**BENEFIT ADMINISTRATION DEPARTMENT**

**INTERNAL PROCEDURE MANUAL**

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**Introduction**

This document shall be known and recognized as the Benefit Administration Department **Internal Procedure Manual**. The fundamental essence of this document is to define and classify the modes of payment, delineate functions, mark out processes, set down procedure and outline the parameters in a gradual step by step actionable sequence as well as a bit by bit regular progression for the purpose of the administration of both retirement and terminal benefits in line with the Regulation on the Administration of Retirement and Terminal Benefits issued by the National Pension Commission (PenCom) and in tandem and consonance with the extant provisions of the Pension Reform Act, 2014.

This step by step description of the process and procedure is considered as the minimum applicable standard of operation in the administration of benefits in Legacy Pension Managers Limited and have been put in place for the purpose of clarity of function and simplicity of application as well as ensuring the presentation of a uniform set of rules of general application for the administration of benefits.

The Procedure Manual shall cover all payment types with regards to either retirement or terminal benefits.

The Manual has categorized and catalogued the process and procedure

for the payment of benefits into the following categories for ease of referral:

* Document Management
* Lump Sum and Programmed Withdrawal
* Additional Lump Sum Payment
* Annuity Transfer
* Temporary Access to RSA (25% Payment)
* Payment of Small Balances (En bloc)
* Death Benefits Payment
* Voluntary Contributions (VC) Payment
* Regime of Sanctions
* List of Requirements

**Purpose of the Procedure Manual**

1. To provide the minimum acceptable rules and standard for the administration of both retirement and terminal benefits.
2. To ensure that timelines are provided for the execution of tasks related to payment of benefits.
3. To ensure that required documents for the processing of benefits are clearly listed.
4. To ensure that sanctions for non-performance of outlined tasks are clearly communicated to all parties concerned.
5. To ensure that the knowledge of processes and procedure is officially documented and available to all staff for reference and for the smooth and seamless execution of their duties.

The Benefits Administration Internal Procedure Manual is imperative for the efficient and effective operation of the Company. It is a tool enabling:

* Individual staff to get on with their jobs with minimum need to discuss issues each time they arise
* Consistency and predictability in the performance of duties by staff
* Compliance with legal, regulatory and other requirements
* Quality assurance and improvement in service delivery for both internal and external customers
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The Benefit Administration Internal Procedure Manual has complied with all relevant guidelines and rules issued by PenCom for the administration of retirement and terminal benefits.

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| **ABBREVIATIONS:** |
| **VOLUNTARY CONTRIBUTIONS VC - These are Voluntary Contributions made by the** **Contributor beyond the mandatory contributions** |
| **DOCUMENT OFFICER - DO Is responsible for the custody and**  **safety of documents before and after payment of benefits**  |
|  **PROCESSING OFFICER - PO Is responsible for all tasks related to the** **preparation of the client’s application for**  **payment** |
| **STANDING PAYMENT ORDER - SPO Is a payment instruction given to the bank** **specifying the frequency and amount of**  **payment as well as bank details** |
| **DOCUMENT MANAGEMENT OFFICER - DMO Is the unit head of the Document** **Management Unit** |
| **PROGRAMMED WITHDRAWAL - PW Is a regular stream of payment made to a**  **Retiree. It can be on monthly, quarterly,**  **bi-annual or annual basis**  |
| **LUMP SUM - LS Is a bulk payment made to a Contributor upon** **request after retirement** |
| **NATIONAL SOCIAL INSURANCE TRUST FUND - NSITF It is the contribution due in the defunct National**  **Provident Fund before the introduction of**  **the Contributory Pension Scheme in 2004** |
| **STANDARD NOTICE OF RETIREMENT - SNR Is a notification form completed by the PFA**  **on behalf of the Contributor**  **upon retirement** |
| **HEAD OF DEPARTMENT - HOD Is the officer in charge of the department** |
| **RISK MANAGEMENT DEPARTMENT - RMD Risk Management Department is a unit of the**  **Company responsible for the management of risk** |
| **NATIONAL PENSION COMMISSION - PENCOM is the regulator of the Pension industry** |
| **NATIONAL DATABANK - NDB Is a department in PenCom responsible for**  **maintaining the data of Contributors and the** **computation of benefits** |
|  **Contributions and Bond Redemption Department - CBRD This is a department in PenCom responsible for**  **the determination of contributions and**  **remittance of same**  |
| **LETTER OF ADMINISTRATION - L A LA is issued by the Probate Registry of a High** **Court of Justice to executors of the estate** **of a deceased client** |
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| **logo** | **INTERNAL PROCEDURE MANUAL** |  |
| **BENEFIT ADMINSTRATION** | **DOCUMENT MANAGEMENT**  | **Chapter 1** **Reviewed: SEPTEMBER , 2017** |
| **PROCESS DESCRIPTION**  |

