Ensuring Updated and Accurate Database

**Improved  
Processing  
Efficiency**

**Electronic GSIS Member Online  
(eGSISMO)**

**allows members to review  
service profile and loan  
accounts 24/7, from any PC or  
tablet with Internet connectivity**



# Ensuring Updated and Accurate Database

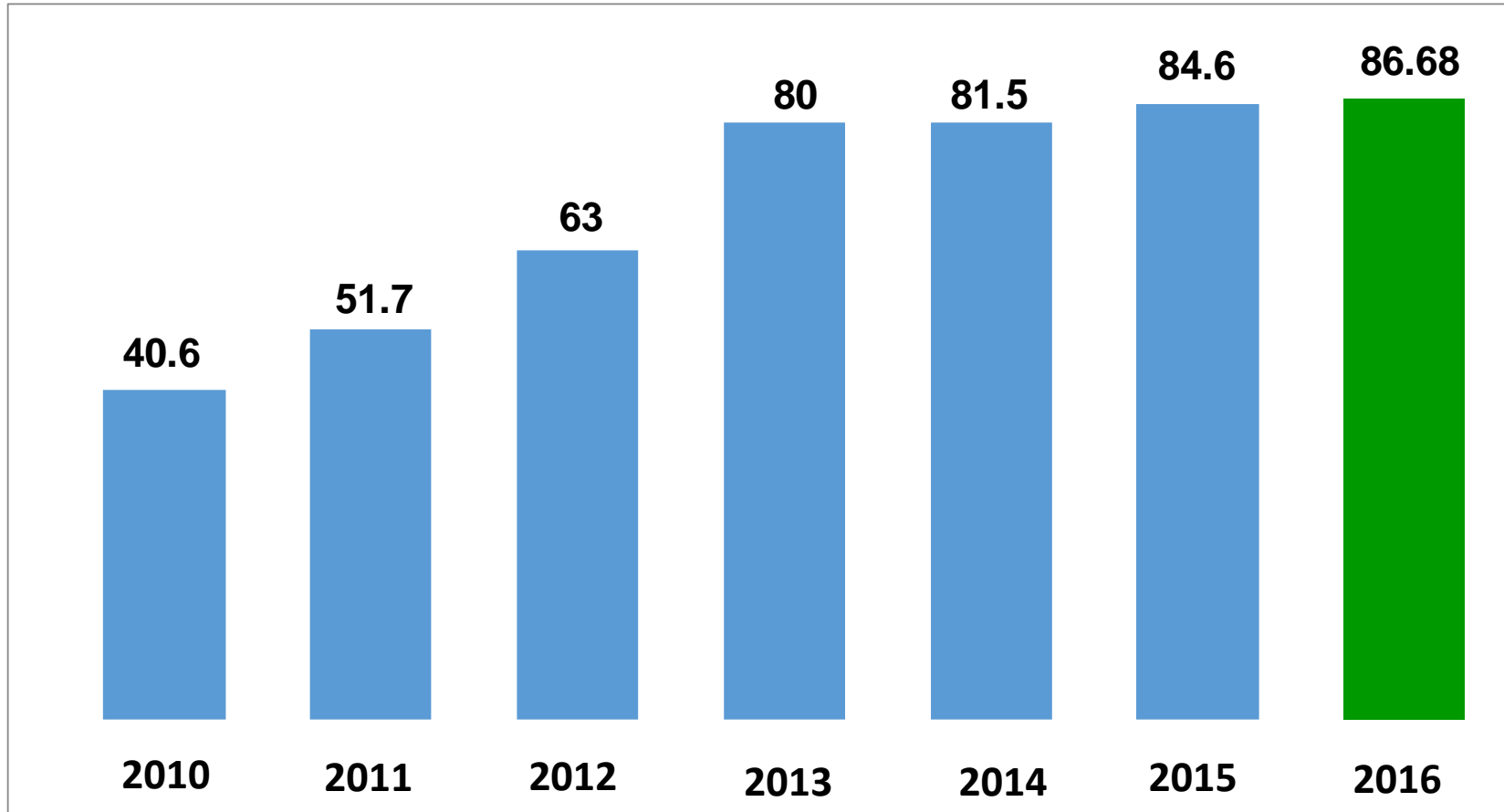
## Turnaround Time for Claims and Benefits

