



**KINGDOM OF CAMBODIA
NATION RELIGION KING**



**ROYAL GOVERNMENT
No. 32 SD.E**

**SUB-DECREE
ON
SOCIAL SECURITY SCHEME ON PENSION
FOR PERSONS DEFINED BY THE PROVISIONS OF THE LABOUR LAW
ROYAL GOVERNMENT**

- Having seen the Constitution of the Kingdom of Cambodia;
- Having seen Royal Kret No. NS/RKT/0918/925, dated 06 September 2018, concerning the Appointment of the Royal Government of the Kingdom of Cambodia;
- Having seen Royal Kret No. NS/RKT/0320/421, dated 30 March 2020, concerning the Appointment and Revision of the Royal Government Compositions of the Kingdom of Cambodia;
- Having seen Royal Kram No. NS/RKM/0618/012, dated 28 June 2018, promulgating the Law on the Organization and Functioning of the Council of Ministers;
- Having seen Royal Kram No. NS/RKM/0196/018, dated 24 January 1996, promulgating the Law on the Establishment of Ministry of Economy and Finance;
- Having seen Royal Kram No. NS/RKM/0105/003, dated 17 January 2005, promulgating the Law on the Establishment of Ministry of Labour and Vocational Training;
- Having seen Royal Kram No. NS/RKM/1119/018, dated 02 November 2019, promulgating the Law on Social Security Schemes;
- Having seen Royal Kram No. NS/RKM/0297/03, dated 24 February 1997, promulgating the Law on Taxation;
- Having seen Royal Kram No. NS/RKM/0303/010, dated 31 March 2003, promulgating the Law on Amendment of the Law on Taxation;
- Have seen Royal Kret No. NS/RKT/0617/488, dated 15 June 2017, concerning the Establishment of the National Social Protection Council;
- Having seen Royal Kret No. NS/RKT/0520/582, dated 30 May 2020, concerning the Establishment of National Social Security Fund as Public Entity;
- Having seen Sub-Decree No. 488 SD.E, dated 16 October 2013, concerning the Organization and Functioning of the Ministry of Economy and Finance;
- Have seen Sub-Decree No. 75 S.E, dated 25 May 2017, concerning the Revision of Sub-Decree No. 488 SD.E, dated 16 October 2013, concerning the Organization and Functioning of the Ministry of Economy and Finance;
- Having seen Sub-Decree No. 283 SD.E, dated 14 November 2014, concerning the Organization and Functioning of the Ministry of Labour and Vocational Training;

- Having seen Sub-Decree No. 196 SD.E, dated 31 November 2020, concerning the Organization and Functioning of the National Social Security Fund;
- Referring to the proposal of the Minister of Labour and Vocational Training and the Minister of Economy and Finance.

HEREBY DECIDED

CHAPTER 1 GENERAL PROVISIONS

Article 1.–

This sub-decree aims to launch Social Security Scheme on Pension for Persons Defined by the Provisions of the Labour Law through determining mechanisms, conditions, formalities, and procedures of registration, contribution payment, contribution rate, accrual rate, benefit claim, and benefit provision.

Article 2.–

This sub-decree shall cover Persons Defined by the Provisions of the Labour Law including persons with 2 (two) jobs or more.

Article 3.–

Technical terminology used in this sub-decree is defined as follows:

Worker	Refers to all natures and nationals of workers of formal sector including persons defined by the provisions of the labour law.
Average Wage for Contribution Payment	Refers to average quotient of contributory wage in a qualifying period of not later than the last 120 months before the date of entitlement to claim pension benefits.
Contributory Wage	Refers to worker's gross wage that is calculated for contribution payment.
Voluntary Income	Refers to income that is requested by the NSSF member to be calculated contributions of voluntary pension scheme.
Contributions of Pension Scheme	Refer to contributions that are paid by the NSSF member and employer in accordance with the provisions of this sub-decree. In general, the contributions are calculated as the percentage of each member's wage for the benefit cost of member and the operation cost of Social Security Scheme on Pension.
Estate	Refers to all bequeathed assets of any person (the deceased).
Deceased	Refers to the passed-away person. The deceased in this sub-decree refers to old-age pensioner, invalidity pensioner, or the NSSF member who passes away.
Voluntary Pension Scheme	Refers to Social Security Scheme on Pension that the NSSF member in Mandatory Pension Scheme

volunteers to pay contributions of Voluntary Pension Scheme in case:

1. The NSSF member loses job with earnings before the age of 60 (sixty) and is able to continue the contribution payment.
2. The NSSF member is at the age of 60 (sixty) and intends to continue the contribution payment in a bid to receive higher old-age pension than the actual one in line with the Mandatory Pension Scheme.
3. The NSSF member in the Mandatory Pension Scheme has higher income than the ceiling of contributory wage; this contribution payment shall be only implemented to the higher amount than the ceiling of contributory wage by full funding system in NSSF. Alternatively, the person concerned is able to participate with other operators.

Old-Age Allowance

Refers to lump-sum that is provided to the NSSF member in case the person concerned does not fulfil the conditions for receiving the old-age pension.

Successor

Refers to any person inherits the rights and duties of the deceased through succession as set forth in the voluntary request form by full funding system.

Succession

Refers to rights and duties that are conveyed to one successor or more in line with the wishes of the deceased as set forth in this sub-decree.

Arrears

Refers to the benefit that fails to be claimed in case of force majeure.

CHAPTER 2 COMPETENT INSTITUTIN

Article 4._

“NSSF” is an acronym for the National Social Security Fund that is a single operator in charge of administrating Social Security Scheme on Pension as set forth in this sub-decree.

CHAPTER 3 CONDITIONS AND PROCEDURES OF REGISTRATION IN MANDATORY PENSION SCHEME

Article 5._

All employers or owners of enterprises/establishments with one worker or more shall be compulsory to register their own enterprises/establishments in Pension Scheme in NSSF not later than 30 days following the date of this sub-decree comes into force except that the enterprises/establishments were registered in Health Care and Occupational Risk Schemes.

Form and Formalities of enterprise/establishment registration are regulated by Prakas of Minister of Labour and Vocational Training.

Article 6.–

All employers or owners of enterprises/establishments as set forth in article 5 of this sub-decree shall be compulsory to register their own workers in NSSF not later than 3 (three) days counting from the starting date of work except that the workers were already registered. The registration of worker shall be in compliance with the data in Khmer national identity card or passport of foreign worker.

Formalities, form, and procedures of registration shall be regulated by Prakas of Minister of Labour and Vocational Training.

Article 7.–

NSSF shall issue its membership card to all registered workers in compliance with the data in Khmer national identity card or passport of foreign worker.

The NSSF membership card shall be provided free of charge. In case of losing or damaging the membership card, the NSSF member shall inform promptly the employer or owner of enterprise/establishment or NSSF and request for the duplicate not later than 30 (thirty) days.

Formalities and procedures of issuing the duplicate of the NSSF membership card shall be regulated by Prakas of Minister of Labour and Vocational Training.

**CHAPTER 4
CONTRIBUTION RATE AND FORMALITIES AND PROCEDURES OF
CONTRIBUTION PAYMENT OF MANDATORY PENSION SCHEME**

Article 8.–

Contributions of Pension Scheme shall be borne together by employer or owner of enterprise/establishment and worker. In a qualifying period of the first five years, this contribution rate shall be determined 4 (four) percent of contributory wage as follows:

- 2 (two) percent is borne by employer.
- 2 (two) percent is borne by worker.

In case the enterprise/establishment pays wage in foreign currency, the monthly wage shall be paid in Riel currency in line with the monthly exchange rate based on the exchange rate of the National Bank of Cambodia notified by NSSF.

Contributory wage as set forth in the first paragraph of this article shall be regulated by the separate sub-decree.

Article 9.–

Contribution payment of Pension Scheme shall be done monthly. All employers or owners of enterprises/establishments shall be compulsory to collect and pay contributions of Pension Scheme, both parts of employer and worker, to the NSSF account in the contracted bank by 15th (fifteenth) of the following month at the latest.

In case the employer or owner of enterprise/establishment is able to pay the annual contribution, the person concerned shall request NSSF. This annual contribution payment shall be done in the following month counting from the date of requesting for contribution payment. For the annual contribution payment, the employer or owner of enterprise/establishment shall pay contributions by the year of calendar. NSSF shall revise the amount of contribution in the beginning of the following year.

