



MC No. 23, s. 1993

MEMORANDUM CIRCULAR

TO : ALL HEADS OF DEPARTMENTS, BUREAUS AND AGENCIES OF THE NATIONAL AND LOCAL GOVERNMENTS, INCLUDING GOVERNMENT-OWNED AND CONTROLLED CORPORATIONS

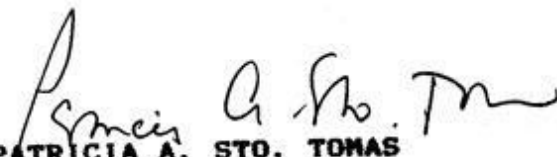
SUBJECT : ENJOINING AGENCY IN THE ADOPTION OF THE PRE-RETIREMENT PROGRAM FOR GOVERNMENT OFFICIALS/EMPLOYEES AS WELL AS ITS CONDUCT

The provisions of Executive Order 292 entitled Career and Personnel Development state that "each department, agency or local government unit shall design, implement and evaluate in-service training and development programs solely or in coordination with the Commission and/or other government agencies and institutions."

This is in response to the Commission's mandate of providing continuing opportunities for advancement not only to new recruits but also for officials and employees who opt to retire soon from the government service. This is envisioned to help the participants discover innovations and options that will sustain them physically, mentally, socially and financially after living an active life.

In view hereof, you are enjoined to ensure that officials and employees in your agency who are planning to retire shall have undertaken a Pre-Retirement Course 1-2 years prior to their retirement. Attached is a copy of the design for your use.

For compliance.


PATRICIA A. STO. TOMAS
Chairman

May 25, 1993

PROGRAM PROPOSAL

PRE-RETIREMENT PROGRAM

INTRODUCTION

Current estimates show that an average of 7,000 government personnel retires yearly. Common observation indicates that it is one of the areas which needs proper and careful attention. Before an employee retires, he/she should be given the opportunity to be enlightened and be provided with the information about their specific benefits. The importance of having a positive mental attitude towards retirement, the physical fitness preparation for retirement, investment for business opportunities hobbies and other forms of productive endeavors shall be the coverage of the program.

The conduct of the Pre-Retirement Program is one of the continuing programs for the development of personnel in each department or agency or local government unit as specified in Section 7 Rule VIII of EO 292. This is intended for prospective retirees due for retirement in 1-2 years.

The course discusses the issues which commonly arise as one retires and the strategies which can be taken to prepare them for a new stage of life.

CONTENT

The Pre-Retirement Program consists of four major parts:

Part 1 - Appreciation of the Importance of Active Mental Attitude About Retirement and Staying Fit and Healthy.

Part 2 - Overview on Retirement Benefits and Retirement Law, Policies, Issuances and Document Requirements.

Part 3 - Enterprise Planning and Management Options, Networking for a government financial assistance programs and discussions of various income generating alternatives.

Part 4 - Business Plan based on the latest market encounters, saleable product lines and viability estimates. It will highlight the art of negotiation and assertiveness.

BENEFITS

- * Focused retirement plan which leads to a more fruitful and satisfying life.
- * Appreciation of the importance of having a positive mental attitude and emotional about retirement and staying fit and healthy.
- * List of activities for physical fitness after retirement.
- * Awareness of the Retirement Laws, Policies, Rules, Regulations and other retirement issuances.
- * List of requirement papers for retirement.
- * Understanding the flow and processes of retirement claims with the GSIS and HDMF-PAG-IBIG.
- * Computation of their own retirement gratuity, terminal leave benefits.
- * Awareness as to the type of retirement benefits he/she is qualified.
- * Preparation of their own practical/usable business plan as one of their options.
- * Enhanced skills on managing their time during retirement.
- * Managing their pensions and benefits wisely and productively.

MODEL DESIGN FOR A:

PRE-RETIREMENT INNOVATIONS and OPTIONS for RESULTS (PRIOR)

RATIONALE

The field of human resource development has grown steadily throughout the years. Alongside this development, the Civil Service Commission has undertaken parallel activities in the field of human development. This is in response to Commission's mandate of providing continuing opportunities not only to new recruits but also for officials and employees who opt to retire soon from the government service.

Retirement is the start of a new kind of recognition, participation or satisfaction. It requires planning ahead to eliminate serious financial and adjustment problems to sustain the zest for life in a manner which is comfortable and fitting for them and their family.

In recognizing the increasing need for continuous development of the knowledge and skills of the workforce as essential to organizational success and individual employee achievement until he reaches the retirement age, CSC thru the OHRD envisions to expose the candidate-retiree to innovations and options 1-2 years before their formal exit from government service.

A Pre-Retirement Program should be conducted regularly and shall be included in the Training Calendar of each agency. This three and a half (3 1/2) day program is a model designed in response to such needs. The program envisions to provide participants the needed awareness, the positive mental attitude towards retirement. The retirement benefits, processes, procedures,

gratuity and terminal leave computations, financial options and other financial assistance from government sectors focuses in the different parts of this program

OBJECTIVES

The general objectives of the program is to enable participants to increase knowledge, skills and abilities in pursuing a happy retirement life.

