

# Republic of the Philippines SOCIAL SECURITY SYSTEM

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# CIRCULAR NO. 2028-013

FOR

ALL SSS PENSIONERS

SUBJECT

REVISED GUIDELINES ON THE ANNUAL CONFIRMATION

OF PENSIONERS (ACOP) PROGRAM

Pursuant to Social Security Commission (SSC) Resolution No. 367-s.2023 dated 30 August 2023, approving the enhancement of policies on the Annual Confirmation of Pensioners (ACOP) Program to ensure uniform implementation and provide further clarification, the following guidelines are hereby issued:

### A. Scope

- The Annual Confirmation of Pensioners (ACOP) Program refers to the reporting of pensioners to the SSS on a yearly basis to ensure the continuous payment of their monthly pensions, subject to their continuing eligibility to the said benefit in accordance with Republic Act No. 11199 or the Social Security Act of 2018.
- 2. The following pensioners shall be required to comply with the ACOP Program:
  - a. Retirement pensioners residing in the Philippines who are 80 years old and above starting March 2024;
  - b. Retirement pensioners residing abroad;
  - c. Total disability pensioners;
  - d. Death/Survivor pensioners; and
  - e. Dependent children under guardianship.
- Retirement pensioners residing in the Philippines who are below 80 years old may be required to comply with the ACOP Program under certain circumstances as determined and upon notification by the SSS.
- 4. The action to be undertaken by the SSS regarding a pensioner's account as a result of ACOP Program implementation and in accordance with these Guidelines shall be as follows:
  - a. Continue the pension benefit;
    - b. Suspend the pension benefit;
    - c. Cancel the pension benefit; or
    - d. Resume the suspended or cancelled pension benefit.

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#### B. Schedule of Compliance

1. Existing pensioners who are required to comply with the ACOP Program shall report to the SSS on the following schedule:

Type of Pensioner	Schedule of Compliance
a. Retirement	Month of hirth of the noncioner
b. Total disability	Month of birth of the pensioner
c. Death/Survivor	Month of birth of the deceased member
d. Dependent children under guardianship	Month of birth of the member/ deceased member

- 2. Initial ACOP compliance of the pensioner shall be on the above-mentioned schedule after one (1) year from the approval of his/her retirement/total disability/death pension benefit claim application.
- 3. Early ACOP compliance shall be allowed up to two (2) months prior to the above-mentioned schedule.

#### C. Manner of Compliance and Requirements

- 1. The pensioner shall comply with the ACOP Program through any of the following manner, with the corresponding requirements (listed in Annex A):
  - a. With personal appearance or visual confirmation:
    - i. Over the counter at SSS branch or office;
    - ii. Video conferencing in SSS-prescribed platform (e.g., MS Teams);
  - b. Without personal appearance or visual confirmation:
    - i. Mail:
    - ii. E-mail;
    - iii. Filed through guardian or duly authorized representative; and
  - c. Others as may be determined by the SSS (e.g., certified by authorized representatives of select banks of pensioners).
- If the identity of the pensioner cannot be established and/or if with lacking requirements, the filing of ACOP compliance shall be rejected, and he/she shall be advised to submit in accordance with the schedule.
- 3. The following pensioner information shall also be required during ACOP compliance, and any data change from the previous compliance shall update his/her record in the SSS database as determined by the SSS:
  - a. Home address;
  - b. Mailing address;
  - c. E-mail address; and
  - d. Mobile number.
- The pensioner shall also provide his/her Philippine Identification System (PhilSys) Card Number (PCN) and present his/her PhilSys ID (PhilID) during ACOP compliance, if available.



5. All surviving spouse-pensioners and dependent children who are 18 years old and above, whether under guardianship or not, shall also provide their SS Number and that of the member/deceased member during ACOP compliance. If not an SSS member, they shall apply for online issuance of SS Number through the SSS website as an existing pensioner, with corresponding registration in the My.SSS portal.

