

# RETIREMENT

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## What is the Retirement Benefit?

The retirement benefit is a cash benefit paid either in monthly pension or as lump sum to a member who can no longer work due to old age.

## What are the types of retirement benefits?

1. **Monthly pension** – a lifetime cash benefit paid to a retiree on a regular monthly basis.
2. **Lump sum amount** – one-time payment granted to a retiree. The amount is equal to the total contributions paid by the member and/or by his/her ERs, including interest earned.

## Who may qualify for a retirement pension?

1. Member must have paid at least 120 monthly contributions prior to the semester of retirement and is any of the following, whichever is applicable:
  - a) at least 60 years old and separated from employment or has ceased to be an SE/OFW/Household Helper (optional retirement);
  - b) at least 65 years old whether still employed/SE, working as OFW/Household Helper or not (technical retirement);
  - c) at least 55 years old and separated from employment or has ceased to be an SE, if an “underground mineworker” (optional retirement);
  - d) at least 60 years old whether still employed/SE or not, if an “underground mineworker” (technical retirement); or
  - e) a total disability pensioner who has recovered from disability and is at least 60 years old (or at least 55 years old, if an underground mineworker).
2. A former retiree-pensioner whose monthly pension was suspended due to re-employment/self-employment and is now separated from employment or has ceased to be an SE.
3. A member who is 60 years old and above, but not yet 65, with 120 contributions or more may continue paying as VM up to 65 years old to avail of the higher amount of benefit.

## What are the other terms and conditions for retirement of Underground Mineworkers?

An Underground Mineworker is any person employed to extract mineral deposits underground or whose workplace is beneath the ground performing and coordinating activities for the purpose of searching for and extracting mineral deposits, which includes the muckers,

miners, bull-gang workers, etc. and any other person working underground regardless of positions such as geologist, security guards, mechanics or sampler.

An Underground Mineworker must have been employed as such for at least five (5) years (either continuous or accumulated) prior to the semester of retirement as certified by his/her ER/s, regardless if employment as underground mineworker is his/her last or not. The actual date of retirement should not be earlier than March 13, 1998 and the ER/s must be duly registered with the Bureau of Mines as a mining company.

### **Who may qualify for a lump sum retirement amount?**

Member is at least 60 years old (or 55 years old, if an underground mineworker) for optional retirement, or 65 years old (or 60 years old, if an underground mineworker) for technical retirement, and has paid less than 120 monthly contributions

A member filing for retirement benefit and has paid less than 120 monthly contributions shall be given the option to continue paying the contributions as a VM to complete the 120 months to avail the full benefits thru monthly pension.

### **How is the monthly pension computed?**

The monthly pension shall be the highest of:

- a)  $300 + (20\% \times \text{AMSC}^*) + (2\% \times \text{AMSC}) \times (\text{CYS}^{**} - 10)$ ; or
- b)  $40\% \times \text{AMSC}$ ; or
- c) The minimum pension of P1,200, if with at least 10 CYS; or P2,400, if with at least 20 CYS, whichever is applicable.

*\*AMSC (Average Monthly Salary Credit)*

*\*\*CYS (Credited Years of Service)*

The monthly pension of a member who retires after age 60 and who has contributed the required 120 monthly contributions shall be the higher of the following:

- a) monthly pension computed at the earliest time the member could have retired had he/she been separated from employment or ceased to be SE, plus all adjustments thereto; or
- b) monthly pension computed at the time when the member actually retires.

### **What is the 18-months advance pension?**

A retiree has the option to receive the first eighteen (18) months pension in lump sum, discounted at a preferential rate of interest to be determined by the SSS. This option can be exercised only upon filing of the first retirement claim, and only advance payments shall be discounted on the date of payment. The Dependent's Pension and 13th Month Pension are excluded from the advanced 18 months pension. Should there be an increase in the monthly pension within the 18-month period, the same shall also be subjected to interest.

The retiree will receive the regular pension on the 19th month and every month thereafter.

## **What are the possible deductions in the retirement benefit?**

All unpaid short-term member loans of members claiming for retirement benefit, whether or not the term of payment has expired as of contingency date, shall be deducted in full from the proceeds of the benefit payments. The date of contingency shall be the cut-off date for charging interest and penalty. Also to be deducted are overlapping sickness and partial disability benefits, if any. If there is overpaid pension due to dependent's death, employment or marriage, these shall also be deducted from the monthly pension.

