

TO : ALL EMPLOYEES
FROM : HUMAN RESOURCE DEPARTMENT
RE : AS STATED
DATE : January 3, 2025
REF# : HRD-SUP-25-01-001
CC : DC/ file

We would like to inform everyone that, pursuant to Republic Act No. 11199, otherwise known as the *Social Security Act of 2018*, the following changes to the Social Security System (SSS) contributions will take effect starting **January 2025**. The key updates are as follows:

1. **Contribution Rate:** Increased to **15%**
2. **Minimum Monthly Salary Credit (MSC):** Increased to **₱5,000**
3. **Maximum Monthly Salary Credit (MSC):** Increased to **₱35,000**

The updated schedule of SSS contributions is detailed in the attached table. These changes will apply to the following programs administered by the SSS:

1. **Regular Social Security (SS) Program**
2. **Employee's Compensation (EC) Program**
3. **Mandatory Provident Fund (MPF) Program**

Kindly refer to the attached contribution schedule for your guidance. Should you have any questions or need further clarification, feel free to reach out to the HR Department.

Thank you for your attention and compliance.


Mamerta F. Tagle
HR-Supervisor

Noted/Approved by:


Oliver M. Filoteo
CEO



Republic of the Philippines
SOCIAL SECURITY SYSTEM

East Ave., Diliman, Quezon City

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CIRCULAR NO. 2024-006

TO : ALL BUSINESS EMPLOYERS AND EMPLOYEES

SUBJECT : SCHEDULE OF SSS CONTRIBUTIONS EFFECTIVE JANUARY 2025

I. PURPOSE

Pursuant to the following issuances, the new schedule of contributions for Business Employers (ERs) and Employees (EEs) 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. Employees' Compensation (EC) Program
3. Mandatory Provident Fund (MPF) Program

