

2019 Accomplishments of the the Risk Management and Investments Committee

1. Recommended the policy of collection of outstanding loan amounts of member borrowers who are 65 years old and above and with 120 contributions by offsetting it against their pension benefits, subject to further study by Management on how to collect from those member borrowers who are still below 65 years old.
2. Established the use of benchmarks per asset class in comparing SSS investment performance.
3. Directed Management to study investment opportunities in real properties and foreign currencies.
4. Initiated the review of the Member Loan Program and the Policy on Personal Equity Investments of SSS Officials and Employees.
5. Reviewed investment programs and policies such as the small and mid capitalization program, Flexi-Fund program, PESO Fund program, and Stop Loss/Cut Loss Policy
6. Invited investment experts to give market briefings.
7. Directed Management to carry out a comprehensive review of the SSS experience of investing in mutual funds.
8. Endorsed for SSC approval the following:
 - amendments to the SSS Guidelines on the Accreditation of Domestic Mutual Funds
 - Sale and lease of several SSS real properties
 - Participation in bond issuances of private corporations
 - Revised Guidelines for SSS Investment in Corporate Fixed Income Securities
 - Enhancements to the Pension Loan Program
 - Reforms on the Member Loan Program
 - SSS KLIMAP Investing Policy (*Kalikasan, Lipunan, at Mabuting Pangangasiwa*)
 - Revised policy on foreign currency holdings
 - Guidelines for the New Voluntary Provident Fund
 - Sale and lease of several SSS real properties
 - Participation in initial public offerings and bond issuances of private corporations