



PRACTICAL GUIDE

FUNERAL ALLOWANCE

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

TECHNICAL FILE

TITLE

Practical Guide – Funeral Allowance
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The information contained in this practical guide does not waive the consultation of the law.

A – What is it?

The Funeral Allowance is a **lump sum cash payment** aimed to help cover the funeral expenses of a family member (including stillborn babies) or of another person that is not a family member.

B – Who is entitled?

Persons who can provide proof that they have paid the funeral expenses.

C – What are the entitlement conditions?

The person that submits a Funeral Allowance application is entitled to that benefit if **all the following conditions are fulfilled**. He/she must:

- be a resident in Portugal or a person treated as such, or be from a country with which Portugal has concluded an agreement covering such situations (e.g., European Union countries);
- provide proof that he/she has actually incurred funeral expenses;
- not be entitled to Death Grant.

In addition, the deceased person must **have met the following condition**:

- have been a resident in Portugal or a person treated as such.

D – How much will I receive?

D1. How much will I receive?

The amount to be received is **€268,57**.

D2. How can it be received?

There are 2 modalities of payment of the Funeral Allowance. The payment can be made

- by bank transfer, or
- by postal order issued by the Portuguese postal office services (*CTT*) to your address.

D3. How to register or change the IBAN (International Bank Account Number)

1. Online

You can register or change the IBAN through the Social Security Online Service, in the Menu *Iniciar Sessão* (Log In) > *Perfil* (Profile) > *Conta Bancária* (Bank account) > *Consultar e decidir pedidos de alteração de conta bancária* (Consult and decide on bank account change requests).

2. At the Social Security Customer Information Services

To register or change your IBAN, you must complete the form MG 14 - *Requerimento de Registo ou Alteração de IBAN* (Application for IBAN Registration or Change) and attach a bank document confirming the IBAN, which must include the name of the person submitting the application or the person entitled to the **funeral allowance** as the account holder.

Note: The IBAN will be pending validation by Social Security. Once confirmed, a notification will be sent to the Menu *Iniciar Sessão* (Log in) > *Mensagens* (Messages).

Minimum Banking Services (SMB)

If you still do not have a current account, you may open a Minimum Banking Services account at any bank.

The annual cost is less than 1% of the national minimum wage (€920,00 in 2026).

For more information on the Minimum Banking Services, please visit the Bank Customer Portal ([Portal do Cliente Bancário](#)).

E – Granting period

The Funeral Allowance is a lump sum payment.

F – How to apply

F1. Where to apply

- At any Social Security Customer Information Service.

F2. Which forms must be completed?

- RP 5033 - *Requerimento de Subsídio de Funeral* (Funeral Allowance Application);
- RP 5078 – *Declaração de Ato da Responsabilidade de Terceiro – Subsídio de Funeral* (Third Party Liability Statement – Funeral Allowance).

F3. What documents are required?

- Valid identification document (e.g., Citizen Card, Identity Card, Birth Certificate, Passport, or Residence Permit);
- Complete Narrative Birth Certificate with registration of the person's death or Death Certificate, or Declaration from the hospital doctor or health service, in the case of a stillborn foetus or baby;
- Original receipt from the funeral agency as proof of payment of funeral expenses.

Bank document confirming the IBAN, which must include the name of the person submitting the application as the account holder, if he/she wants that the payment is made by bank transfer;

- Proof of address of the deceased person;
- Proof of address of the person applying for the allowance.

F4. Time limit for applying

Up to **6 months** after the first day of the month following the month of death.

F5. When will I have an answer?

Up to **90 business days** (which may be extended for an additional 90 days).

G – Can this allowance be accumulated with other benefits?

G1. The allowance cannot be accumulated with:

- Reimbursement of Funeral Expenses;
- Death Grant.