SCHEDULE OF SSS CONTRIBUTIONS
BUSINESS EMPLOYERS AND EMPLOYEES
Effective January 2025

RANGE OF COMPENSATION	MONTHLY SALARY CREDIT			AMOUNT OF CONTRIBUTIONS							
	REGULAR SS	MPF	TOTAL	EMPLOYER				EMPLOYEE			
				REGULAR SS	MPF	EC	TOTAL	REGULAR SS	MPF	TOTAL	TOTAL
BELOW 5,250			5,000.00	500.00	-	10.00	510.00	250.00	-	250.00	760.00
5,250 - 5,749.99	5,500.00	-	5,500.00	550.00	-	10.00	560.00	275.00	-	275.00	835.00
5,750 - 6,249.99	6,000.00	-	6,000.00	600.00	-	10.00	610.00	300.00	-	300.00	910.00
6,250 - 6,749.99	6,500.00	-	6,500.00	650.00	-	10.00	660.00	325.00	-	325.00	985.00
6,750 - 7,249.99	7,000.00	-	7,000.00	700.00	-	10.00	710.00	350.00	-	350.00	1,060.00
7,250 - 7,749.99	7,500.00	-	7,500.00	750.00	-	10.00	760.00	375.00	-	375.00	1,135.00
7,750 - 8,249.99	8,000.00	-	8,000.00	800.00	-	10.00	810.00	400.00	-	400.00	1,210.00
8,250 - 8,749.99	8,500.00	-	8,500.00	850.00	-	10.00	860.00	425.00	-	425.00	1,285.00
8,750 - 9,249.99	9,000.00	-	9,000.00	900.00	-	10.00	910.00	450.00	-	450.00	1,360.00
9,250 - 9,749.99	9,500.00	-	9,500.00	950.00	-	10.00	960.00	475.00	-	475.00	1,435.00
9,750 - 10,249.99	10,000.00	-	10,000.00	1,000.00	-	10.00	1,010.00	500.00	-	500.00	1,510.00
10,250 - 10,749.99	10,500.00	-	10,500.00	1,050.00	-	10.00	1,060.00	525.00	-	525.00	1,585.00
10,750 - 11,249.99	11,000.00	-	11,000.00	1,100.00	-	10.00	1,110.00	550.00	-	550.00	1,660.00
11,250 - 11,749.99	11,500.00	-	11,500.00	1,150.00	-	10.00	1,160.00	575.00	-	575.00	1,735.00
11,750 - 12,249.99	12,000.00	-	12,000.00	1,200.00	-	10.00	1,210.00	600.00	-	600.00	1,810.00
12,250 - 12,749.99	12,500.00	-	12,500.00	1,250.00	-	10.00	1,260.00	625.00	-	625.00	1,885.00
12,750 - 13,249.99	13,000.00	-	13,000.00	1,300.00	-	10.00	1,310.00	650.00	-	650.00	1,960.00
13,250 - 13,749.99	13,500.00	-	13,500.00	1,350.00	-	10.00	1,360.00	675.00	-	675.00	2,035.00
13,750 - 14,249.99	14,000.00	-	14,000.00	1,400.00	-	10.00	1,410.00	700.00	-	700.00	2,110.00
14,250 - 14,749.99	14,500.00	-	14,500.00	1,450.00	-	10.00	1,460.00	725.00	-	725.00	2,185.00
14,750 - 15,249.99	15,000.00	-	15,000.00	1,500.00	-	30.00	1,530.00	750.00	-	750.00	2,280.00
15,250 - 15,749.99	15,500.00	-	15,500.00	1,550.00	-	30.00	1,580.00	775.00	-	775.00	2,355.00
15,750 - 16,249.99	16,000.00	-	16,000.00	1,600.00	-	30.00	1,630.00	800.00	-	800.00	2,430.00
16,250 - 16,749.99	16,500.00	-	16,500.00	1,650.00	-	30.00	1,680.00	825.00	-	825.00	2,505.00
16,750 - 17,249.99	17,000.00	-	17,000.00	1,700.00	-	30.00	1,730.00	850.00	-	850.00	2,580.00
17,250 - 17,749.99	17,500.00	-	17,500.00	1,750.00	-	30.00	1,780.00	875.00	-	875.00	2,655.00
17,750 - 18,249.99	18,000.00	-	18,000.00	1,800.00	-	30.00	1,830.00	900.00	-	900.00	2,730.00
18,250 - 18,749.99	18,500.00	-	18,500.00	1,850.00	-	30.00	1,880.00	925.00	-	925.00	2,805.00
18,750 - 19,249.99	19,000.00	-	19,000.00	1,900.00	-	30.00	1,930.00	950.00	-	950.00	2,880.00
19,250 - 19,749.99	19,500.00	-	19,500.00	1,950.00	-	30.00	1,980.00	975.00	-	975.00	2,955.00
19,750 - 20,249.99	20,000.00	-	20,000.00	2,000.00	-	30.00	2,030.00	1,000.00	-	1,000.00	3,030.00
20,250 - 20,749.99	20,000.00	500.00	20,500.00	2,000.00	50.00	30.00	2,080.00	1,000.00	25.00	1,025.00	3,105.00
20,750 - 21,249.99	20,000.00	1,000.00	21,000.00	2,000.00	100.00	30.00	2,130.00	1,000.00	50.00	1,050.00	3,180.00
21,250 - 21,749.99	20,000.00	1,500.00	21,500.00	2,000.00	150.00	30.00	2,180.00	1,000.00	75.00	1,075.00	3,255.00
21,750 - 22,249.99	20,000.00	2,000.00	22,000.00	2,000.00	200.00	30.00	2,230.00	1,000.00	100.00	1,100.00	3,330.00
22,250 - 22,749.99	20,000.00	2,500.00	22,500.00	2,000.00	250.00	30.00	2,280.00	1,000.00	125.00	1,125.00	3,405.00
22,750 - 23,249.99	20,000.00	3,000.00	23,000.00	2,000.00	300.00	30.00	2,330.00	1,000.00	150.00	1,150.00	3,480.00
23,250 - 23,749.99	20,000.00	3,500.00	23,500.00	2,000.00	350.00	30.00	2,380.00	1,000.00	175.00	1,175.00	3,555.00
23,750 - 24,249.99	20,000.00	4,000.00	24,000.00	2,000.00	400.00	30.00	2,430.00	1,000.00	200.00	1,200.00	3,630.00
24,250 - 24,749.99	20,000.00	4,500.00	24,500.00	2,000.00	450.00	30.00	2,480.00	1,000.00	225.00	1,225.00	3,705.00
24,750 - 25,249.99	20,000.00	5,000.00	25,000.00	2,000.00	500.00	30.00	2,530.00	1,000.00	250.00	1,250.00	3,780.00
25,250 - 25,749.99	20,000.00	5,500.00	25,500.00	2,000.00	550.00	30.00	2,580.00	1,000.00	275.00	1,275.00	3,855.00
25,750 - 26,249.99	20,000.00	6,000.00	26,000.00	2,000.00	600.00	30.00	2,630.00	1,000.00	300.00	1,300.00	3,930.00
26,250 - 26,749.99	20,000.00	6,500.00	26,500.00	2,000.00	650.00	30.00	2,680.00	1,000.00	325.00	1,325.00	4,005.00
26,750 - 27,249.99	20,000.00	7,000.00	27,000.00	2,000.00	700.00	30.00	2,730.00	1,000.00	350.00	1,350.00	4,080.00
27,250 - 27,749.99	20,000.00	7,500.00	27,500.00	2,000.00	750.00	30.00	2,780.00	1,000.00	375.00	1,375.00	4,155.00
27,750 - 28,249.99	20,000.00	8,000.00	28,000.00	2,000.00	800.00	30.00	2,830.00	1,000.00	400.00	1,400.00	4,230.00
28,250 - 28,749.99	20,000.00	8,500.00	28,500.00	2,000.00	850.00	30.00	2,880.00	1,000.00	425.00	1,425.00	4,305.00
28,750 - 29,249.99	20,000.00	9,000.00	29,000.00	2,000.00	900.00	30.00	2,930.00	1,000.00	450.00	1,450.00	4,380.00
29,250 - 29,749.99	20,000.00	9,500.00	29,500.00	2,000.00	950.00	30.00	2,980.00	1,000.00	475.00	1,475.00	4,455.00
29,750 - 30,249.99	20,000.00	10,000.00	30,000.00	2,000.00	1,000.00	30.00	3,030.00	1,000.00	500.00	1,500.00	4,530.00
30,250 - 30,749.99	20,000.00	10,500.00	30,500.00	2,000.00	1,050.00	30.00	3,080.00	1,000.00	525.00	1,525.00	4,605.00
30,750 - 31,249.99	20,000.00	11,000.00	31,000.00	2,000.00	1,100.00	30.00	3,130.00	1,000.00	550.00	1,550.00	4,680.00
31,250 - 31,749.99	20,000.00	11,500.00	31,500.00	2,000.00	1,150.00	30.00	3,180.00	1,000.00	575.00	1,575.00	4,755.00
31,750 - 32,249.99	20,000.00	12,000.00	32,000.00	2,000.00	1,200.00	30.00	3,230.00	1,000.00	600.00	1,600.00	4,830.00
32,250 - 32,749.99	20,000.00	12,500.00	32,500.00	2,000.00	1,250.00	30.00	3,280.00	1,000.00	625.00	1,625.00	4,905.00
32,750 - 33,249.99	20,000.00	13,000.00	33,000.00	2,000.00	1,300.00	30.00	3,330.00	1,000.00	650.00	1,650.00	4,980.00
33,250 - 33,749.99	20,000.00	13,500.00	33,500.00	2,000.00	1,350.00	30.00	3,380.00	1,000.00	675.00	1,675.00	5,055.00
33,750 - 34,249.99	20,000.00	14,000.00	34,000.00	2,000.00	1,400.00	30.00	3,430.00	1,000.00	700.00	1,700.00	5,130.00
34,250 - 34,749.99	20,000.00	14,500.00	34,500.00	2,000.00	1,450.00	30.00	3,480.00	1,000.00	725.00	1,725.00	5,205.00
34,750 - Over	20,000.00	15,000.00	35,000.00	2,000.00	1,500.00	30.00	3,530.00	1,000.00	750.00	1,750.00	5,280.00

