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The Good Life

THE OFFICIAL E-NEWSLETTER OF **SMDC**



SAAN AABOT ANG PAG-IBIG MO?

Pag-IBIG's higher loan ceiling gives Filipino families more room to find the right home

BUILDING TOMORROW'S HOMES TODAY

Jessica Sy shares how SMDC makes sustainable living possible through homes, design, and communities

BUILDING STRONGER COMMUNITIES

See how SMDC Nature extends community-building beyond homes through meaningful partnerships

Sometimes, the good life looks remarkably simple: a game on the grass, a little more room to breathe, and time spent together.

At **Calm Residences**, these everyday moments find their place in open spaces surrounded by greenery, where families can slow down, play, and simply enjoy being together. A father and son chase a ball while the rest of the family shares the moment nearby—a small scene, but one that says a lot about what makes a place feel like home. Because beyond the walls we build, it is the life that happens within them that matters most.

And that is what **The Good Life** is about: the people, places, and moments that give everyday life its meaning.





Perhaps that is the quiet beauty of having nature close to home: it gives ordinary days a chance to become something more. A patch of green becomes a playground, a shaded path becomes a place for conversation, and an open afternoon becomes an opportunity to step away from the rush of everyday life.

There is also something deeply comforting about watching life unfold alongside nature. Trees grow taller, gardens bloom and flourish throughout the year, and children who once needed to be held eventually run ahead on their own. In a thoughtfully planned community, these quiet changes become part of the family's story, creating a sense of continuity between the home they have today and the life they hope to build tomorrow.

When a home gives life room to grow, the memories made there grow with it.

Letter from the Editor

One thing putting this issue together reminded me of: the good life is rarely one big thing.

More often, it is a series of choices that make everyday life work a little better.

It can be having more options to finally own a home. A community designed with more room to breathe. An address that works as hard as you do. It can also be people giving their time to a school, discovering a new sport after work, or simply slowing down over a good book and a bowl of champorado.

That range is what I love about this issue.

As marketers, we spend a lot of time talking about what we build. But the more important question is always why it matters to the people we build it for.

Because ultimately, buildings, programs, partnerships and campaigns only become meaningful when they make someone's life better, easier or fuller.

And maybe that is the best definition of The Good Life we can have.

Not one perfect version of life. Just more good things making their way into the everyday.

Enjoy the issue.



Editor-in-Chief

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Feel The Good Life



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Building Tomorrow's Homes Today: SMDC and Sustainability

SMDC takes its role of helping create a nation of homeowners very seriously

SMDC takes its role of helping create a nation of homeowners very seriously. As the Good Guys, they're focused on a mission of churning out sustainable, masterfully planned developments, and being a positive catalyst for substantive change and progress. To make inclusivity a major component of all that they do, they've also applied the term Good Guys to the people who live, work, and play in the SMDC developments that can be found all over the country.

There may have been a time when the vision was simply about democratizing condo ownership, and helping bridge the national housing shortage by creating more accessible and affordable opportunities. But times have changed, and coupled with the integrity of that original primary vision, we now have sustainability, and incorporating responsible real estate development, in that vision.

As Jessica Sy, Vice President and Head of Design, Innovation, and Strategy at SM Development Corporation, emphasizes, it's a matter now of marrying these two objectives in a consistent, safe, and intentional manner. In 2022, Jessica Sy-Bell joined ARISE Philippines and the National Resilience Council to increase awareness of, and promote disaster risk reduction in the private sector. As a "most vulnerable to natural disasters" country, it's truly important to improve infrastructure and encourage more sustainable lifestyles through whole system thinking and design.

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SAAN AABOT

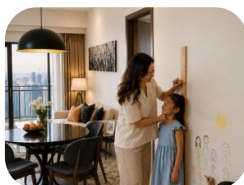
ANG PAG-IBIG MO?

Pag-IBIG Raises Maximum Housing Loan to 10M:

What Homebuyers Need to Know

For many Filipino families, buying a home begins with one practical question: **“Magkano ang monthly?”** But choosing a home is about more than affordability. It is also about location, space, convenience, community, and the kind of life a family hopes to build.

Pag-IBIG Fund’s higher maximum housing-loan amount creates new possibilities for qualified borrowers. With the ceiling increasing from ₱6 million to ₱10 million, homebuyers now have more room to explore properties that may have previously been beyond the old financing limit. For families who want greater certainty before making a decision, ready-for-occupancy homes offer another advantage. Instead of imagining a floor plan on paper, buyers can walk through an actual home, experience the available space, explore the community, and picture how everyday life might unfold there.



Under the current offer, qualified borrowers may secure up to
₱10 million,
Payable for as long as 30 years

For buyers who want to experience a community before committing, ready-for-occupancy homes can offer another advantage. Rather than imagining a floor plan on paper, families can walk through an actual home, understand the available space, see the surrounding community, and picture how their everyday routines might unfold. In Batangas, options include SunnyHomes in Padre Garcia and Primerarosa, Reginarosa, and Amorrrosa in Santo Tomas. In Tarlac, buyers can explore SunnyVale, SunnyVale Premiere, and SunnyVale 2.