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| **ACTIVITY NUMBER** | **ACTOR** | **ACTIVITIES DESCRIPTION** | **REMARK /SUPPORT** |
| 1.1 | Document Officer (DO) | Generate list of retirees due for retirement in six (6) months and categorize by employer, location, length of service and ageDispatch letters to the Zonal Managers through the Chief Marketing Officer (CMO) who would be responsible for distribution to Branches and Service Centers Applicable to public sector retirees only | Send SMS to potentialRetireesMaintain a schedule ofthe retireesObtain relevant sign offfrom BD and CorporateResources |
| 1.2 | Document Officer  | Receipt and registration of new applications for 25%, En Bloc, Death Benefits, Lump Sum & Programmed Withdrawal, Annuity, Voluntary Contributions, NSITF , Refunds e.t.c  | Official documentsRegisteredScanned copies / originals |
| 1.3 | Document Officer  | Upon receipt of applications from client(s), DO to send SMS notification to applicants on status of their application (*complete, incomplete and defective)*  | Benefit Tracker |
| 1.4 | Document Officer  | Ensure that applications received are duly stamped, signed and dated with the date of receipt and initial of the receiving officer  |  |
| 1.5 | Document Officer  | DO ensures that checklist accompanying received applications are duly stamped, signed and dated by the receiving officer  | Originals sighted and signed off |
| 1.6 | Document Officer  | Categorize applications appropriately and determine incomplete applications and the outstanding items to be provided by the retiree Dispatch SMS notification to clients with incomplete applications within 24 hours. | Refer to master document register and transmit SMS notificationBenefit Tracker |
| 1.7 | DO/PO | If application is incomplete, DO to forward the details of the application to Customer Service officers and the relevant Branch and Service Center office to contact the client within 24 hours | Email notification |
| 1.8 | Document Officer  | Biometric and other registration details are compared with the clients application before being scanned and indexed to DocuWare  | DocuWare |
| 1.9 | Document Officer  | Biometric and other registration details are compared with the clients’ information on the database before being delivered to the relevant POs for processing.  | Empower database for verification. |
| 1.10 | Document Officer  | Generate list of retirees with data update (bank details, phone number, contact address, email, NOK etc) and deliver to Customer Service for update on EnPower  | Schedule of update delivered via email  |
| 1.11 | Document Officer  | Dispatch complete applications to PO for processing | Sign off register |
| 1.12 | Document Officer  | Dispatch complete applications to respective POs for processing within 24 hours; while the respective POs sign off the register indicating receipt |  Forward documents to processing officer/register |
| 1.13 | Document Officer  | DO should within 24 hours send SMS to applicants informing them of the delivery of applications to PenCom for approval. | Benefit Tracker  |
| 1.14 | Document Officer  | Processed and paid applications are returned to DO |  |
| 1.15 | Document Officer  | Processed and paid applications are returned to DO immediately with a schedule of the paid retirees attached  | Receipt of application package  |
| 1.16 | Document Officer  | DO should notify the retirees concerned of payment within 24 hours via SMS notification  | Benefit Tracker |
| 1.17 | Document Officer  | Update Document Register on daily basis to reflect status of client’s applications | Daily update on network folder |
| 1.18 | Document Officer  | DO to assign file number to LS/PW applications paid in line with departmental Master list |  |
| 1.19 | Document Officer  | DO ensures that documentation for paid applications are scanned and indexed in Docuware within 72 hours before handover to Archiving Officer | Docuware /Archiving Officer |
| 1.20 | Document Officer  | DO to hand over documents of all applications paid to Archiving Officer with accompanying schedule within 24 hours of scanning and indexing into Docuware | Schedule sign off by Archiving Officer. |
| 1.21 | Document Officer  | DO to archive other payments in line with the standard filing convention (using payment date) for En Bloc, 25%, Death Benefits and Additional Voluntary Contributions |  |
| 1.22 | Document Officer  | DO to hand over other payments documents for En Bloc, 25%, Death Benefits and Additional Voluntary Contributions, Annuity, NSITF & Refund to Archiving Officer for filing  | Schedules signoff by Archiving Officer. |
| 1.23 | Document Officer  | DO shall provide Archiving Officer with RSA PIN for the retrieval of benefit documents already filed away.  | Sign archive register |
| 1.24 | Document Officer  | The DO shall pass all unconfirmed LA to the PO within 24 hours of receipt and registration | Unconfirmed LA |

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| **BENEFITS ADMINSTRATION** | **LUMP SUM & PROGRAMMED WITHDRAWAL** | **Chapter: 2** **Reviewed: SEPTEMBER , 2017** |
| **PROCESS DESCRIPTION**  |