Article 10.–

All employers or owners of enterprises/establishments paying contributions monthly shall be compulsory to submit the report of the total number of workers to NSSF not later than 20th (twentieth) of the following month.

All employers or owners of enterprises/establishments paying the annual contributions shall be compulsory to submit the report of the total number of workers to NSSF by the defined date as follows:

1. In case there is no movement of their own staff, employer shall report every 12 (twelve) months.
2. In case there is movement of their own staff, employer shall report 15 (fifteen) days at the latest counting from the date of movement.

Form and formalities of reporting the number of workers shall be regulated by Prakas of Minister of Labour and Vocational Training.

Article 11.–

The employer or owner of enterprise/establishment shall submit the payroll ledger in e-form or other forms in each month and other relevant documents to NSSF in a bid to be monitored the request.

Article 12.–

The employer or owner of enterprises/establishments defined by the provisions of the labour law shall be compulsory to inform NSSF about closure, suspension, change of enterprise/establishment's location, or revision of employer's legal status not late than 30 (thirty) days before the date of closure, suspension, change of enterprise/establishment's location, or revision of employer's legal status.

Forms of closure, suspension, change of enterprise/establishment's location, or revision of employer's legal status shall be regulated by Prakas of Minister of Labour and Vocational Training.

CHAPTER 5
CONDITIONS, FORMALITIES, AND PROCEDURES OF BENEFIT CLAIM
AND BENEFIT PROVISION OF MANDATORY PENSION SCHEME

Article 13.–

The NSSF member as worker shall have entitlement to enjoy old-age pension if the person concerned fulfils the conditions as follows:

1. Have registered in Pension Scheme;
2. Be at least the age of 60 (sixty); and

3. Have paid contributions of Pension Scheme in a qualifying period of at least 12 (twelve) months.

The old-age pension provided shall be calculated by the formula as follows:

$$\text{OAP} = \text{PR} \times \text{AW}$$

OAP = Old-age pension provided to the person concerned;

PR = Pension rate as set forth in annex 1 of this sub-decree;

AW = Average wage for contribution payment of the person concerned.

In case the NSSF member as worker does not fulfil the condition in point 3 of paragraph 1 above, the person concerned shall receive old-age allowance. The old-age allowance provided shall be calculated by the formula as follows:

$$\text{OAA} = \text{SCP} (1 \times \text{OCPI})$$

OAA = Old-age allowance provided to the person concerned;

OCPI = Official consumer price index;

SCP = Sum of contribution amount paid in Pension Scheme.

Article 14._

The NSSF member as worker falling into invalidity shall have entitlement to enjoy invalidity pension if the person concerned fulfils the conditions as follows:

1. Have registered in Pension Scheme
2. Have paid contributions of Pension Scheme in a qualifying period of at least 60 (sixty) months before the date of incurring invalidity.

The invalidity pension provided shall be calculated by the formula as follows:

$$\text{IP} = \text{PR} \times \text{AW}$$

IP = Invalidity pension provided to the person concerned;

PR = Pension rate as set forth in annex 1 of this sub-decree;

AW = Average wage for contribution payment of the person concerned.

The minimum rate of invalidity pension shall be equal to 45 (forty-five) percent of average wage for contribution payment of the person concerned.

Article 15._

Beneficiaries of survivors' pension shall have entitlement to enjoy survivors' pension only if the deceased who is old-age pensioner, invalidity pensioner, or NSSF member has paid contributions of Pension Scheme in a qualifying period of at least 60 (sixty) months.

Survivors' pension provided shall be calculated by the formula as follows:

$$\text{SP} = 45\% \times \text{OAP} \text{ or } 45\% \times \text{IP}$$

SPB = Survivors' pension provided to the beneficiaries;

OAP = Old-age pension;

IP = Invalidity pension.

Survivors' pension is divided as follows:

- Spouse: 50 (fifty) percent
- Child: 50 (fifty) percent
- In case the beneficiary is only spouse or child, the person concerned shall have entitlement to enjoy 100 (one hundred) percent.

Article 16.–

Beneficiaries of survivors' pension shall have entitlement to enjoy funerary grant only if old-age pensioner or invalidity pensioner concerned passes away. In case the beneficiaries of survivors' pension are not responsible for holding the funeral, the funerary grant shall be provided to any person who takes responsibility for holding the funeral of the deceased concerned.

