



Republic of the Philippines
House of Representatives
Quezon City, Metro Manila

Twentieth Congress
First Regular Session

HOUSE BILL NO. **9408**



**Introduced by Ako Bicol Partylist Representatives Jan Franz Norbert Joselito Almario
Chan and Alfredo A. Garbin, Jr.**

**AN ACT STRENGTHENING FLEXIBILITY IN BENEFICIARY DESIGNATION AND
EXPANDING RETIREMENT BENEFIT OPTIONS UNDER THE SOCIAL SECURITY
SYSTEM, AMENDING FOR THE PURPOSE REPUBLIC ACT NO. 11199,
OTHERWISE KNOWN AS THE "SOCIAL SECURITY ACT OF 2018"**

EXPLANATORY NOTE

The Republic Act No. 11199 established a comprehensive framework to provide meaningful social protection to Filipino workers through a defined-benefit system anchored on solidarity, sustainability, and equity.

However, evolving socio-economic conditions, changing family structures, and the increasing financial demands faced by retirees necessitate measured reforms that enhance responsiveness while preserving the actuarial integrity of the Social Security System (SSS).

This bill adopts a balanced and reciprocal reform framework, granting limited flexibility to members in exchange for strengthened safeguards that protect the SSS fund.

This bill seeks to introduce two key reforms to the Social Security System under Republic Act No. 11199:

First, the bill introduces conditional flexibility in beneficiary designation. While existing law prioritizes primary and secondary beneficiaries based on presumed dependency, there are instances where such presumptions no longer reflect actual circumstances. This measure allows a member to designate beneficiaries upon submission of clear and convincing proof that statutory beneficiaries are not dependent on the member for support.

To protect the System, such flexibility is coupled with:

- 1) Strict verification and documentation requirements;
- 2) Adjudicative oversight by the Social Security Commission; and
- 3) Safeguards against fraud, misrepresentation, and circumvention of compulsory beneficiary rights.

Second, the bill expands retirement benefit options by introducing an optional renewable five (5)-year lump sum pension scheme, without removing the existing lifetime monthly pension and eighteen (18)-month advance pension.

This measure builds upon existing principles in the law, including the five-year guaranteed pension period for beneficiaries, and aligns benefit delivery with the practical financial behavior of retirees.

This recognizes that retirees often face significant upfront expenditures upon retirement, including healthcare, housing, and debt obligations, which are not adequately addressed by purely periodic pension releases.

To ensure that enhanced liquidity does not impair fund stability, the bill mandates:

- 1) Actuarial certification prior to implementation and periodic review thereafter;
- 2) Eligibility thresholds and availment limits to mitigate adverse selection risks; and
- 3) Continuing regulatory oversight by the Social Security Commission, including authority to suspend or recalibrate the program based on actuarial experience.

These reforms are consistent with existing statutory mechanisms under the law, including the guaranteed five (5)-year pension period, and are designed to align benefit structures with the practical financial realities of retirees while preserving the defined-benefit character of the system.

Taken together, these reforms aim to balance flexibility, equity, and fiscal responsibility, ensuring that the Social Security System remains responsive to the needs of Filipino workers while preserving the long-term viability of the fund.

Ultimately, this measure seeks to strengthen public confidence in the SSS by ensuring that it remains adaptive, equitable, and financially sound, capable of serving both present and future generations of Filipino workers.

In view of the foregoing, the immediate passage of this bill is earnestly sought.



JAN FRANZ NORBERT JOSELITO A. CHAN

Representative

Ako Bicol Partylist



ALFREDO A. GARBIN, JR.

Representative

Ako Bicol Partylist



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

SECTION 1. *Short Title.* – This Act shall be known as the “*SSS Beneficiary Flexibility and Retirement Option Act.*”

SEC. 2. *Declaration of Policy.* – It is hereby declared the policy of the State to:

- (a) Promote social justice and ensure the equitable distribution of social security benefits;
- (b) Guarantee that benefits accrue to actual dependents, consistent with the principle of social protection;
- (c) Recognize evolving family structures and contemporary socio-economic realities;
- (d) Balance State protection of compulsory beneficiaries with reasonable member autonomy in beneficiary designation; and

- (e) Provide retirees with flexible, responsive, and actuarially sound benefit options, consistent with the long-term sustainability of the Social Security Fund.

In addition, the State affirms the constitutional protection of the family and the obligation to provide support under existing laws, and nothing in this Act shall be construed to diminish or impair such obligations.

