NATIONAL PENSION COMMISSION

...Pension Guaranteed

Ajuju A Na-aju Kwamgbe Kwamgbe

Banyere

Atumatu Micro Penshonu

Ajuju a na-aju kwamgbe kwamgbe banyere Atumatu Micro Penshonu

1. Gịnị bụ pénshọ̀nụ̀?

Pénshọ̀nụ̀ bụ ụ́gwọ́ a nà-àkwụ́ kwamgbe kwamgbe, nke onye lara ezumike ńkā na-ànátá mgbe ọ kwụ̀sịrị̀ ọrụ n'ihi na o ruola afọ kwesịrị ma ọ bụ n'ihi ihe metụtara ahụ ike, ka o wee nwee íkē lekọta onwe ya ányá na ńká.

2. Gịnị bụ Micro Pension Plan?

Micro Pension Plan bụ ńhàzí dị n'okpuru Atụmatụ Ntụkọta Penshọnụ (Contributory Pension Scheme - CPS) nke na-ekwe ka ndị nọ n'ọrụ ǹrụ́rụ́o nwe ma ọ bụ ndị na-arụ n'ụloọrụ nwere ndị-ọrụ na-érūghị atọ na-àtụ́kọ́tá ego maka mwube penshọnụ nke ha n'oge ezumike nka ha ma ọ bụ n'oge ha agaghị ènwézí ike ịrụ ọrụ.

3. Gịnị ka ọ ga-eji bụrụ Micro Pension?

Micro Pension na-ekwe nkwa nchekwa ndụ n'ọdịniihu site n'iwube akwụmụgwọ kwamgbe kwamgbe n'oge ezumike nka. Ọ na-ebelata ụ̀bịạ̀m oge ǹká, bụrụkwa usoro dị mfe, nke na-enweghị mgbakasị-ahụ ma bụrụkwa nke e nwere ike ịtụleghari mgbe ọbụla.

4. **Micro Pension Plan o meela nke ọma na mba ndị ọzọ ga?**

   Ee, Micro Pension Plan emeela nke ọma na mba dịka Ghana, Kenya na India.

5. **Atụmatụ Ntụkọta Penshọnụ (Contributory Pension Scheme - CPS) a manyere n'iwu ọ dị iche na Micro Pension Plan?**

   Penshọnụ a manyere n'iwu nakwa Micro Pension Plan bụ nhazi dị n'okpuru Atụmatụ Ntụkọta Penshọnụ (Contributory Pension Scheme - CPS). Naanị ihe dị iche n'etiti ha abụọ bụ ụdị ndị na-eme ha. Otu a, penshọnụ a manyere n'iwu bụ iwu na ọnye-ọrụ ọbụla tozuru etozu nakwa onye owuwe onyeọrụ ga-atụkọrịta ego maka akwumụgwọ penshọnụ nke onyeọrụ n'ezumike nka. Micro Pension n'aka nke ọzọ bụ naanị maka onye nwere mmasị na ya ma bụrụ nke naanị onye ahụ na-atụkọta ego na ya.

6. **Kedụ onye nwere ike isonye na Micro Pension Plan?**

   Onye ga-esonye na Micro Pension ga-abụrịrị:

   a) Onye Naijiria ga-adị opekata mpe afọ iri na asatọ;
   b) Nwere ebe e si akpata ego nke iwu kwadoro;
   c) Bụrụ onye ọ̀tụ́ azụmahịa/ọ́gbá́kọ̀/arụmọrụ; nakwa
   d) Nwere ike ịbụ onye ọrụ nrụrụonwe ma ọ bụ onyeọrụ

n'ụlọọrụ nwere ndịọrụ na-erughị atọ, ndị nwere ma ọ bụ ndị na-enweghị iwu nkwekorịta banyere ọrụ.

7. Mmadụ o nwere ike inwe akaụntụ nchekwa ego ezumike nka (Retirement Savings Account - RSA) karịrị otu?

Mba. Onye ntụkọego (ezumike nka) ga-enwe naanị otu akaụntụ nchekwa ego ezumike nka (Retirement Savings Account - RSA)

8. Onye nọ na ngalaba ọrụ dị n'okpuru iwu, bụ onye nwegoro akaụntụ nchekwa ego ezumike nka (Retirement Savings Account - RSA) e nwere ike isonye na Micro Pension Plan?

