



Republic of the Philippines
Department of Education
Region VII – CENTRAL VISAYAS
SCHOOLS DIVISION OF BOHOL

Division Advisory No. 126, s. 2022
December 27, 2022

In compliance with DepEd Order No. 8, s. 2013, this advisory is issued not for endorsement per DO 28, S. 2001 but for the information of DepEd officials, personnel/staff, as well as the concerned public.

FINANCIAL PLANNING SESSION

1. This Office is hereby disseminating Regional Advisory No. 0252, s. 2022 dated December 2, 2022 titled Financial Planning Session, contents of which are self-explanatory.
2. For details, refer to the attached enclosures.
3. For the information of all interested and concerned parties.

SGOD/dps



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Regional Advisory No. 0252, s. 2022

December 2, 2022

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Region VII

(Visit www.depedr07gov.ph)

FINANCIAL PLANNING SESSION

1. This Office is hereby disseminating the communication received from Golden R. Monterola and Gesseline M. Baya, Financial Advisors, Sun Life of Canada (Philippines), Inc. dated November 29, 2022, inviting individuals, professionals, education leaders, teachers, businessmen and all other interested stakeholders and personnel in the Region to attend the free **Financial Planning Session** during management meeting, general assembly, PTA meeting, and other related gatherings.
2. Please see attached communication for more details.
3. Participation of interested personnel to this professional endeavor is subject to the discretion and approval of the Schools Division Superintendents, and to the provisions of DECS Order No. 28, s. 2001 entitled "Prohibiting the Commercialization of DECS organization through Endorsements and Accreditation of Goods and Services", and DepEd Order No. 9, 2005 entitled "Instituting Measures to Increase Engaged Time-On-Task" and all other existing DepEd policies, regulations, and ensuring compliance therewith.
4. For the information of all interested and concerned parties.

November 29, 2022

Dr. Salustiano T. Jimenez, CESO VI
DepEd Regional Director Region VII
Cebu City, Cebu

Dear Dr. Jimenez,

Greetings from Sun Life Financial!

Sun Life of Canada (Philippines), Inc., the first and largest Life Insurance company with more than 127 years of existence in the Philippines, has grown into a diversified financial services organization focused on providing individuals and corporations with a broad range of wealth accumulation, wealth management, and protection products.

In view of this, we are offering a **FREE Financial Planning Session (45minutes)** to individuals, professionals, employees, businessman and companies. Through our program, Sun Life Financial aims to educate more people on the importance of saving and investing for their future.

We have done FP sessions during Management Meeting, General Assembly, PTA Meeting and other gatherings wherein we will have the opportunity to promote our advocacy on financial management with its main stint in education for Filipinos to attain financial freedom.

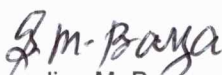

Most of us depend heavily on our monthly salary or income for our day to day expenses. The Financial Planning Program we offer can help maintain the lifestyle you choose without having to actively work to generate additional income sufficient to cover your expenses right after retirement or unexpected health problems resulting to disablement.

You can avail of a **simple, free financial check-up** where highly trained financial advisors will analyze available resources, propose appropriate financial tools that will address financial goals. It will be our pleasure to share with you this simple technique that we hope will bring Financial Freedom. We can also set-up a booth in your lobb/office to offer free consultation for your employees to assess their financial concerns.

If you intend to attend our session or you would like to invite our resource speakers to give a short talk during one of your general assemblies or seminar, please email me at @ golden.r.monterola@sunlife.com.ph or text or call: 09664122228 .

Thank you and we look forward to your favorable response.

Truly yours,



Golden R. Monterola and Gesseline M. Baya
Sun Life Financial Advisors
Acacia Branch



SUN RISE

Regular Investments Simplified for Employees



WHAT IS SUN RISE?

It is an easy and affordable investment program that allows employees to invest in mutual funds through automatic contributions from their salaries. It includes free financial education for members.

HOW DO MUTUAL FUNDS WORK?

A mutual fund **pools the money** of investors



Fund managers invest the money to make it **grow over time**



Investors share in the potential **returns of the fund**



HOW MUCH IS THE MINIMUM INVESTMENT?