The Purpose Behind The Build

What Makes The Work Worth It

For Sandro Vicente P. Javier, Vice President for Project Development and Management, Nature Segment, one of the most rewarding parts of the job is seeing plans become communities where people can live, grow, and build their future. We asked him what makes all the hard work feel worthwhile when an SMDC project finally comes to life.

“For me, the most fulfilling part is seeing people actually enjoy the community we worked so hard to create. When residents begin settling into their homes, using the amenities, and building their everyday lives there, you realize the project has gone far beyond what was once on paper.”

There is also something rewarding about seeing an idea become something tangible. In the beginning, it is drawings, plans, numbers, and many discussions. Then, after years of work and overcoming challenges, you find yourself standing in a completed community with people actually living in it. In a way, it feels like a trophy for everyone who helped bring the project to life.

*It reminds us that the pressure, long hours, and challenges were worth it because **we created something real that people can call home.**”*



Every Sacrifice Builds Something Greater

An OFW's journey in real estate investing

For Elizabeth Mohar, working abroad was never simply about earning a living. It was about carrying her family forward and building a future she could eventually come home to.

Growing up in Surigao City, Elizabeth understood what it meant to live simply. Her parents were farmers and sometimes relied on fishing to support the family's daily needs. When her older sister began raising a family of her own, Elizabeth decided to help shoulder their financial responsibilities. That decision eventually took her to Hong Kong.

Years later, she began asking a different question: Where could all those years of hard work eventually lead? Real estate became part of the answer.

When Elizabeth encountered SMDC, the company's reputation gave her confidence to take her first step as an investor. More than owning property, she began to see real estate as a way to prepare for retirement and create something that could continue working for her beyond her years overseas. For Elizabeth, investing became another way of turning sacrifice into something lasting.

More than owning property, she saw it as a way to prepare for retirement and build something that could continue working for her beyond her years abroad.

Her journey from Surigao to Hong Kong is rooted in family, but it is also about creating a future she can look forward to. She hopes her experience will encourage fellow OFWs to look beyond the immediate rewards of working overseas and start building for the years ahead. Her journey from Surigao to Hong Kong remains rooted in family, but it is also about preparing for what comes next. She hopes fellow OFWs will look beyond the immediate rewards of working abroad and begin planning for the years when they eventually return home.

Today, she can look back and say simply: "I'm proud of myself."

Because for many Filipinos who leave home to build a better future, the dream is rarely about staying away forever.

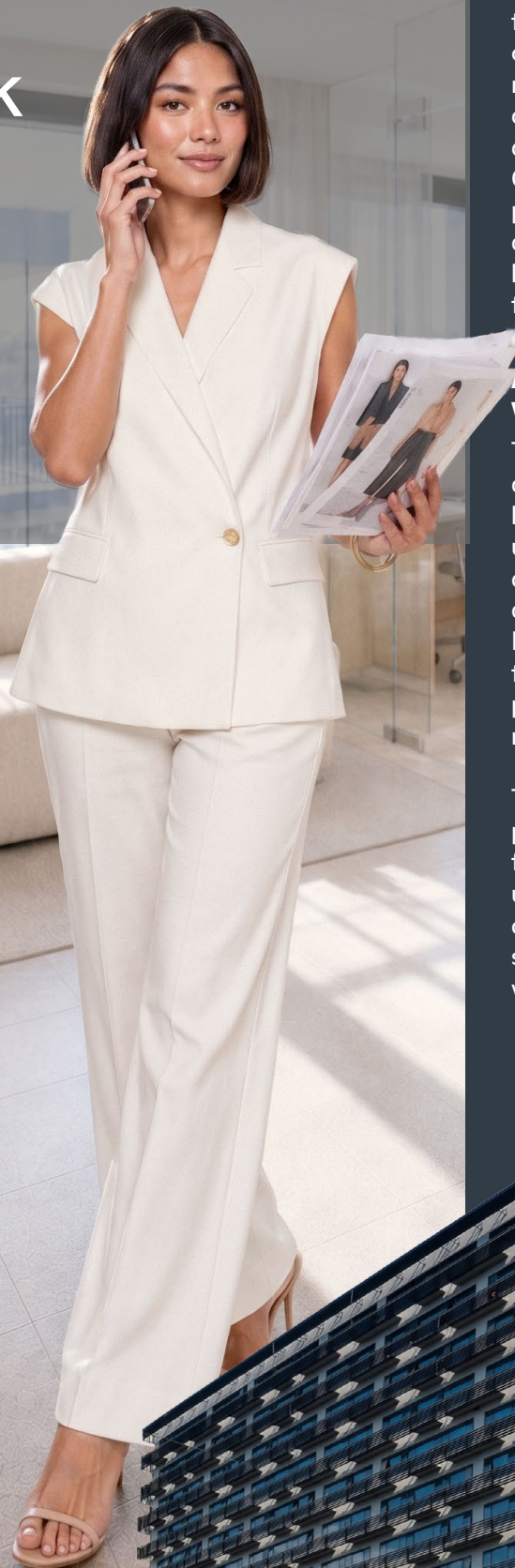
Sometimes, it is about making sure there is something meaningful waiting when they come home.



