



**Pag-IBIG Fund**  
(Home Development Mutual Fund)

March 10, 2026

CECILIA E. VALDERAMA, PHD. CESO  
SCHOOLS DIVISION SUPERINTENDENT  
DEPED - SCHOOLS DIVISION OF BULACAN (ELEMENTARY LEVEL)  
PROVINCIAL CAPITOL COMPOUND, GUINHAWA, 3000 MALOLOS CITY, BULACAN

Dear Mr./Ms. Cecilia E. Valderama, Phd. Ceso:

We are pleased to inform you that your employees now have the option to increase their membership savings beyond the mandatory amount of PHP 200.00. By contributing more, they can enjoy higher dividend earnings, gain a higher cash loan amount, and secure a stronger financial future. Pag-IBIG Fund savings are government-guaranteed, with dividend earnings that are tax-free – making it one of the most beneficial saving options for Filipino workers.

We greatly appreciate your support in encouraging your employees to take advantage of this enhanced savings opportunity. As their employer, you play a crucial role in helping them appreciate the value of saving more and planning for the long term.

Should your employees opt to contribute above the required amount, they may fill out and submit the enclosed Request to Upgrade Membership Savings (MS, HQP-PFF250). Please note that the mandatory employer share remains at PHP 200.00 per month, but your company may choose to match these increased contributions – further increasing your employees' financial well-being.

If you have any questions or need additional information, please feel free to reach us at (8-724-4244) or via email at [malolos.me@pagibigfund.gov.ph](mailto:malolos.me@pagibigfund.gov.ph). You may also visit any Pag-IBIG branch for assistance.

Together, we can help your employees make the most of their Pag-IBIG Fund membership and secure a brighter, more stable financial future.

Thank you.

Republic of the Philippines  
DEPARTMENT OF EDUCATION  
Schools Division Office of Bulacan

**ADVISORY**  
No. 017, s. 2024

To: CECILIA E. VALDERAMA, PHD. CESO VI

PUBLIC  PRIVATE  PSDS

ELEMENTARY  JUNIOR HIGH SCHOOL  SENIOR HIGH SCHOOL

ELEMENTARY SCHOOL PRINCIPALS / SCHOOL HEADS

SECONDARY SCHOOL PRINCIPALS / SCHOOL HEADS

For Information.

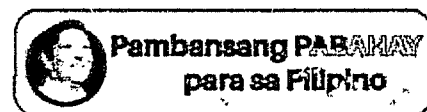
CECILIA E. VALDERAMA, PhD, CESO VI  
Schools Division Superintendent

Very truly yours,

**Emmanuel Zosimo G. Orcine**  
Branch Head, Malolos

**MALOLOS BRANCH**

1215 Javier Building, Mc Arthur Highway,  
Sumapang Matanda, City of Malolos, Bulacan  
(044) 794 2166 / (02) 8422 3000 loc. 6168



**REQUEST TO UPGRADE MEMBERSHIP SAVINGS (MS)**

I, \_\_\_\_\_, with Pag-IBIG MID No. \_\_\_\_\_ hereby authorize, \_\_\_\_\_ to deduct and remit, over and above my mandatory Pag-IBIG Fund Membership Savings (MS), the additional amount of \_\_\_\_\_ from my monthly salary beginning \_\_\_\_\_.

It is understood that the authority to deduct and remit my upgraded MS shall continue to be effective for the entire duration of my employment unless sooner revoked in writing.

In case of revocation, \_\_\_\_\_ shall continue to deduct and remit the mandatory MS due as required under existing Pag-IBIG Fund Laws.

\_\_\_\_\_  
Signature over Printed Name

**CONFORME:**

\_\_\_\_\_  
Signature over Printed Name  
and Designation of Authorized  
Signatory