SEC. 3. *Definition of Terms.* – For purposes of this Act, the following terms are hereby defined:

- (a) **Actual Dependency** – Refers to a condition where a person relies upon the member for regular financial support necessary for basic subsistence, constituting at least a significant portion of the dependent's total means of support, as may be defined by the Social Security Commission, consistent with the concept of support under Articles 194 to 208 of the Family Code of the Philippines, and as may be evidenced by living arrangements, financial transfers, or other proof as required by the Social Security System (SSS).
- (b) **Affidavit of Non-Dependency** – A sworn and notarized declaration executed by the member stating that a statutory primary or secondary beneficiary is not dependent upon him or her for support, taking into account the legal obligation to give support under the Family Code of the Philippines, and supported by documentary evidence as may be required by the SSS.

For purposes of administrative determination, the standard of proof shall be substantial evidence, and all determinations shall comply with due process requirements.

- (c) **Beneficiary** – Any person entitled to receive benefits under the Social Security System, whether classified as primary, secondary, or designated beneficiary, in accordance with this Act and other applicable laws.
- (d) **Special Beneficiary Designation** – The act of designating a beneficiary other than the statutory primary or secondary beneficiaries, subject to compliance with the requirements and safeguards provided under this Act, and without prejudice to the rights of persons entitled to support under the Family Code of the Philippines. Such designation may include, but shall not be limited to, a person who, while not legally recognized as a spouse or compulsory heir, has established a relationship of actual dependency with the member, including a common-law partner, live-in partner, or cohabiting individual, as evidenced by shared residence, duration of cohabitation, financial interdependence, or other proof of material support.

In the case of single members, or members without legally recognized spouses or children, greater latitude shall be afforded in recognizing such relationships, subject to verification by the Social Security System (SSS) and compliance with evidentiary standards.

The existence of such relationships shall not, by itself, create a presumption of dependency, and must be established by substantial evidence in accordance with the rules to be promulgated by the Social Security Commission.

Provided, That such designation shall not defeat enforceable legal obligations of support under applicable law.

Provided, further, That where a legal spouse, child, or parent exists, the designation of a common-law or cohabiting partner shall be subject to strict scrutiny, and shall only be allowed upon a clear showing that such statutory beneficiaries are not actually dependent on the member within the contemplation of this Act.

- (e) **Designated Beneficiaries** – Refers to a person validly designated by the member as a special beneficiary under this Act, in accordance with the requirements and safeguards herein provided.

Such designated beneficiary shall, for purposes of entitlement to pension-type benefits, comply with and be subject to the qualification standards governing special beneficiary designation under this Act:

- (a) Unmarried;
- (b) Not gainfully employed;
- (c) Not more than twenty-one (21) years of age;
- (d) If over twenty-one (21) years of age, suffering from a congenital or acquired physical or mental incapacity which renders such person permanently incapable of self-support, and which existed prior to attaining the age of twenty-one (21) or occurred while still a minor.

Provided, That the entitlement of designated beneficiaries shall be subject to verification of actual dependency, where applicable, and shall not prejudice the rights of statutory primary or secondary beneficiaries under existing law.

- (f) **Dependents' Pension** – The additional benefit granted to qualified dependents of a retiree or deceased member, as provided under Section 12-A of Republic Act No. 11199.
- (g) **Five (5)-Year Lump Sum Option** – The optional mode of retirement benefit availment whereby a qualified retiree elects to receive a lump sum equivalent to sixty (60) months of monthly pension, subject to actuarial adjustments and conditions prescribed by the Social Security Commission.
- (h) **Primary Beneficiaries** – The dependent spouse and dependent legitimate, legitimated, legally adopted, and illegitimate children of the member, consistent with the rules on

family relations, filiation, and support under the Family Code of the Philippines and the Civil Code of the Philippines.

- (i) **Secondary Beneficiaries** – The dependent parents of the member, in the absence of primary beneficiaries, in accordance with the rules on ascendants entitled to support under the Family Code of the Philippines.
- (j) **Social Security Commission** – The policy-making and governing body of the SSS vested with authority to implement and administer the provisions of Republic Act No. 11199 and this Act.
- (k) **Actuarial Soundness** – The financial condition of the Social Security Fund wherein projected revenues, contributions, and investment income are sufficient to meet present and future benefit obligations, as determined through periodic actuarial valuations.
- (l) **Contingency** – The occurrence of retirement, death, disability, or any other event that triggers entitlement to benefits under the Social Security System.
- (m) **Administrative Due Process** – Refers to the right to notice, opportunity to be heard, and a written decision stating the factual and legal bases thereof, subject to appeal.
- (n) **Indicators of Dependency** – Refers to objective criteria used in determining actual dependency, which may include but shall not be limited to:
 - (1) Regular financial transfers or remittances;
 - (2) Shared residence or household membership;
 - (3) Payment of essential expenses such as food, housing, education, or medical care;
 - (4) Duration and consistency of support; and
 - (5) Absence or insufficiency of independent income.