Conditions of receiving funerary grant shall be defined as below:

- Inform to NSSF about the death of old-age pensioner or invalidity pensioner not later than 2 (two) weeks counting from the date of death;
- Complete the form of requesting the funerary grant enclosed with death certificate or other documents recognized by NSSF.

NSSF shall issue the benefit award of funerary grant not later than 2 (two) weeks counting from the date of receiving the requested form.

Procedures and formalities of providing the funerary grant benefits shall be regulated by Parkas of the Minister of Labour and Vocational Training in line with the request of the NSSF Governing Body.

Article 17.–

The NSSF member fulfilling the conditions to receive old-age pension benefits shall complete the form of benefit claim in a qualifying period of 3 (three) months before the date that person concerned shall have entitlement to claim benefit. In case the NSSF members entitled to enjoy old-age allowance shall complete the form of old-age allowance claim in a qualifying period of 1 (one) month after the age of 60 (sixty).

The NSSF member fulfilling the conditions to receive invalidity pension benefit shall complete the form of benefit claim in a qualifying period of 1 (one) month counting from the date of incurring invalidity. In case invalidity person are not able to claim benefit due to serious health problems, the benefit claim shall be done by the legal representative of the invalidity pensioner.

Beneficiaries of Survivors' Pension shall fulfil the form of benefit claim in a qualifying period of 3 (three) moths following the date of death of person concerned as old-age pensioner, invalidity pensioner, or the NSSF members paid contributions in a qualifying period of at least 60 (sixty) months.

Beneficiaries of survivors' pension or person taking responsibility for holding the funeral of old-age pensioner or invalidity pensioner shall complete the form of funerary grant claim not later than 3 (three) months following the date that old-age pensioner or invalidity pensioner passes away.

Benefits of old-age pension, invalidity pension, and survivors' pension shall be calculated as from the date of claiming benefit. In case of failing to claim due to the force majeure, the person concerned shall claim arrears. The arrears shall be provided in line with the decision of the NSSF Governing Body.

Form of each benefit claim shall be regulated by the NSSF Director General.

CHAPTER 6 VOLUNTARY PENSION SCHEME

Article 18.–

The NSSF member fulfilling any following condition shall have entitlement to request NSSF for participating in Voluntary Pension Scheme:

1. Lose a job with earnings before the age of 60 (sixty) and have possibility to continue to pay the contributions.
2. Be at the age of 60 (sixty) and intend to pay the contributions continually in order to get higher old-age pension than the actual one provided in line with the Mandatory Pension Scheme.
3. Have higher income than the ceiling wage that the person concerned is imposed on contribution payment in the Mandatory Pension Scheme. The ceiling wage shall be regulated by the separate sub-degree.

Article 19.–

The NSSF members can request directly for being registered in the Voluntary Pension Scheme at NSSF. The form and formalities of registering workers shall be regulated by the NSSF Director General. NSSF shall issue the administrative certificate to identify the NSSF member in the Voluntary Pension Scheme.

Article 20.–

The contribution payment of Voluntary Pension Scheme shall be borne by the person concerned registered in this scheme. The contribution rate shall be equal to the one of Mandatory Pension Scheme. The voluntary income shall be complied with the contributory income requested by the person concerned.

The voluntary income for NSSF member losing job before the age of 60 (sixty) and having possibility to pay contributions continually shall be equal to the average wage in a qualifying period of the last 6 (six) months counting from the date of losing job.

The NSSF member fulfilling the conditions in point 1 or 2 in article 18 of this sub-degree shall comply with the procedures of contribution payment from at least 6 (six) months or more.

The NSSF member fulfilling the conditions in point 3 in article 18 of this sub-degree shall comply with full funding system.

Article 21.–

The NSSF members participated in the Voluntary Pension Scheme shall be compulsory to pay the contributions based on the membership code in the Voluntary Pension Scheme issued by NSSF to the NSSF account in the contracted banks.

The contribution payment mechanism of this scheme shall be used the same as the one of the Mandatory Pension Scheme as set forth in article 9 of this sub-degree.

