



Republic of the Philippines  
**SOCIAL SECURITY SYSTEM**

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CIRCULAR NO. 2023 - 009

TO : ALL SSS MEMBERS, BENEFICIARIES AND CLAIMANTS

SUBJECT : REVISED GUIDELINES ON THE SOCIAL SECURITY (SS) FUNERAL BENEFIT PROGRAM

Pursuant to Social Security Commission (SSC) Resolution No. 700-s.2022 dated 28 October 2022 approving the revised guidelines on the Social Security (SS) Funeral Benefit Program, and in accordance with Republic Act (RA) No. 11199 or the Social Security Act of 2018, the following policies are hereby issued:

**A. Coverage**

All funeral benefit claimants (surviving legal spouse, child/ren, parent/s or any other natural person), who paid for the funeral expenses upon the death of a qualified member, a permanent total disability pensioner or a retirement pensioner, shall be covered under this Guidelines.

**B. Amount of funeral benefit**

1. If the deceased member or pensioner has paid at least thirty-six (36) monthly contributions up to the month of death, the funeral benefit shall be a variable amount ranging from a minimum of P20,000.00 to a maximum of P60,000.00, computed as follows:

**Formula:**

**$P20,000.00 + (0.5\% \times \text{number of paid contributions} \times \text{AMSC})$ , but not to exceed P60,000.00**

wherein:

- Number of paid contributions is the total number of contributions paid up to the month of death; and
- Average Monthly Salary Credit (AMSC) is the higher of:
  - the result obtained by dividing the sum of the last sixty (60) monthly salary credits immediately preceding the semester of contingency by sixty (60); or
  - the result obtained by dividing the sum of all the monthly salary credits prior to the semester of contingency by the number of monthly contributions paid in the same period.

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2. If the deceased member has paid at least one (1) but less than thirty-six (36) monthly contributions up to the month of death, the funeral benefit shall be a fixed amount of ₱12,000.00.

### **C. Order of priority of claimants**

The funeral benefit shall be payable to a claimant in accordance with the following order of priority, as applicable:

1. Surviving legal spouse; or
2. Child/ren, parent/s or any other natural person who can present proof of payment, provided that:
  - a. the surviving legal spouse did not pay for the funeral expenses or cannot be located;
  - b. the legal spouse is deceased; or
  - c. the deceased member is single.

### **D. Proof of payment of funeral expenses**

1. The funeral benefit shall be a reimbursement of the funeral expenses as indicated in the proof of payment, but not to exceed the computed funeral benefit due.
2. Funeral expenses shall only be limited to the following:
  - a. Embalming services;
  - b. Burial transfer services and permits;
  - c. Funeral services for the dead including church service fee or its equivalent if from other religions;
  - d. Cremation or interment services;
  - e. Purchase or rent of coffin;
  - f. Purchase or rent of niche/cemetery/memorial lot/columbarium; and
  - g. Payment for memorial/funeral insurance plan.
3. The surviving legal spouse-claimant may submit the following requirements, in lieu of Official Receipt as proof of his/her payment of funeral expenses for the deceased spouse:
  - a. Marriage Certificate issued by any of the following authorities:
    - i. Local Civil Registrar (LCR) or Municipal Civil Registrar (MCR);
    - ii. Philippine Statistics Authority (PSA);
    - iii. Foreign vital statistics office (with English translation) if married abroad;
    - iv. National Commission on Indigenous Peoples (NCIP) if deceased member or pensioner is an Indigenous People (IP); or
    - v. Shari'a Circuit Clerk of Court if deceased member or pensioner is Muslim; and

- b. Duly notarized affidavit, or online certification, stating that he/she paid for the funeral expenses.
4. For any claimant other than the surviving legal spouse, the following conditions shall apply:
  - a. The proof of payment must be an Official Receipt issued under the name of the claimant and indicating the name of the deceased member or pensioner;
  - b. Certification of availment of memorial/funeral insurance plan or any other acceptable funeral expense paid by the member or pensioner prior to his/her death may be submitted as supporting document by the child/ren, parent/s or legal heir/s only; and
  - c. The above-mentioned proof of payment shall be submitted together with the following:
    - i. Duly notarized waiver in favor of the claimant duly signed by the surviving legal spouse; **or**
    - ii. Duly notarized affidavit as attested by two (2) disinterested persons, stating that the surviving legal spouse did not pay for the funeral expenses or cannot be located.

#### **E. Payment of funeral benefit**

1. The claimant who will first file a claim and complies with all the requirements as enumerated in this Guidelines and other applicable policies shall be paid the funeral benefit.
2. If there are two (2) or more claimants simultaneously filing for the funeral benefit, the payment shall be on a pro-rated basis.
3. If there remains a balance from the funeral benefit due after the payment to the first claimant, any succeeding claimant/s shall also be paid but not to exceed the remaining balance.