## **How can a member know when is the optimum time to file for retirement so that he/she gets the most of the benefit?**

A member shall be advised of the amount of the monthly pension benefit that he/she will receive upon filing of the retirement application and the amount that he/she will stand to receive if he/she decides to continue paying contributions as a VM.

A member filing for optional retirement (60 years old) and who has paid at least 120 monthly contributions shall be given the option to continue paying voluntary contributions up to 65 years old to avail of higher retirement benefit upon reaching 65.

Meanwhile, a member who is already 65 years old or older shall be given the option to pay voluntary contributions **ONLY IF** he/she has not yet attained the required 120 monthly contributions to be eligible for monthly pension. However, payment of contributions shall be allowed only up to 120 months.

## **What happens when the retiree pensioner resumes employment?**

The monthly pension shall be suspended upon the re-employment or resumption of self-employment of a retired member who is less than 65 years of old. The member shall again be subjected to compulsory coverage. At 65 years old, whether employed or not, he/she can file a claim again for retirement benefit.

## **How much will be the monthly pension of a member who filed for optional retirement at age 60, becomes re-employed, and then re-applies for technical retirement at age 65?**

A pensioner who retires more than once shall be entitled to the higher of:

1. the monthly pension computed for the first retirement claim; or
2. the re-computed monthly pension for the new claim.

## **How is the monthly pension paid?**

The monthly pension is paid thru the designated bank account opened by the member under the "SSS Pensioner's Remittance thru Bank" Program. This became mandatory effective September 1, 1993.

A member must open a single savings account (or use an existing one, if any) and submit to the SSS the savings account number and a photocopy of the passbook upon filing of application, or he/she may accomplish the Visa Cash Card Enrollment Form. The original passbook must be presented for authentication purposes. For ATM accounts, the name of the member must be embossed and the savings account number must be indicated in the ATM card; otherwise, a copy of the deposit slip must be submitted.

For members without an existing single savings account, the SSS will issue an LOI form to be presented to his/her chosen SSS-accredited bank for the purpose of opening a single savings account.

Upon approval of the claim, the SSS will mail a notice voucher to the member informing him/her when to withdraw the benefit from the bank.

### **How is the lump sum amount paid?**

Effective May 2016, the member may opt to receive the lump sum benefits for SS and EC Disability, SS Death and Retirement directly through his/her bank account, instead of receiving the check through the mail. The Payment thru-the-Bank Program shall become mandatory upon implementation of the Benefits Workflow System.

The member will be asked to open a single savings account (or use an existing one, if any) and submit to SSS a photocopy of **any of the following**: a) the savings account passbook; b) the ATM card bearing the member's name and account number; c) a validated initial deposit slip; d) bank statement or certification; or e) Visa Cash Card Enrollment Form, upon filing of benefit application. The original passbook/ATM card must be presented for authentication purposes.

For members without an existing single savings account, the SSS shall issue an LOI form to be presented to his/her chosen SSS-accredited bank for the purpose of opening a single savings account.

Upon approval of the claim, the SSS will mail a notice-voucher to the member informing him/her when to withdraw the benefit from the bank.

### **Can a retiree who was granted a lump sum benefit resume paying contributions to qualify for pension benefit?**

A retiree who wishes to convert the lump sum benefit paid to him/her to lifetime pension shall be allowed to return the SSS check within six (6) months from the date of settlement. Upon payment of the lacking contributions, the retiree shall be qualified to avail pension benefits under RA 1161, as amended by RA 8282 (SS Law), or under RA 7699 (Portability Law), for SSS members only.

If the SSS check has been encashed, a one percent (1%) interest per month shall be charged effective from the date of encashment up to the time of application for pension. The check amount plus the interest shall be deducted from the proceeds of the pension benefit.

## Aside from the retirement benefit, what else can a retiree receive?

The retiree is entitled to a **13th Month Pension** payable every December.

Moreover, retiree pensioners prior to the effectivity of RA 7875 on March 4, 1995 are automatically considered members of PhilHealth, and they and their legal dependents are entitled to its hospitalization benefits. On the other hand, retirees effective March 4, 1995 up to the present will be entitled to hospitalization benefits under PhilHealth only if they have contributed 120 monthly Medicare contributions. The counting of 120 monthly contributions shall start in 1972, when the Medical Care Act of 1969 started implementation.

