



CIRCULAR NO. 2025-005

TO : ALL SSS PENSIONERS
SUBJECT : SSS PENSION REFORM PROGRAM

I. PURPOSE

Pursuant to Section 4 of Republic Act No. 11199 or the Social Security Act of 2018, the Social Security Commission (SSC), under its Resolution No. 340-s.2025 dated 11 July 2025, approved the scheduled implementation of the SSS Pension Reform Program, which aims to provide stronger financial protection for SSS pensioners by ensuring that the value of their benefits can keep pace with the rising cost of living amidst longer life expectancy, thereby helping uphold their dignity and well-being.

II. PROGRAM GUIDELINES

1. A percentage-based increase in monthly pension shall be implemented over a three-year period, as shown below:

Type of Pensioner	2025	2026	2027
Retirement / Disability	10%	10%	10%
Survivorship (Death)	5%	5%	5%

2. The pension increase shall take effect on the 1st of September of each implementation year. It shall cover pensioners as of the cut-off date of 31st of August of the respective year based on the date of retirement, disability, or survivorship (death).
3. The percentage increase shall apply to the monthly pension, which consists of the regular pension plus the Php 1,000 benefit allowance. The dependents' pension shall also be adjusted accordingly.
4. The amount of the pension increase may be paid as a differential to certain covered pensioners, such as those with:
 - a. in-process, pending, or re-adjudicated benefit claims;
 - b. advance pension releases; or
 - c. suspended pensions awaiting resumption.

121

III. EFFECTIVITY CLAUSE

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.

Please be guided accordingly.

28 JUL 2025

Date


ROBERT JOSEPH MONTES DE CLARO
President and CEO 

(Policy – Disability/Retirement/Death/Pension Management)