#### **F. Prescriptive period**

Applications for funeral benefit claim shall be filed within ten (10) years from the month of death of the member or pensioner, subject to the terms and conditions as may be determined by the SSS.

#### **G. Other conditions**

1. Any claimant who was proven to be responsible for the death of the member or pensioner shall not be qualified to the funeral benefit, or shall be liable to return the settled benefit proceeds.


2. The claimant shall certify that the information provided in his/her funeral benefit claim application are true, correct and accurate. The claimant, including any person/s involved, shall be held liable under all circumstances for any false information, misrepresentation and fraud in accordance with Section 28 of RA No. 11199 and other applicable laws.

**H. Online Filing of Funeral Benefit Claim through the My.SSS Portal (please refer to Annex A)**

All other existing Circulars, implementing rules and guidelines not contrary to or inconsistent with the provisions hereof shall remain valid and in effect.

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.

  
**ROLANDO LEDESMA MACASAET**  
President and CEO

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18 OCT 2023

Date

ATTACHMENT: Annex A – Online Filing of Funeral Benefit Claim through the My.SSS Portal

*(Policy – Funeral)*

Prepared by: Retirement, Death, and Funeral Benefits Administration Department

**ONLINE FILING OF FUNERAL BENEFIT CLAIM  
THROUGH THE MY.SSS PORTAL**

**A. Pre-requisites for Online Filing:**

The claimant must:

1. Register in the My.SSS Portal;
2. Update contact information;
3. Enroll a disbursement account through the Disbursement Account Enrollment Module (DAEM) in the My.SSS Portal; and
4. Prepare and scan all applicable supporting documents in images or pdf file formats with maximum file size of 3MB per document.

**B. Steps on the Online Filing:**

The claimant shall:

1. Log-in to the My.SSS Portal.
2. Click "Apply for Funeral Benefit" under the "BENEFITS" Tab.
3. Read the important reminders and ensure accomplishment of the instructions then click "Proceed".
4. Encode all the required information of the deceased SSS member or pensioner and click "Proceed".

Note: The system shall validate the deceased member or pensioner's eligibility to funeral benefit, upon encoding the required information, and the computation of the amount of funeral benefit.

5. Select the applicable information for the following:
  - a. Civil status of the deceased member or pensioner;
  - b. Relationship with the deceased member or pensioner; and
  - c. Preferred disbursement account enrolled through DAEM.
6. Upload the following supporting documents based on the civil status of the deceased member or pensioner:
  - a. If the deceased member or pensioner is single:
    - Proof to establish SSS membership of the deceased member or pensioner;
    - Death Certificate of the deceased member or pensioner;
    - Proof of payment of funeral expenses; and
    - Certificate of No Marriage Record (CENOMAR) of the deceased member or pensioner.

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b. If the deceased member or pensioner is married and the claimant is:

i. the surviving legal spouse:

- Proof to establish SSS membership of the deceased member or pensioner;
- Death certificate of the deceased member or pensioner;
- Marriage Certificate; and
- Proof of payment of funeral expenses, if available.

ii. other than the legal spouse:

- Proof to establish SSS membership of the deceased member or pensioner;
- Death Certificate of the deceased member or pensioner;
- Proof of payment of funeral expenses; and
- Any of the following, whichever is applicable:
  - Duly notarized waiver in favor of the claimant duly signed by the surviving legal spouse;
  - Duly notarized affidavit as attested by two (2) disinterested persons, stating that the surviving legal spouse did not pay for the funeral expenses or cannot be located; or
  - Death Certificate of the legal spouse including Marriage Certificate with the deceased member or pensioner.

Note: For cases that require over-the-counter filing, as may be determined by the SSS, the above-mentioned supporting documents shall be submitted together with the following:

- SSS Funeral Benefit Claim Application Form;
- Valid Identification Cards/Documents;
- Proof of Disbursement Account; and
- Duly notarized affidavit stating that he/she paid for the funeral expenses (if claimant is the surviving legal spouse and proof of payment of funeral expenses is not available).

7. Read the Certification and click "Submit" to agree and proceed.

Note: An additional Certification with Undertaking shall be confirmed if the claimant is the Surviving Legal Spouse of the deceased member or pensioner.

8. Check e-mail notification on the following:

- a. Successful submission of funeral benefit claim through the My.SSS Portal;
- b. Assignment of funeral benefit claim to the concerned branch for processing based on the registered mailing address of the claimant at the time of filing; and
- c. Status of funeral benefit claim.

9. View the status of the submitted funeral benefit claim in the My.SSS Portal or SSS Mobile App.

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