A copy of DDR print-out indicating the type of claim is retirement in nature and the effectivity date of pension or in its absence, a Copy of Retiree-Pensioner Certification issued by SSS shall be required. They need to register with PhilHealth for the issuance of a PhilHealth ID card for Non-Paying Members.

## Who are considered dependents of a retiree-member and what benefits are they entitled to?

Dependents of a retiree-member are entitled to Dependent's Pension, which is equivalent to ten percent (10%) of the member's monthly pension or ₱250, whichever is higher. This is paid for each dependent child **conceived/legally adopted on or before the date of retirement of the member**, but not exceeding five (5) in number beginning with the youngest and without substitution. Those considered dependents are as follows:

1. Legitimate, legitimated, legally adopted and illegitimate child who is
  - unmarried;
  - not gainfully employed; and
  - has not reached 21 years of age, or if over 21 years old, he/she is congenitally incapacitated or while still a minor was permanently incapacitated and incapable of self-support, physically or mentally.
2. A child who has entered into a common-law relationship and has not attained the age of eighteen (18). However, upon reaching the age of 18, the child shall stop receiving dependent's pension.

In cases where there are five (5) or more dependent legitimate, legitimated, legally adopted and illegitimate children, the dependent legitimate, legitimated, and legally adopted children shall be preferred. Where there are less than five (5) legitimate, legitimated, or legally adopted children, the illegitimate children shall be considered to complete the maximum five (5) dependents.

## For how long will the dependent child receive the pension?

Payment of the dependents' pension shall stop if the dependent:

- dies;
- reaches 21 years old, unless congenitally incapacitated, or while still a minor was permanently incapacitated and incapable of self-support, physically or mentally;

- is gainfully employed;
- marries;
- enters into a common-law relationship upon attaining at least 18 years of age; or
- attains the age of 18 while having a common-law relationship.

“Gainfully employed” refers to one who is employed/self-employed where he/she renders regular work and receives compensation or derives income for at least six (6) continuous months in any given year, as shown in the member’s contributions records/Annual Confirmation of Pensioner (ACOP), or based on findings.

Suspended dependent’s pension of gainfully employed dependent may be resumed, upon submission of proof that he/she was separated from employment or ceased to be an SE and provided that he/she is unmarried and has not reached 21 years of age, or if over 21 years of age, he/she is congenitally incapacitated or while still a minor was permanently incapacitated and incapable of self-support, physically or mentally.

### **What will happen to the monthly pension of a retiree in case of death?**

Upon the death of a retiree pensioner, the primary beneficiaries shall be entitled to 100 percent of the monthly pension and the dependents to the dependent’s pension. If the retiree pensioner dies within 60 months from the start of the monthly pension and has no primary beneficiaries, the secondary beneficiaries shall be entitled to a lump sum benefit equivalent to the total monthly pensions corresponding to the balance of the five-year guaranteed period, excluding the dependent’s pension.

### **What is the prescriptive period in filing for claim for retirement benefit?**

There is no prescriptive period for the filing of initial retirement benefit. However, all claims with the SSS and all petitions with the SSC assailing said settled claims, should be filed within ten (10) years from denial/settlement.

The reckoning point of the 10-year prescriptive shall be as follows:

1. **For claims settled prior to March 1, 2006**, the 10-year prescriptive period shall start on March 1, 2006.
2. **For claims settled on or after March 1, 2006**, the 10-year prescriptive period shall start on the date of the initial settlement.

The 10-year prescriptive period **shall not apply** to the following cases:

1. Claims for adjustment for reasons not attributable to the member/claimant, such as:
  - Unposted contributions and additional CYS;
  - Payment for additional dependent/s if it was established that the dependent/s was/were inadvertently excluded by SSS in the payment of benefit or date of birth was erroneously encoded;
  - Change in the date of contingency if the correct date of contingency was not considered by SSS in the computation of retirement benefit; or
  - Other analogous cases.

2. Claims for re-adjudication due to:
  - Change of guardian of member/dependent/s;
  - Emancipation or death of dependents;
  - Resumption of monthly pension that was suspended/cancelled due to Annual Confirmation of Pensioners (ACOP); or
  - Other analogous cases.

### **Can a member with a settled retirement benefit still correct his/her date of birth to re-adjudicate the benefit?**

The date of birth appearing in the member's SSS record shall be presumed correct and no further documentation shall be required to establish the same in the payment of retirement benefit unless the member presents proof to the contrary.