H – Duties and penalties

H1. Duties

When submitting the application, you must indicate if:

- at the date of death or previously, the deceased person was covered by any mandatory social protection scheme (e.g., Social Security, Civil Servants Pension Fund, Pension Fund for Lawyers and Solicitors, Bank Employees Family Allowance Fund);
- the death was caused by a third party, who is responsible for the payment of a compensation.

H2. Penalties

If the applicant fails to comply with his/her duties or use illegal means to unduly obtain the benefit, he/she will be subject to fines.

Reimbursement of the Funeral Allowance

If the death was caused by a third party and, therefore, there is an entitlement to a compensation for funeral expenses, the amount of the funeral allowance must be reimbursed.

I – Supporting documentation

I1. Applicable legislation

Ministerial Order no. 60/2026/1 of 5 February

Updates the amounts of the family benefit for children and young people, the prenatal family benefit and the funeral allowance for the year 2026

Ministerial Order no. 480-A/2025/1 of 30 December

Updates the Social Support Index (IAS - *Indexante dos Apoios Sociais*) value for 2026 (€537,13).

Decree-Law no. 139/2025 of 29 December

Updates the value of the guaranteed minimum monthly wage (i.e., the national minimum salary) for 2026, to €920,00.

Ministerial Order no. 458/2006 of 18 May

Permits that allow foreign citizens to be treated as residents.

Law no. 4/2007 of 16 January

General Law of the Social Security System.

Decree-Law no. 176/2003 of 2 August, with the wording given by Decree-Laws no. 41/2006 of 21 February, no. 87/2008 of 28 May, no. 245/2008 of 18 December and no. 133/2012 of 27 June

Legal scheme for the compensation of family expenses.

Regulation (EC) no. 883/2004 and Regulation (EC) no. 987/2009

Establishes common rules aimed to protect the social security rights of EU citizens moving within the EU (as well as in Iceland, Liechtenstein, Norway and Switzerland).

Regulation (EC) no. 987/2009

Establishes the rules for the implementation of Regulation (EC) no. 883/2004

Regulation (EEC) no. 1408/71 of the Council, of 14 June

Application of Social Security Schemes to employed persons and members of their families moving within the Community.

Regulation (EEC) no. 574/72 of the Council, of 21 March

Establishes the rules for the implementation of Regulation (EEC) no. 1408/71 of the Council, of 14 June.

J – Glossary

Stillborn

A child born without signs of life.

Residents and persons treated as such

Residents:

- national citizens whose habitual residence is in Portugal;
- foreign citizens, refugees and stateless citizens with a valid residence permit;
- Portuguese citizens who live outside Portugal and:
 - work for the Portuguese State (and their household members);
 - pay their contributions to the Portuguese Social Security system and work in a country with which Portugal is bound by a Social Security Agreement (and their household members);
- foreign citizens covered by an international agreement or Community legislation;
Note: The citizens of Switzerland, Iceland, Norway and Liechtenstein are also covered by Community legislation.
- all nationals of European Union countries (and their household members).

Currently, Portugal has international agreements covering the granting of family benefits with Brazil, Cape Verde, Morocco and Australia. In what concerns Australia, the agreement only covers children or those treated as children, of pensioners from the Portuguese Social Security system.

- **Persons treated as residents:**

- refugees or stateless citizens with a valid temporary protection permit;
- foreign citizens with a valid stay permit and respective renewal;
- foreign citizens with a valid stay permit in Portugal, such as:
 - valid temporary protection permit;
 - valid stay permit and respective renewals.
 - children whose parents or legal guardians have not yet obtained a residence

permit but can prove that they submitted their application for a residence permit to AIMA - *Agência para a Integração, Migrações e Asilo* (Agency for Integration, Migration and Asylum) more than 30 days ago.

K – Frequently Asked Questions

Do the amounts I receive from Social Security as a Funeral Allowance need to be declared for Personal Income Tax (IRS) purposes?

No, the amounts received as a Funeral Allowance do not need to be declared for Personal Income Tax (IRS) purposes.