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| **Activity Number** | **Actor** | **Activities description** | **Remark /Support** |
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| 2.0 | Processing Officer (PO) | PO Receives complete documents/applications for Lump Sum and Programmed Withdrawal (LS/PW) from (DO) | Sign of document register |
| 2.1 |  Processing Officer | Write to employers of retirees who do not come forward after four weeks of receipt of accrued rights and outstanding contributions from PenCom |  Letter to employers |
| 2.2 | Processing Officer | PO to contact retirees who have not done documentation after the receipt of Accrued Rights and Outstanding Contributions through Customer Service, direct phone calls and email to staff of Branches and Service Centers to follow up and revert with evidence of effort(s) made  | call log & mail trails |
| 2.3 | Processing Officer | Examine documents to ensure completeness and validity of information provided by the retiree | Client’s application  |
| 2.4 | Processing Officer | Verify biometric details of retirees with details on database for accuracy, validity and correctness. | EnPower |
| 2.5 | Processing Officer | Verify the receipt of accrued rights for public sector retirees | RSA statement |
| 2.6 | Processing Officer | Check if RSA record and balance have been duly moved from RSA to the Retiree Fund  | RSA statement |
| 2.7 | Processing Officer | Where necessary issue RSA movement instruction to Operations department for retirees to be moved to the Retiree Fund | Fund movement instruction |
| 2.7 | Processing Officer | Print and scrutinize RSA statement to ensure completeness, correctness and consolidation of retiree RSA balance | RSA statement |
| 2.8 | Processing Officer | Ensure that all postings of both credit and debit transactions have been concluded and retiree RSA statement is up to date | RSA Statement |
| 2.9 | Processing Officer | Negotiate amount of LS/PW with retiree using PW Computation Template |  PW Template |
| 2.10 | Processing Officer | After Negotiation with retiree, PO to issue PW consent form to retiree to sign signifying agreement with choice of payment | Consent Form  |
| 2.11 | Processing Officer | Print and sign PW template and attach to each retiree application package |  |
|  2.12 | Processing Officer | Ensure correctness of retirees choice and sign consent forms on retirees’ application package | Consent Form |
| 2.13 | Processing Officer | Forward complete retiree application package and relevant documents with accompanying schedule to the HOD for sign off  |  |
| 2.14 | Processing Officer | Forward prepared applications using approved schedule template to the checking officer to review and sign off within 12 hours of negotiation with retiree |  Application schedule |
| 2.14 | Processing Officer | Forward Programmed Withdrawal Agreement form (PWA) to authorized signatories for sign off  | PWA Form |
| 2.15 | Processing Officer | Ensure re-attachment of PWA after signing by the authorized signatories to each retirees application | PWA Form |
| 2.16 | Processing Officer | Deliver computation of LS & PW with other relevant documents to RMD for verification of correctness of ATE  |  |
| 2.17 | Processing Officer | Deliver computation of LS & PW with other relevant documents to Internal Control for review and sign off.  | Processed application schedule / Internal Control |
| 2.18 | Processing Officer | Photocopy request for approval letter ,schedule and other related documents before delivery to PenCom  |  |
| 2.19 | Processing Officer | Deliver hard copies of request for approval of LS & PW to PenCom and ensure acknowledgement of receipt |  |
| 2.20 | Processing Officer | Send soft copy of schedule to designated emails of benefit administration staff of PenCom and through the RMAS platform in the required template provided and confirm receipt by the PenCom receiving officer |  |
| 2.21 | Processing Officer | Validate approved soft copies of processed applications on EnPower in XML format and transmit same to PenCom via RMAS platform on the same day. | RMAS  |
| 2.22 | Processing Officer | File acknowledgement copy of request for approval in "*awaiting PenCom approval file*" |  |
| 2.23 | Processing Officer | File copies of documents delivered to PenCom in the designated temporary storage facility  |  |
| 2.24 | Processing Officer | File processed schedules in their appropriate “awaiting PenCom” box files and drop softcopies in the designated folders on the network (Benefit Live) | Box files and benefit live folders |
| 2.25 | Processing Officer | File and label processed documents delivered to PenCom in the designated temporary storage facility for ease of retrieval  | Storage facility |
| 2.26 | Processing Officer/HOD | Check that sufficient funds are available in the Benefits Investment Account to cover payment to be made to retirees |  |
| 2.27 | Processing Officer | If settlement account has insufficient funds to meet payment obligation, originate request to Investment department to provide adequate funds to meet projected liability |  |
| 2.28 | Processing Officer/HOD | Advise Fund Accounts and Investment Departments of the required amount for payment of approval(s) from PenCom. | E-mail confirmation |
| 2.29 | Processing Officer | Upon receipt of PenCom approval, an instruction for payment is prepared in a schedule format with bank details accompanied by Standing Payment Order (SPO) instruction within 24 hours | SPO/payment schedule |
| 2.30 | Processing Officer | The SPO will indicate the details of payment including the frequency of PW payments i.e. monthly, quarterly, payment as indicated on the retiree’s application form | SPO |
| 2.31 | Processing Officer | If the retiree opts for the payment of only LS and transfer to Annuity then no SPO instruction will be forwarded to the bank. The payment instruction shall only be for LS payment |  |
| 2.32 | Processing Officer | Payment instructions to be delivered to the authorized signatories for sign off |  |
| 2.33 | Processing Officer | Prepared payment instruction should be sent to checking officer for review and sign off | Payment schedule |
| 2.34 | Processing Officer | Payment instructions to be conveyed to Internal Control for final check and signing Internal Control shall sign on the SPO's and the internal copy schedule  | Internal Control |
| 2.35 | Processing Officer | Post transaction(s) using the current Unit price and value date on EnPower immediately | Posting schedule(s) |
| 2.36 | Processing Officer | Forward posted payment schedule(s) for authorization / confirmation on EnPower immediately | Posting schedule(s) |
| 2.37 | Processing Officer | Duly signed payment instructions are photocopied and scanned |  |
| 2.38 | Processing Officer | Scanned copies of duly signed payment instructions are sent electronically via email to designated benefits staff of UBA Custodian for payment into individual bank account of the retiree |  |
| 2.39 | Processing Officer | Payment advice and schedule (hard and soft copies) as well as summary of units posted should be forwarded to Fund Accounts Unit for onward delivery to Pension Fund Custodian (PFC) as soon as posting is concluded. | Acknowledged schedules |
| 2.40 | Processing Officer | Acknowledged hard copies of payment and posting schedules should be filled away in their appropriate box files and soft copies deposited in designated folders in benefit live immediately. | Box files and benefit live folders |
| 2.41 | Processing Officer | PenCom approval letter and accompanying schedule is filed away in "PenCom approval file" |  |
| 2.42 | Processing Officer | Original copies of SPO and duly signed payment instructions are enclosed in a sealed envelope and delivered to Corporate Resources for onward delivery to the Custodian bank |  |
| 2.43 | Processing Officer | Original copies of Standing Payment Order (SPO) for periodic pension payment are enclosed in a sealed envelope and delivered to the PFC for execution within 72 hours. |  |
| 2.43 | Processing Officer | Paid retiree application packages are immediately returned to the Document Officer for scanning, indexing and filing through the Archiving Officer |  |
| 2.44 | Processing Officer | Add retirees with SPO instructions to the monthly pension payment schedule |  |
| 2.45 | Processing Officer | Add newly paid retirees to the monthly pension payment schedule for subsequent periodic pension immediately after the lump sum payment is done |  SPO instruction |
| 2.46 | Processing Officer | Monthly PW schedules to be received from the Custodian from the 10th of every month and reconciled with our internal position |  |
| 2.47 | Processing Officer | Forward reconciled PW schedule to Internal Control for final vetting and sign off |  |
| 2.48 | Processing Officer | Post debit transactions on EnPower within 24 hours |  |
| 2.49 | Processing Officer | Post debit transaction for the monthly PW immediately and advise Financial Control department with payment instruction schedule for onward delivery to PFC for payment. | EnPower |
| 2.50 | Processing Officer | Reactivate quarterly PW on EnPower and include in payment schedule |  |
| 2.51 | Processing Officer | Contact retirees with returned PW payments to provide updated/valid account details for reprocessing |  |
| 2.52 | Processing Officer | Delist RSA holders from the monthly PW schedule upon receipt of notice of demise accompanied by Death Certificate of deceased client |  |
| 2.53 | Processing Officer | Delist RSA holders from the monthly PW schedule upon receipt of Provisional Annuity Agreement (PAA) or notice of demise accompanied by Death Certificate of deceased client(s) | Death Certificate /PAA |
| 2.54 | Processing Officer | Monthly PW returned for three consecutive months from retiree bank unpaid should be returned to the client’s RSA |  |
| 2.55 | Processing Officer | Issue instruction for the movement of unresolved returned payment (within 30 days) to Operations Department for movement of proceeds from Retiree Benefit Account to Retiree Investment Account. Check RSA to ensure that credit posting of returned monthly PW has reflected on the RSA statement | RSA Statement |