Correction of date of birth shall be governed by the following guidelines:

1. If the correct date of birth is earlier than the date of birth used in the adjudication of retirement benefit, correction of date of birth shall be based on PSA/NSO-issued birth certificate, **except** for PSA/NSO birth certificate registered after the 55th birthday of the member.

However, if member cannot present the PSA/NSO-issued birth certificate, corrections may be allowed only upon a final judgment from court or the SSC establishing the correct date of birth. Upon correction of the date of birth, the member's retirement pension shall be adjusted accordingly, subject to the 10-year prescriptive period policy on adjustment/re-adjudication.

The request for correction of date of birth shall be exercised only once.

2. If the SSS discovers that the correct date of birth is later than what has been used in the adjudication of benefit resulting in the over payment of retirement benefit, the SSS shall effect the correction, make necessary adjustment on the benefits, and collect the overpayment.

### **What are other policies regarding the retirement benefit?**

#### **1. Retirement of spouses employed by their own business**

It is presumed that the single/sole proprietorship established during the marriage is either conjugal or absolute community even if it is registered in the name of only one (1) spouse. With the said business still operational, the spouse reported for coverage can only retire at the age of 65 years old, unless the same business is retired/terminated, whichever comes first.

#### **2. For retiree with invalid coverage**

A retiree who paid voluntary contributions but was not previously or has no single contribution paid as covered EE or SE shall be allowed to register upon determination of his/her coverability as SE, per declaration made in the "Affidavit of Declaration of Source of Income" for

purposes of adjudication of retirement or if records could show that benefit payments have been previously granted.

**3. Entitlement to retirement benefit of a member who was previously declared presumptively dead but consequently reappeared.**

A retiree-member who was declared presumptively dead by final judgement from the Court/SSC or pursuant to SSC Resolution No. 695-s.81 and was granted death benefit is still entitled to retirement benefit if he/she reappeared. However, the death benefit paid to his/her beneficiaries shall be deducted from the proceeds of the retirement benefit.

A Court/SSC declaration of re-appearance is no longer needed since the death benefit was paid on the presumption that subject member was already dead, but is now debunked by his/her reappearance. However, the member shall be required to submit an Affidavit of Re-appearance to the SSS.

**4. Determination of ER Liability**

A. The ER is declared liable for damages if he/she:

- fails to report the member for coverage prior to date of contingency;
- misrepresents the true date of employment of the EE;
- remits contributions lesser than those required under the law; or
- fails to remit any contributions due prior to the date of contingency resulting in a reduction of benefits.

However, if the contingency occurs within thirty (30) days from the date of employment, the ER shall be relieved of his liability for damages.

B. Retirement benefit is paid to member if no reply/payment is received from the ER/s concerned within thirty (30) days from the date of service of demand letter.

C. Any person or entity engaging the services of an independent contractor shall be subsidiarily liable with such contractor for any civil liability incurred by the latter under the SS Law. The liability herein provided is without prejudice to the contractor's criminal liability if warranted.

D. Computation of ER Liability

1. For non-reporting, the ER shall pay the SSS damages equivalent to the following:

If lump sum benefit - Amount of benefit to which EE would have been entitled.

If pension - Accumulated pension due from the date of contingency up to the date of settlement of claim or to the five (5) years' pension, whichever is higher, including dependents' and 13th month pension.

2. For misrepresentation of the true date of employment of his/her EEs, or remittance to the SSS contributions that are less than those required under the SSS Law, as amended, or failure to remit any contribution due prior to the date of contingency, the ER shall pay to the SSS the following:

If lump sum benefit - Difference between the amount of benefit to which the EE is entitled.



If pension - Difference on the accumulated pension due from the date of contingency up to the date of settlement of the claim or to the five (5) years' pension, whichever is higher, including dependents' and 13th month pension.

- In addition under Items 1 and 2, the ER shall also be liable for the payment of the corresponding unremitted contributions and penalties thereon apart from penal sanctions, if warranted.
- If the member has two (2) or more ERs, each ER's liability shall be based on the contributions the member has under the liable ER.

## **What forms and documents are needed in filing for a retirement benefit?**

Present the original and submit photocopy of valid ID cards/documents for authentication purposes, and submit original/certified true copy of supporting documents.

