SOCIAL SECURITY SCHEME ON PENSION
FOR PERSONS DEFINED BY
THE PROVISIONS OF THE LABOUR LAW

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1. NATIONAL SOCIAL SECURITY FUND

- A public entity;
- Technical tutelage of the Ministry of Labour and Vocational Training and the financial tutelage of the Ministry of Economy and Finance;
- Tripartite Governing Body.
2. SOCIAL SECURITY SYSTEM IN CAMBODIA

2.1. Coverage

- Persons under the Public Sector
- Persons Defined by the Provisions of the Labour law including Personnel serving in the air and maritime transportation as well as Domestic Workers
- The Self-Employed
2. SOCIAL SECURITY SYSTEM IN CAMBODIA (CON’T)

2.2. Social Security Schemes

- Occupational Risk Scheme
- Health Care Scheme
- Pension Scheme
- Unemployment
3. SOCIAL SECURITY SCHEME ON PENSION FOR PRIVATE SECTOR

3.1. Registration

Registered Enterprise
- Occupational Risk Scheme
- Health Care Scheme
- Become the NSSF member in Pension Scheme automatically

Unregistered Enterprise
- Shall register with NSSF in line with the applicable regulations
- Become the NSSF members in Pension Scheme
3. SOCIAL SECURITY SCHEME ON PENSION FOR PRIVATE SECTOR

3.2. Contribution

<table>
<thead>
<tr>
<th>Year</th>
<th>Contribution Rate</th>
<th>Date</th>
<th>Worker</th>
<th>Employer</th>
<th>Ceiling Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 5 years</td>
<td>4%</td>
<td>Oct.22 - Sept.27</td>
<td>2% (24,000 Riels per month)</td>
<td>2% (24,000 Riels per month)</td>
<td></td>
</tr>
<tr>
<td>Next 5 years</td>
<td>8%</td>
<td>Oct.27 - Sept.32</td>
<td>4% (48,000 Riels per month)</td>
<td>4% (48,000 Riels per month)</td>
<td></td>
</tr>
<tr>
<td>10 years</td>
<td>10.75%</td>
<td>Oct.32 – Sept.42</td>
<td>5.375% (64,500 Riels per month)</td>
<td>5.375% (64,500 Riels per month)</td>
<td>1,200,000 Riels</td>
</tr>
<tr>
<td>Next 10 years</td>
<td>13.5%</td>
<td>Oct.42 – Sept.52</td>
<td>6.75% (81,000 Riels per month)</td>
<td>6.75% (81,000 Riels per month)</td>
<td></td>
</tr>
<tr>
<td>Next 10 years</td>
<td>16.25%</td>
<td>Oct.52 – Sept.62</td>
<td>8.125% (97,500 Riels per month)</td>
<td>8.125% (97,500 Riels per month)</td>
<td></td>
</tr>
</tbody>
</table>

**Contribution rate is added 2.75% in every 10 years**
3. SOCIAL SECURITY SCHEME ON PENSION FOR PRIVATE SECTOR

3.3. Benefit

Old-age pension

Invalidity pension

Funeral grant and survivors’ pension

Grandfathering old-age pension (added year of contribution)
3. SOCIAL SECURITY SCHEME ON PENSION FOR PRIVATE SECTOR

3.4. Eligibilities for Voluntary Pension Scheme

- Loses job of earnings before 60 years old and has possibility to continue to pay contributions (Person 1)
- Be 60 years old and intends to continue to pay contributions in order to receive higher old-age pension than the actual one (Person 2)
- Has higher income than the ceiling wage that the person concerned is imposed on contribution payment in the Mandatory Pension Scheme (Person 3)
THANK YOU FOR YOUR ATTENTION!