Article 22.–

The NSSF members in the Voluntary Pension Scheme shall be compulsory to inform NSSF about the cessation or suspension of contribution payment of this scheme not later than 30 (thirty) days.

The formalities and procedures for requesting for the cessation or suspension of the contribution payment shall be regulated by the decision of the NSSF Director General.

Article 23.–

The NSSF member as worker registered in Voluntary Pension Scheme and fulfilled the conditions in point 1 or 2 in article 18 of this sub-decree shall have entitlement to enjoy old-age pension, invalidity pension, survivors' pension, and funerary grant.

The calculation of old-age pension, invalidity pension, and survivor's pension shall be applied the same as the one of Mandatory Pension Scheme.

Article 24.–

The NSSF member as worker registered in Voluntary Pension Scheme and fulfilled the condition in points 3 in article 18 of this sub-decree shall be entitled to enjoy old-age pension only. The old-age Pension shall be divided as follows:

- 1/3 (one-third) of the total amount of paid contribution including the return on investment shall be provided as lump-sum to the pensioner when retiring.
- 2/3 (two-third) of the total amount of paid contribution including the return on investment shall be provided monthly to the pensioner by the formula as follows:

OAP = RPC/MEL

MEL = (LE-RA) x 12

MEL = Number of months that person concerned expected to live after retirement;

OAP = Old age pension provided to person concerned;

RPC = 2/3 (two-third) of the total remaining amount of paid contribution plus the return on investment;

LE = Life expectancy;

RA = Retirement age defined by the law.

Life expectancy shall be in accordance with the statistics issued by the National Institute of Statistics of the Ministry of Planning.

The Governing Body of NSSF shall determine yearly the return on investment of the pension fund through full funding system in accordance with the investment guidelines of the NSSF regulator.

Article 25.–

The successor of the NSSF member or successor of old age pensioner through full funding system shall be entitled to enjoy lump-sum.

The lump-sum provided to the successor is the total amount of paid contribution of the deceased through full funding system including the return on contribution investment of the NSSF members or old-age pensioner passes away.

Article 26.–

The NSSF members fulfilling the conditions in point 1 and 2 in article 18 of this sub-decree shall complete the form of claiming old-age pension, invalidity pension, survivor's pension, and funerary grant as set forth in article 19 of this sub-decree.

The NSSF members fulfilling the condition in point 3 in article 18 of this sub-decree and intend to receive old-age pension through full funding system shall complete the form of claiming

old-age pension in a qualifying period of 3 (three) months before the date of having entitlement to claim benefit.

The successor of NSSF members or old-age pensioners of pension scheme in full funding system shall complete the form of claiming old-age pension benefit in a qualifying period of 3 (three) months after the date of death of person concerned.

Benefits of old-age pension, invalidity pension, and survivor's pensioners shall be calculated as from the date of claiming benefit. In case of failing to claim due to the force majeure, the person concerned shall claim arrears. The arrears shall be provided in line with the decision of the NSSF Governing Body.

Form of each claiming benefit shall be regulated by the NSSF Director General.

CHAPTER 7 CO-REGULATIONS

Article 27._

Pension benefits of old-age pension, invalidity pension, and survivors' pension shall be calculated monthly. NSSF shall prepare and provide the monthly pension benefit every fortnight by setting the 15th (fifteenth) of each month at the latest for the first fortnight and the 30th (thirtieth) of each month at the latest for the second fortnight. If the retirement date is not on the day of early month, the rest of the days shall be included in the following month.

Article 28._

The Medical Council of NSSF shall have duties to evaluate or make a decision on the state of invalidity. The organization and functioning of the Medical Council of NSSF shall be regulated by the separate sub-decree.

Article 29._

NSSF shall study and conduct the actuarial valuation of Pension Scheme every 5 (five) years at the latest. NSSF shall have the rights to request the data related to the actuarial valuation from the relevant institutions or organizations.

Article 30._

Pension benefits shall be revised annually based on the decision of the Governing Body of NSSF in compliance with the official consumer price index of the Ministry of Planning. The annual official consumer price index shall be calculated by dividing the sum of monthly index in year by 12 (twelve).