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B. COMPUTATION OF BENEFITS

1. Contributions and benefits (retirement, permanent total/partial disability, death, maternity, sickness, unemployment, and funeral) under the Regular SS and EC Programs 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. 2022-033 [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

ATTACHMENTS:

1. Sign Off Document (Annex A)
2. Revision History (Annex B)

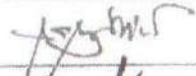


(Policy – Contributions Collection)

SIGN OFF DOCUMENT

SUBJECT/DOCUMENT TITLE:	1.A	Office Order on Schedule of SSS Contributions for Business Employers and Employees Effective January 2025
	1.B	Circular on Schedule of SSS Contributions Effective January 2025
	2.A	Office Order on Schedule of SSS Contributions for Household Employers and Kasambahay/Household Employees Effective January 2025
	2.B	Circular on Schedule of SSS Contributions Effective January 2025
	3.A	Office Order on Schedule of SSS Contributions for Self-Employed Members Effective January 2025
	3.B	Circular on Schedule of SSS Contributions Effective January 2025
	4.A	Office Order on Schedule of SSS Contributions for Voluntary and Non-Working Spouse Members Effective January 2025
	4.B	Circular on Schedule of SSS Contributions Effective January 2025
	5.A	Office Order on Schedule of SSS Contributions for Land-Based Overseas Filipino Worker Members Effective January 2025
	5.B	Circular on Schedule of SSS Contributions Effective January 2025

A. SIGNATORIES

This is to certify that we concur to the subject Office Orders and Circulars.