#### D. Other Verification Processes

- 1. The following pensioners whose manner of ACOP compliance is without personal appearance or visual confirmation, as provided in Section C.1 of these Guidelines, may be visited at their home address, as registered with the SSS, by the designated SSS branch or office personnel:
  - a. Retirement and survivor pensioners who are 80 years old and above;
  - b. Total disability pensioners;
  - c. Pensioners under guardianship, including dependent children; and
  - d. Others as may be determined by the SSS.
- Based on the result of evaluation of the pensioner's ACOP compliance, and/or if there are relevant information reported to the SSS, the concerned SSS branch or office shall conduct further visits, interviews, validation per SSS records, formal investigation and other fact-checks to confirm proof of life, medical condition, disability, incapacitation and/or dependency.
- 3. All pensioners shall also be subject to other verification processes to be conducted by the SSS in collaboration with concerned government agencies and other partners, such as the Philippine Statistics Authority (PSA) for the data matching of pensioner records with the national civil registry database and verification of personal information with the PhilSys database, and the relevant law enforcement authorities for cases of fraud.

## E. Suspension or Cancellation of Pension Benefit

- 1. Non-compliance of the pensioner with the ACOP Program shall result in the automatic suspension of his/her pension benefit one (1) month immediately after his/her schedule as provided in Section B.1 of these Guidelines.
- 2. The following grounds, as reported to the SSS or discovered during ACOP compliance of the pensioner and/or other verification processes, shall cause the suspension or cancellation of the pension benefit accordingly:

#### a. Causes for Suspension

- Death of the pensioner is reported to the SSS by his/her immediate family but there is no SSS death or funeral benefit claim filed yet and/or no death certificate submitted;
  - Submission of proof of relationship (listed in Annex B) is required;
- At the time of visit of the SSS, the pensioner is not around or unknown, or cannot be located, at the registered address, or has moved to another address;
- iii. There are formal investigation findings of fraud;



- iv. Pensioner's record matches with the national civil registry database as per criteria set by the SSS, indicating his/her possible noneligibility to continue receiving pension benefit;
- v. Other grounds for suspension as may be determined by the SSS;

#### b. Causes for Cancellation

- i. Death of the pensioner;
  - If reported to the SSS by any person and there is no SSS death or funeral benefit claim filed yet, submission of Death Certificate (listed in Annex B) is required;
- ii. Re-marriage or cohabitation of a surviving spouse-pensioner;
  - Cohabitation refers to a relationship where a man and a woman live together as husband and wife without the benefit of marriage.
- iii. Recovery of the pensioner from total disability, or incapacitation in the case of a dependent child;
- iv. Re-employment or resumption of self-employment of the following:
  - Retirement pensioner below 65 years old, or below 60 years old for surface and underground mineworkers; and
  - Total disability pensioner;
- v. Gainful employment or self-employment of a dependent child;
  - Gainfully employed or self-employed means rendering regular work and receiving compensation, or deriving income, for at least six (6) continuous months in any given year.
- vi. Marriage or common-law relationship of a dependent child who is 18 years old or above;
- vii. Pensioner's record completely matches with the national civil registry database as per criteria set by the SSS, indicating his/her plausible non-eligibility to continue receiving pension benefit;
- viii. Other grounds for cancellation as may be determined by the SSS.
- Continued non-compliance of the pensioner with the ACOP Program, or non-reporting to the SSS to disprove the grounds under Section E.2 of these Guidelines, after two (2) years from the month of suspension shall result in the automatic cancellation of his/her pension benefit.
- Once a dependent child who is not congenitally or permanently incapacitated reaches his/her 21<sup>st</sup> birthday, his/her pension benefit shall be automatically cancelled.
- In the case of multiple payees for a pension benefit, the suspension or cancellation shall be applicable to the respective share of each pensioner depending on his/her ACOP compliance.
- Any overpayment of pension benefit, as determined by the SSS based on the grounds for cancellation, shall be recalled from the pensioner's bank/disbursement account.