"Magsinop kayo at aralin niyo pagiging investor lalo na sa real estate," she shares, believing that investing can help OFWs prepare for a time when they no longer work abroad.



ICE Tower: When Work and Home Share the Same Address



The idea of a workplace is becoming less fixed for entrepreneurs, independent professionals, and growing businesses. A home can accommodate focused work, but the demands of meeting clients, collaborating with a small team, or maintaining a professional presence often call for something more adaptable. ICE Tower Residential-Offices in the Mall of Asia Complex presents a residential-office concept designed around that reality, bringing living and legitimate professional use together in one environment.

A Space That Adapts as Work Evolves

The tower offers studio, one-bedroom, and two-bedroom units for evolving living and working needs. Permitted uses include delivery, massage, travel, and employment agencies; dental, dermatology, and consultation clinics; BPO operations; and satellite or traditional offices, subject to building policies, permits, and government regulations.

The adaptability can be relevant to professionals whose work does not fit into a conventional office setup. A unit can serve as a place for work and online meetings, while the building's shared facilities offer settings when work calls for more room.





“Entrepreneurs and independent professionals do not always need more space. They need space that can do more,” said Jessica Bianca T. Sy, SM Development Corporation (SMDC) Vice President and Head of Design, Innovation, and Strategy. “Their requirements can change throughout the day. They may need privacy for focused work in the morning, a professional setting for a client meeting in the afternoon, and a place to switch off at the end of the day.”

Extending the Workplace Beyond the Unit

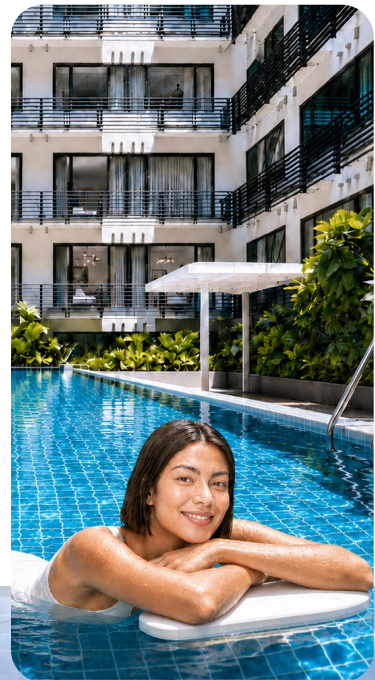
At ICE Tower, the Business Hub, meeting rooms, boardroom, Commercial Hub, and Delivery Hub expand the possibilities beyond the private space. These shared areas can support professional activities while allowing owners to keep everyday work within a more integrated environment.

“We never expected the private unit to answer every professional need. That is why the shared business spaces are important,” she explained. “The Business Hub, meeting rooms, boardroom, and multi-purpose hall extend what an owner can do beyond the unit.”



According to Sy, “The advantage is choice. Different parts of the day can happen in the environment best suited for them, all within one address.”

Practical infrastructure is also part of the equation. ICE Tower provides 100% backup power for units and common areas, high-speed fiber-optic internet, RFID access, audio-video intercom, enhanced fixtures, and additional power outlets, features created to support continuity, connectivity, and day-to-day functionality.



Closer to the Wider Business District

Sy sees the wider district as an important part of the concept. “The MOA Complex already brings together many of the things entrepreneurs and professionals need within one district: offices, convention facilities, hotels, retail, dining, and other services. More importantly, it is still growing through ongoing and planned developments that will continue to strengthen its position as a major business and lifestyle destination.”

“For ICE Tower owners, the advantage is not only being close to what is already here today. It is part of a business district that will continue to grow around them,” she emphasized, underscoring the long-term relevance of its location. ICE Tower brings work and everyday life closer through its residential-office concept, offering professionals a flexible address that adapts to how they live and work today.

Where Life Grows Around You

The right home keeps you close
to what matters most

A city is more than the roads that connect it or the buildings that rise within it. It is also the familiar places, daily routines, and communities that give people a sense of belonging. In Santa Rosa, Laguna, these two sides of city life are coming together in ways that are creating new possibilities for how and where people choose to live.

This is the story behind Where Life Grows Around You, a new reel series that explores how the right home can keep you close to the places shaping your everyday life.

For its first stop, the series looks south to Santa Rosa, a city where heritage remains part of its character even as new roads, destinations, business hubs, and developments continue to move it forward. For generations, Santa Rosa has been known for its historic center, local communities, markets, churches, and familiar streets. Today, it is also emerging as an important economic center in Southern Luzon, supported by industrial estates, PEZA zones, multinational companies, and a growing technology and business sector. Major roads such as SLEX and CALAX further strengthen its connections to Metro Manila and neighboring areas.