The Social Security Commission shall prescribe the weight and sufficiency of each indicator.

- (o) **Nature of Benefits** – Benefits under the Social Security System are statutory social insurance benefits and shall not be considered part of the estate of the member nor governed by the law on succession under the Civil Code, without prejudice to legally enforceable obligations of support.

SEC. 4. Amendment to Section 8(k) (Beneficiaries). – Section 8(k) of Republic Act No. 11199 is hereby amended to read, in part, as follows:

“SEC. 8(k). Beneficiaries. –

x x x

Provided, However, that notwithstanding the foregoing, a member may designate any person as beneficiary only upon compliance with all of the following conditions:

- (1) The member has no primary or secondary beneficiaries;
- (2) The member qualifies for Special Beneficiary Designation, as defined under Section 3(d) of this Act; and
- (3) The member executes a duly notarized declaration, supported by substantial evidence, that such primary or secondary beneficiaries are not actually dependent upon him or her for support, subject to validation by the Social Security System (SSS). Such validation shall be conducted through proceedings that ensure notice to affected parties, opportunity to be heard, and a reasoned written determination.

Provided, Further, That the SSS shall ensure that such designation is made freely, voluntarily, and with full understanding of its legal consequences, and is not attended by fraud, coercion, or undue influence.

Provided, Furthermore, That no designation shall defeat or prejudice enforceable legal obligations of support under the Family Code of the Philippines. Statutory primary and secondary beneficiaries shall enjoy a rebuttable presumption of dependency. The burden of proof to overcome such presumption shall rest upon the member or the party asserting non-dependency, and must be supported by substantial evidence as defined under administrative law.

Provided, Moreover, That any designation made under this subsection shall not prejudice the rights of any person who is subsequently judicially or administratively determined to be a legal dependent at the time of contingency.

Provided, Finally, No designation under this Section shall be valid if executed within one (1) year prior to the occurrence of contingency, unless the member can prove by clear and convincing evidence that such designation was made freely, voluntarily, and with full mental capacity.”

SEC. 5. Insertion of New Section 8-(k-1) (Special Beneficiary Designation). – A new section is hereby inserted after Section 8(k) of Republic Act No. 11199:

“SEC. 8-(k-1). Special Beneficiary Designation. – Notwithstanding the rules on compulsory beneficiaries, a member may designate a beneficiary of his or her choice upon compliance with the following:

- (a) Submission of substantial evidence sufficient to establish a prima facie case of non-dependency, subject to verification and challenge;
- (b) Evaluation and approval by the Social Security Commission or its duly authorized body; and
- (c) Execution of a sworn statement attesting to the truthfulness of such claim.

The Commission shall promulgate rules establishing verification mechanisms, evidentiary standards, and due process safeguards, including notice to potential compulsory beneficiaries where practicable, including mandatory compliance with administrative due process, notice to identifiable statutory beneficiaries, and opportunity to contest the designation.

No designation shall be approved where it would circumvent enforceable legal obligations of support.

Any false declaration shall give rise to administrative, civil, and criminal liability under applicable laws.”

SEC. 6. *Beneficiary Qualification and Limitation.* – (a) *Qualification* – Beneficiaries shall be limited to:

1. Primary Beneficiaries – spouse and dependent children, pursuant to Articles 195–199 of the Family Code;
2. Secondary Beneficiaries – dependent parents under Articles 194–199 of the Family Code and Articles 290–294 of the Civil Code;
3. Designated Beneficiaries – persons validly designated under this Act, subject to SSS verification and proof of non-dependency.

(b) *Limitation* – No person shall qualify if:

1. They are not an actual dependent under Articles 194–208 of the Family Code;
2. The designation was obtained through fraud, misrepresentation, coercion, or undue influence;
3. The designation violates legal obligations of support under the Civil Code or Family Code;
or
4. The SSS or competent authority finds the designation invalid after verification and challenge.

(c) Primacy of Actual Dependency

In all disputes, actual dependency at the time of contingency shall prevail, subject to SSS verification and due process. *Provided*, That statutory beneficiaries shall enjoy a rebuttable presumption of dependency; *Provided*, further, That such determination shall not negate or extinguish enforceable legal obligations of support under applicable law.