#### F. Resumption of Suspended or Cancelled Pension Benefit

- The suspended or cancelled pension benefits shall be resumed starting the month of suspension or cancellation, or when the pensioner becomes eligible again to the said benefit as determined by the SSS.
- The payment for a suspended or cancelled pension benefit shall resume within one (1) month from the date of ACOP compliance of the pensioner, or date of his/her reporting to the SSS to disprove the grounds under Section E.2 of these Guidelines.
- If there is a need to conduct other verification processes as provided in Section D of these Guidelines, or to collaborate with partners on disbursement arrangements, the resumption of payment for a suspended or cancelled pension benefit shall be upon completion of the necessary undertakings by the SSS.
- 4. In the case of multiple payees for a pension benefit, the resumption of the suspended or cancelled pension benefit shall be applicable to the respective share of each pensioner depending on his/her ACOP compliance.
- Any unpaid and/or recalled pension that is due to a pensioner because of the resumption of his/her suspended or cancelled pension benefit shall be credited to his/her bank/disbursement account.

#### G. Notification to Pensioners

- 1. The pensioners shall be informed of the action undertaken by the SSS regarding their pension benefits, as provided in Section A.4 of these Guidelines, including the schedule of next ACOP compliance if applicable, through e-mail and/or My.SSS inbox notification.
- E-mail and/or inbox notifications shall be sent to the pensioners with suspended pension benefits, with instruction to comply with the ACOP Program or report to the SSS regarding the grounds for said suspension; otherwise, Section E.3 of these Guidelines shall apply.
- 3. The pensioners shall be reminded about their ACOP compliance and provided other relevant information through print/radio/television announcements, social media posts, SSS website and mobile app updates, and other means of communication as appropriate.

This Circular shall supersede the following issuances on the ACOP Program:

- Circular No. 2018-026 (Revised Consolidated Guidelines on the Annual Confirmation of Pensioners Program (ACOP)) dated 28 December 2018;
- Circular No. 2020-005 (Temporary Suspension Of Rules On The Compliance To The Annual Confirmation Of Pensioners (ACOP) Program Requirement For Those Who Are Required To Visit The Branches And For Pensioners Residing Abroad) dated 28 March 2020;



- Circular No. 2020-005-b (Amendments to the Guidelins on the Temporary Suspension of Rules on the Compliance to the Annual Confirmation of Pensioners Program Requirement for Those Who are Required to Visit the Branches and For Pensioners Residing Abroad) dated 27 May 2020; and
- 4. Circular No. 2021-010 (Guidelines on the Resumption of the Annual Confirmation of Pensioners (ACOP) Program) dated 20 September 2021.

This Circular shall take effect immediately following its publication in a newspaper of general circulation and the registration and filing of three (3) copies of the published Circular with the Office of the National Administrative Register (ONAR).

Please be guided accordingly.

ROLANDO LEDESMA MACASAET

President and CEO

2 | DEC 2023

Date

(Policy – Retirement/Death/Disability)
Prepared by: Pensions Administration Department

ATTACHMENTS:

Annex A - List of Required Documents and Manner of Compliance

for the ACOP Program

Annex B - List of Required Documents for Reporting of Death of a

Pensioner

### **ANNEX A**

MANNER OF COMPLIANCE AND	REQUIREMENTS					
WHERE TO COMPLY	RETIREMENT/DEATH PENSIONER	TOTAL DISABILITY PENSIONER	DEPENDENT CHILDREN UNDER GUARDIAN			
I. ACOP through personal appearance						
<ul> <li>a. For pensioners residing in the Philippines, submit the requirements to the Member Services Section of the SSS branch/service office (SSS branch directory is available at www.sss.gov.ph).</li> <li>b. For pensioners residing abroad, submit the requirements to the SSS foreign representative office (SSS foreign office directory is available at www.sss.gov.ph).</li> </ul>	<ol> <li>Submit duly accomplished ACOP Form (Pensioner's Reply).</li> <li>Present identification document/s (ID/s) of the pensioner         <ul> <li>One (1) primary ID or at least two (2) secondary IDs</li> </ul> </li> </ol>	N/A	Submit duly accomplished ACOP Form (Pensioner's Reply).      Present the following:     ► ID/s of the guardian      One (1) primary ID or at least two (2) secondary IDs      Dependent's ID (e.g., school I.D.)     In the absence of ID, present birth certificate			
c. To the Medical Evaluation Center (MEC)	N/A	<ol> <li>Submit duly accomplished ACOP Form (Pensioner's Reply).</li> <li>Present ID/s of the pensioner         <ul> <li>One (1) primary ID card or at least two (2) secondary ID cards</li> </ul> </li> <li>Submit a copy of the medical document to support the disability benefit, if necessary.</li> </ol>	N/A			