TYPE OF SUN RISE ACCOUNT

GROUP

INITIAL INVESTMENT

P300

SUCCEEDING MONTHLY INVESTMENT

P300

WHY INVEST WITH SUN RISE?

Put your money in potentially higher-yielding funds to address your long-term financial goals.



Travel

Php 70,118.85

5 YEARS



College Fund

Php 164,698.74

10 YEARS



Own Home

Php 292,272.81

15 YEARS



Retirement

Php 464,351.10

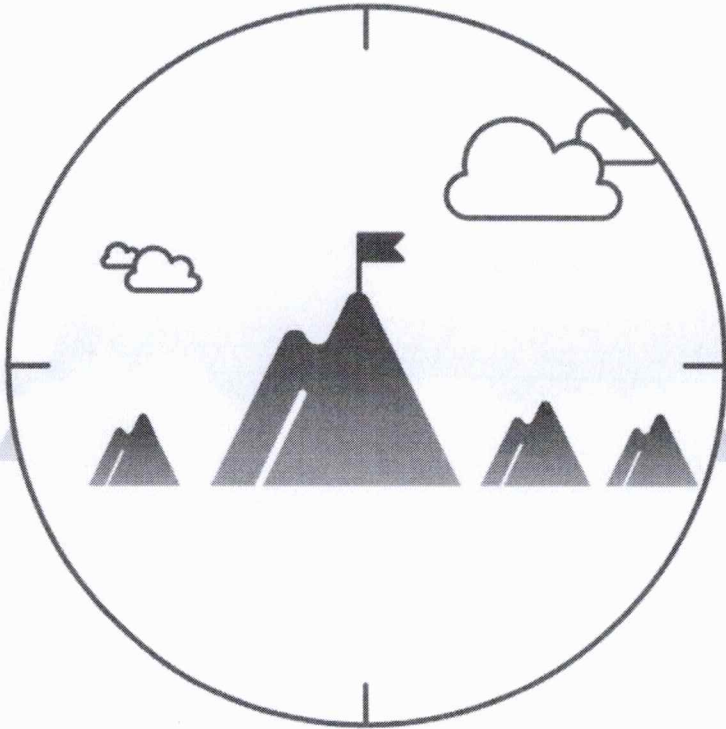
20 YEARS

How can I have

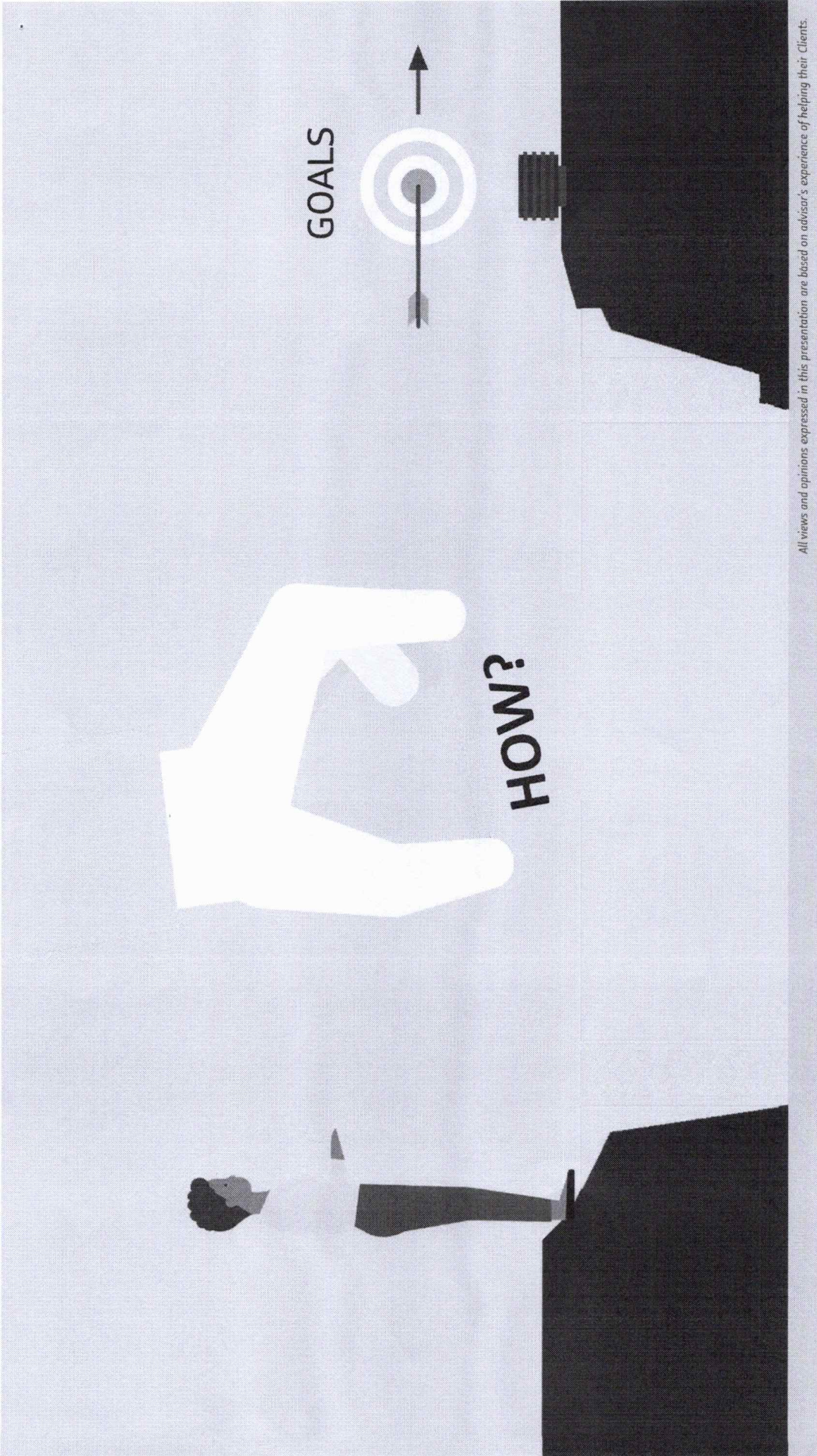
Money for Life?



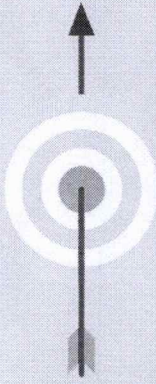
Sun Life