### **1. If filed by Member:**

A. Valid ID cards/documents – Any of the following **Primary** ID cards/documents:

1. SSS ID Card
2. UMID Card
3. PRC ID Card
4. Passport
5. Driver's License
6. Seaman's Book (Seafarer's Identification & Record Book)

Note: All equivalent ID cards/documents with English translation issued by a foreign government shall be accepted.

If the above documents are not available, refer to the following Supplemental List of Documentary Requirements for Retirement Benefit.

B. SSS Forms:

1. **SSS Retirement Claim Application (RCA) Form;** or  
Application for DDR Benefit under the Portability Law, if applicable
2. Member's Photo and Signature Card

C. Single savings account passbook/ATM/UMID card enrolled as ATM/accomplished debit/cash card enrollment form

Note: If name of member and/or savings account number is not indicated in the ATM card, submit either:

- Copy of duly-validated deposit slip; or
- Copy of bank statement/certificate

If ATM card of married female member is still under her maiden name, submit Marriage Contract/Certificate.

If member cannot open a savings account or cannot apply for debit/cash card, submit a written request for exemption from the Pensioner's Remittance Program stating reason for the request.

**2. If filed thru Representative:**

All of the above documents in Item I. A and B, plus:

- A. Valid ID cards/documents of the representative; **and**
- B. Letter of Authority (LOA) signed by the member; or Special Power of Attorney (SPA) specifically stating the authority to file and sign for and in behalf of the member.

Note: LOA/SPA should be valid within six (6) months if issued in the Philippines or one (1) year if issued abroad.

All equivalent ID cards/documents with English translation issued by a foreign government shall be accepted.

Refer to Supplemental List of Documentary Requirements for Retirement Benefit for the additional supporting documents for special cases.

**Supplemental List of Documentary Requirements for Retirement Benefit**

Present the original and submit photocopy of valid ID cards/documents for authentication purposes, and submit original/certified true copy of supporting documents.

A. Identification Documents

In the absence of Primary ID cards/documents (*see list on Page 73*), **any two (2)** of the following **Secondary** ID cards/documents, both with signature, and at least one (1) with photo:

- Postal ID
- Company or School ID
- OWWA ID
- Senior Citizen ID
- Firearm License Card issued by PNP
- TIN card
- ID Card issued by LGUs (e.g., Barangay/Municipality/City)
- ID Card issued by professional associations recognized by PRC
- Pag-IBIG ID Card/Member's Data Form
- PhilHealth ID Card/Member's Data Record
- Voter's ID or Voter's Affidavit/Certificate of Registration
- GSIS ID Card/Member's Record/Certificate of Membership
- Credit Card (with name and signature)
- Fish Worker's License Card issued by BFAR
- Health or Medical Card
- Residency card/Work permit issued by foreign governments
- Marriage Contract/Certificate
- Seafarer's Registration Certificate issued by POEA
- Alien Certificate of Registration/Green Card
- Certificate of Confirmation from the National Commission on Indigenous Peoples

- Certificate issued by National Commission on Muslim Filipinos
- Certificate of Licensure/Qualification Documents from MARINA
- Certificate of Naturalization issued by the Bureau of Immigration
- NBI Clearance
- Police Clearance
- Court Order granting petition for change of name or date of birth
- Life Insurance Policy
- Student Permit issued by LTO

Note:

- Expired IDs shall be accepted as identification, provided it has signature and photo.
- All equivalent ID cards/documents with English translation issued by a foreign government shall be accepted.
- Married female members may use Primary or Secondary ID cards/documents that are still under maiden name, provided that copy of Marriage Contract/Certificate, or Report of Marriage issued by the Philippine Embassy or Consulate General, is presented.

B. Supporting Documents for Special Cases

**1. *If member is at least 60 years old but below 65 years old***

a) For Employed members

- Certificate of separation issued by the last ER or by all ERs (if with multiple employers); **or**
- Certificate of employment issued by the last ER stating the period of employment; **or**
- SSS Form – Affidavit of Separation from Employment/Cessation of Self-employment with Undertaking, regardless of status of ER.

b) For SE members

- Certificate of non-renewal for all of member's business permit/license issued by the proper government offices/transfer of ownership (e.g. Business Permit and Licensing Office); **or**
- Certificate of cessation of business issued by the duly elected Barangay Official where the business or place of residence was located; **and**
- SSS Form - Affidavit of Separation from Employment/Cessation of Self-employment with Undertaking

c) For House Helpers

- SSS Form - Affidavit of Separation from Employment/Cessation of Self-employment with Undertaking; **or**
- Certificate of separation issued by the last HR; **or**
- Certificate of employment issued by the last HR stating the period of employment.