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| **BENEFIT ADMINISTRATION** | **ADDITIONAL LUMP SUM PAYMENT**  | **Chapter 3****Reviewed: SEPTEMBER , 2017** |
| **PROCESS DESCRIPTION**  |
| **Activity Number** | **Actor** | **Activities description** | **Support /Remark**  |
| 3.0 | Processing Officer  | Collection of complete documents from the DO | Retiree package |
| 3.1 | Processing Officer  | Processing of complete documents by the PO within 72 hours of receipt | Retiree package |
| 3.2 | Processing Officer  | Determination of amount of additional lump sum to be paid and preparation of schedule | Application/request from client |
| 3.3 | Processing Officer | PO forwards processed documents and schedule for review and sign off by the Checking Officer immediately.  | Request schedule |
| 3.4 | Processing Officer | PO delivers already reviewed documents and schedule to Internal Control for final review and sign off. | Request schedule |
| 3.5 | Processing Officer  | Rendition of soft copy to PenCom via RMAS |  |
| 3.6 | Processing Officer | PO delivers copies of request to PenCom for approval and file acknowledged copies appropriately | Acknowledged copy of schedule |
| 3.7 | Processing Officer | Forward PenCom approval schedule to DO for SMS notification to the retiree(s)  | SMS platform |
| 3.8 | Processing Officer/HOD | Advise Fund Accounts and Investment Department of the required amount for payment upon receipt of approval(s) from PenCom. | E-mail confirmation |
| 3.9 | Processing Officer  | Preparation of schedules and payment instruction within 24 hours of receipt of approval from PenCom  | PenCom approval  |
| 3.10 | Processing Officer | Checking and signing of the schedules and payment instruction by the Checking Officer  | Payment schedule |
| 3.11 | Processing Officer  | Ensure that payment instruction is accompanied by a reviewed Standing Payment Order (SPO) instruction showing the reviewed monthly PW | SPO instruction |
| 3.12 | Processing Officer  | Forwarding of both schedules and payment instruction to Internal Control for review and sign off | Internal Control |
| 3.13 | Authorized signatories | Signing of payment instruction by the authorized signatories |  |
| 3.14 | Processing Officer  | Scanning and email of payment instruction and PenCom approval to UBA Custodian for payment to retiree bank account |  |
| 3.15 | Processing Officer  | Dispatch original copy of payment instruction to the Custodian bank and retain copies  |  |
| 3.16 | Processing Officer  | Posting of debit transaction on EnPower immediately  | EnPower  |
| 3.17 | Processing Officer | Payment advice and schedule (hard and soft copies) as well as summary of units posted to be forwarded to Fund Accounts for onward delivery to Pension Fund Custodian (PFC) for payment. | Acknowledgment copies of schedules |
| 3.18 | Processing Officer  | Filing of photocopies of payment instruction in the "UBA Custodian payment file" |  |
| 3.19 | Processing Officer | Acknowledged hard copies of payment and posting schedules should be filled away in their appropriate box files and soft copies deposited in designated folders in benefit live folder immediately. | Box files and benefit live folders |
| 3.20 | Processing Officer | PenCom approval letter and accompanying schedule is filed away in "PenCom approval file" |  |
| 3.21 | Processing Officer | Original copies of reviewed Standing Payment Order (SPO) for periodic pension payment are enclosed in a sealed envelope and dispatched to the PFC for execution within five working days. |  |
| 3.22 | Processing Officer | Adjusted PW on the SPO is immediately effected on EnPower and the monthly pension payment schedule for subsequent periodic pension |  |
| 3.23 | Processing Officer  | Filing of photocopies of payment instruction in the "UBA Custodian payment file" | Payment box file |
| 3.24 | Processing Officer  | Return retiree package to the DO for archiving within 24 hours  | Sign and date document register |

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| **BENEFITS ADMINSTRATION** | **ANNUITY TRANSFER** | **Chapter 4****Reviewed: SEPTEMBER , 2017** |
| **PROCESS DESCRIPTION**  |
| **ACTIVITY NUMBER** | **ACTOR** | **ACTIVITIES DESCRIPTION** | **SUPPORT /REMARK** |
| 4.0 | Processing Officer (PO) | PO receives complete documents from DO |  |
| 4.1 | Processing Officer | PO reviews the Provisional Annuity Agreement and determines if Annuity is with or without lump sum  | Provisional Annuity Agreement  |
| 4.2 | Processing Officer | PO immediately prepares schedule of annuity applications received and forward same to tagged account officer under advise to the respective ZM’s and the CMO notifying them of receipt of annuity request so as to engage the retiree for reconsideration of his/her request.  | Email response from Branch and Service Center on outcome of engagement with retiree |
| 4.3 | Processing Officer | Where retiree confirms choice of annuity, PO notifies officer handling PW to delist retiree from the payment of monthly/quarterly PW immediately | Monthly PW scheduleDelist retiree from PW on EnPower |
| 4.4 | Processing Officer  | PO prepares schedule of request and instruction to PenCom for approval within 72 hours |  |
| 4.5 | Processing Officer  | PO immediately delivers prepared schedule of request for approval to Checking Officer for review and sign off  |  |
| 4.6 | Processing Officer  | PO delivers the already signed off approval schedule to Internal Control for final vetting and sign off | Approval request schedule  |
| 4.7 | Processing Officer  | PO immediately delivers request to PenCom for approval via RMAS or hard copies (*where request is not supported by RMAS).*  | E-mail acknowledgement copy  |
| 4.8 | Processing Officer | Forward list of request to DO for SMS notification to the retiree(s) concerned on status of application | SMS platform |
| 4.9 | Processing Officer  | PO ensures safety of documents before PenCom approval |  |
| 4.10 | Processing Officer/HOD | Immediately advise Fund Account and Investment Department of the required amount for payment upon receipt of approval(s) from PenCom. | E-mail confirmation |
| 4.11 | Processing Officer  | Preparation of schedules and payment instruction within 24 hours of receipt of approval from PenCom | PenCom approval  |
| 4.12 | Processing Officer | PO forwards prepared schedule for review and sign off by the Checking Officer  | Payment schedule |
| 4.13 | Processing Officer  | PO forwards both schedules and payment instruction to the Internal Control for review and signing | Payment schedule |
| 4.14 | Processing Officer  | Posting of debit transaction on EnPower immediately | EnPower  |
| 4.15 | Processing Officer  | Where the entire RSA balance is being paid out no balance shall be left in the RSA of the client. The residual balance is determined using the prevailing Retiree Fund unit price | EnPower |
| 4.16 | Processing Officer/Corporate Resources | Original copy of transfer instruction is passed to Corporate Resources to forward to the Custodian |  |
| 4.17 | Processing Officer | Payment advice and schedule (hard and soft copies) as well as summary of unit posted should be forwarded to Account Department for onward delivery to Pension Fund Custodian (PFC) immediately after posting confirmation. | Acknowledged schedules |
| 4.18 | Processing Officer | Acknowledged hard copies of payment and posting schedules should be filled away in their appropriate box files and soft copies deposited in designated folders in benefit live. | Box files and benefit live folders |
| 4.19 | Processing Officer | PenCom approval letter and accompanying schedule is filed away in "PenCom approval file" |  |
| 4.20 | Processing Officer | PO forwards payment schedule to the DO for SMS notification to retirees concerned as soon as payment instruction has been forwarded to the PFC by Fund Account Unit. | SMS platform |
| 4.21 | Processing Officer  | Appropriate debit entries are carried out on EnPower within 24 hours | EnPower |
| 4.22 | Processing Officer  | Relevant documents are returned to the DO for archiving | Archives |
|  4.23 | Processing Officer  | Render monthly returns to PenCom on residual balances as required | Monthly returns |