What is your
goal?



GOALS



HOW?

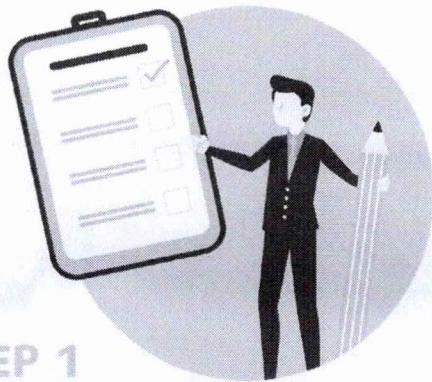
All views and opinions expressed in this presentation are based on advisor's experience of helping their Clients.

7 steps

to Money for Life

SUN LIFE

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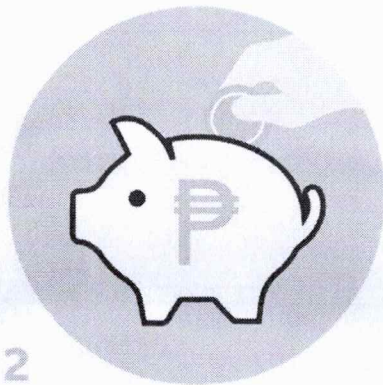


STEP 1

Set Clear Goals

- What do you want..... to do, to have, to be?
- SMART goals
- Price Tag and Timeline
- Having clear life goals will give you a compelling **reason to save**, and not spend unwisely.





