



CIRCULAR NO. 2026-001

TO : ALL SSS MEMBERS, BENEFICIARIES, CLAIMANTS, AND PENSIONERS

SUBJECT : DISBURSEMENT OF BENEFITS THROUGH PARTICIPATING BANKS TO MEMBERS, BENEFICIARIES, CLAIMANTS, AND PENSIONERS WHO ARE PERSONS DEPRIVED OF LIBERTY

I. PURPOSE

Pursuant to Section 15 of Republic Act No. 11199, or the Social Security Act of 2018, and Social Security Commission Resolution No. 229-s.2025 dated 07 May 2025, the guidelines on the disbursement of benefits due to members, beneficiaries, claimants, and pensioners who are PDLs through participating banks are hereby issued.

II. SCOPE

This Circular shall cover all members, beneficiaries, claimants, and pensioners who are:

- PDLs detained or confined in correctional or penitentiary institutions (i.e., jail or prison) located in the Philippines; and
- qualified to and are filing their claims for sickness, maternity, unemployment, disability, retirement, funeral, or death benefits.

III. ABBREVIATIONS AND TERMS

The following abbreviations and terms shall be used within the context of this Circular:

A. Abbreviations

ABBREVIATION	EXPANSION
1. ITF	In-Trust-For
2. LOI	Letter of Introduction
3. PDL	Person Deprived of Liberty
4. SPA	Special Power of Attorney
5. SS	Social Security
6. SSS	Social Security System

RI

B. Terms

TERM	DEFINITION/DESCRIPTION
1. PDL	A person who is detained or confined in jail or prison either to serve a sentence (classified as an inmate), or who is accused before a court or competent authority and is temporarily detained or confined in jail while undergoing or awaiting investigation, trial, or final judgement (classified as a detainee)
2. Representative Payee	The legal spouse, parent, relative of the member, or any other natural person of legal age, appointed by the PDL to receive benefits on their behalf, provided that such person is not disqualified by law to act as a Representative Payee

IV. POLICIES

A. Filing of Benefit Claims and Other SSS-Related Transactions

1. A PDL-member/beneficiary/claimant/pensioner may appoint a Representative Payee to transact with the SSS on their behalf for the filing of their benefit claims and other SSS-related transactions through a duly notarized SPA, together with the following supporting documents:
 - a. Certification from the correctional or penitentiary institution confirming the detention or confinement of the PDL-member/beneficiary/claimant/pensioner. The certification shall be duly issued within three (3) months prior to the filing of benefit claim application, and shall indicate the following required information:
 - i. Name of the PDL-member/beneficiary/claimant/pensioner
 - ii. Date of detention/confinement
 - iii. Prison number or its equivalent, if available

The certification shall be duly signed by the Chief Overseer of the correctional or penitentiary institution, or their equivalent, and shall include the official contact information of the issuing authority.

- b. Duly notarized certification executed by the Representative Payee
2. The Representative Payee shall also submit the corresponding documentary requirements for the benefit claim application and other SSS-related transaction/s to the SSS Branch Office/Service Office, subject to the guidelines of the SSS.

B. Approval of Appointment of Representative Payee

The SSS Branch Head/Acting Head shall be delegated as the approving authority for the appointment of said Representative Payee.

C. Disbursement of Benefits

Under this option, the benefits due to the PDL-member/beneficiary/claimant/pensioner shall be credited to their ITF bank account maintained and managed by their Representative Payee, subject to the guidelines of the SSS. The SSS shall issue an LOI for the opening of an ITF bank account in favor of the PDL-member/beneficiary/claimant/pensioner in any bank participating in SSS benefit disbursement.

D. Forms

The following are the forms for the appointment of Representative Payee, which can be downloaded from the SSS website:

1. Special Power of Attorney Undertaken by the Person Deprived of Liberty (PDL)-Member/Beneficiary/Claimant/Pensioner
2. Certification Undertaken by the Representative Payee of a Person Deprived of Liberty (PDL)-Member/Beneficiary/Claimant/Pensioner

V. 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.


ROBERT JOSEPH MONTES DE CLARO
President and CEO 

16 APR 2026

Date

(Policy – Sickness/Maternity/Disability/Retirement/Death/Funeral/Unemployment)

121