MANNER OF COMPLIANCE AND		REQUIREMENTS		
WHERE TO COMPLY	RETIREMENT/DEATH PENSIONER	TOTAL DISABILITY PENSIONER	DEPENDENT CHILDREN UNDER GUARDIAN	
a. For pensioners residing in the Philippines, submit the requirements to the Member Services Section of the SSS branch/service office. (SSS branch directory is available at www.sss.gov.ph)  b. For pensioners residing abroad, submit the requirements to the SSS foreign representative office (SSS foreign office directory is available at www.sss.gov.ph)	<ol> <li>Duly accomplished ACOP Form (Pensioner's Reply).         <ul> <li>The form must be originally signed by the pensioner.</li> <li>For pensioner who cannot sign, the form must have an affixed fingerprint.</li> </ul> </li> <li>ID/s of the pensioner and representative         <ul> <li>One (1) primary ID or at least two (2) secondary IDs</li> </ul> </li> <li>Chest-level photo or snapshot of the pensioner holding a newspaper wherein the headline and date of publication are prominently displayed or having a background of news crawler/ticker on the TV showing the news headline and date.</li> <li>The date of the newspaper/news crawler or ticker on the TV must be within three (3) days upon the submission of the ACOP compliance by the representative.</li> <li>Note: If confined in an institution, submit a copy of certification from the institution where the pensioner is confined such as retirement home, penitentiary, nursing facility, hospital, correctional institution, rehabilitation center, etc.</li> </ol>	<ol> <li>Submit the copy/ies of the following:         <ul> <li>Duly accomplished ACOP Form (Pensioner's Reply).                 <ul> <li>The form must be originally signed by the pensioner.</li> <li>For pensioner who cannot sign, the form must have an affixed fingerprint.</li> </ul> </li> <li>ID/s of the pensioner and representative                      <ul> <li>One (1) primary ID or at least two (2) secondary IDs</li> </ul> </li> <li>Chest-level photo or snapshot of the pensioner holding a newspaper wherein the headline and date of publication are prominently displayed or having a background of news crawler/ticker on the TV showing the news headline and date.</li> <ul></ul></ul></li></ol>	N/A	

MANINED OF COMPLIANCE AND		REQUIREMENTS		
MANNER OF COMPLIANCE AND WHERE TO COMPLY	RETIREMENT/DEATH PENSIONER	TOTAL DISABILITY PENSIONER	DEPENDENT CHILDREN UNDER GUARDIAN	
a. For pensioners residing in the Philippines, email the requirements to the corporate email of the SSS branch/service office (SSS branch directory is available at www.sss.gov.ph)  b. For pensioners residing abroad, email the requirements to the corporate email of the SSS Foreign Office (SSS foreign office directory is available at www.sss.gov.ph) or the corporate email of the OFW-Contact Services (OFW-CSS) Section at ofw.relations@sss.gov.ph	Submit the soft copy/ies (e.g., pdf, jpg) of the following:  a. Duly accomplished ACOP Form (Pensioner's Reply).  b. ID/s of the pensioner     One (1) primary ID or at least two (2) secondary IDs  c. Chest-level photo or snapshot of the pensioner holding a newspaper wherein the headline and date of publication are prominently displayed or having a background of news crawler/ticker on the TV showing the news headline and date.  The date of the newspaper/news crawler or ticker on the TV must be the same as the date of submission of the ACOP compliance.	Submit the soft copy/ies (e.g., pdf, jpg) of the following:  1. Duly accomplished ACOP Form (Pensioner's Reply).  2. ID/s of the pensioner  • One (1) primary ID or at least two (2) secondary IDs  3. Chest-level photo or snapshot of the pensioner holding a newspaper wherein the headline and date of publication are prominently displayed or having a background of news crawler/ticker on the TV showing the news headline and date.  > The date of the newspaper/news crawler or ticker on the TV must be the same as the date of submission of the ACOP compliance.  4. Medical document of pensioner to support the disability benefit, if necessary.	Submit the soft copy/ies (e.g., pdf, jpg) of the following:  1. Duly accomplished ACOP Form (Pensioner's Reply).  2. ID/s of the pensioner	

