NATIONAL ADMINISTRATIVE REGISTER · [GSIS RESOLUTION NO. 91, MAY 24, 2012] · JANUARY 26, 2006

REINSTATEMENT OF SECTION XVI – UNAVAILED COLLEGE EDUCATIONAL BENEFITS, OF THE EDU-CHILD PLAN AGREEMENT

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WHEREAS, Section XVI of the Edu -Child Plan Agreement allows planholders to refund the contract price upon presentation of a valid cause such as illness or death of the scholar, migration of the scholar abroad, etc.;

WHEREAS, the Lump Sum Refund under Section XVI of the said agreement is the amount corresponding to the number of complete years that the plan has been fully paid less any amount of educational college benefits (ECB) already availed, and shall be determined as follows:

No. of Years after Full Payment	Lump Sum Refund (Gross of ECB Already Availed)
1	55% of the Contract Price
2	60% of the Contract Price
3	65% of the Contract Price
4	70% of-the Contract Price
5	75% of the Contract Price
6	80% of the Contract Price
7	85% of the Contract Price
8	90% of the Contract Price
9	95% of the Contract Price
10	
11	
12	
13	
14	
15 and over	

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100% of the Contract Price
105% of the Contract Price
115% of the Contract Price
120% of the Contract Price
130% of the Contract Price
150% of the Contract Price

WHEREAS, the GSIS discontinued implementing the Lump Sum Refund and offered the Optional Exit Mechanism (OEM), under Provision No. 7 of Office Order No. 13-06 dated 26 January 2006, wherein active or fully paid Edu-Child and Memorial plans are terminated and the total premiums paid are refunded to the planholder without interest;

WHEREAS, the Lump Sum Refund is more cost-efficient for the GSIS, as payment shall be based on the schedule provided therein net of ECB already availed, whereas the OEM provides for 100% refund of the total premiums paid;

RESOLVED, to APPROVE and CONFIRM the reinstatement of Section XVI – Unavailed College Educational Benefits, of the Edu-Child Plan Agreement as recommended by the Vice President, NCR Area Il, in her Memorandum dated 17 May 2012;

RESOLVED FINALLY, to REVOKE Provision No. 7 of Office Order No. 13-06 dated 26 January 2006 which approved the OEM.

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