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| **BENEFITS ADMINSTRATION** | **25 PERCENT PAYMENT** | **Chapter: 5** **Reviewed: SEPTEMBER , 2017** |
| **PROCESS DESCRIPTION**  |
| **ACTIVITY NUMBER** | **ACTOR** | **ACTIVITIES DESCRIPTION** | **SUPPORT /REMARK** |
| 5.0 | Processing Officer  | Processing of complete documents by the PO within 48 hours | Approval request schedule |
| 5.1 | Processing Officer  | Compare retiree application package against documentation checklist for completeness | Document checklist  |
| 5.2 | Processing Officer  | Preparation of request for approval and signing of accompanying schedules  |  |
| 5.3 | Processing Officer | PO forwards approval request schedule to the Checking Officer for review and sign off  | Approval request schedule |
| 5.4 | Processing Officer | PO forwards the already checked and signed schedule to Internal Control for final vetting and sign off immediately | Internal Control |
| 5.5 | Processing Officer  | PO transmits request to PenCom for approval via RMAS or hard copies *(where request is for retirees above 4 months but below 6 months of disengagement*)  |  E-mail/schedule acknowledgement copy  |
| 5.6 | Processing Officer | PO immediately forwards approval request schedule to DO for SMS notification to the retiree(s) concerned | SMS platform |
| 5.7 | Processing Officer/HOD | Immediately advise Fund Account and Investment Departments of the required amount for payment upon receipt of approval(s) from PenCom. | E-mail confirmation |
| 5.8 | Processing Officer | Preparation of schedules and payment instruction within 24 hours of receipt of approval from PenCom |  |
| 5.9 | Processing Officer | PO forwards prepared schedule for review and sign off by the Checking Officer immediately | Payment schedule |
| 5.10 | Processing Officer  | PO forwards both schedules and payment instruction to Internal Control for review and signing | Payment schedule |
| 5.11 | Authorized signatories | Sign off of payment instruction by the authorized signatories |  |
| 5.12 | Processing Officer  | Posting of debit transaction on EnPower immediately  | EnPower  |
| 5.13 | Processing Officer  | Dispatch original copy of payment instruction to the Custodian bank and filing of photocopies of the payment instruction in the "UBA payment file" |  |
| 5.14 | Processing Officer /HOD | Scanning and email of payment instruction with PenCom approval letter to designated staff of UBA Pensions for payment into beneficiary bank account  |  |
| 5.15 | Processing Officer | Payment advice and schedule (hard and soft copies) as well as summary of units posted forwarded to Fund Accounts for onward delivery to PFC immediately after authorization/ confirmation of posting on EnPower | Acknowledged schedules |
| 5.16 | Processing Officer | Acknowledged hard copies of payment and posting schedules should be filled away in appropriate box files and soft copies deposited in designated folders in benefit live folder on the network immediately. | Box files and benefit live folders |
| 5.17 | Processing Officer | PenCom approval letter and accompanying schedule is filed away in "PenCom approval file" |  |
| 5.18 | Processing Officer | PO forwards payment schedule to the DO for SMS notification to retirees concerned as soon as payment instruction is forwarded to the PFC by Fund Account Unit. | SMS platform |
| 5.19 | Processing Officer  | PO returns retiree package(s) to the DO for archiving immediately after payment | Refer to payment date for filing \ archive |
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| **BENEFIT ADMINISTRATION** | **EN BLOC PAYMENT**  | **Chapter: 6** **Reviewed: SEPTEMBER , 2017** |
| **PROCESS DESCRIPTION**  |
|  **NUMBER OF ACTIVITY** | **ACTOR** | **ACTIVITIES DESCRIPTION** | **SUPPORT /REMARK**  |
| 6.0 | Processing Officer | Collection of complete documents from the DO  | Sign document collection register  |
| 6.1 | Processing Officer | PO immediately prepares fund movement instruction from RSA Fund to Retiree Fund.Verification of Fund movement to appropriate Fund | Fund movement instruction |
| 6.2 | Processing Officer | Processing of documents by the PO , this includes preparation of the Standard Notice Of Retirement and ensuring completeness of the application | Standard notice of retirement  |
| 6.3 | Processing Officer | Appropriate categorization of en bloc application i.e. Medical, Expatriate, exempted from CPS |  |
| 6.4 | Processing Officer | Preparation of schedule and cover letter for delivery to PenCom for approval  |  |
| 6.5 | Processing Officer  | PO Prepares approval request schedule within 48 hours | Approval request schedule |
| 6.6 | Processing Officer  | PO forwards approval request schedule to the Checking Officer for review and sign off immediately | Approval request schedule |
| 6.7 | Internal Control | Checking and signing of the schedule by Internal Control |  |
| 6.8 | Processing Officer  | PO forwards the already checked and signed office schedule to Internal Control for final vetting and sign off immediately | Approval request schedule |
| 6.9 | Processing Officer | Rendition of hard / soft (RMAS) copy to PenCom for approval  |  |
| 6.10 | Processing Officer  | PO delivers request to PenCom for approval via RMAS or hard copies where request is for subsequent inflows within 24 hours |  E-mail/schedule acknowledgement copy  |
| 6.11 | Processing Officer | PO forwards request schedule to DO for SMS notification to the retiree(s) concerned | SMS platform |
| 6.12 | Processing Officer/HOD | Immediately advise Fund Account and Investment Department of the required amount for payment upon receipt of approval(s) from PenCom. | E-mail confirmation |
| 6.13 | Processing Officer  | Preparation of schedules and payment instruction upon receipt of approval from PenCom within 24 hours |  |
| 6.14 | Processing Officer | PO determines residual value balance and include same on the payment instruction for total nil off of RSA | RSA statement |
| 6.15 | Processing Officer | PO forwards prepared schedule for review and sign off by the Checking Officer  | Payment schedule |
| 6.16 | Authorized signatories | Sign off of payment instruction by the authorized signatories |  |
| 6.17 | Processing Officer  | PO forwards both schedules and payment instruction to Internal Control for review and signing | Payment schedule |
| 6.18 | Processing Officer  | Immediate posting of debit transaction on EnPower  | EnPower  |
| 6.19 | Processing Officer | Scanning and email of payment instruction and PenCom approval to UBA for payment to retiree bank account |  |
| 6.20 | Processing Officer | Dispatch original copy of payment instruction to the Custodian bank and retain copies  |  |
| 6.21 | Processing Officer | Payment advice and schedule (hard and soft copies) as well as summary of units posted should be forwarded to Fund Accounts for immediate delivery to PFC  | Acknowledged schedules |
| 6.22 | Processing Officer | Acknowledged hard copies of payment and posting schedules should be filled away in their appropriate box files and soft copies deposited in designated folders in benefit live folder on the network immediately. | Box files and benefit live folders |
| 6.23 | Processing Officer | PenCom approval letter and accompanying schedule is filed away in "PenCom approval file" |  |
| 6.24 | Processing Officer | PO immediately forwards payment schedule to the DO for SMS notification to retirees concerned as soon as payment instruction has been forwarded to the PFC by Fund Account Unit. | SMS platform |
| 6.25 | Processing Officer | PO returns retiree package(s) to the DO for archiving immediately after payment | Sign off and date document register |

