



Republic of the Philippines
SOCIAL SECURITY SYSTEM

East Ave., Diliman, Quezon City

Tel. Number (632) 8709-7198

E-mail: ussaptayo@sss.gov.ph • Website: <http://www.sss.gov.ph>

CIRCULAR NO. 2024-009

TO : ALL VOLUNTARY AND NON-WORKING SPOUSE MEMBERS
SUBJECT : SCHEDULE OF SSS CONTRIBUTIONS EFFECTIVE JANUARY 2025

I. PURPOSE

Pursuant to the following issuances, the new schedule of contributions for Voluntary and Non-Working Spouse Members and guidelines are hereby issued:

A. Republic Act No. 11199, otherwise known as the Social Security Act of 2018, which includes a provision that increases the following effective year 2025:

1. contribution rate to 15%
2. minimum Monthly Salary Credit (MSC) to ₱5,000.00
3. maximum MSC to ₱35,000.00

B. Social Security Commission Resolution No. 560-s.2024 dated 15 November 2024

II. POLICIES

A. SCHEDULE OF SSS CONTRIBUTIONS

The table below reflects the contributions for the following programs that are administered by the SSS:

1. Regular Social Security (SS) Program
2. Mandatory Provident Fund (MPF) Program

SCHEDULE OF SSS CONTRIBUTIONS VOLUNTARY AND NON-WORKING SPOUSE MEMBERS Effective January 2025						
RANGE OF COMPENSATION	MONTHLY SALARY CREDIT			AMOUNT OF CONTRIBUTIONS		
	REGULAR SS	MPF	TOTAL	REGULAR SS	MPF	TOTAL
BELOW 5,250	5,000.00	-	5,000.00	750.00	-	750.00
5,250 - 5,749.99	5,500.00	-	5,500.00	825.00	-	825.00
5,750 - 6,249.99	6,000.00	-	6,000.00	900.00	-	900.00
6,250 - 6,749.99	6,500.00	-	6,500.00	975.00	-	975.00
6,750 - 7,249.99	7,000.00	-	7,000.00	1,050.00	-	1,050.00
7,250 - 7,749.99	7,500.00	-	7,500.00	1,125.00	-	1,125.00
7,750 - 8,249.99	8,000.00	-	8,000.00	1,200.00	-	1,200.00
8,250 - 8,749.99	8,500.00	-	8,500.00	1,275.00	-	1,275.00
8,750 - 9,249.99	9,000.00	-	9,000.00	1,350.00	-	1,350.00
9,250 - 9,749.99	9,500.00	-	9,500.00	1,425.00	-	1,425.00
9,750 - 10,249.99	10,000.00	-	10,000.00	1,500.00	-	1,500.00
10,250 - 10,749.99	10,500.00	-	10,500.00	1,575.00	-	1,575.00
10,750 - 11,249.99	11,000.00	-	11,000.00	1,650.00	-	1,650.00
11,250 - 11,749.99	11,500.00	-	11,500.00	1,725.00	-	1,725.00
11,750 - 12,249.99	12,000.00	-	12,000.00	1,800.00	-	1,800.00
12,250 - 12,749.99	12,500.00	-	12,500.00	1,875.00	-	1,875.00
12,750 - 13,249.99	13,000.00	-	13,000.00	1,950.00	-	1,950.00
13,250 - 13,749.99	13,500.00	-	13,500.00	2,025.00	-	2,025.00
13,750 - 14,249.99	14,000.00	-	14,000.00	2,100.00	-	2,100.00
14,250 - 14,749.99	14,500.00	-	14,500.00	2,175.00	-	2,175.00
14,750 - 15,249.99	15,000.00	-	15,000.00	2,250.00	-	2,250.00
15,250 - 15,749.99	15,500.00	-	15,500.00	2,325.00	-	2,325.00
15,750 - 16,249.99	16,000.00	-	16,000.00	2,400.00	-	2,400.00
16,250 - 16,749.99	16,500.00	-	16,500.00	2,475.00	-	2,475.00
16,750 - 17,249.99	17,000.00	-	17,000.00	2,550.00	-	2,550.00
17,250 - 17,749.99	17,500.00	-	17,500.00	2,625.00	-	2,625.00
17,750 - 18,249.99	18,000.00	-	18,000.00	2,700.00	-	2,700.00
18,250 - 18,749.99	18,500.00	-	18,500.00	2,775.00	-	2,775.00
18,750 - 19,249.99	19,000.00	-	19,000.00	2,850.00	-	2,850.00
19,250 - 19,749.99	19,500.00	-	19,500.00	2,925.00	-	2,925.00
19,750 - 20,249.99	20,000.00	-	20,000.00	3,000.00	-	3,000.00
20,250 - 20,749.99	20,000.00	500.00	20,500.00	3,000.00	75.00	3,075.00
20,750 - 21,249.99	20,000.00	1,000.00	21,000.00	3,000.00	150.00	3,150.00
21,250 - 21,749.99	20,000.00	1,500.00	21,500.00	3,000.00	225.00	3,225.00
21,750 - 22,249.99	20,000.00	2,000.00	22,000.00	3,000.00	300.00	3,300.00
22,250 - 22,749.99	20,000.00	2,500.00	22,500.00	3,000.00	375.00	3,375.00
22,750 - 23,249.99	20,000.00	3,000.00	23,000.00	3,000.00	450.00	3,450.00
23,250 - 23,749.99	20,000.00	3,500.00	23,500.00	3,000.00	525.00	3,525.00
23,750 - 24,249.99	20,000.00	4,000.00	24,000.00	3,000.00	600.00	3,600.00
24,250 - 24,749.99	20,000.00	4,500.00	24,500.00	3,000.00	675.00	3,675.00
24,750 - 25,249.99	20,000.00	5,000.00	25,000.00	3,000.00	750.00	3,750.00
25,250 - 25,749.99	20,000.00	5,500.00	25,500.00	3,000.00	825.00	3,825.00
25,750 - 26,249.99	20,000.00	6,000.00	26,000.00	3,000.00	900.00	3,900.00
26,250 - 26,749.99	20,000.00	6,500.00	26,500.00	3,000.00	975.00	3,975.00
26,750 - 27,249.99	20,000.00	7,000.00	27,000.00	3,000.00	1,050.00	4,050.00
27,250 - 27,749.99	20,000.00	7,500.00	27,500.00	3,000.00	1,125.00	4,125.00
27,750 - 28,249.99	20,000.00	8,000.00	28,000.00	3,000.00	1,200.00	4,200.00
28,250 - 28,749.99	20,000.00	8,500.00	28,500.00	3,000.00	1,275.00	4,275.00
28,750 - 29,249.99	20,000.00	9,000.00	29,000.00	3,000.00	1,350.00	4,350.00
29,250 - 29,749.99	20,000.00	9,500.00	29,500.00	3,000.00	1,425.00	4,425.00
29,750 - 30,249.99	20,000.00	10,000.00	30,000.00	3,000.00	1,500.00	4,500.00
30,250 - 30,749.99	20,000.00	10,500.00	30,500.00	3,000.00	1,575.00	4,575.00
30,750 - 31,249.99	20,000.00	11,000.00	31,000.00	3,000.00	1,650.00	4,650.00
31,250 - 31,749.99	20,000.00	11,500.00	31,500.00	3,000.00	1,725.00	4,725.00
31,750 - 32,249.99	20,000.00	12,000.00	32,000.00	3,000.00	1,800.00	4,800.00
32,250 - 32,749.99	20,000.00	12,500.00	32,500.00	3,000.00	1,875.00	4,875.00
32,750 - 33,249.99	20,000.00	13,000.00	33,000.00	3,000.00	1,950.00	4,950.00
33,250 - 33,749.99	20,000.00	13,500.00	33,500.00	3,000.00	2,025.00	5,025.00
33,750 - 34,249.99	20,000.00	14,000.00	34,000.00	3,000.00	2,100.00	5,100.00
34,250 - 34,749.99	20,000.00	14,500.00	34,500.00	3,000.00	2,175.00	5,175.00
34,750 - Over	20,000.00	15,000.00	35,000.00	3,000.00	2,250.00	5,250.00