<b>TYPE OF CLAIM</b>	<b>Turn-Around Time (TAT)</b>	<b>Period (Date of Receipt of Application)</b>	<b>% Within TAT</b>
<b>Retirement</b>	<b>90</b>	<b>Sept to Dec 2016</b>	<b>97.09%</b>
<b>Disability</b>	<b>90</b>	<b>Sept to Dec 2016</b>	<b>95.81%</b>
<b>Life Insurance</b>	<b>90</b>	<b>Sept to Dec 2016</b>	<b>97.94%</b>
<b>Survivorship (Non-Member spouse)</b>	<b>90</b>	<b>Sept to Dec 2016</b>	<b>97.03%</b>
<b>Survivorship (Member spouse)</b>	<b>60</b>	<b>Oct to Dec 2016</b>	<b>97.78%</b>
<b>Funeral</b>	<b>30</b>	<b>Nov to Dec 2016</b>	<b>95.68%</b>



# Ensuring Updated and Accurate Database

## Claims and Benefits Paid (in billion pesos)



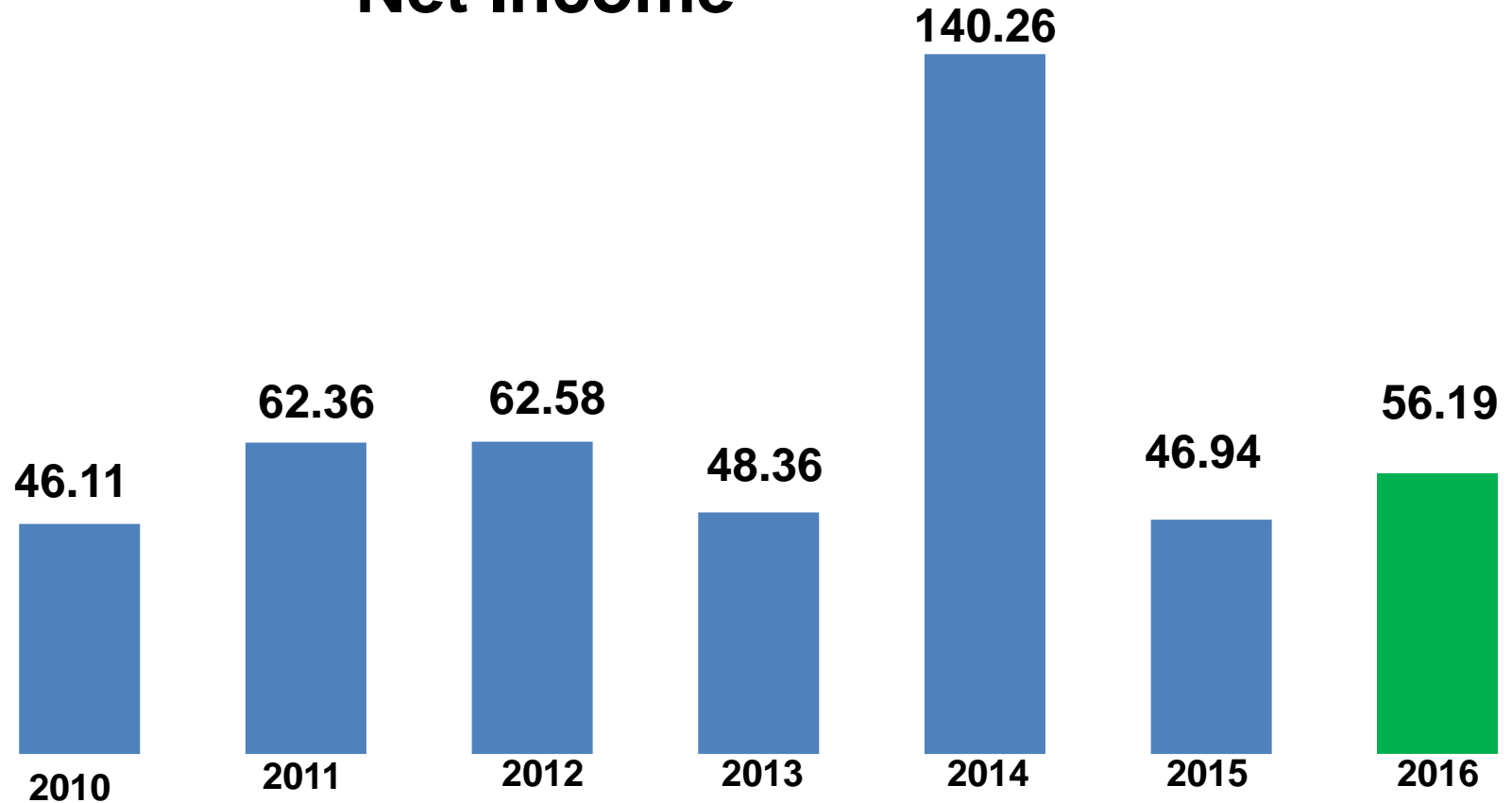
# Highlights of 2016 GSIS Financial Performance