This growth is changing what it means to live in a well-connected location. For many homebuyers, convenience is no longer simply about being close to Metro Manila. It is increasingly about being within reach of the places that matter most work, schools, healthcare, shopping, recreation, transportation, and the people who make everyday life meaningful.



But as cities grow, another kind of value becomes just as important: having space to pause. Greenery, open areas, opportunities for recreation, and places where families can simply spend time together can make a growing city feel more balanced. The question is no longer only how quickly a place is developing, but how thoughtfully it is growing.



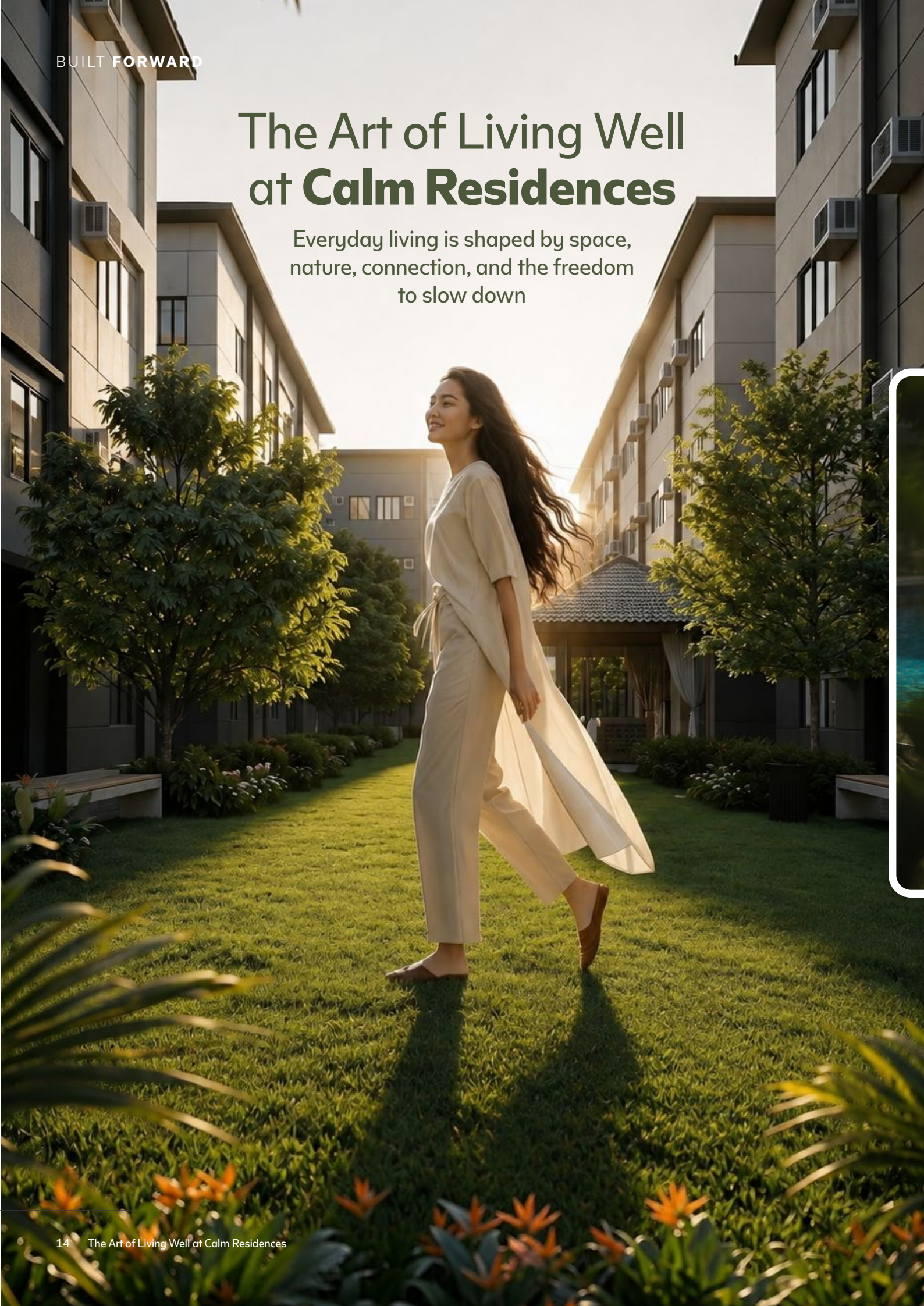
This is where Calm Residences by SMDC Nature comes into the picture. Located in Balibago, Santa Rosa, Calm is a low-rise, nature-inspired community designed for professionals, growing families, returning OFWs, investors, and those preparing for their next chapter. Landscaped open spaces, parks and gardens, pools, wellness areas, and recreational spaces create room to slow down, reconnect, and enjoy everyday life.

And perhaps that is what Where Life Grows Around You is ultimately about. The best location is not always the one that takes you closest to a single destination. It is the one that brings more of your life within reach—while giving you a place to come home to at the end of the day.