Mba. Onye na-atụkọ ego n'okpuru nhazi penshọnụ a manyere n'iwu enweghị ike isonye na Micro Pension Plan.

9. Kedụ ka m ga-esi sonye/deba aha na Micro Pension Plan?

Onye tozuru itụkọ ego na Micro Pension nwere ike isonye/ideba aha site na ndị nlekọta ego ezumike nka (Pension Fund Administrator - PFA) ọbụla masirị ya, nweta ma dezuo akwụkwọ imepe akaụntụ nchekwa ego ezumike nka (RSA) n'anụ ahụ ma ọ bụ igwe kọmputa. A ga-enyekwa onye debara aha ya dịka onye ntụkọego nọmba njirimara

pụrụ iche (Personal Identification Number).

10. **Kedụ ebe m ga-ahụ ndị nlekọta ego ezumike nka (Pension Fund Administrator) masịrị m?**

E nwere ike inweta aha na adreesị zuru oke banyere ndị nlekọta ego ezumike nka niile site na websaịtị nke National Pension Commission bụ www.pencom.gov.ng.

11. **Kedụ onye ga-ejikwa ma jìgídé ego a tụkọtara n'okpuru Micro Pension Plan?**

Ndị nlekọta ego ezumike nka (Pension Fund Administrator - PFA) na-ejikwa ma na-etinyekwa ego atụkọtara n'okpuru Micro Pension Plan n'ọrụ, na nnọchite anya nke onye ntụkọtaego, ebe ndị njikọta ego ezumike nka (Pension Fund Custodian) na-edebe ya bụ ego na akụ n'ezi nchekwa.

12. **Kedụ ụzọ National Pension Commission wepụtagoro maka nchekwaba ego dị n'okpuru Micro Pension Plan?**

E nwere ụzọ ńnyòchá na nlekọta nke atụmatụ a dị ìrè, nke kọmishọnụ na-ahụ maka ya site n'inyọcha, kwa ụbọchị, mkpebi metụtara atụmatụ akụ na ntinye ego n'ebe ọ ga-abawanye nke ndị nlekọta ego ezumike nka (Pension Fund Administrator) mere iji hụ na mkpebi ha sonyere n'usoro iwu na ụ̀kpụ̀rụ̀ nke kọmishọnụ.

13. È ǹwèrè mwube na-ekwe nkwa nchekwa atụmatụ akụ n'okpuru Micro Pension Plan?

Ee. Ndị njikọta ego ezumike nka (Pension Fund Custodian) ewepụtala nkwa zuru oke maka ḿkpóḱọ́tá akụ ezumike nka n'okpuru njikọta ya. Otu a, onye njikọtaego ga-akwụchigha kobo ọbụla furu efu.

14. Akaụntụ nchekwa ego ezumike nka Micro Pension ọ na-amụta ego?

Ee. Ndị nlekọta ego ezumike nka (Pension Fund Administrator) na-etinye ego n'ebe ọ ga-abawanye ma kwụnyekwa ego niile ọ mụtara n'ime akaụntụ nchekwa ego Ezumike nka (RSA) nke onye tụkọtara ego ahụ.

15. Ego m tụkọtara n'òkpúrù Micro Pension Plan ọ bụ nke a ga na-ana ụtụ na ya?

Mba. N'ịgbado ụ́kwụ́ n'ụ̀kpụ̀rụ̀ nke Kọmishọnụ tụpụtara, ego mmụta ọbụla, ego e kenyere, ndị e ritere, ndị e tinyere ebe ọ ga-abawanye na ego ndị ọzọ Micro Pension nwetara nakwa akụ ya abụghị nke a na-ana ụtụ na ha.

16. Enwere m ike ikpebi ńgwá ego nke ego m tụkọtara ga-abanye n'ime ha?

Mba. Mkpebi banyere ebe a ga-etinye ego ka ọ bawanye dịịrị ndị nlekọta ego ezumike nka (Pension Fund Administrator) dịka ha na-agbaso iwu ntinye ego nke ndị National Pension Commission nyere.