The Social Security Commission may classify dependency into full dependency and partial dependency for purposes of determining proportional entitlement, where appropriate.

SEC. 7. Beneficiary Survivorship Benefits (*Extent of Entitlement Upon Death*). – (a) *Primary Survivorship Rule* – Upon the death of a retiree-member, survivorship benefits shall accrue in the following order of priority:

1. Primary beneficiaries (spouse and dependent children);
2. Secondary beneficiaries (dependent parents);
3. Designated beneficiaries, only in the absence or disqualification of statutory beneficiaries.

(b) *Extent of Pension Entitlement* – Survivorship pension benefits shall be limited as follows:

1. Spouse – entitled to lifetime monthly survivorship pension unless remarriage or disqualification under SSS rules;
2. Dependent Children – entitled to pension until:
 - Age 21, or
 - Completion of full-time education, or
 - Marriage or employment, whichever comes first;
3. Dependent Parents – entitled to lifetime pension, subject to continued dependency;
4. Designated Beneficiaries – entitled pension only to and/or until, subject to the following conditions:
 - Unmarried, not gainfully employed and not yet 21 years old or if over 21 years old, provided they are congenitally or has been permanently incapacitated and incapable of self-support, physical or mental; or
 - Remaining guaranteed period (if retiree availed lump sum option); or
 - Benefits expressly provided under SSS rules, subject to actuarial computation.

(c) *Effect of Five-Year Lump Sum Option* – Where the retiree avails of the Five-Year Lump Sum Option:

1. Survivorship beneficiaries shall be entitled to any unconsumed guaranteed period within the 60-month coverage;
2. After exhaustion of the guaranteed period, no further survivorship pension shall be payable unless otherwise determined by SSS regulations. *Provided*, That in no case shall qualified primary beneficiaries, particularly the surviving spouse and minor children, receive less than the statutory minimum survivorship benefits as may be determined by the Social Security Commission.
3. Dependents' pension rights shall be deemed integrated into actuarial computation of the lump sum, without prejudice to statutory minimum survivorship protections. *Provided*, further, That such integration shall not defeat statutory minimum benefits guaranteed to qualified dependents.

SEC. 8. Safeguards on Beneficiary Designation. – The SSS shall adopt the following safeguards:

(a) Require the member notarized declaration/affidavits supported by documentary proof:

1. *Affidavit of Non-Dependency;*
2. *Affidavit of Non-Dependency and Absence of Statutory Beneficiaries;*
3. *Affidavit of Non-Dependency and Absence of Statutory Beneficiaries, and Support for Beneficiary Designation;*
4. *Barangay Certification of No Known Dependents;*
5. *Affidavit of Two (2) Disinterested Persons (to corroborate non-dependency); and*
6. *Affidavit of Designated Beneficiary (Acceptance + Acknowledgment);*

- (b) Establish robust verification and audit procedures to determine actual dependency;
- (c) Provide an administrative dispute resolution and appeals mechanism;
- (d) Impose appropriate penalties for fraud or misrepresentation, without prejudice to prosecution under existing laws;
- (e) Maintain and periodically update a registry of beneficiary designations, subject to data privacy laws; and
- (f) Impose administrative penalties including disqualification from beneficiary entitlement, forfeiture of improperly obtained benefits, and blacklisting from future designation, without prejudice to civil and criminal prosecution under applicable laws.

All processes under this Section shall comply with administrative due process. All collection, storage, and processing of personal data shall comply with the Data Privacy Act of 2012, ensuring necessity, proportionality, and security of personal information.

SEC. 9. *Amendment, Revocation, and Replacement of Designated Beneficiary.* – (a) **Right to Modify Designation** – A single or married SSS member shall have the right to amend, revoke, or replace any previously designated beneficiary at any time during his or her lifetime, subject to the requirements and limitations provided under this Act and its implementing rules.

Such right shall be exercised freely and voluntarily, without prejudice to the legal rights of persons entitled to support under the Civil Code and Family Code of the Philippines.

(b) **Grounds for Change of Designation** – A change in designated beneficiary may be made for any lawful reason, including but not limited to:

1. Change in family or personal circumstances;
2. Cessation or emergence of actual dependency;
3. Death or disqualification of a previously designated beneficiary;
4. Voluntary reallocation of benefits by the member; or
5. Correction of prior errors or misrepresentation in designation.