ROLE	NAME	POSITION TITLE/ DESIGNATION	UNIT/ TASK FORCE/ COMMITTEE	SIGNATURE	DATE SIGNED
Authors	Antonio S. Argabioso	Concurrent Acting Head	Account Management Group		19Dec2024
	Paul Erik D. Manalo 	Concurrent Acting Head	International Operations Group		19Dec 24
Endorser	Voltaire P. Agas	Executive Vice President / Overseer	Branch Operations Sector		12/19/24
Affected Functional Unit	Maria Belinda C. San Jose	Senior Vice President	Information Technology Management Group		12/19/24

SIGN OFF DOCUMENT

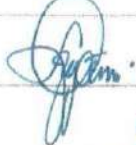
SUBJECT/DOCUMENT TITLE:	1.A	Office Order on Schedule of SSS Contributions for Business Employers and Employees Effective January 2025
	1.B	Circular on Schedule of SSS Contributions Effective January 2025
	2.A	Office Order on Schedule of SSS Contributions for Household Employers and Kasambahay/Household Employees Effective January 2025
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ROLE	NAME	POSITION TITLE/ DESIGNATION	UNIT/ TASK FORCE/ COMMITTEE	SIGNATURE	DATE SIGNED
Authors	Antonio S. Argabioso	Concurrent Acting Head	Account Management Group		
	Paul Erik D. Manalo 	Concurrent Acting Head	International Operations Group		19 Dec 24
Endorser	Voltaire P. Agas	Executive Vice President / Overseer	Branch Operations Sector		12/19/24
Affected Functional Unit	Maria Belinda C. San Jose	Senior Vice President	Information Technology Management Group		12/19/24

SIGN OFF DOCUMENT

ROLE	NAME	POSITION TITLE/ DESIGNATION	UNIT/ TASK FORCE/ COMMITTEE	SIGNATURE	DATE SIGNED
Reviewers	Maria Nimfa V. Franco	Department Manager III	Management Support Services Department		19 DEC 24
	Luningning Y. Erestain	Social Security Officer V / Concurrent Acting CEO IV	Management Support Services Department		19 DEC 2024
	John Michael O. Jalata	Social Security Officer V	Management Support Services Department		19 DEC 2024
	Mark Emil G. Monreal	Senior Specialist	Management Support Services Department		19 DEC 2024

B. PROCESS OWNER

Contact information of Process Owner in case of any queries, concerns, and recommendations:

Unit	Account Management Group		
VOIP	4202/4203	E-mail Address	argabiosoas@sss.gov.ph / pedrajetaes@sss.gov.ph

SCHEDULE OF SSS CONTRIBUTIONS EFFECTIVE JANUARY 2025

REVISION HISTORY

The history of this Circular is hereby documented:

OFFICIAL ORDER			REMARKS
NUMBER	APPROVED DATE	SUBJECT	
Circular No. 2024-006	19 Dec 2024	Schedule of SSS Contributions Effective January 2025	<ul style="list-style-type: none"> Contribution rate increased to 15% with minimum Monthly Salary Credit (MSC) to ₱5,000.00 and maximum MSC to ₱35,000.00 effective January 2025 Included the term "Business" to make a distinction from "Household"
Circular No. 2022-033	13 Dec 2022	New Schedule of Social Security (SS) Contributions Effective January 2023	Contribution rate increased to 14% with minimum MSC to ₱4,000.00 and maximum MSC to ₱30,000.00 effective January 2023
Circular No. 2020-033-b	22 Dec 2020	Revised Schedule of SSS Contributions Effective January 2021	Revised the lowest range of compensation subject to contributions (should be "Below 3,250" and not "1,000 - 3,249.99")
Circular No. 2020-033	07 Dec 2020	New Schedule of SSS Contributions Effective January 2021	Contribution rate increased to 13% with minimum MSC to ₱3,000.00 and maximum MSC to ₱25,000.00 effective January 2021
Circular No. 2019-005	15 Mar 2019	New Schedule of Social Security (SS) Contributions Effective April 2019	<ul style="list-style-type: none"> Initial, pursuant to the enactment of Republic Act No. 11199 (Social Security Act of 2018) Contribution rate increased to 12% with minimum MSC to ₱2,000.00 and maximum MSC to ₱20,000.00 effective April 2019