

S.I. 2025 No.

National Insurance and Social Security Act

CAP. 47

**NATIONAL INSURANCE AND SOCIAL SECURITY (BENEFIT)  
(AMENDMENT) REGULATIONS, 2025**

The Minister, in exercise of the powers conferred on him by section 50 of the *National Insurance and Social Security Act*, makes the following Regulations:

1. These Regulations may be cited as the *National Insurance and Social Security (Benefit) (Amendment) Regulations, 2025*.

2. *Regulation 2 of the National Insurance and Social Security (Benefit) Regulations, 1967 (L.N. 1967 No. 45), in these Regulations referred to as the principal Regulations, is amended by inserting the following definition in the appropriate alphabetical order:*

“ “relevant year” means the period from 1<sup>st</sup> day of January to the 31<sup>st</sup> day of December of the preceding year or current year, as the case may be. ”

3. *Regulation 6 of the principal Regulations, is amended by*

*(a) inserting immediately after paragraph (3), the following new paragraphs:*

“(3.1) Subparagraphs (b) and (c) of paragraph (3) shall apply only to claims payable for any period between 1<sup>st</sup> January, 2024 and 30<sup>th</sup> June, 2024.

(3.2) For claims payable for any period between 1<sup>st</sup> July, 2024 to 31<sup>st</sup> December, 2024, the self-employed person must have paid not less than \$600 in contributions between 1<sup>st</sup> January, 2024 and 15<sup>th</sup> July, 2024.

(3.3) A self-employed person must have made contributions of not less than \$1 200 during the relevant year in order to be eligible for a sickness benefit during the following year.”; and

**(b) deleting paragraph (3A) and substituting the following:**

“(3A) Notwithstanding paragraph (3), where a self-employed person who is also an employed person or who was previously an employed person, does not satisfy the required number of self-employed contributions to qualify for a sickness benefit, all the contributions paid as an employed or a self-employed person in the relevant year shall be considered when determining his eligibility to receive sickness benefit.”.

**4. Regulation 8 of the principal Regulations is amended by deleting paragraph (2) and substituting the following:**

“(2) Average insurable weekly earnings for the purposes of this regulation means the sum of the insurable earnings on which contributions were based including any contributions credited in accordance with regulation 57 and regulation 24 of the *National Insurance and Social Security (Employment Injury Benefit) Regulations, 1970* (S.I. 1971 No. 7), over the continuous period of the relevant year: but any 2 or more periods of incapacity for work not separated by more than 13 weeks shall be treated as one continuous period of incapacity for work starting on the first day of the first of these periods; and the daily rate of benefit so payable in respect of any later period or periods shall be the daily rate of benefit paid during the first

period of incapacity or which would as from 4<sup>th</sup> January, 1971 have been payable had injury benefit provided in accordance with section 21(3) of the Act not been paid.”.

**5.       *Regulation 11 of the principal Regulations is amended by inserting immediately after paragraph (1), the following new paragraphs:***

“(1.1) Paragraph (1)(b) applies only to claims payable for any period between 1<sup>st</sup> January, 2024 and 30<sup>th</sup> June, 2024.

(1.2) For claims payable for any period between 1<sup>st</sup> January, 2024 to 31<sup>st</sup> December, 2024, the self-employed person must have paid not less than \$600 in contributions between 1<sup>st</sup> January, 2024 and 15<sup>th</sup> July, 2024.

(1.3) Where a self-employed person, who is also an employed person or who was previously an employed person, does not satisfy the required number of self-employed contributions to qualify for a maternity benefit, all the contributions paid as an employed or a self-employed person in the relevant year shall be considered when determining her eligibility to receive maternity benefit.”.

**6.       *The principal Regulations are amended by deleting regulation 31 and substituting the following:***

**“Entitlement to old age contributory pension**

**31.(1)**     Subject to the provisions of these Regulations, an old age contributory pension shall

- (a) from the 1<sup>st</sup> of April, 2025, be payable to an insured person who has attained the pensionable age or an insured person who has reached the voluntary pensionable age and who has

not less than 200 contributions actually paid, and in respect of whom a total of not less than 560 contributions have been paid or credited;