MANNER OF COMPLIANCE AND		REQUIREMENTS		
WHERE TO COMPLY	RETIREMENT/DEATH PENSIONER	TOTAL DISABILITY PENSIONER	DEPENDENT CHILDREN UNDER GUARDIAN	
a. For pensioners residing in the Philippines, mail must be addressed to the Branch Head of any SSS branch/service office (SSS branch directory is available at www.sss.gov.ph).  c. For pensioners residing abroad, mail must be addressed to the nearest SSS Foreign Office (SSS foreign office directory is available at www.sss.gov.ph) or to OFW-CSS, 11th floor, SSS Main Office, Diliman, Quezon City, Philippines, 1100.	<ol> <li>Duly accomplished ACOP Form (Pensioner's Reply).</li> <li>ID/s of the pensioner         <ul> <li>One (1) primary ID or at least two (2) secondary IDs</li> </ul> </li> <li>Chest-level photo or snapshot of the pensioner holding a newspaper wherein the headline and date of publication are prominently displayed or having a background of news crawler/ticker on the TV showing the news headline and date.</li> <li>The date of the newspaper/news crawler or ticker on the TV must be within three (3) days upon mailing of the ACOP compliance.</li> <li>Note: If confined in an institution, submit a copy of certification from the institution where the pensioner is confined such as retirement home, penitentiary, nursing facility, hospital, correctional institution, rehabilitation center, etc.</li> </ol>	<ol> <li>Submit the copy/ies of the following:         <ol> <li>Duly accomplished ACOP Form (Pensioner's Reply)</li> <li>ID/s of the pensioner                 <ul> <li>One (1) primary ID or at least two (2) secondary IDs</li> <li>Chest-level photo or snapshot of the pensioner holding a newspaper wherein the headline and date of publication are prominently displayed or having a background of news crawler/ticker on the TV showing the news headline and date.</li> <li>The date of the newspaper/news crawler or ticker on the TV must be within three (3) days upon mailing of the ACOP compliance.</li> </ul></li></ol> </li> <li>Medical document of pensioner to support the disability benefit, if necessary.</li> </ol> <li>Note: If confined in an institution, submit a copy of certification from the institution where the pensioner is confined such as retirement home, penitentiary, nursing facility, hospital, correctional institution, rehabilitation center, etc.</li>	Submit the copy/ies of the following:  1. Duly accomplished ACOP Form (Pensioner's Reply)  2. ID/s of the guardian	

MANNED OF COMPLIANCE AND			REQUIREMENTS		
MANNER OF COMPLIANCE AND WHERE TO COMPLY	RETIREMENT PENSIONER	TOTAL DISABILITY PENSIONER		DEPENDENT CHILDREN UNDER GUARDIAN	
V. ACOP through Video Conference	b. Interview shall be co  MS Teams Other platforms a	inducted through any of the	oporting documents, if needed, shall be sent thru		
VI. ACOP through home visit at home/hospital/penitentiary for pensioners residing in the Philippines	reason(s) for visit reb. Submit soft copy (e. • One (1) primary i	quest (e.g., physical cond g., pdf, jpg)/photocopy of	e letter request signed by the pensioner, relative, ition of pensioner, pensioner is unable to speak of the pensioner's identification documents. at least two (2) secondary ID cards coted.		