PAGBA 2nd Quarterly Seminar & Meeting  
(July 26-29, 2017) L' Fisher Hotel, Bacolod  
City



# Sustaining Fund Viability

## Net Income

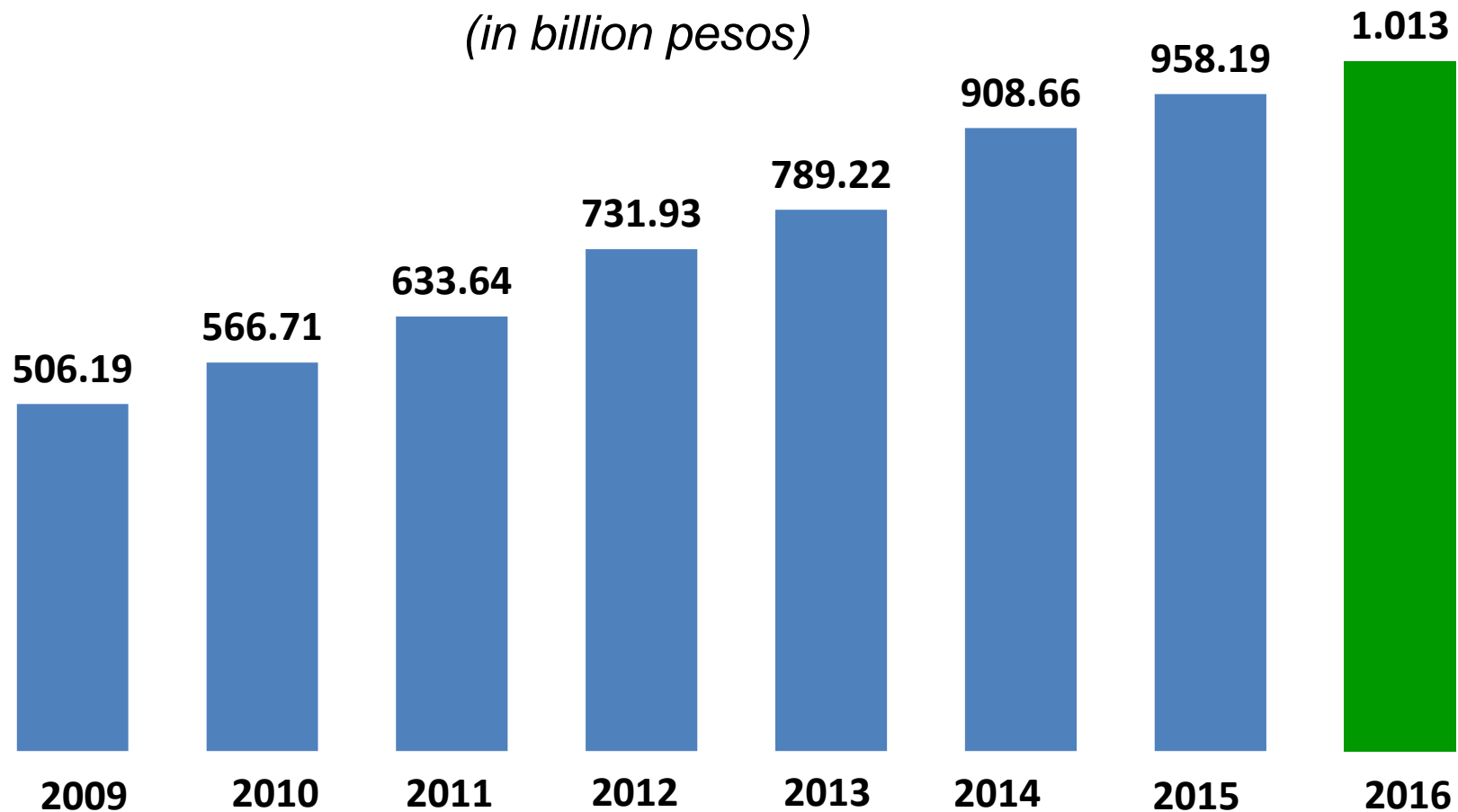


*CY 2016 based on Unaudited FS*