The pension benefits shall be revised in the following year counting from the date of the first year that the person concerned receives pension. The revision shall be calculated with the following formula:

$$BFY = BPY (1 + CPI)$$

BFY = Benefits revised in the following year;

BPY = Benefits revised in the previous year;

CPI = Consumer price index in the following year

Article 31.–

The NSSF member with 2 (two) jobs or more shall pay contributions in the same month. The years of contribution shall be calculated including the total number of contribution-paid months of the NSSF member.

Article 32.–

The accrual rates of old-age pension and of invalidity pension shall be equal to 1.75 (one point seven five) percent for the first 15 (fifteen) years of contribution and 1.25 (one point two five) percent for the following years of contribution.

For the NSSF members as worker as set forth in point 1 or 2 in article 20 of this sub-decree, the years of contribution shall be calculated for the accrual rate of old-age pension and invalidity pension shall be included both Mandatory and Voluntary Pension Schemes.

Article 33.–

The starting date for contribution payment of both Mandatory and Voluntary Pension Schemes shall be regulated by the Prakas of the Minister of Labour and Vocational Training in line with the request of the Governing Body of NSSF.

Article 34.–

The contribution rate of Pension Scheme shall be defined based on the scaled premium methods as follows:

- Phase 1: contribution rate shall be equal to 4 (four) percent of contributory wage or voluntary income in a qualifying period of the first 5 (five) years counting from the starting date of contribution payment as set forth in article 33 above;
- Phase 2: contribution rate shall be equal to 8 (eight) percent of contributory wage or voluntary income in a qualifying period of 5 (five) years after the phase 1;
- Phase 3: contribution rate shall be increased 2.75 (two point seven five) percent of contributory wage or voluntary income in a qualifying period of every 10 (ten) years.

The revision of the methods above for determining contribution rate shall be regulated by sub-decree in line with the request of the Governing Body of NSSF with the support of the Social Security Regulator and with the approval of the National Social Protection Council (NSPC).

**CHAPTER 8
PENALTY PROVISIONS**

Article 35.–

Any person violating any provisions of this sub-decree shall be penalised in accordance with the provisions of the Law on Social Security Schemes and other regulations coming into force.

**CHAPTER 9
TRANSITIONAL PROVISIONS**

Article 36.–

The NSSF member as worker with entitlement to enjoy the grandfathering old-age pension shall fulfil the following conditions counting from the date of launching Pension Scheme:

- Be at the age of over 30 (thirty);

- Have paid contributions in a qualifying period of at least 24 (twenty-four) months in 36 (thirty-six) months.

The grandfathering old-age pension provided shall be calculated by formulas as follows:

$$\text{GOAP} = \text{PR} \times \text{AWC}$$

$$\text{PR} = \text{YC} + \text{AY}$$

$$\text{AY} = (\text{AM}-30)/2$$

GOAP = Grandfathering old-age pension provided to the person concerned;

AWCP = Average wage for contribution payment of the person concerned;

PR = Pension rate provided as set forth in annex 1 of this sub-decree;

YC = Years of contribution;

AY = Number of added years amounted to the maximum number of 15 (fifteen) years for the grandfathering old-age pension;

AM = Age of the NSSF member starting his first employment counting from the date of launching Pension Scheme.

Article 37._

The NSSF member as persons defined by the provisions of the labour law at the age from 59 (fifty-nine) or more counting from the date of launching Pension Scheme shall have eligibility to pay contributions to fulfil the contribution as set forth in article 36 of this sub-decree in a bid to enjoy the grandfathering old-age pension. The contribution payment for the grandfathering old-age pension shall be borne by the person concerned.

Article 38._

The NSSF member as persons defined by the provisions of the labour law required to register in this scheme shall comply with the applicable legal instruments of Health Care and Occupational Risk Schemes.

CHAPTER 10 FINAL PROVISIONS

Article 39._

The date of launching Social Security Scheme on Pension for Persons Defined by the Provisions of the Labour Law shall be regulated by the inter-ministerial Prakas of the Ministry of Labour and Vocational Training and the Ministry of Economy and Finance.

Article 40._

Minister in charge of the Council of Ministers, Minister of Economy and Finance, Minister of Labour and Vocational Training, All Ministers, Director General of the National Social Security Fund, and Relevant Organizations and Institutions shall comply with this sub-decree respectively from the signed date.

