



## NATIONAL PENSION COMMISSION

Plot 174, Adetokunbo Ademola Crescent, Wuse II  
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Abuja, Nigeria  
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### NOTICE TO ALL EMPLOYERS OF LABOUR

#### RE: COMPLIANCE WITH GUIDELINES FOR LIFE INSURANCE POLICY FOR EMPLOYEES AND SUBMISSION OF INSURANCE CERTIFICATE FOR 2009

In accordance with the provisions of *Section 9(3)* of the Pension Reform Act (PRA) 2004 and *Section 5.5* of the Guidelines for Life Insurance Policy for Employees, Employers of labour covered by the PRA 2004 are required to submit copies of the Insurance Certificates with the schedule of benefits to the National Pension Commission (PenCom) and the Pension Fund Administrators (PFAs) where the employees maintain their Retirement Savings Accounts (RSAs).

The Insurance Certificates should state that all employees are covered up to an amount not less than 3 times their respective annual total emoluments (ATE).

Employers that have not yet submitted copies of Insurance Certificates for the current year are therefore advised to do so on or before 30 April, 2009 failing which the National Pension Commission would consider such employers in default of *Section 9(3)* of the Pension Reform Act (PRA) 2004.

The Guidelines for Life Insurance Policy for Employees can easily be assessed and downloaded from the following website address:

**[www.pencom.gov.ng/guidelines/guidelines for Life Insurance Policy](http://www.pencom.gov.ng/guidelines/guidelines%20for%20Life%20Insurance%20Policy)**.

For further enquiries, please contact:

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**Signed**  
**MANAGEMENT**