

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Constitution Hills, Quezon City

TWENTIETH CONGRESS
First Regular Session

House Bill No. 7748



Introduced by: **REPRESENTATIVE ERIC L. OLIVAREZ**

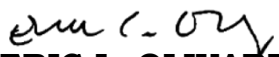
EXPLANATORY NOTE

Republic Act No. 8291, otherwise known as the *Government Service Insurance System (GSIS) Act of 1997*, currently allows optional retirement of government employees at sixty (60) years of age, subject to the completion of at least fifteen (15) years of government service. While this framework has long governed public sector retirement, evolving workplace realities, health considerations, and the increasing demands of public service highlight the need to provide government workers with greater flexibility in determining the appropriate timing of their retirement.

This bill seeks to address this concern by **lowering the optional retirement age of government employees from sixty (60) years to fifty-six (56) years**, while retaining the minimum requirement of fifteen (15) years of credited service. By amending Section 13-A of RA 8291, the measure allows qualified government workers to retire earlier, thereby promoting work-life balance, safeguarding employee well-being, and enabling agencies to pursue workforce renewal and succession planning.

To ensure the financial sustainability of the Government Service Insurance System, the bill provides for a **one-time offset fund in the amount of Two Hundred Million Pesos (P200,000,000)** to mitigate any potential adverse impact on the actuarial life of the GSIS Social Insurance Fund arising from earlier retirements.

This proposed measure is a refiled bill that was **passed on Third Reading during the 19th Congress**, reflecting prior legislative approval and recognition of the policy objective to expand retirement options for government personnel. Its enactment affirms the State's commitment to a responsive, humane, and financially responsible public sector retirement system that recognizes the changing needs of its workforce.


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**“AN ACT
LOWERING THE OPTIONAL RETIREMENT AGE OF GOVERNMENT WORKERS
FROM SIXTY (60) YEARS TO FIFTY-SIX (56) YEARS, AMENDING FOR THE
PURPOSE SECTION 13-A OF REPUBLIC ACT 8291, OTHERWISE KNOWN AS “THE
GOVERNMENT SERVICE INSURANCE SYSTEM ACT OF 1997”**

*Be it enacted in the Senate and the House of Representatives of the Philippines in
Congress assembled:*

SECTION 1. Section 13-A of Republic Act 8291, otherwise known as “*The Government Service Insurance System Act of 1997*” is hereby amended to read as follows:

SEC. 13-A. *Conditions for Entitlement.* – A member who retires from the service shall be entitled to the retirement benefits enumerated in paragraph (a) of Section 13 hereof: *Provided, That* **SUCH MEMBER:**

(1) [he] has rendered at least fifteen (15) years of service;

(2) [he] is at least [sixty (60)] **FIFTY-SIX (56)** years of age at the time of retirement; and

(3) [he] is not receiving a monthly pension benefit [from] **DUE TO** permanent total disability.

SEC. 2. One-time Offset Fund. To mitigate any adverse impact on the actuarial life of the Social Insurance Fund of the GSIS arising from the lowering of the optional retirement age, there is hereby appropriated the amount of Two Hundred Million Pesos (₱200,000,000) as a one-time offset fund.

SEC. 3. Repealing Clause. All laws, decrees, orders, rules and regulations, or other issuances or parts thereof which are inconsistent with the provisions of this Act are hereby repealed or modified accordingly.

SEC. 4. Effectivity. This Act shall take effect fifteen (15) days after its publication in the *Official Gazette* or in a newspaper of general circulation.

Approved,