In Santa Rosa, yesterday and tomorrow are growing side by side. And at Calm Residences, SMDC Nature brings that idea home: a community where life can grow around you, while you remain close to the places and possibilities that matter most.

The Art of Living Well at **Calm Residences**

Everyday living is shaped by space,
nature, connection, and the freedom
to slow down



The idea of a good home is evolving. Today, living well means more than having a place to come home to it means having a space that supports balance, wellness, and meaningful everyday experiences. In Santa Rosa, Laguna, this vision comes to life at Calm Residences by SMDC, a low-rise, garden-inspired community designed around the belief that home should make life feel more comfortable, connected, and complete.



Thoughtfully planned open spaces, landscaped gardens, linear parks, shaded garden piazzas, and recreational areas bring nature into the rhythm of daily life. These spaces offer residents opportunities to pause, recharge, and connect whether through a quiet morning walk, an afternoon outdoors, or quality time with family. At Calm, greenery becomes more than a backdrop; it becomes part of a lifestyle centered on well-being.

Living well also means having the places that matter within reach. Located in Balibago, Calm Residences puts residents close to shopping, schools, healthcare, leisure destinations, and major business hubs. With access to key road networks such as SLEX and CALAX, Santa Rosa continues to strengthen its connection to Metro Manila and neighboring areas, making it possible to spend less time navigating the distance and more time enjoying life.

Ultimately, **the art of living well is about making room for what matters for family, community, nature, wellness, and the simple moments that make a day feel worthwhile.** As Santa Rosa continues to grow, Calm Residences offers a home where these elements come together, creating a place where residents can slow down, reconnect, and grow into a life that feels truly their own.



Ready When Your Family Is

The next chapter begins with a place of your own

For many Filipino families, the dream of owning a home comes with a familiar question: When can we finally move in? Between years of renting, waiting for construction, and planning around changing family needs, homeownership can sometimes feel like a goal for “someday.” In Mabalacat, Pampanga, SMDC’s Cheerful Homes and Cheerful Homes 2 offer a different possibility move-in-ready homes designed for families who are ready to take that next step.

A ready home can also mean greater peace of mind for families planning their future. With a completed property, buyers can focus less on waiting and more on settling in, personalizing their space, and building routines that make the house feel like home. For families choosing to put down roots in Mabalacat, it is an opportunity to begin the next chapter with greater certainty and with room for the moments still to come. Ultimately, a home becomes meaningful through the memories made inside it. At Cheerful Homes and Cheerful Homes 2, your family’s next chapter is ready to begin because when your family is ready to move forward, your home should be, too.



