



Republic of the Philippines  
**Department of Education**  
REGION VIII  
SCHOOLS DIVISION OF CALBAYOG CITY

Advisory No. 028 s. 2026  
June 29, 2026

**Special Financial and Insurance Offers from LANDBANK and Cocolife**

1. Please be informed that **LANDBANK Calbayog Branch** has extended exclusive, tailored financial products and insurance programs to support the welfare and empowerment of our DEPED employees.
2. **LANDBANK Financial Products** offers:
  - **Credit Card:** Features convenient cashless transactions, flexible payment terms, and exclusive rewards designed for everyday needs.
  - **Auto Loan:** Accessible financing to purchase a vehicle, offering low interest rates, flexible payment terms, and affordable equity.
  - **Home loan:** Financing options with competitive rates and flexible payment terms to assist employees with home ownership.
3. In partnership with **Cocolife**, various life, non-life, healthcare, and mutual fund products are also being offered through their business units and subsidiaries:
  - **Cocolife:** Life insurance coverage.
  - **Cocogen Insurance:** Non-Life insurance options.
  - **Cocoplans:** Pre-need planning services.
  - **Cocolife Asset Management Co., Inc (CAMCI):** Mutual fund investment opportunities.
4. Further, these products are designed to provide DEPED employees with financial solutions that enhance both personal and professional life.
5. For information and guidance.

**MARGARITO A. CADAYONA JR PhD, CESO VI**

Schools Division superintendent

For the Schools Division Superintendent:

ATTY. RHEA PRUDENCIADO AGUADO

(Legal Officer III)

S.O. # 07 s. 2026

