

# Social Security Benefit Adjustments for 2025



### Calculation Methods for the July 2025 Old-Age/Disability Pension

(Including the Difference in Retroactive Benefit Payments from January to June)

**Calculation Formula** 

**New amount** 



3 months (July to September) (New amount — old amount)



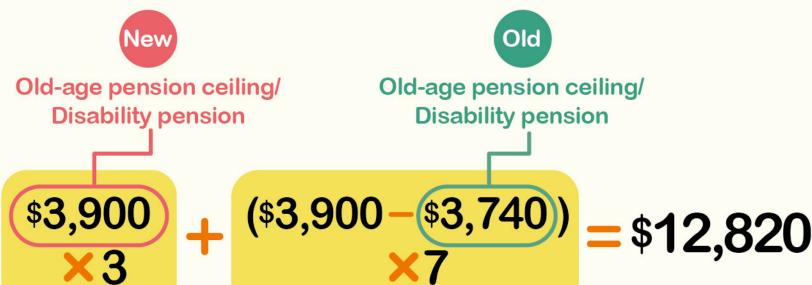
7 months

(January to June and the additional payment issued annually in January)

Example 1

Beneficiaries receiving the monthly old-age pension ceiling/disability pension

The original full amount received was 3,740 patacas per month. After adjustment, the new amount is 3,900 patacas per month. Therefore, the total amount to be received in July will be 12,820 patacas:





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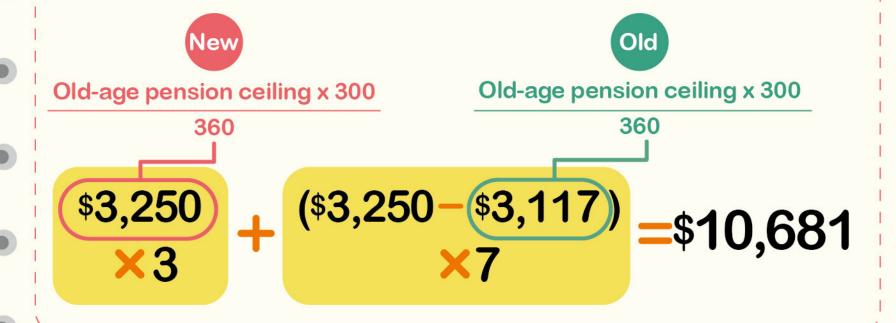
#### Example 2

### Early old-age pension beneficiaries under the old system (enrolled before 1 January 2011)

For a beneficiary aged 60 years and 0 months at the time of receiving early old-age pension (calculated at 75%, based on age percentage), the original monthly amount was 2,805 patacas. After adjustment, this increases to 2,925 patacas. Therefore, the total amount to be received in July will be 9,615 patacas:

#### Beneficiaries under the new system with less than 360 months of contributions

For a beneficiary aged 65 years old at the time of receiving old-age pension, with 300 months of actual contributions, the original monthly amount was 3,117 patacas. After adjustment, this increases to 3,250 patacas. Therefore, the total amount to be received in July will be 10,681 patacas.





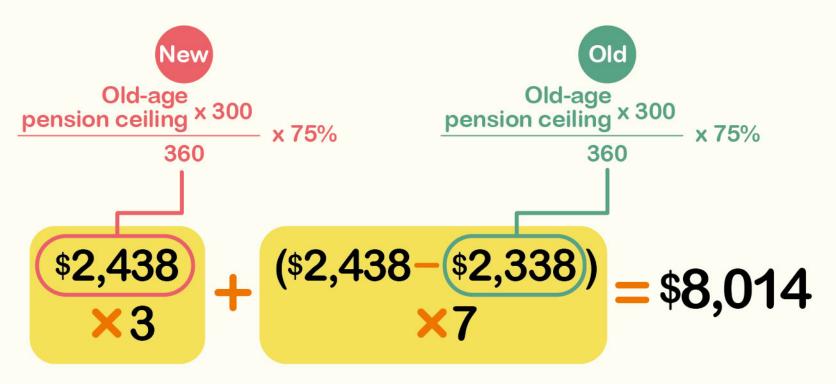
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Example 4

### Beneficiaries under the new system receiving early old-age pension with less than 360 months of contributions

For a beneficiary aged 60 years and 0 months at the time of receiving early old-age pension (calculated at 75%, based on age percentage), with 300 months of actual contributions, the original monthly amount was 2,338 patacas. After adjustment, this increases to 2,438 patacas. Therefore, the total amount to be received in July will be 8,014 patacas.



#### Note

- ★ If the number of contribution months for beneficiaries under the new system changes after the pension payment starts, the old-age pension amount will be recalculated and adjusted every April based on the total accumulated contribution months as of December of the previous calendar year;
- ★The difference in retroactive benefit payments varies by individual, particularly for the old-age pension, as calculations depend on whether the individual falls under the new or old system, their age at the time of application, and their actual number of contribution months.