- (b) from the 1<sup>st</sup> of January, 2026, be payable to an insured person who has attained the pensionable age or an insured person who has reached the voluntary pensionable age and who has not less than 250 contributions actually paid, and in respect of whom a total of not less than 590 contributions have been paid or credited;
- (c) from the 1<sup>st</sup> of January, 2027, be payable to an insured person who has attained the pensionable age or an insured person who has reached the voluntary pensionable age and who has not less than 300 contributions actually paid, and in respect of whom a total of not less than 620 contributions have been paid or credited;
- (d) from the 1<sup>st</sup> of January, 2028, be payable to an insured person who has attained the pensionable age or an insured person who has reached the voluntary pensionable age and who has not less than 350 contributions actually paid, and in respect of whom a total of not less than 650 contributions have been paid or credited;
- (e) from the 1<sup>st</sup> of January, 2029, be payable to an insured person who has attained the pensionable age or an insured person who has reached the voluntary pensionable age and who has not less than 400 contributions actually paid, and in respect of whom a total of not less than 680 contributions have been paid or credited;
- (f) from the 1<sup>st</sup> of January, 2030, be payable to an insured person who has attained the pensionable age or an insured person who has reached the voluntary pensionable age and who has not less than 450 contributions actually paid, and in respect

of whom a total of not less than 710 contributions have been paid or credited; and

- (g) from the 1<sup>st</sup> of January, 2031, be payable to an insured person who has attained the pensionable age or an insured person who has reached the voluntary pensionable age and who has not less than 500 contributions actually paid, and in respect of whom a total of not less than 750 contributions have been paid or credited.

(2) Notwithstanding paragraph (1),

- (a) with effect from 4<sup>th</sup> January, 1971, in respect of an insured person who for the purposes of this regulation relies solely on contributions paid as a self-employed person, the yearly average contributions paid or credited to that person ascertained in accordance with the *Schedule* is not less than 39; and
- (b) with effect from the 1<sup>st</sup> April, 2025, an insured person who is 60 years old or older on 1<sup>st</sup> January, 2024 will qualify for an old age contributory pension where that person has not less than 150 contributions actually paid and for whom not less than 500 contributions have been paid or credited, as the case may be.

- (3) A person who qualifies for an old age contributory pension shall apply in such manner as the Chief Executive Officer determines and submit such documentation with the application as the Chief Executive Officer may require.”.

**7.        *The principal Regulations are amended by deleting regulation 32 and substituting the following:***

**"The rate of pension**

**32.(1)** Subject to paragraphs (1D) and (2), the annual rate of pension shall be

- (a) 40 per cent of the average annual insurable earnings supplemented by one per cent of total insurable earnings on which contributions were based subsequent to the first 500 contributions paid or credited;
- (b) 2 per cent of the average annual insurable earnings in respect of every 50 contributions paid and credited, and a proportionate percentage in respect of less than 50 contributions for the first 1 000 contributions, and thereafter, 1.25 per cent of average annual insurable earnings in respect of every 50 contributions paid and credited, and a proportionate percentage in respect of less than 50 contributions after the first 1 000 contributions; or
- (c) 1.5 per cent of the average annual insurable earnings in respect of every 50 contributions paid and credited, and a proportionate percentage in respect of less than 50 contributions for the contributions paid and credited.

(1.1) Notwithstanding paragraph (1),

- (a) for the year commencing 1<sup>st</sup> of April, 2025 the annual rate of pension shall be determined by assessing
  - (i) 60 per cent of the annual rate of pension in accordance with paragraph (1)(b); and
  - (ii) 40 per cent of the annual rate of pension in accordance with paragraph (1)(c);

- (b) for the year commencing 1<sup>st</sup> of January, 2026 the annual rate of pension shall be determined by assessing
    - (i) 40 per cent of the annual rate of pension in accordance with paragraph (1)(b); and
    - (ii) 60 per cent of the annual rate of pension in accordance with paragraph (1)(c);
  - (c) for the year commencing 1<sup>st</sup> of January, 2027 the annual rate of pension shall be determined by assessing
    - (i) 20 per cent of the annual rate of pension in accordance with paragraph (1)(b); and
    - (ii) 80 per cent of the annual rate of pension in accordance with paragraph (1)(c);
  - (d) for the year commencing 1<sup>st</sup> of January, 2028 and each year thereafter, subject to paragraph (1D), the annual rate of pension shall be in accordance with paragraph (1)(c).
- (1A) Subject to paragraph (1B),
- (a) where an old age contributory pension is payable to a person who has attained the voluntary pensionable age before the 1<sup>st</sup> of April, 2025, that person's pension shall be reduced at the rate of 0.5 per cent per month;
  - (b) where an old age contributory pension is payable to a person who has attained voluntary pensionable age on or after the 1<sup>st</sup> April, 2025 but before 1<sup>st</sup> January, 2026, that person's pension shall, at the commencement of the payment of the pension, and thereafter, be reduced at the rate of 0.583 per cent per month;
  - (c) where an old age contributory pension is payable to a person who has attained voluntary pensionable age on or after the 1<sup>st</sup> January, 2026, that person's pension shall, at the