- d) For members of Cooperative or registered Association (e. g. TODA, Card Inc., market vendors association, etc.)
- SSS Form - Affidavit of Separation from Employment/Cessation of Self-employment with Undertaking; **or**
  - Certificate of termination of membership signed by the authorized company representative/s or signatories in the Specimen Signature Card of the Cooperative/Association; **or**
  - Certificate of membership signed by the authorized company representative/s or signatories in the Specimen Signature Card of the Cooperative/Association stating the period of membership.
- e) For VM, including OFW
- Proof of separation from employment/cessation of business/termination of contract/no earnings is **not a requirement**

Note: For members residing abroad, any valid ID card/document issued by foreign governments indicating foreign citizenship/residency/employment prior to retirement (e.g., certificate of naturalization, foreign passport, driver's license, residency card, and work permit) shall be accepted in the absence of document/s stated under Part B.1.

**2. *If member is an Underground Mineworker***

- Certification from the ER/s that member was an underground mineworker indicating the period of employment and worker's job description; **or**
- Affidavit of two (2) co-employees attesting that member was an underground mineworker indicating the period of employment and worker's job description.

Additional requirements if underground mineworker is at least 55 years old but below 60 years old: Supporting documents stated under Part B.1 a or b, depending on the last coverage status of the member

**3. *If member is filing retirement claim pursuant to an existing Bilateral Social Security Agreement (SSA)***

- Liaison forms as provided for under the Administrative Agreement of the Bilateral SSA, with the following information:
  - a. Claim application details; and
  - b. Insurance periods under SS Law of other country;
- Photocopy of two (2) valid IDs of member, certified by counterpart liaison agencies as provided for under the Bilateral SSA, in lieu of member's photo and signature card

**4. *Additional document if member is applying under the Portability Law***

- Certificate of total contributions issued by the GSIS, including the period of contributions

**5. *Additional document if member is an SSS employee***

- Certification issued by the Employee Services Department on the SSS employment history of the concerned employee, subject to the applicable rules and regulations on outside/part-time employment of SSS personnel and RA 8282

**6. Additional documents if member is incapacitated and under guardianship**

- Photo and signature card of guardian
- Medical certificate issued by his/her attending physician (with license number and address of clinic), within three (3) months from date of filing of claim for guardianship confirmed/certified by the Medical Specialist of SSS Physical Examination Centers (PECs); **and**
- In-Trust For (ITF) savings account; **and**
- Affidavit for Guardianship of Incompetent Pensioner, if guardian is the spouse; **or**
- Application for Representative Payee and Guarantor's Bond Form, if guardian is other than spouse

**7. If with dependent child/children and not reported in member's records**

- a) Marriage Contract/Certificate of member issued by the LCR/PSA (formerly NSO)

Note: Marriage Contract/Certificate is not required if dependent is legally adopted or illegitimate child

If married abroad

- Marriage Contract/Certificate with English translation issued by foreign government; **or**
- Report of Marriage issued by the Philippine Embassy or Consulate General.

Additional requirements if with previous marriage in the Philippines

- Certificate of Finality of Annulment/Nullity or annotated Marriage Contract/Certificate; **or**
- Certificate of Naturalization prior to marriage abroad and Decree of Divorce after acquiring foreign citizenship, or its equivalent.

If Marriage Certificate is not available

- Certification of non-availability from LCR/PSA (formerly, NSO) or issued by foreign government indicating that marriage records of the office/agency concerned is intact but there is no record of marriage for the requesting party; **and**
- Marriage Certificate issued by Parish/Church/ Ministry/Congregation/Sect/other religious organizations/ LGU/other person authorized to administer the marriage

If Marriage Certificate from Parish/Church/ Ministry/ Congregation/Sect/other religious organizations is not available

- Certification of non-availability from the Parish/Church/Ministry/Congregation/ Sect/other religious organizations; **or**
- Affidavit/Certificate of solemnizing officer stating the following, together with Authority to Administer marriage, if applicable:
  - Date of marriage;
  - Place of marriage;
  - Reason for non-registration; and
  - Authority to administer marriage, if applicable.
  - Joint affidavit of two (2) persons who witnessed the marriage; **and**