STEP 2

Begin a Saving Habit

SAMPLE NET PAYCHECK ALLOCATION

LIFESTYLE EXPENSES

- Entertainment
- Dining Out
- Shopping
- Vacation

20%

SAVINGS

- House
- Business
- Education
- Retirement
- Emergency Fund

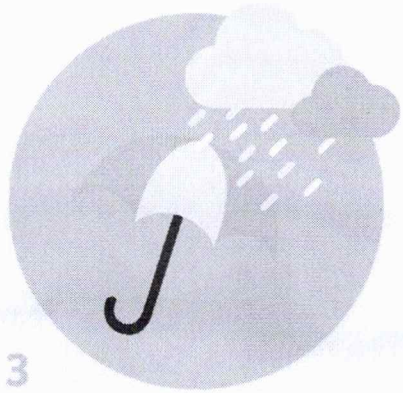
30%

ESENTIAL EXPENSES

- Food
- Mortgage
- Rent
- Utilities
- Transportation, etc.

50%





STEP 3

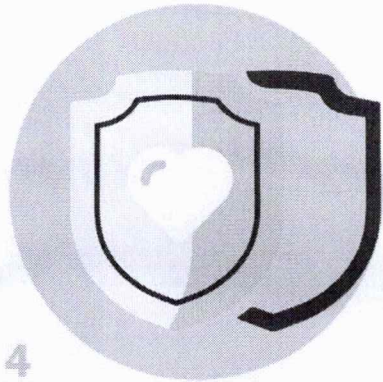
Prepare
for Emergencies

Emergency Fund
*3x to 6x your monthly
expenses*



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Our lives, and that of our loved ones, are disrupted financially when SAD events happen:



STEP 4

Get
Insured

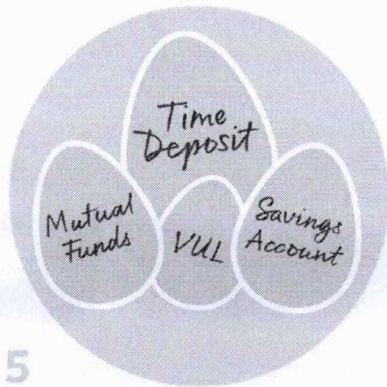
Sickness
Accident
Death

INSURANCE COVERAGE

provides **money** should any of these SAD events happen. The money cushions the financial impact caused by these unexpected events.




Have a **well-balanced financial portfolio** so you can be financially-ready for all the milestones throughout your lifetime.



STEP 5


**Make Money
Earn More**

Day-to-day Expenses
Emergency Fund




SHORT-TERM
(LESS THAN 5 YEARS)