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| **BENEFIT ADMINSTRATION** | **DEATH BENEFIT PAYMENT** | **Chapter: 7** **Reviewed: SEPTEMBER , 2017** |
| **PROCESS DESCRIPTION**  |
| **ACTIVITY NUMBER** | **ACTOR** | **ACTIVITIES DESCRIPTION** | **SUPPORT/ REMARK** |
| 7.0 | Processing Officer (PO) | PO to determine completeness of documents needed for determination of Accrued Rights where applicable |  |
| 7.1 | Processing Officer | Documents are batched in accordance with format provided by NDB for determination of Accrued Rights and Outstanding Contributions of public sector employees and delivered to PenCom |  |
| 7.2 | Processing Officer | Collect complete documents from DO | Sign Document Register |
| 7.3 | Processing Officer | PO ascertains the portion of death benefits for payment i.e. Life Insurance, Accrued Rights or total RSA balance  |  |
| 7.4 | Processing Officer | PO to confirm if the Letter Of Administration (LA) has been duly confirmed by the issuing Probate Registry, where the LA is unconfirmed the PO will facilitate confirmation of such LA through our Branch or Service Center | Confirmation Stamp from Probate Registry |
| 7.5 | Processing Officer | The LA shall be dispatched to the appropriate issuing Court for confirmation of authenticity through our Branch and Service Center office not later than 48 hours of receipt of the document by the PO |  |
| 7.6 | Processing Officer | PO shall liaise with Legacy staff in the relevant state(s) for the confirmation of the LA from the issuing Probate Registry and follow up the return of same for appropriate filing  |  Liaison with relevant Legacy staffAttachment of confirmed LA to package |
| 7.7 | Processing Officer | PO prepares schedule and request for PenCom approval to pay |  |
| 7.8 | Processing Officer  | Delivers to Internal Control for review and sign off |  |
| 7.9 | Processing Officer | PO delivers request to PenCom for an approval and collects acknowledgment copy  | Acknowledgement copy  |
| 7.10 | Processing Officer | Deliver electronic copy of request to It & Systems for transmission to PenCom through RMAS and send Email  | RMAS delivery notification |
| 7.11 | Processing Officer | PO ensures safety of documents before PenCom approval |  |
| 7.12 | Processing Officer | Upon receipt of approval, PO prepares payment schedule and instruction for payment  | PenCom approval |
| 7.13 | Processing Officer | Documents, schedule and Instruction are forwarded to HOD to cross check and sign off on Internal copy  | Duly signed internal copy by HOD |
| 7.14 | Processing Officer | Documents, schedule and instruction are taken to Internal Control for review and sign off  | RMD review and sign off |
| 7.15 | Processing Officer | Transaction is immediately posted on EnPower same day |  |
| 7.16 | Processing Officer | Payment instructions are scanned and sent to designated officers in UBA Custodian for transfer into the bank account of the beneficiary |  |
| 7.17 | Processing Officer | Photocopying of payment instruction for filing and send original copies to Corporate Resources for dispatch to the Custodian  | Dispatch Register |
| 7.18 | Processing Officer | Payment instruction is filed away and PO returns application package to the DO for archiving | Document Register sign off |
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| **BENEFIT ADMINISTRATION** | **VOLUNTARY CONTRIBUTIONS (VC) PAYMENT**  | **CHAPTER: 8****REVIEWED: SEPTEMBER , 2017** |
| **PROCESS DESCRIPTION**  |

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|  **ACTIVITY NUMBER** | **ACTOR** | **ACTIVITIES DESCRIPTION** | **SUPPORT/REMARK** |
| 8.0 | Processing Officer  | Collection of complete application for VC from the DO | Client’s application |
| 8.1 | Processing Officer  | Review of documents for completeness and generation of RSA statement for processing  | RSA statement  |
| 8.2 | Processing Officer  | Preparation of schedule of benefits showing the amount of AVC requested by the beneficiary and the proceeds of Tax applicable  | Refer to Tax schedule on VC (PITA) |
| 8.3 | Processing Officer  | PO Prepares approval request schedule.  | Approval request schedule |
| 8.4 | Processing Officer  | PO forwards approval request schedule to the Checking Officer for review and sign off  | Approval request schedule |
| 8.5 | Processing Officer  | PO forwards the already checked and signed office schedule to Internal Control for final vetting and sign off  | Approval request schedule |
| 8.6 | Processing Officer  | PO delivers approved request to PenCom for approval via RMAS or hard copies where request is for subsequent inflows after an initial VC payment  |  E-mail/schedule acknowledgement copy  |
| 8.7 | Processing Officer | PO forward approval request schedule to DO for SMS notification to the retiree(s) concerned | SMS platform |
| 8.8 | Processing Officer/HOD | Advise Fund Account and Investment Departments of the required amount for payment upon receipt of approval(s) from PenCom. | E-mail confirmation |
| 8.9 | Processing Officer  | Preparation of schedules and payment instruction upon receipt of approval from PenCom |  |
| 8.10 | Processing Officer  | Forward RSA holder’s Tax Identification Number (TIN) to the Custodian alongside instruction to remit the proceeds to the relevant Tax authority | Duly signed authorized instruction |
| 811 | Processing Officer | PO forwards prepared schedule for review and sign off by the Checking Officer | Payment schedule |
| 8.12 | Processing Officer  | PO forwards both schedules and payment instruction to the Internal Control for review and signing | Payment schedule |
| 8.13 | Processing Officer  | Posting of debit transaction on EnPower for both VC and tax amounts immediately | EnPower  |
|  8.14 | Processing Officer | Payment advice and schedule (hard and soft copies) as well as summary of unit posted should be forwarded to Fund Accounts unit for immediate delivery to the Pension Fund Custodian (PFC). | Acknowledged schedules |
| 8.15 | Processing Officer | Acknowledged hard copies of payment and posting schedules should be filled away in their appropriate box files and soft copies deposited in designated folders in benefit live. | Box files and benefit live folders |
| 8.16 | Processing Officer | PenCom approval letter and accompanying schedule is filed away in "PenCom approval file" |  |
|  8.17 | Processing Officer | PO forwards payment schedule to the DO for SMS notification to retirees concerned as soon as payment instruction has is forwarded to the PFC by Fund Accounts Unit. | SMS platform |
|  8.18 | Processing Officer | PO returns retiree package(s) to the DO for archiving  | Sign off and date document register |
|  8.19 | Processing Officer | Receive Manager’s cheques for VC Withholding Tax and dispatch to the relevant tax authority |  |
|  8.20 | Processing Officer | Reconcile the VC WHT Account on a monthly basis | Monthly reconciliation  |
| 8.21 | HOD | Checking and signing of the schedules by the HOD |  |
|  8.22 | RMD | Checking and signing of the schedules by the RMD |  |
|  8.23 | Processing Officer  | Rendition of both hard and soft copy to PenCom for approval | RMAS/Email |
|  8.24 | Processing Officer  | Preparation of schedules and payment instruction upon receipt of approval from PenCom | PenCom approval |
|  8.25 | Processing Officer  | Checking of the payment instruction by the HOD |  |
|  8.26 | HOD | Forwarding of both schedules and payment instruction to the RMD for review and signing |  |
| 8.27 | Processing Officer  | Sign off of payment instruction by the authorized signatories |  |
|  8.28 | Processing Officer  | Scanning and email of payment instruction and PenCom approval to UBA Plc for payment to retiree bank account |  |
|  8.29 | Authorized signatories | Posting of transaction on EnPower within 24 hours  | EnPower |
|  8.30 | Processing Officer  | Dispatch original copy of payment instruction to the Custodian bank and retain copies  | Dispatch Register |
|  8.31 | Processing Officer  | Filing of photocopies of payment instruction in the "UBA Custodian payment file" | Payment box file  |
|  8.32 | Processing Officer  | Return clients’ package to the document officer for archiving  | Archive |
|  8.33 | Processing Officer  | Forward RSA holder’s Tax Identification Number (TIN) to the Custodian alongside instruction to remit the proceeds to the relevant Tax authority | Duly signed authorized instruction |
|  8.34 | Processing Officer  | Advice client with appropriate details to follow up with the relevant Tax authority for the collection of the e-Tax receipt |  |