(c) **Procedure for Change of Designated Beneficiary** – The following procedure shall be strictly observed:

1. **Execution of a New Designation Form** – The member shall accomplish a prescribed SSS Beneficiary Designation/Amendment Form, clearly identifying the new beneficiary or beneficiaries and expressly revoking prior inconsistent designations;
2. **Notarization and Authentication** – The updated designation shall be executed under oath and duly notarized, unless filed electronically through an SSS-secured system with equivalent authentication safeguards;
3. **Submission to the SSS** – The new designation shall be filed with the SSS Central or Branch Office or through an authorized digital platform;
4. **Verification and Recording** – The SSS shall:
 - Verify compliance with documentary and identity requirements;
 - Evaluate prima facie compliance with dependency rules, where applicable;
 - Record the updated designation in the official Beneficiary Registry System;

Any adverse determination affecting a designation shall be made only after compliance with due process requirements.

5. Effectivity of Change – The new designation shall take effect only upon official receipt and validation by the SSS, and shall supersede all prior inconsistent designations.

(d) Protection Against Fraud or Undue Influence – Any change in beneficiary designation obtained through fraud, forgery, misrepresentation, coercion, or undue influence shall be void ab initio and subject to appropriate civil, criminal, and administrative sanctions.

The SSS may require additional authentication safeguards, including digital verification or witness attestation, to prevent fraud and undue influence.

(e) Finality at Time of Contingency – The last valid and duly recorded designation with the SSS prior to the occurrence of contingency (death, retirement, or disability) shall govern, subject to the rights of compulsory heirs and legal dependents under applicable law.

(f) Frequency of Changes – A member shall not be allowed to change beneficiary designation more than once within a twelve (12)-month period, except upon showing of compelling justification as determined by the Social Security Commission.

SEC. 10. *Amendment to Section 12 (Monthly Pension – Expanded Options).* –Section 12 of Republic Act No. 11199 is hereby amended by inserting new subsections:

“(b) Optional Five (5)-Year Lump Sum Pension. – A qualified retiree entitled to a monthly pension may, at his or her option, elect to receive a lump sum equivalent to sixty (60) months of pension, subject to actuarial discounting as determined by the Social Security Commission.

(c) Renewal Option. – Upon expiration of the initial five (5)-year period, the retiree may elect to renew the lump sum option for another five (5) years, subject to actuarial soundness and such conditions as may be prescribed by the Commission.

Provided, That renewal shall not exceed two (2) consecutive availments, unless otherwise certified by the Office of the Chief Actuary as actuarially sustainable.

(d) The Social Security Commission may impose eligibility criteria including age thresholds, minimum contribution requirements, and mandatory financial counseling prior to availment of the lump sum option.

(e) Reversion to Monthly Pension. – In the absence of renewal, the retiree shall automatically revert to receiving the regular lifetime monthly pension.

(f) Irrevocability. – The option chosen shall be irrevocable within each five (5)-year period.”

SEC. 11. *Amendment to Section 12-A (Dependents’ Pension).* – Section 12-A of Republic Act No. 11199 is hereby amended to read, in part, as follows:

“SEC. 12-A. Dependents’ Pension. –

“x x x

Provided, further, That where the retiree avails of the five (5)-year lump sum option under Section 12 of this Act, the corresponding dependents’ pension for the covered period shall be factored into the actuarial computation of the lump sum, unless otherwise provided by the Social Security Commission;

Provided, furthermore, That qualified beneficiaries shall remain entitled to survivorship benefits, including any remaining guaranteed period under applicable pension options, in accordance with this Act and existing rules and regulations;

Provided, finally, That nothing herein shall operate to diminish or impair the statutory minimum entitlements of qualified dependents under this Act or other applicable laws.”

SEC. 12. *Amendment to Section 12-B (Retirement Benefits).* – Section 12-B of Republic Act No. 11199 is hereby amended to read, in part, as follows:

“SEC. 12-B. Retirement Benefits. –

“x x x

Provided, That a member entitled to a monthly pension shall have the option to receive the first eighteen (18) months of pension in lump sum, as provided under existing law;

Provided, further, That such option is hereby retained without prejudice to the availment of the five (5)-year lump sum option under Section 12 of this Act;

Provided, furthermore, That availment of the five (5)-year lump sum option shall be subject to the following conditions:

- (1) Certification by the Office of the Chief Actuary that such availment will not impair the actuarial soundness and solvency of the Social Security Fund;
- (2) Compliance with prudential limits, eligibility criteria, and safeguards as may be prescribed by the Social Security Commission, including but not limited to age thresholds, contribution history, and financial advisement; and
- (3) Periodic actuarial review to ensure continuing sustainability of the benefit scheme;

Provided, finally, That in the event that actuarial valuation indicates a projected fund life below the statutory minimum threshold, the Social Security Commission shall automatically suspend, modify, or recalibrate optional benefit schemes under this Act,

including the five (5)-year lump sum option, in order to preserve fund stability and protect the interests of all members and beneficiaries.”