Car/Home Fund
Business Fund
Dream Vacation Fund



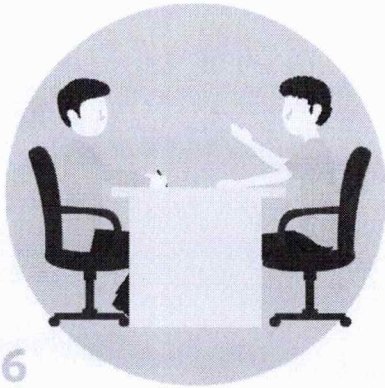
MID-TERM
5 TO 9 YEARS

Retirement Fund
College Education Fund



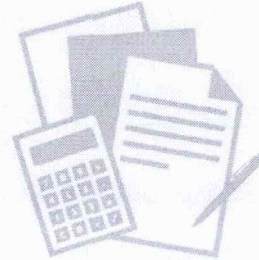
LONG TERM
10 YEARS OR MORE



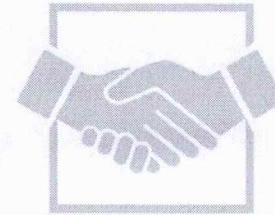


STEP 6

Build your PLAN with a Financial Advisor



CREATE



IMPLEMENT



REVIEW

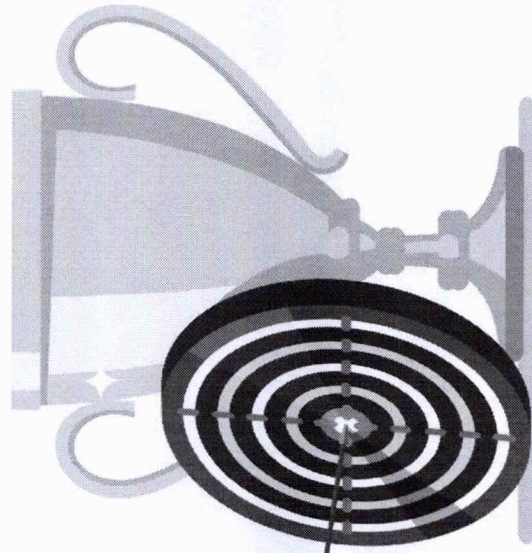


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**You're
on Your
Way!**

STEP 7

**Stay
The Course**



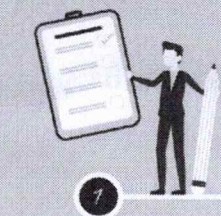
Work towards your goals, keeping the end in mind.



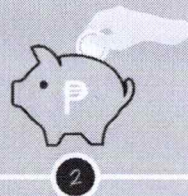
Sun Life

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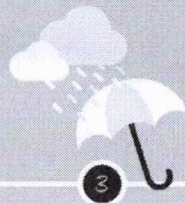
7 steps to Money for Life



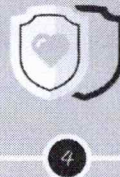
1 Set Clear Goals



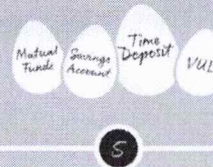
2 Begin a Saving Habit



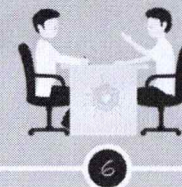
3 Prepare for Emergencies



4 Get Insured



5 Make Money Earn More



6 Build your plan with a Financial Advisor



7 Stay the Course



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Product Solutions

- **Emergency Fund**
to overcome any unexpected urgent crisis

- **Education Fund**
to provide quality education to your children

- **Health Protection**
to cover medical expenses such as accidents, critical illnesses, hospitalization, or long-time care

- **Estate Transfer Fund**
to ensure the funds you will leave behind for your loved ones or chosen charity

- **Income Protection**
to protect you and your family from unforeseen events

- **Savings for Milestones**
to fuel our dreams like a car, a dream vacation, our own business

- **Retirement Fund**
to live in comfort in your golden years



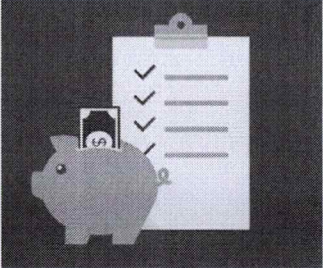
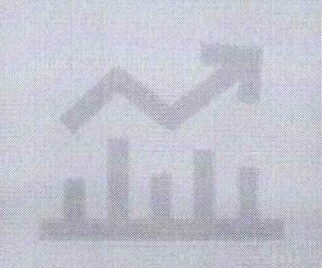

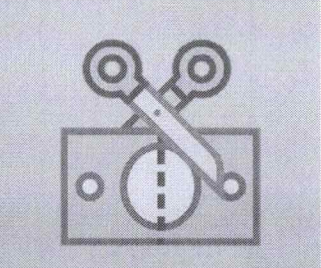
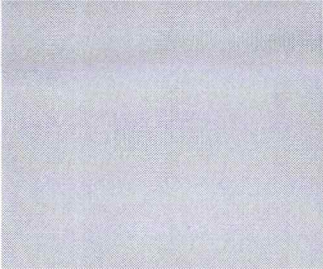

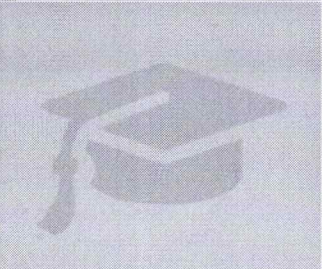
Getting Started

Moving Up

Preparing Ahead

Leaving A Legacy

Try our *Client Tools* online to help you plan for a bright future!

<u>Money for Life Planner</u>	<u>Investment Calculator</u>	<u>Insurance Calculator</u>	<u>Expense Calculator</u>
			
			
<u>Emergency Fund worksheet</u>	<u>Retirement Fund worksheet</u>	<u>Education Fund worksheet</u>	<u>Milestones Fund worksheet</u>

Advisor Contact Details

SUN LIFE