B. ADVANCE PAYMENT PRIOR TO IMPLEMENTATION OF THE NEW SCHEDULE OF SSS CONTRIBUTIONS

Members who have already paid their contributions in advance for the applicable months of January 2025 onwards based on the immediately preceding Schedule of Contributions are advised as follows:

1. Those with advance payment at the minimum MSC of ₱4,000.00 shall settle the underpayment amounting to ₱190.00 for every month of advance payment to retain the posting of contributions to the new minimum MSC of ₱5,000.00; otherwise, such advance payment shall be deemed as ineffective contributions.
2. Those with advance payment at an MSC other than the minimum ₱4,000.00 may opt to pay the corresponding increase in contributions to retain posting at the same MSC; otherwise, such advance payment shall be posted at the applicable lower MSC.

C. COMPUTATION OF BENEFITS

1. Contributions and benefits (retirement, permanent total/partial disability, death, maternity, sickness, unemployment, and funeral) under the Regular SS Program shall be computed based on the member's MSC, which ranges from a minimum of ₱5,000.00 up to the maximum of ₱20,000.00 as defined in the contribution schedule above.
2. The member's contributions for MSC in excess of ₱20,000.00 up to the maximum of ₱35,000.00 shall be for the MPF Program and credited to the member's individual account. Benefits under this program (retirement, permanent total disability, and death) shall be the total accumulated account value consisting of total contributions plus net investment income.

III. REPEALING CLAUSE

Circular No. 2022-035 [New Schedule of Social Security (SS) Contributions Effective January 2023] dated 13 December 2022 is hereby repealed upon effectivity of this Circular.

IV. EFFECTIVITY CLAUSE

This Circular shall take effect starting the applicable month of January 2025 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.

Please be guided accordingly.

ROBERT JOSEPH MONTES DE CLARO
President and CEO

19 DEC 2024

Date

(Policy – Contributions Collection)