SEC. 13. *Actuarial Safeguards.* – The Social Security Commission shall:

- (a) Conduct periodic actuarial valuations prior to and after implementation;
- (b) Ensure that all benefit options comply with solvency and sustainability standards; and
- (c) Have the authority to suspend, adjust, or recalibrate optional benefit schemes in case of actuarial risk.

SEC. 14. *Administrative Adjudication and Appeals.* – (a) The Social Security System shall establish a dedicated adjudication mechanism to resolve disputes arising from beneficiary designation and dependency determination; (b) Decisions shall be rendered within a reasonable period not exceeding ninety (90) days from submission for resolution; (c) Decisions may be appealed to the Social Security Commission, and thereafter to the Court of Appeals via petition for review under Rule 43 of the Rules of Court; (d) All proceedings shall be governed by principles of administrative due process.

SEC. 15. *Transitory Provision.* – Existing beneficiary designations prior to the effectivity of this Act shall remain valid unless modified in accordance with this Act.

Members shall be given a period of two (2) years from effectivity to update their beneficiary designations under the new rules.

SEC. 16. *Appropriations.* – The amount necessary for the initial implementation of this Act shall be charged against the current appropriations of the Social Security System (SSS). Thereafter, such sums as may be necessary for the continued implementation of this Act shall be included in the annual General Appropriations Act.

SEC. 17. *Implementing Rules and Regulations (IRR).* – Within ninety (90) days from the effectivity of this Act, the Social Security Commission shall promulgate the necessary rules and regulations.

SEC. 18. *Separability Clause.* – If any provision of this Act is declared unconstitutional, the remainder shall remain in full force and effect.

SEC. 19. *Repealing Clause.* – All laws, decrees, executive orders, rules and regulations inconsistent with this Act are hereby repealed or modified accordingly.

SEC. 20. *Effectivity.* – This Act shall take effect fifteen (15) days after publication in the Official Gazette or in a newspaper of general circulation.

Approved,

(SAMPLES OF AFFIDAVIT OF NON-DEPENDENCY)

Affidavit of Non-Dependency and Absence of Statutory Beneficiaries - Primary beneficiaries → spouse and children; Secondary beneficiaries → dependent parents; and, In their absence → designated persons

Purpose: Establishes that the member has **no primary or secondary beneficiaries** (spouse, children, parents, siblings) and has **no dependents**, supporting beneficiary designation.

Key Features:

- Explicitly confirms absence of spouse, children, parents, and siblings
- Connects to SSS Form E-4 designation
- Includes legal liability clause for false statements

Version 1:

AFFIDAVIT OF NON-DEPENDENCY

I, [NAME], of legal age, Filipino, and a member of the Social Security System (SSS), after being duly sworn, depose and state:

1. That I am currently a member/retiree of the SSS;
2. That I have no dependent spouse or dependent children;
3. That my parent(s), namely [NAME/S], are not financially dependent upon me;
4. That I do not provide regular financial support to them;
5. That I am executing this affidavit to support my designation of beneficiary under SSS;
6. That I understand that any false statement herein shall subject me to civil and criminal liability.

IN WITNESS WHEREOF, I have hereunto affixed my signature this ____ day of _____.

[Signature]

SUBSCRIBED AND SWORN to before me this ____ day of _____, affiant exhibiting to me his/her competent evidence of identity, to wit: _____.

Notary Public

Doc. No. _____
Page No. _____
Book No. _____
Series of _____

Version 2:

**AFFIDAVIT OF NON-DEPENDENCY AND ABSENCE OF STATUTORY
BENEFICIARIES**

I, [NAME], of legal age, Filipino, and a member/retiree of the Social Security System (SSS), after having been duly sworn in accordance with law, hereby depose and state:

1. That I am presently a member/retiree of the Social Security System (SSS);
2. That I am **single and have never contracted marriage**, and therefore have **no legal spouse**;
3. That I have **no children**, whether legitimate, illegitimate, or legally adopted;
4. That my **parents are already deceased** [or: "I have no surviving parents"];
5. That I have **no brothers or sisters**, whether full-blood or half-blood;
6. That, consequently, I have **no primary or secondary beneficiaries** as defined under the Social Security Act;
7. That I do not have any person who is legally or actually dependent upon me for regular financial support;
8. That I am executing this Affidavit to attest to the **absence of any statutory beneficiaries**, and to support my designation of beneficiary under the Social Security System;
9. That I understand that any false statement herein shall subject me to **civil, administrative, and criminal liability** under applicable laws.