# Sustaining Fund Viability

## Total Assets *(in billion pesos)*

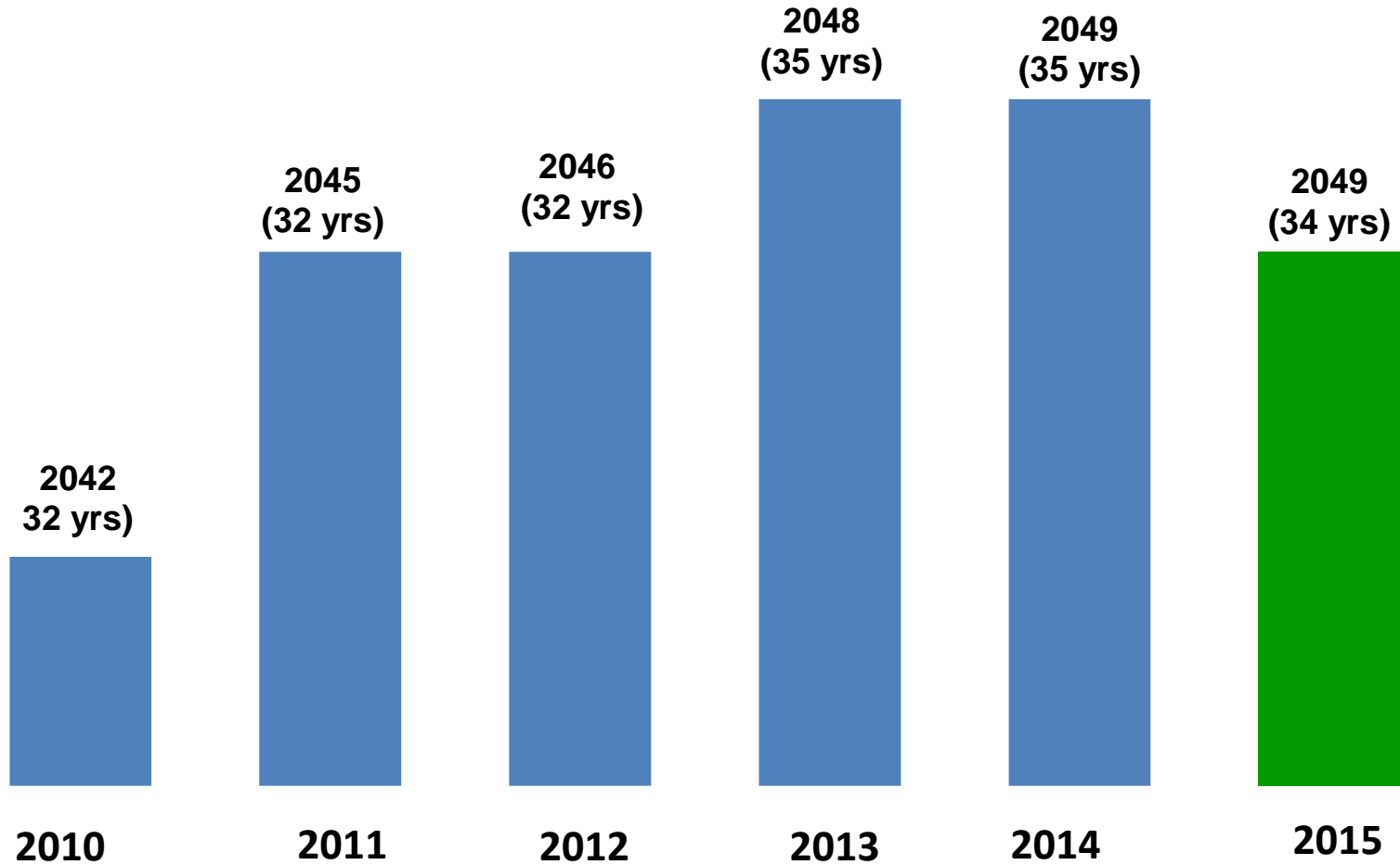


PAGBA 2nd Quarterly Seminar & Meeting  
(July 26-29, 2017) L' Fisher Hotel, Bacolod