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| **logo****BENEFIT ADMINISTRATION** | **INTERNAL PROCEDURE MANUAL** | **CHAPTER: 9** **REVIEWED:SEPTEMBER , 2017** |
| **MISSING PERSONS** |
| **PROCESS DESCRIPTION** |
|  **ACTIVITY NUMBER** | **ACTOR** | **ACTIVITIES DESCRIPTION** | **REMARK/SUPPORT** |
| 9.1 | Next of Kin | Next of Kin (NOK) shall notify PFA of the disappearance of the employee/retiree | Notification in writing |
| 9.2 | NOK | Such notification shall be after a minimum period of (12) months following the disappearance of the Missing Person. | * Newspaper publication of disappearance
* Police report
 |
| 9.3 | Processing Officer | Confirm NOK with information supplied on EnPower database | EnPower Database |
| 9.4 | NOK | NOK shall provide satisfactory means of identification* Drivers License, International Travelling Passport
* National I.D. Card
* Permanent Voter’s Card
* Notary Public

Where the NOK cannot provide any of the above, s/he should be identified by a 3rd party, who in addition to providing satisfactory means of identification stated above shall provide a sworn affidavit identifying the claimant. | Original sighted, copies retained |
| 9.5 | Processing Officer | Legacy shall demand adequate evidence that the employee is missing as stated by the NOK: * Police report confirming that the person has been missing with effect from the reported date and the circumstances of the disappearance.
* That the person has not been found after 12 months of disappearance.
* Letter of confirmation from the employer (if in active employment at the time of disappearance) also bearing the passport photograph of the missing person
* Newspaper publication announcing the disappearance of the person
 | Documentary evidence |
| 9.6 | Processing Officer / Territorial Manager | Confirm the validity of the documents provided  |  |
| 9.7 | Processing Officer | Upon confirmation of the validity of documents provided, PO to notify PenCom not later than 48 hours of receipt of notification by sending a Missing Persons Notification Report seeking the decision of the Board of Inquiry (BOI) on Missing Persons constituted by the Commission. | Notification to PenCom |
| 9.8 | Processing Officer | The Notification report shall contain the following information about the missing person* PFA Name/Code
* Name of Missing Person
* PIN Number
* Date of Birth
* Gender
* Marital Status
* Date of Disappearance
* Name of Employer
 |  |
| 9.9 | PenCom | The Board of Inquiry shall examine the documents and the facts of the case and shall convey its findings and conclusions to the Commission within 30 working days of receipt of the notification from Legacy and a formal notification of the decision of the BOI shall be communicated to Legacy in writing | Written notification from PenCom on the decision of the BOI |
| 9.10 | PenCom /Processing Officer  | Where the decision of the BOI presumes the Missing Person dead, Legacy shall request the NOK to submit a Letter of Administration or Will admitted to Probate and other relevant documents for payment of Death Benefits | Submission of requirements for payment of Death Benefits by NOK |
| 9.11 | Processing Officer | Legacy shall forward to PenCom the following information on the Missing Person now presumed dead: * Accumulated contributions to date
* Date of retirement (if retiree)
* Balance of retirement benefits( under Programmed Withdrawal if any)
* Status of accrued rights and outstanding contributions (if an active public sector employee)
* Status of accrued benefits (if an active private sector employee, if any)
 |  |
| 9.12 | PenCom | PenCom shall upon receiving the informationconfirm existence of the PIN on its databaseUpdate the database with the date of presumption of death (Board of Inquiry Decision)Process and remit the proceeds of any accrued rights and outstanding contributions into the deceased RSA |  |
| 9.13 | Processing Officer | NOK / beneficiary shall be paid in accordance with the procedure for payment of Death Benefit as contained in this manual |  |

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| **logo****BENEFIT ADMINISTRATIION** | **INTERNAL PROCEDURE MANUAL** | **Chapter: 10****Reviewed: SEPTEMBER , 2017** |
| **RETIREMENT ON MEDICAL GROUNDS** |
|  | **PROCESS DESCRIPTION** |  |
| **ACTIVITY NUMBER** | **ACTOR** | **ACTIVITIES DESCRIPTION** | **RMARK/SUPPORT** |
|  10.1 | Contributor | To provide to Legacy a letter of acceptance of Retirement on Medical Grounds by employer | Retirement Letter  |
| 1. 2
 | Processing Officer | To sight original copies of * Notice of Retirement from employer,
* a Medical Certificate issued by a properly constituted Medical Board or a suitably qualified physician
* pay slip or evidence of Total Annual Remuneration/Emolument
* Evidence of age