commencement of the payment of the pension, and thereafter, be reduced at the rate of 0.667 per cent per month; and

- (d) where an old age contributory pension is payable to a person who has attained voluntary pensionable age on or after the 1<sup>st</sup> of January, 2027 and any time thereafter, that person's pension shall, at the commencement of the payment of the pension, and thereafter be reduced at the rate of 0.75 per cent per month.

(1B) An old age contributory pension is not payable to a person who has attained voluntary pensionable age where the pension would be less than the minimum old age contributory pension specified under paragraph (3).

(1C) Where a pension is payable to a person who has deferred his pension under section 21(1D)

- (a) before the 1<sup>st</sup> of April, 2025, that person's pension shall be increased at the rate of 0.5 per cent per month for each month;
- (b) after the 1<sup>st</sup> of April, 2025, that person's pension shall be increased at the rate of 0.583 per cent per month for each month;
- (c) after the 1<sup>st</sup> of January, 2026 that person's pension shall be increased at the rate of 0.667 per cent per month; and
- (d) after the 1<sup>st</sup> of January, 2027, that person's pension shall be increased at the rate of 0.75 per cent per month.

(1D) The rates set out in paragraph (1) shall have effect as follows:

- (a) paragraph (1)(a) shall only apply for the purpose of computing the pension of persons who on 31<sup>st</sup> of December, 2022 had attained the age of 56 years or more;
- (b) paragraph (1)(a) shall only apply for the purpose of computing one-half of the pension of persons who on 31<sup>st</sup> of



December, 2022 had attained the age of 47 years or more but were under the age of 56 years and paragraph (1)(b) shall apply for computing the remainder; and

- (c) paragraph (1)(c) shall only apply for the purposes of computing the pension of persons where subparagraphs (a) and (b) do not apply.

(1E) Paragraph (1.1) shall not apply to rates specified in paragraph (1D).

(2) Subject to this regulation, old age contributory pension shall not exceed 60 per cent of the average annual insurable earnings of an insured person.

(3) An amount paid as weekly old age contributory pension shall not be less than such amount as is prescribed by order pursuant to section 25A of the Act.

(4) Notwithstanding paragraph (2), an insured person shall be paid such additional amount as is prescribed by order pursuant to section 25A of the Act.”.

**8. *Regulation 34 of the principal Regulations is amended by***

- (a) *deleting paragraph (1) and substituting the following paragraph:*

“(1) Subject to paragraph (3), the average annual insurable earnings for the purposes of regulation 32

- (a) shall with effect from the 1<sup>st</sup> day of April, 2025 be determined by totalling the sum of the insurable earnings on which contributions were based during the best 7 contribution years of the insured person divided by 7;
- (b) shall with effect from the 1<sup>st</sup> day of January, 2026 be determined by totalling the sum of the insurable earnings on

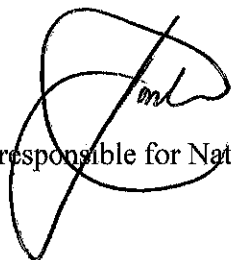
which contributions were based during the best 8 contribution years of the insured person divided by 8; and

- (c) shall with effect from the 1<sup>st</sup> day of January, 2027 be determined by totalling the sum of the insurable earnings on which contributions were based during the best 9 contribution years of the insured person divided by 9.”; and

- (b) *inserting the following new paragraph immediately after paragraph (1):*

“(1A) With effect from 1<sup>st</sup> January, 2028, the average annual insurable earnings for the purposes of regulation 32 shall be the sum of the insurable earnings on which contributions were based during the best 10 contribution years of the insured person divided by 10.”.

Made by the Minister this 25<sup>th</sup> day of February, 2025.

  
Minister responsible for National Insurance