## LIST OF REQUIRED DOCUMENTS FOR REPORTING OF DEATH OF A PENSIONER

MANNER OF	REQUIREMENTS					
REPORTING AND WHERE TO REPORT	SPOUSE	CHILD/CHILDREN	PARENT	SIBLING	SSS OFFICIAL/EMPLOYEE	OTHER INFORMANT
I. Death of a pensioner is reported through the branch/servi ce office/foreign office.	Submit copy of the following:	Submit copy of the following:  1. Death certificate, if available 2. Birth certificate of the child 3. ID of the child     One (1) primary ID or at least two (2) secondary IDs	Submit copy of the following:	Submit copy of the following:  1. Death certificate, if available 2. Birth certificate of the deceased member 3. Birth certificate of the sibling 4. ID of the sibling • One (1) primary ID or at least two (2) secondary IDs	available	Submit copy of the following:  1. Letter on the reporting of death of a pensioner indicating the name and contact information of the informant.  2. Death certificate, if available  3. ID of the informant  One (1) primary ID or at least two (2) secondary IDs

MANNER OF			REQ	UIREMENTS		
REPORTING AND WHERE TO REPORT	SPOUSE	CHILD/CHILDREN	PARENT	SIBLING	SSS OFFICIAL/EMPLOYEE	OTHER INFORMANT
II. Death of a pensioner is reported through the corporate email of SSS branch, foreign office or at ofw.sss.gov. ph.	Submit soft copy (e.g., pdf, jpg) of the following:  1. Letter on the reporting of death of a pensioner indicating the name and contact information of the spouse.  2. Death certificate, if available 3. Marriage Certificate 4. ID of the spouse  One (1) primary ID or at least two (2) secondary IDs	Submit soft copy (e.g., pdf, jpg) of the following:  1. Letter on the reporting of death of a pensioner indicating the name and contact information of the child.  2. Death certificate, if available  3. Birth certificate of the child  • One (1) primary ID or at least two (2) secondary IDs	Submit soft copy (e.g., pdf, jpg) of the following:  1. Letter on the reporting of death of a pensioner indicating the name and contact information of the parent.  2. Death certificate, if available  3. Birth certificate of the deceased member  4. ID of the parent  One (1) primary ID or at least two (2) secondary IDs	Birth certificate of the deceased member	Submit soft copy (e.g., pdf, jpg) of the following:  1. Death certificate, if available 2. SSS official/regular employee's ID	Submit soft copy (e.g., pdf, jpg) of the following:  1. Letter on the reporting of death of a pensioner indicating the name and contact information of the informant.  2. Death certificate, if available  3. ID of the informant  One (1) primary ID or at least two (2) secondary IDs

1.3

MANNER OF			REQ	UIREMENTS		
REPORTING AND WHERE TO REPORT	SPOUSE	CHILD/CHILDREN	PARENT	SIBLING	SSS OFFICIAL/EMPLOYEE	OTHER INFORMANT
III. Death of a		Submit copy/ies of the	Submit copy/ies of	Submit copy/ies of the	N/A	Submit copy/ies of the
pensioner is reported	Submit copy/ies of the following:	following:	the following:	following:	IVA	following:
through mail addressed to the branch head of SSS branch, foreign office or OFW-Contact Services Section	<ol> <li>Letter on the reporting of death of a pensioner indicating the name and contact information of the spouse.</li> <li>Death certificate, if available</li> <li>Marriage Certificate</li> <li>ID/s of the spouse</li> <li>One (1) primary ID or at least two (2) secondary IDs</li> </ol>	<ol> <li>Letter on the reporting of death of a pensioner indicating the name and contact information of the child.</li> <li>Death certificate, if available</li> <li>Birth certificate of the child</li> <li>ID/s of the child         <ul> <li>One (1) primary ID or at least two (2) secondary IDs</li> </ul> </li> </ol>	1. Letter on the reporting of death of a pensioner indicating the name and contact information of the parent.  2. Death certificate, if available  3. Birth certificate of the deceased member  4. ID/s of the parent  One (1) primary ID or at least two (2) secondary IDs	reporting of death of a pensioner indicating the name and contact information of the sibling. 2. Death certificate, if available 3. Birth certificate of the		<ol> <li>Letter on the reporting of death of a pensioner indicating the name and contact information of the informant.</li> <li>Death certificate, if available</li> <li>ID/s of the informant         <ul> <li>One (1) primary ID or at least two (2) secondary IDs</li> </ul> </li> </ol>