# Sustaining Fund Viability

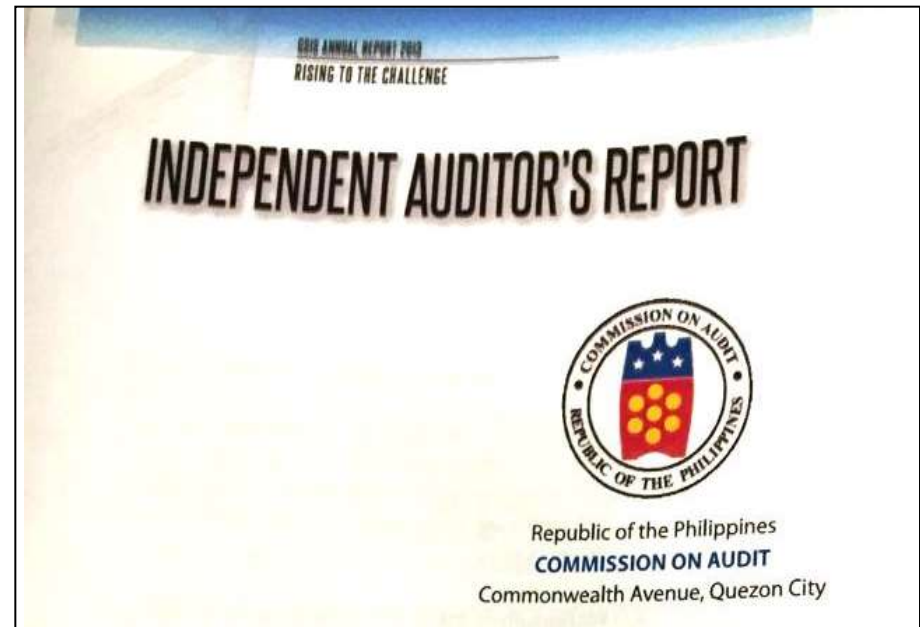
## Longer Fund Life



## Unqualified opinion for the 5th year in a row (since 2011)

*“ ...in our opinion, the financial statements are presented fairly in all material respects...”*

**Commission on Audit**





# Enhanced Benefit Programs




# Enhanced Benefit Programs - For Members

## Enhanced Conso-Loan Plus

<b>Period with Paid Premiums</b>	<b>New Maximum Loan Amount</b>	<b>Old Maximum Loan Amount</b>
<b>At least 15 years</b>	<b>12 Months of Basic Salary</b>	<b>10 Months of Basic Salary</b>
<b>At least 25 years</b>	<b>14 Months of Basic Salary</b>	



## Enhanced Emergency Loan Terms

-  credit limit to 40K
- waived payment of 12 mos. amortization to renew



# Enhanced Benefit Programs - For Members

## Option to Change Retirement Date, Mode, and/or Benefit Option

Prospective retirees can change the following even after submitting retirement application:

- Retirement Date (as long as below 65 years old)
- Retirement Mode (RA 8291, RA 1616, RA 660)
- Retirement benefit option (5 years lump sum or 18x BMP plus immediate pension)

*Note: provided that retirement benefit has not been paid*



# Enhanced Benefit Programs - For Members



**GSIS** Government Service Insurance System

Form No. 03182014a-AFB

## APPLICATION FOR FUNERAL BENEFIT

(Please Read Terms and Conditions and Documentary Requirements at the back)

**INSTRUCTIONS:** Ensure that the application form is properly filled out and submit duly accomplished application form to the nearest GSIS/Handling Office.

**WARNING:** Direct or indirect commission of fraud, collusion, falsification, misrepresentation of facts, or any other kind of anomaly in the accomplishment of this form, or in obtaining any benefit under this application shall be subject to administrative, civil and/or criminal action.

Must be received by GSIS within four (4) years from the date of death of deceased member/pensioner together with the required supporting documents.