IN WITNESS WHEREOF, I have hereunto affixed my signature this ____ day of _____, at _____, Philippines.

[NAME]
Affiant

SUBSCRIBED AND SWORN to before me this ____ day of _____, affiant exhibiting to me his/her competent evidence of identity, to wit: _____.

Notary Public

Doc. No. _____
Page No. _____
Book No. _____
Series of _____

Version 3:

**AFFIDAVIT OF NON-DEPENDENCY, ABSENCE OF STATUTORY BENEFICIARIES,
AND SUPPORT FOR BENEFICIARY DESIGNATION**

I, [NAME], of legal age, Filipino, [civil status], and a member/retiree of the Social Security System (SSS), with SSS No. _____, after having been duly sworn in accordance with law, hereby depose and state:

PERSONAL CIRCUMSTANCES

1. That I am presently a bona fide member/retiree of the Social Security System (SSS);
2. That I am **single and have never contracted marriage**, and therefore have **no legal spouse**;
3. That I have **no children**, whether legitimate, illegitimate, or legally adopted;
4. That my **parents are already deceased / I have no surviving parents**;
5. That I have **no brothers or sisters**, whether of full or half-blood;

ABSENCE OF STATUTORY BENEFICIARIES

6. That by reason of the foregoing, I have **no primary beneficiaries** (i.e., no spouse or children);
7. That I likewise have **no secondary beneficiaries** (i.e., no dependent parents);
8. That I further have **no legal heirs within the immediate family** who may qualify under the Social Security Act;
9. That there is **no person who is legally or actually dependent upon me** for regular financial support;

BENEFICIARY DESIGNATION

10. That I have executed / will execute an updated **SSS Member Data Record (Form E-4)** designating **[NAME OF DESIGNATED BENEFICIARY/IES]** as my beneficiary/ies;
11. That said designation is made in good faith and in accordance with existing laws, rules, and regulations of the SSS;
12. That this Affidavit is being executed to **support and validate my beneficiary designation**, in the absence of any statutory beneficiaries;

CLAIMS AND DISPUTE PROTECTION

13. That to the best of my knowledge, there is **no other person who has a superior right** to claim SSS benefits arising from my membership;
14. That I am not aware of any pending or potential adverse claim from any individual asserting dependency or beneficiary status over me;
15. That in the event that any claim is later made, this Affidavit may be used as **evidence of my personal circumstances and intent**, subject to verification by the SSS;

UNDERTAKING AND LIABILITY

16. That I am executing this Affidavit voluntarily to attest to the **truthfulness of the foregoing statements**;
17. That I understand that any false statement herein shall subject me to **civil, administrative, and criminal liability**, including but not limited to perjury under the Revised Penal Code;

IN WITNESS WHEREOF, I have hereunto affixed my signature this ____ day of _____, at _____, Philippines.

[NAME]

Affiant

SSS No.: _____

Valid ID: _____

SUBSCRIBED AND SWORN to before me this ____ day of _____, affiant having exhibited to me his/her competent proof of identity, to wit: _____.

Notary Public

Doc. No. _____
Page No. _____
Book No. _____
Series of _____

Note:

*This version is **litigation-ready and SSS-proofed** because it:*

1. *Clearly eliminates all statutory beneficiaries (primary & secondary)*
2. *Establishes absence of dependency (fact-based)*
3. *Links directly to SSS Form E-4 designation*
4. *Includes defensive clauses against future claims*
5. *Can be used in:*
 - *SSS claims processing*
 - *Disputed beneficiary cases*
 - *Legal verification proceedings*

Barangay Certification of No Known Dependents

Purpose: Adds local government corroboration that the member has **no dependents**, giving extra weight in SSS verification.

BARANGAY CERTIFICATION

This is to certify that [NAME OF SSS MEMBER], of legal age, Filipino, residing at [FULL ADDRESS], is a member of this barangay.

Based on our records and personal knowledge, he/she has no spouse, no children, no parents, and no siblings who are dependent on him/her.

This certification is issued upon request of the above-named member for purposes of Social Security System (SSS) benefits designation.

Issued this ____ day of _____, at Barangay [NAME], [CITY/MUNICIPALITY], Philippines.

Punong Barangay / Barangay Captain

Affidavit of Two (2) Disinterested Persons (to corroborate non-dependency)

Purpose: Corroborates the member's affidavit and confirms absence of statutory beneficiaries and non-dependency.