More specifically, the program aims to:

1. Illustrate the importance of having a positive mental attitude towards retirement;
2. Discuss the steps in Retirement planning;
3. Explain and analyze the Retirement Laws, Policies, Rules and Procedures and other Legal Issuances concerning retirement to enrich the participants understanding;
4. Identify options that sustain one's physical and spiritual well-being, and highlight strengths and reduce weakness in his/her personal entrepreneurial potential;
5. Discuss the role of small medium enterprise in national development;
6. Explain basic management skills necessary to operate business and propose creative solutions to actual business problems;
7. Discuss effective negotiating strategies and assertive skills;
8. Prepare a basic business plan for a possible venture and a list of personal and business contacts.

CONTENTS

The Pre-Retirement Program model covers four (4) Major parts:

Part 1 - APPRECIATION OF THE IMPORTANCE OF ACTIVE MENTAL ATTITUDE ABOUT RETIREMENT AND STAYING FIT AND HEALTHY.

Part 2 - OVERVIEW ON RETIREMENT BENEFITS, RETIREMENT LAW, POLICIES, ISSUANCES, GSIS RETIREMENT DOCUMENT PROCEDURES, PROCESSES, TERMINAL LEAVE AND OTHER REQUIREMENT FOR RETIREMENT.

Part 3 - ENTERPRISE PLANNING AND MANAGEMENT OPTIONS FOR RETIREES AND NETWORKING FOR A GOVERNMENT FINANCIAL ASSISTANCE AND DISCUSSIONS ON VARIOUS INCOME GENERATING ALTERNATIVE TO AUGMENT RETIREES INCOME.

Part 4 - PREPARATION OF BUSINESS PLAN AND NETWORKING.

METHODOLOGY

The Program will utilize lecture-discussions, case analysis, workshops and open forum with emphasis on practical applications, individual exercises, structure learning experiences (SLEs) and field trips in 3 successful small business enterprises.

TARGET PARTICIPANTS

The Pre-Retirement Program is open to employees who contemplate to retire in one to two years. .rm65

DURATION

The program will run for three and a half days from 8:00 a.m. to 5:00 p.m. with a total of twenty-eight (28) training hours.

ACCREDITATION

The participants will be awarded a Certificate of training for their completion of the program. A certificate of attendance shall also be issued for purposes of retirement application.

EVALUATION

To determine the effectiveness of the program, a questionnaire will be administered at the end of the course to find out its effectiveness and usefulness to prospective retirees.

SUGGESTED SCHEDULE OF ACTIVITIES

<u>DAY</u>	<u>TIME</u>	<u>ACTIVITIES</u>	<u>METHODOLOGY</u>
First Day	8:00-9:00	Registration	
		Opening Program	
		*Leveling of Expectations	-Workshop
	9:00-10:00	P a r t I	
		*Approaches to Retirement	
		*Positive Mental Attitude Towards Retirement	-Lecture Discussion
	10:00-10:15	A. M. Break	
	10:15-12:00	Cont'n. Part I	
		*Planning and Preparation	-Workshop
	12:00-1:00	LUNCH BREAK	
	1:00-3:00	*Proper Exercise	-Lecture/Discussion
		*Nutrition	-Actual Demonstration
		*Medical Tips	-Individual Exercises
		*First Aid	
	3:00-3:15	P. M. Break	
	3:15-5:00	P A R T II	-Lecture Discussion
		*Overview on Retirement Laws, Policies, Rules, Procedures and Other Issuances	

<u>DAY</u>	<u>TIME</u>	<u>ACTIVITIES</u>	<u>METHODOLOGY</u>
Second Day	8:00-10:00	Cont'n. Part II *GSIS Retirement Benefits and the Basic Requirements under *CA 186 *RA 660 *RA 1616 *RA 4898 *PD 1146 *PD 1147	-Lecture Discussion Case Analysis Workshop
	10:00-10:15	A. M. BREAK	
	10:15-12:00	Cont'n. Part II *Other Retirement Benefits *Terminal Leave *Total Accumulated Values	-Lecture Discussion -Individual Exercises -Lecture-Workshop
	12:00-1:00	LUNCH BREAK	
	1:00-3:00	P A R T III *Enterprise Planning and Management *Lending Program/ Money Market/ Time Deposit thru Banking Institutions (LBP, BPI, PNB, DBP)	-Lecture Discussion
	3:00-3:15	P. M. BREAK	
	3:15-5:00	Animal Husbandry/ Live Stock and Poultry Raising (BAI, DA, TLRC)	-Lecture-Discussion

DAY	TIME	ACTIVITIES	METHODOLOGY
Third Day	8:00-9:00	Cont'n. Part III Livelihood Program (DA, PDC, TLRC)	-Lecture-Discussion
	9:00-10:00	Medicinal and Ornamental Plants Propagation	-Lecture-Discussion
	10:00-10:15	A. M. BREAK	
	10:15-11:15	Handicrafts (DTI, TLRC)	-Lecture-Discussion Actual Demonstration
	11:15-12:00	Retail Store Management	-Lecture-Discussion
	12:00-1:00	LUNCH BREAK	
	1:00-5:00	Field Trip to 3 MMA successful small scale industries	
Fourth Day (1/2 day)	8:00-10:00	Preparation of Business Plan/ Business Options	-Workshop
	10:00-10:15	P.M. BREAK	
	10:15-11:30	Presentation and Critiquing of Group/Individual Plan	
	11:30-12:00	Closing Program	