DATE OF FILING OF APPLICATION

DATE OF DEATH OF MEMBER

# Increased Funeral Benefit to **Php30,000** effective 1 Sept 2015

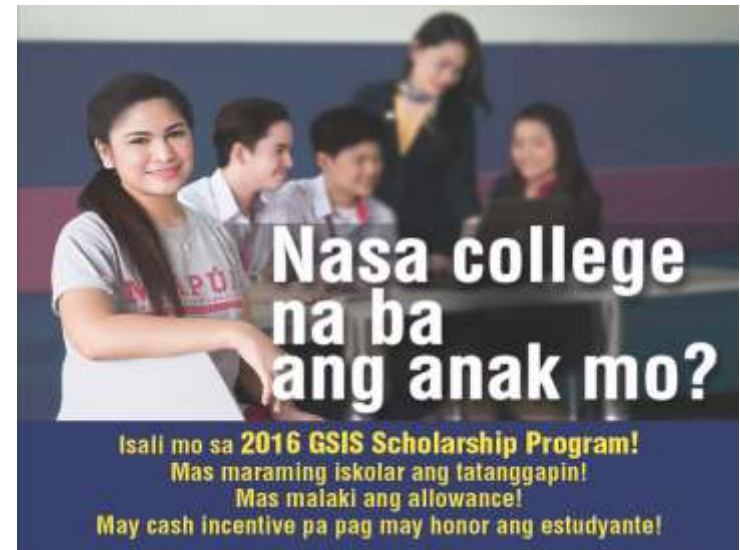


# Enhanced Benefit Programs - For Members

- Increased slots to 600
- **Open to all levels \***
- At least 40 slots for IPs, PWDs, Solo/Single Parents and PTD pensioners
- Exclusive to dependents of members
- 20K per semester; 3K monthly allowance
- No maintaining of grade point average
- Monetary incentive for scholars who graduate with Latin honors

*\*applicable for AY2016-2017; 2017-2018*

## Enhanced GSP



# Enhanced Benefit Programs – for Pensioners

## Additional Benefit - Milestone Benefit for Pensioners as of 2 September 2015



Age	Amount
Pensioner who will turn 90	Php20,000
Pensioner who will turn 95	Php30,000
Pensioner who will turn 100	Php50,000



# **Enhanced Benefit Programs – for Pensioners**

**Increased funeral benefit from Php20,000 to  
Php30,000 effective 1 Sept 2015**

**20 K emergency loan for calamity victims**

**Loan redemption insurance for pension loan**





# Awards and Commendations



# Awards and Commendations



**Recognition by CSC for exemplary service performance under the 2014 and 2015 ARTA surveys covering over 1,000 agencies (2014, 2015). A total of 29 GSIS offices received Seal of Excellence award.**



# Awards and Commendations

## 2015 Seal of Excellence Recipients under ARTA

	Branch	Rating	Type of Award
1	Cabanatuan	93.05	Five star
2	Bulacan	93.03	Five star
3	Laguna	92.71	Five star
4	Pampanga	92.17	Five star
5	Tagum	91.36	Five star
6	Cauayan		Five star
7	Butuan	95.32	Four star
8	Pagadian	95.04	Four star
9	Tarlac	94.65	Four star
10	Iloilo	93.45%	Four star
11	Roxas	92.78%	Four star
12	Bacolod	92.56%	Four star
13	Dipolog	92.54%	Four star
14	Aklan	92.05%	Four star
15	Boac	91.86%	Four star
16	Zamboanga	90.39%	Four star
17	Tuguegarao	91.76%	Four star
18	Iba	91.47%	Three star



# Awards and Commendations



**Conferment as an Island of Good Governance, an honor accorded to public institutions that have transformed themselves through good governance, by the Institute of Solidarity for Asia (March 2016)**



# Awards and Commendations



**Conferment of ISO 9001:2008 certification for QMS on loans processing by TUV Rheinland Philippines (March 2016)**



# Awards and Commendations



**TUV Rheinland Philippines' grant of certification for upgrading to ISO certification 9001:2015 for loan processing and membership administration**





GSIS @ 80: Your besty in great service

**[www.gsis.gov.ph](http://www.gsis.gov.ph)**

**847.4747**

**1800-8-8474747 (Globe and TM subscribers)**

**1800-10-84747 (Smart, TNT and Sun subscribers)**