Key Features:

- Signed by two credible, unrelated individuals with personal knowledge
- Attests that member is single, childless, and has no parents or siblings
- Can be used as evidence for SSS claims or legal proceedings

JOINT AFFIDAVIT OF TWO DISINTERESTED PERSONS
(To Corroborate Absence of Statutory Beneficiaries and Non-Dependency)

We, **[NAME OF AFFIANT 1]** and **[NAME OF AFFIANT 2]**, both of legal age, Filipino citizens, and residents of _____, after having been duly sworn in accordance with law, hereby depose and state:

PERSONAL CIRCUMSTANCES

1. That we are **not related by consanguinity or affinity** to **[NAME OF SSS MEMBER]** within the degree prohibited by law;
2. That we are likewise **not beneficiaries**, claimants, or persons who stand to gain, directly or indirectly, from any SSS benefit arising from the membership of **[NAME OF SSS MEMBER]**;
3. That we are executing this Affidavit as **disinterested persons**, solely for the purpose of attesting to facts within our personal knowledge;

BASIS OF PERSONAL KNOWLEDGE

4. That we have personally known **[NAME OF SSS MEMBER]** for a period of approximately _____ years, having been [neighbors / co-workers / community associates / other relationship];
5. That by reason of such association, we are **familiar with the personal circumstances, family relations, and living conditions** of said SSS member;

ATTESTATION OF ABSENCE OF STATUTORY BENEFICIARIES

6. That to the best of our knowledge and based on our personal observation:
 - a) The SSS member is **single and has never been married**;
 - b) The SSS member has **no children**, whether legitimate, illegitimate, or adopted;
 - c) The SSS member has **no surviving parents**;
 - d) The SSS member has **no brothers or sisters**, whether full-blood or half-blood;
7. That accordingly, the SSS member has **no primary or secondary beneficiaries** as defined under the Social Security Act;

ATTESTATION OF NON-DEPENDENCY

8. That we further attest that:
 - a. There is **no person who is financially dependent** upon the SSS member;
 - b. The SSS member does **not provide regular financial support** to any individual as a dependent;

PURPOSE OF AFFIDAVIT

9. That we are executing this Joint Affidavit to **corroborate the Affidavit of Non-Dependency** executed by [NAME OF SSS MEMBER], and to support his/her **beneficiary designation with the Social Security System (SSS)**;
10. That this Affidavit may be used for **SSS claims processing, verification, or any related legal proceedings**;

ATTESTATION OF TRUTH

11. That we attest to the truth of the foregoing statements based on our **personal knowledge and honest belief**;
12. That we understand that any false statement herein shall subject us to **criminal liability for perjury** and other applicable laws;

IN WITNESS WHEREOF, we have hereunto affixed our signatures this ____ day of _____, at _____, Philippines.

[NAME OF AFFIANT 1]

Affiant

ID No.: _____

[NAME OF AFFIANT 2]

Affiant

ID No.: _____

SUBSCRIBED AND SWORN to before me this ____ day of _____, affiants having exhibited to me their competent proof of identity as indicated above.

Notary Public

Doc. No. _____

Page No. _____

Book No. _____

Series of _____

Affidavit of Designated Beneficiary (Acceptance + Acknowledgment)

Purpose: Confirms that the person(s) designated by the SSS member as beneficiary:

- Are aware of the designation
- Accept the rights and obligations
- Acknowledge that they will receive benefits **only in accordance with SSS rules**

AFFIDAVIT OF DESIGNATED BENEFICIARY

I, [NAME OF BENEFICIARY], of legal age, Filipino, residing at [ADDRESS], after having been duly sworn, depose and state:

1. That I have been designated by [NAME OF SSS MEMBER] as his/her beneficiary under the Social Security System (SSS);
2. That I am aware of and accept the designation;
3. That I acknowledge that any entitlement to SSS benefits shall be governed by applicable laws and rules, and shall be subject to verification by the SSS;
4. That I understand the nature and scope of this designation, and that this affidavit is executed voluntarily for submission to the SSS.

Signed this ____ day of _____, at [CITY/MUNICIPALITY], Philippines.

Designated Beneficiary

IN WITNESS WHEREOF, I have hereunto affixed my signature this ____ day of _____, at _____, Philippines.

[NAME]

Affiant

SUBSCRIBED AND SWORN to before me this ____ day of _____, affiant exhibiting to me his/her competent evidence of identity, to wit: _____.

Notary Public

Doc. No. _____

Page No. _____

Book No. _____

Series of _____