The Good Word: One Verse at a Time

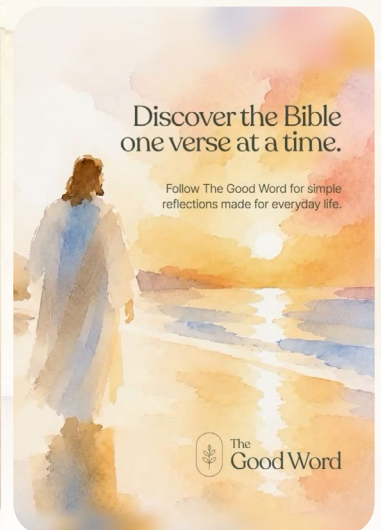
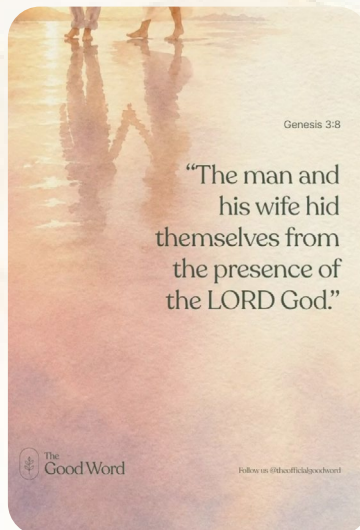
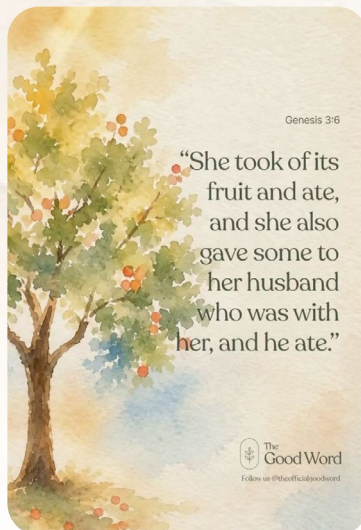
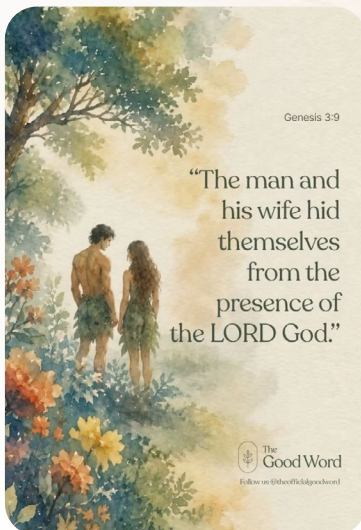
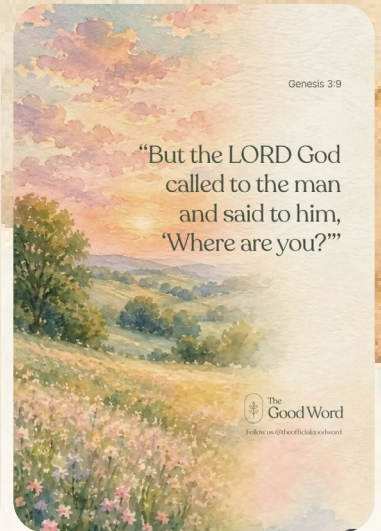
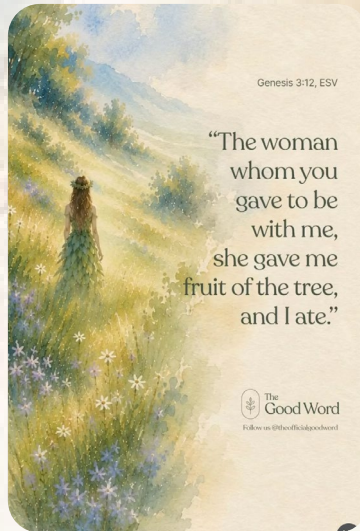
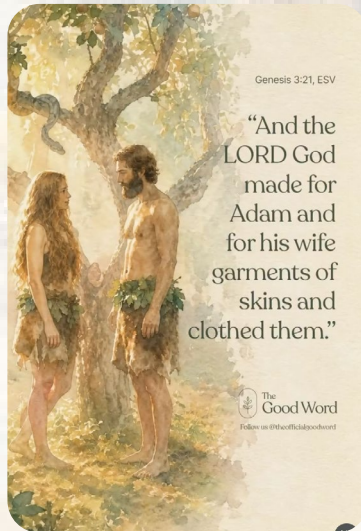
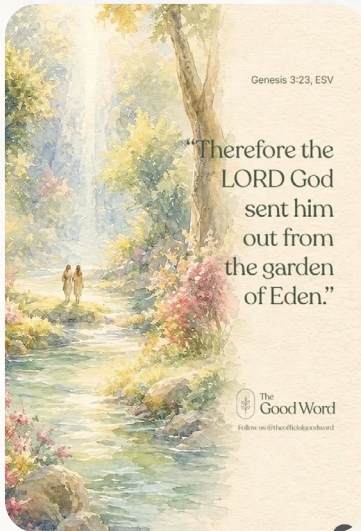
Every day brings its own noise, worries, and demands. Sometimes, what we need most is a quiet moment with God's Word.

The Good Word is a daily journey through the Bible created to make Scripture simple, meaningful, and relevant to everyday life. Each post shares one Bible verse, an easy-to-understand reflection, and a short prayer that helps us know God more deeply and carry His truth throughout the day.

This year's theme, "Beginnings," takes us back to Genesis and reminds us that before our plans, struggles, successes, or failures, God was already there. Each entry invites us to pause, reflect, and see how His Word continues to speak into our lives today.

Whether you have been reading the Bible for years or are simply curious, you are welcome to begin this journey with us.

Scan the QR code to join The Good Word and discover the Bible, one verse at a time.



Building Stronger Communities

Communities Grow Stronger When Schools Thrive

Community building beyond the development

By participating in Brigada Eskwela, SMDC sought to contribute to this broader community ecosystem through practical assistance and employee volunteerism. The initiative also brought together employees from different locations and business units, demonstrating how volunteerism can connect teams around a shared purpose despite geographic distance.



Building communities goes beyond developing homes. It also means strengthening the relationships, institutions and shared spaces that help neighborhoods grow over time.



For SMDC, supporting nearby schools is a natural extension of its approach to community building.

“The involvement of volunteers from our headquarters and regional projects reflects the collective spirit behind this program,” added said Sandro Vicente P. Javier, Vice President for Project Development and Management. “It is not only about preparing physical spaces. It is about showing up, listening to what communities need and working alongside them.”

Building partnerships that lasts

SMDC continues to work with school administrators and community partners to better understand local needs and identify areas where meaningful support can be provided. The company’s participation in Brigada Eskwela builds on its previous education-related initiatives, including the provision of learning materials to schools and students in communities near its developments.



1. Be Present

- Put down your phone.
- Notice your surroundings.
- Happiness often becomes more visible when we slow down enough to notice it.

SUZY'S 5 Guidelines to Happiness

2. Appreciate What You Have

- Gratitude shifts perspective.
- Life isn't perfect, but even in challenging times, appreciate supportive friends, mindful rest, and learned lessons.