Confirmation of medical condition as reason for retirement by employer (if not stated on Retirement Letter already) | Originals sighted and copies retained  |
| 10.2 | Processing Officer | Take necessary steps to verify the genuineness of Medical Certificate and other documents submitted  | Medical Certificate |
| 10.4 | Processing Officer | Advice Contributor/Retiree or Court appointed Special Guardian to attend PenCom verification for Public sector PenCom funded institutions | PenCom verification slip |
| 10.5 | Processing Officer  | Inform PenCom on Retirement on Medical grounds by Contributor/Retiree and completing a Standard Notice of Retirement form and transmitting details to PenCom through RMAS for an approval to commence payment of benefits  | Standard Notice of Retirement form RMAS submission |
| 10.6 | Contributor | The retiree can upon PenCom approval access his or her benefits as Lump Sum and Programmed Withdrawal and the procedure for payment of Lump Sum and Programmed Withdrawal shall apply accordingly |  |
| 10.7 | Processing Officer | Payment of benefits shall not include the payment of Programmed Withdrawal arrears |  |
| 10.8 | Contributor | Any employee who retires on Medical Grounds may obtain a Recertification of his/her fitness after a period of two (2) years from the earlier Medical Certification. | Medical Recertification |
| 10.9 | Contributor | The retiree may re-enter the scheme if he or she obtains a Medical Certification of fitness from a properly constituted Medical Board or a suitably qualified physician. |  |
|  10.10 | Processing Officer | Retiree shall be delisted from monthly Programmed Withdrawal schedule upon notification of employment or commencement of receipt of monthly pension contributions whichever is earlier |  |

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| **logo****BENEFIT ADMINISTRATIION** | **INTERNAL PROCEDURE MANUAL** | **Chapter: 11****Reviewed :SEPTEMBER , 2017** |
| **REQUIREMENTS FOR THE ADMINISTRATION OF RETIREMENT AND TERMINAL BENEFITS** |
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**LUMP SUM AND PROGRAMMED WITHDRAWAL PAYMENT**

* **LIST OF REQUIREMENTS**
	+ Official notice of Retirement/Acceptance of Retirement
	+ Last pay slip
	+ Birth Certificate / Declaration of age
	+ Evidence of any accrued rights/ acknowledgement of indebtedness for private sector workers if any
	+ Bank confirmation of account details
	+ Duly filled Indemnity Form (public sector employees only)
	+ Duly signed copy of Programmed Withdrawal Agreement.
	+ 2 Passport sized photographs

**TEMPORARY ACCESS TO RSA - PAYMENT OF 25% OF RSA BALANCE**

* **LIST OF REQUIREMENTS**
	+ Written request for Temporary Access to RSA (payment of 25 percent of RSA balance)
	+ Letter of Retirement, Resignation, Disengagement, Dismissal, Termination etc.
	+ Birth Certificate/Declaration of Age
	+ 2 Passport sized photographs
	+ Letter from employer confirming payment of Accrued Rights and other entitlements if any.
	+ Bank Confirmation of account number
	+ Evidence of non - employment for four (4) months i.e. Court affidavit
	+ Standard Identification

**ENBLOC PAYMENT**

* **LIST OF REQUIREMENTS**
	+ Official notice of Retirement/Acceptance of Retirement/Resignation or evidence of Disengagement, Dismissal, Termination letter e.t.c.
	+ Birth Certificate or Declaration of age
	+ Evidence of any accrued rights/ acknowledgement of indebtedness for private sector workers if any
	+ Bank confirmation of account details
	+ 2 Passport sized photographs
	+ Valid International passport for expatriates

**RETIREMENT ON MEDICAL GROUNDS**

* **LIST OF REQUIREMENTS**
	+ A medical certificate issued by a properly constituted medical board or a suitably qualified physician stating the status of the retiree/client.
	+ Court sworn declaration of Next of Kin (NOK)as Special Guardian to RSA holder
	+ A letter of notification of retirement issued by his/her employer also authenticating the medical certificate.
	+ Pay slip or evidence of annual total remuneration
	+ Evidence of any accrued pension rights/ acknowledgement of indebtedness (if an employee of the private sector).
	+ Bank confirmation of account details
	+ 2 passport photographs
	+ Identification of Special Guardian/NOK

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**DEATH BENEFITS ADMINISTRATION**

* **LIST OF REQUIREMENTS FOR PAYMENT OF DEATH BENEFITS AND DETERMINATION OF ACCRUED RIGHTS OF DECEASED CLIENTS**
* NOK shall provide satisfactory means of identification such as
	+ Valid International passport
	+ National I.D
	+ Driver’s License or Notary Public.
* Evidence of Death:
1. Letter of Administration or Will admitted to Probate
2. Certificate of death/Cause of death or Certificate of registration of death
3. Police Report (If death was caused by accident)
4. Copy of Declaration of Age of deceased
5. Copy of last pay slip within the year of death (for death in service- public sector)
6. Letter of First Appointment (for death in service- public sector)
7. Copy of pay slip as at 30th June 2004 (for death in service- public sector)
8. Letter of introduction from employer stating date of first appointment, date of death, date of birth, grade and step as at June 2004 and Step as at the month of death. (for death in service – public sector)
9. Bank confirmation of account detail of beneficiary/ries

**ADDITIONAL VOLUNTARY CONTRIBUTIONS**

 **LIST OF REQUIREMENTS:**

* + Letter of Request for AVC
	+ Recent pay slip or Letter of appointment
	+ 2 Passport sized photographs
	+ Bank Confirmation of account number
	+ Valid ID Card
	+ Duly filled Legacy Pensions AVC Form
	+ Tax Identification Number (TIN)

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**ANNUITY TRANSFER**

 **LIST OF REQUIREMENTS**:

* + Official Notice of Retirement/Acceptance of Retirement Letter
	+ Last pay slip
	+ Written request to opt for Annuity
	+ Provisional Annuity Agreement
	+ Duly filled Legacy Pensions Retirement Form
	+ Birth Certificate /Declaration of age
	+ Evidence of payment of accrued rights/ acknowledgement of indebtedness for private sector workers (if any)
	+ Bank confirmation of account details/evidence of bank account number
	+ Duly filled Retiree Indemnity Form (for public sector only)
	+ 2 Passport sized photographs
	+ Provide Bank details of designated Custodian