- Birth certificates of at least two (2) children wherein under both documents the names of parents and the date and place of marriage are indicated (if applicable)
- b) Birth Certificate of legitimate, legitimated, legally adopted or illegitimate dependent children issued by LCR/PSA (formerly, NSO), if born in the Philippines

If dependent child/ren is/are born abroad

- Birth Certificate with English translation issued by foreign government; **or**
- Report of Birth issued by the Philippine Embassy or Consulate General

If Birth Certificate is not available

- Certification of non-availability from LCR/PSA (formerly, NSO) or issued by foreign government; **and**
- Baptismal/Dedication certificate or its equivalent issued by the Parish/Church/Ministry/Congregation/Sect/other religious organizations (with date of birth of the child and name of parents)

Note:

- Baptismal/Dedication certificate or its equivalent certificate must bear the original signature of the Parish Priest/Head of the Church/Ministry/Congregation/Sect/other religious organizations or his authorized signatory. Stamped signature is not acceptable.
- Dedication Certificate or its equivalent certificate issued by the Ministry/Congregation/Sect/other religious organizations in lieu of baptismal certificate must bear the date of birth of the child and the name of parents.

If Baptismal/Dedication certificate or its equivalent is not available

- Certification of non-availability together with the following where the name of member, name of dependent, date of birth of dependent and relationship to member are indicated:
  - School cards/records of dependent
  - Educational/insurance plans/Health card record
  - Employment records of member
  - PhilHealth/GSIS/Pag-IBIG records
  - Income Tax Return of member
  - Member's record duly received by SSS prior to May 1997

c) Additional documents

For legally adopted child/ren

- Decree of Adoption or Certificate of Finality

Note:

- The birth certificate should bear annotation of the adoption
- Date of adoption should be prior to date of retirement

For illegitimate child/ren

- Any proof of filiation, such as, but not limited to:
  - Birth Certificate duly signed by the father as informant
  - Birth Certificate with Affidavit of Acknowledgment duly signed by the father
  - Will

- Statement made before any judicial or quasi-judicial proceedings
- Any authentic writing signed by the father (e.g. letter, diary, or other documents such as school records and other public records)

For dependent child/ren under guardianship

- Claim for Dependent's Pension (SS Form BPN-106) duly accomplished by the guardian (if guardian is the parent/grandparent, other than the member)
- Application for Representative Payee and Guarantor's Bond Form (if guardian is other than parents/grandparents)
- ITF account (if guardian is other than parent)

Additional document if dependent child/ren under guardianship is/are incapacitated

– Medical Certificate issued by the attending physician (with license number and address of clinic), within three (3) months from date of filing of claim for dependent's pension, confirmed/certified by the Medical Specialist of SSS Physical Examination Centers (PECs).

Note:

- Documents issued in a foreign country should have English translation. Authentication by the Philippine Embassy or Consulate General is not required if said documents are duly received and signed by the SSS Foreign Representative, Foreign Office.
- For retirement claims filed abroad, photocopy of supporting document/s with English translation may be presented and submitted in the absence of the original/certified true copy, to be duly received and signed by the SSS Foreign Representative Office.

## Can a member file the retirement application online?

Members registered in the SSS website may submit their application for **Technical Retirement** through the website, as long as they meet the following conditions:

- Member is at least 65 years old;
- Member has no cancelled SS Number/s;
- Member has at least 120 monthly contributions prior to the semester of contingency;
- Member has no pending case before the SSC;
- Member has no outstanding loan balance or any outstanding loan balance shall be for salary/calamity loan or salary loan renewal program (SLERP) only;
- Member is qualified for technical retirement per Eligibility Inquiry of the On-line Web Inquiry System (WINS);
- Member has no submitted retirement claim per Centralized Claims Clearance System/settled retirement claim per Claims Information;
- Member has no dependent child/ren; and
- Member is not an underground mineworker.

Application for technical retirement may be filed within six (6) months before the date of retirement, but the payment of benefit shall be done on the actual date of retirement.

Retirement claims submitted through the SSS website shall be processed using the DDR Workflow System following the procedures on the Processing of Retirement Claim Application.

Payment of benefit shall be thru the bank using the UMID card or to the SSS-accredited bank designated by the claimant in his online application for technical retirement.

### **Where can a member file the retirement benefit application?**

Application for retirement benefit can be filed at the SSS branch nearest the member's residence.