- ## 3. Give Yourself Room to Grow
- Try something new.
 - Learn a skill. Set a goal.
 - Growth means becoming more patient, setting healthy boundaries.
 - Become more yourself.

4. Nurture Meaningful Relationships

- People are not meant to experience life alone.
- Call someone, have dinner, listen.
- Share happiness.

5. Choose What Matters

- Happiness requires intention.
- Meaningful life is built from making room for the things that matter most.

Happiness is often treated like a destination, something we will finally reach when we have more money, more time, a better job, or fewer problems. But perhaps happiness is less about arriving somewhere and more about learning how to live well where we are.

It can be found in ordinary moments: a meaningful conversation, a quiet morning, a good meal, time with people we love, or simply the feeling that we are moving through life with purpose.

Here are five simple guidelines to building a happier life not by chasing perfection, but by becoming more intentional about what truly matters.

When Good People Make A Difference

SMDC earns HR Excellence recognition for empowering employees to improve, learn, and help one another grow



When employees see a better way

SUSTAINABILITEAM empowers employees to turn everyday observations into ideas that make work more efficient and sustainable. At its heart is a simple belief: meaningful improvement can come from the people who experience the work every day. When employees are encouraged to speak up and contribute, small observations can become opportunities for positive change.



When What You Know Helps Someone Else

THE GOOD GUYS GUILD recognizes that valuable knowledge already exists within SMDC. It gives employees a platform to share their experience and expertise, helping colleagues learn from people who understand the work firsthand. In the process, teaching becomes another way to build confidence, strengthen communication, and help others grow.

What Happens When People Step Up

Both initiatives begin with people choosing to contribute. It might mean finding a better way to work, sharing a lesson learned, or helping a colleague develop a new skill. SMDC's recognition is a reminder that meaningful change does not always begin with a grand idea. Sometimes, it starts with one person deciding to make something better for others.



From left to right: SMDC HR team members Karen D. Biagtan, Rheina Imelle B. Olaira, Rhodora M. De Leon, Princess Fernandez, and Ma. Joana Manuel F. Diamante, with Aileen Janice Alfonso Rosadio of Bosch Philippines, judge and award presenter.

The Good Life After Work

Serving up balance, curiosity, and a beginner's mindset

For Kathleen Sarsing, AVP of Project Development and Management, staying active has always been part of life. But tennis became an unexpected favorite, turning a simple desire to move again into a lesson in patience, persistence, and the joy of starting from scratch.

You grew up around tennis but weren't exactly a fan. What finally got you hooked? *I've always been active cycling, yoga, Muay Thai, and other activities but after taking a break, I realized I didn't quite feel like myself. I wanted to get moving again and decided to try something new. Tennis had always been around in my family because my dad and several relatives played, but I honestly used to find it boring! Then some friends invited me to train with them and my mom, who was almost 70 at the time. I thought, why not? I definitely didn't expect to get hooked, but I did. There's something about that pop when you hit the ball just right that is incredibly satisfying. I also quickly realized how athletic and challenging the sport actually is. And the more I learned, the more I wanted to improve.*

Is tennis your escape from work or does that competitive mindset follow you back to the office? *Definitely both. Sports and physical activity are a great way for me to switch off. When I'm cycling or playing tennis, I'm completely focused on what I'm doing in that moment. But I also think the mindset carries over into work. I like breaking things down, figuring out what isn't working, adjusting, and trying again. Tennis has reinforced that for me because you can't expect to get everything right immediately. Sometimes you have to repeat the same thing over and over before it clicks. It's also taught me to be comfortable being a beginner again. At work, I'm usually in situations where I'm expected to know what I'm doing. On a tennis court, I'm very much still learning and there's actually something humbling and refreshing about that.*



So who is Kathleen on the court? Same composed person we see at work? *Oh, definitely not! I can be pretty composed at work, but put me on a bike or court and I become competitive and stubborn. If I can't get something right, I want to figure out why and keep trying. I'm also a bit of a gear person. When I get into a sport, I like committing to the whole experience new racket, new bikes, new outfit, whatever gets me excited to show up and train. I guess it's part motivation, part excuse to shop!*

Beyond the workout, what has tennis unexpectedly given you? *More than anything, sports have brought out my curiosity. Tennis especially has shown me that being active isn't just about fitness it's strategy, coordination, timing, anticipation, and mental focus. And I've met so many great people along the way, from those way better than me to those just starting out. We may have different skill levels, but we all love the game.*

For me, getting back into an active lifestyle wasn't really about becoming "good" at one particular sport. It was about rediscovering something I had missed and being willing to try something completely new. I think that's the best part: you're never too old or too experienced to be a beginner again.



Good Life, Good Finds

Rainy days call for good stories, cozy corners, and something warm

When the skies turn gray and the rain starts tapping against the windows, there's a certain invitation to slow down. Plans can wait. The pace softens. And suddenly, a quiet afternoon with a good book, a comforting meal, or a warm drink feels like exactly what the day calls for. This rainy season, make the most of the weather with a few Good Finds worth adding to your list.