Phnom Penh, 4 March 2021

Prime Minister

Samdech Akka Moha Sena Padei Techo HUN SEN

Present Their Compliments to
Samdech Akka Moha Sena Padei Techo Hun Sen to Sign

**Deputy Prime Minister,
Minister of Economy and Finance**

Minister of Labour and Vocational Training

Academician General AUN Pornmoniroth

ITH Samheng

Receiving places:

- Ministry of Royal Palace
- Secretariat General of the Council of Constitution
- Secretariat General of the Senate
- Secretariat General of the National Assembly
- Cabinet of Samdech Akka Moha Sena Padei Techo Prime Minister
- Cabinet of Samdech and His/Her Excellency Deputy Prime Minister
- Article 40
- Royal Gazette
- Documents and Archives

**Annex 1 of Sub-Decree No. 32 SD/E dated 4 March 2021 concerning Social Security Scheme on
Pension for Persons Defined by the Provisions of the Labour Law**

Year	Pension Rate	Formular
1	1.75%	1 x 1.75%
2	3.50%	2 x 1.75%
3	5.25%	3 x 1.75%
4	7.00%	4 x 1.75%
5	8.75%	5 x 1.75%
6	10.50%	6 x 1.75%
7	12.25%	7 x 1.75%
8	14.00%	8 x 1.75%
9	15.75%	9 x 1.75%
10	17.50%	10 x 1.75%
11	19.25%	11 x 1.75%
12	21.00%	12 x 1.75%
13	22.75%	13 x 1.75%
14	24.50%	14 x 1.75%
15	26.25%	15 x 1.75%
16	27.50%	15 x 1.75% + 1 x 1.25%
17	28.75%	15 x 1.75% + 2 x 1.25%
18	30.00%	15 x 1.75% + 3 x 1.25%
19	31.25%	15 x 1.75% + 4 x 1.25%
20	32.50%	15 x 1.75% + 5 x 1.25%
21	33.75%	15 x 1.75% + 6 x 1.25%
22	35.00%	15 x 1.75% + 7 x 1.25%
23	36.25%	15 x 1.75% + 8 x 1.25%
24	37.50%	15 x 1.75% + 9 x 1.25%
25	38.75%	15 x 1.75% + 10 x 1.25%
26	40.00%	15 x 1.75% + 11 x 1.25%
27	41.25%	15 x 1.75% + 12 x 1.25%
28	42.50%	15 x 1.75% + 13 x 1.25%

29	43.75%	$15 \times 1.75\% + 14 \times 1.25\%$
30	45.00%	$15 \times 1.75\% + 15 \times 1.25\%$
31	46.25%	$15 \times 1.75\% + 16 \times 1.25\%$
32	47.50%	$15 \times 1.75\% + 17 \times 1.25\%$
33	48.75%	$15 \times 1.75\% + 18 \times 1.25\%$
34	50.00%	$15 \times 1.75\% + 19 \times 1.25\%$
35	51.25%	$15 \times 1.75\% + 20 \times 1.25\%$
36	52.50%	$15 \times 1.75\% + 21 \times 1.25\%$
37	53.75%	$15 \times 1.75\% + 22 \times 1.25\%$
38	55.00%	$15 \times 1.75\% + 23 \times 1.25\%$
39	56.25%	$15 \times 1.75\% + 24 \times 1.25\%$
40	57.50%	$15 \times 1.75\% + 25 \times 1.25\%$
41	58.75%	$15 \times 1.75\% + 26 \times 1.25\%$
42	60.00%	$15 \times 1.75\% + 27 \times 1.25\%$
43	61.25%	$15 \times 1.75\% + 28 \times 1.25\%$
44	62.50%	$15 \times 1.75\% + 29 \times 1.25\%$
45	63.75%	$15 \times 1.75\% + 30 \times 1.25\%$
46	65.00%	$15 \times 1.75\% + 31 \times 1.25\%$
47	66.25%	$15 \times 1.75\% + 32 \times 1.25\%$
48	67.50%	$15 \times 1.75\% + 33 \times 1.25\%$
49	68.75%	$15 \times 1.75\% + 34 \times 1.25\%$
50	70.00%	$15 \times 1.75\% + 35 \times 1.25\%$

* Accrual rate: 1.75% of the first 15 years of contributions

* Accrual rate: 1.25% of the next years of contributions