A Warm Hug in a Bowl Classic Filipino Champorado

Nothing beats a bowl of chocolate rice porridge on a rainy afternoon. Rich, creamy, and nostalgic—it tastes like home.

Ingredients

- 1 cup glutinous rice (malagkit)
- 4 cups water
- 3 to 4 pieces pure cacao tablets (tablea) or ½ cup unsweetened cocoa powder
- ½ cup sugar (adjust to taste)
- Condensed milk (or evaporated milk) for drizzling

How to make:

1. Wash the rice and cook in water until tender, stirring occasionally.
2. Add tablea or cocoa powder and stir until dissolved.
3. Pour in sugar and continue stirring.
4. Simmer for 5-10 minutes until thick and creamy.
5. Serve hot and top with a swirl of condensed milk.



Tip: Pair with crispy tuyo (dried fish) for the ultimate Filipino comfort breakfast!

Why We Love It:



Warm and filling



Easy to make



Tastes like childhood

Books That Stay With You

From timeless classics to modern favorites, these are the stories we return to for comfort, perspective, and a little escape

Pick a Mood, Pick a Book

by Mimi Tecson

Books I've loved, books that made me think, and books that somehow found their way into my life.

For the Rom-Com Lover, *Beach Read* by Emily Henry.

A perfect summer read with characters you'll root for, witty banter, romance, and a story that reminds you why we love books. I couldn't put it down! I gobbled this book up like a kdrama.

For Something Local, *Trese* by Budjette Tan & Kajo Baldesimo. A brilliant mix of Filipino folklore, urban mythology, and uniquely Pinoy storytelling. Dark, clever, and wonderfully Filipino.

For the Classic I Keep Coming Back, *Pride and Prejudice* by Jane Austen. I've read this more than five times (and buy this books again when I see beautiful covers). What can I say? I love Mr. Darcy and Elizabeth Bennet. Some stories just never get old.

For Something That Will Ruffle Your Thoughts, *Untamed* by Glennon Doyle. A book that can awaken something inside you. It makes you question expectations, identity, and the life you've been told you should live.

For the Non-Reader Who Wants to Start, *The Alchemist* by Paulo Coelho. Simple, meaningful, and easy to get into. And its message is one I love: what is meant for you will find you.

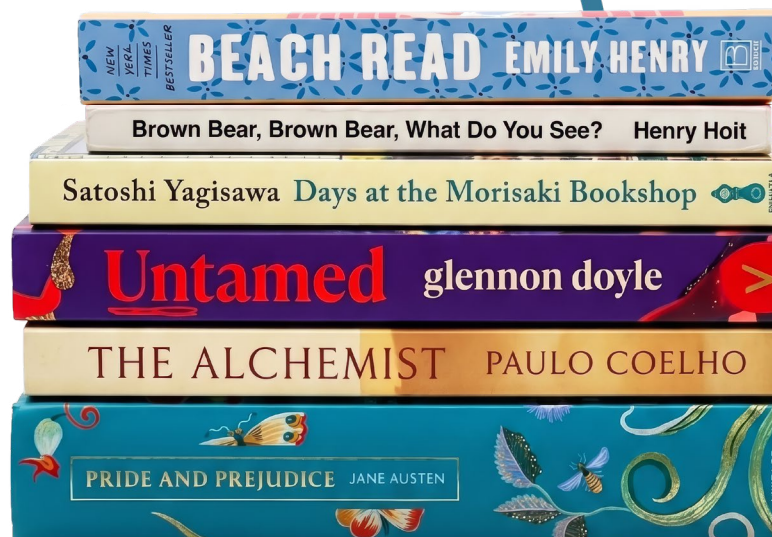
For Something Calm, *Days at the Morisaki Bookshop* by Satoshi Yagisawa. A gentle, cozy read about books, family, healing, and finding your way. Perfect for a quiet afternoon when you just want to slow down.

For the Child in all of us, *Brown bear, brown bear* by Eric Carle. I loved reading this to my son, Leon, when he was growing up. There was something special about the rhythm, repetition, and colorful illustrations, it became one of those little books that holds a big childhood memory.

The Good Life is in the Little Things

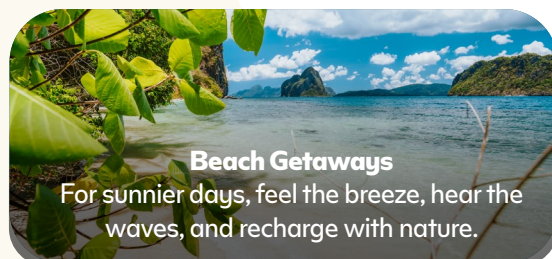


It's in a warm bowl of champorado, a quiet cafe, a meaningful book, and the extra time to enjoy them. Here's to slow days, good finds, and a life well-lived.



Favorite Hangout Places Where Good Moments Happen

Good food tastes even better with the right company and the right place. Here are cozy spots perfect for rainy days (or any day!):





Got stories to share? Email us at
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