17. Micro Pension Plan ọ dị iche n'akaụntụ nchekwa ego nke ndị ụ́lọ àkụ̀ azụmahịa na- edebe?

Ee. Micro Pension Plan di iche n'akaụntụ nchekwa ego nke ndị ụlọakụ azụmahịa na-edebe n'ihi na ego nchekwa ọbụla e wubere n'okpuru atụmatụ a bụ nke e nwere ike iwere naanị dịka ụgwọ ezumike nka n'onwa n'ọnwa mgbe mmadụ lagoro ezumike nka. N'aka nke ọzọ, ego e chekwabara n'ụlọakụ azụmahịa bụ nke e nwere ike iwere oge ọbụla mkpa ya pụtara.

18. Opekata mpe, ego ole ka onye ntụkọego nwere ike ịtụkọta n'okpuru Micro Pension Plan?

O nweghị ego ole a rụtụrụ aka na opekata mpe onye ntụkọego ga-atụkọta n'okpuru Micro Pension Plan n'ihi na ọ gbadoro ụkwụ n'ọ̀chị́chọ́ ọ́bì̀ nke onye na-atụkọ ego penshọnụ ya nakwa etu akpa ya ha. Otu a, ntụkọta ego buru ibu ga-eme ka ego dị́ ú́kwú́ù̀ maka penshọnụ.

19. Kedụ ụ̀gbọ̀rọ́ kwụ̀rụ́ ụ̀gbọ̀rọ̀ ọ̀lé mmadụ nwere ike ịdị na-atụkọta ego n'okpuru Micro Pension Plan?

Ịtụkọta ego nwere ike ịbụ́ kwa ụbọchị, kwa izuụka, kwa ọnwa ma ọ bụ etu ọbụla o siri dabara onye ntụkọego. Ọ ga-adịkwa n'okpuru ihe ndị a chọrọ maka agbamama n'okpuru iwu metụtara mbufu ego (Money Laundering Prohibition Act).

20. Kedụ ka m ga-esi me ntụkọtaego n'okpuru Micro Pension Plan?

E nwere ike ime ntụkọtaego n'okpuru Micro Pension Plan site n'ịkwụnye ya n'ọkpụrụkpụego ma ọ bụ nyefee ya n'ikuku igwe kọmputa (electronic transfer) site n'ebe ịkwụụgwọ ọbụla ma ọ bụ site n'aka ụlọọrụego ndị ọzọ nwere nkwado ụlọ̀akụ̀ etiti nke Naijiria (Central Bank of Nigeria).

21. Onye ntụkọego enwere ike iji akaụntụ Micro Pension Plan ya wee mere ngwa m̀bì̀té́ égō?

Mba. E nweghị ike iji akaụntụ Micro Pension Plan wee mere ǹgwá m̀bì̀téégō?

22. Onye ntụkọego enwere ike ị́sī n'akaụntụ nchekwa ego ezumike nka (RSA) ya were ego ole karịrị ego o nwere na Micro Pension Plan ya ma kwụchighaa ya mgbe nwaoge

gachara?

Mba. Onye ntụkọego agaghị enwe ike iwere ego karịrị ego ole o nwere n'akaụntụ Micro Pension Plan n'ihi na iwu mgbanwe penshọnụ 2014 gbochiri ụdị azụmụahịa ahụ.

23. Kedụ ka m ga-esi wee were ego n'akaụntụ nchekwa ego ezumike nka (RSA) nke m n'okpuru Micro Pension Plan?

Onye ntụkọego nwere ike ịwere ego ole o nwere n'ime akaụntụ nchekwa ego ezumike nka (RSA) ya site n'ụzọ abụọ gụnyere òwùwè ego égbómụ́ḿkpà na òwùwè ego úrù ezumike nka.

24. Gịnị bụ owuwe ego égbómụ́ḿkpà?

Ọ bụ iwepụ ego site n'oke akaụntụ nchekwa ego ezumike nka (RSA) ahụ (ego a tụkọtara na nke e ritere n'uru n'ebe mbawanye ego) e mebere ka e si na ya ewepụ ego iji nyere onye ntụkọego na Micro Pension Plan aka ígbò mkpa ego dakwasara ya tupu o ruo oge ezumike nka ya.

25. Gịnị bụ owuwe ego ezumike nka?

Ọ bụ iwere ego site n'oke akaụntụ nchekwa ego ezumike nka (RSA) ahụ, nke onye ntụkọego Micro Pension tózùrù

iwere n'ụdị ụgwọ ọnwa penshọnụ mgbe ọ làgòrò ezumike nka, dịka o siri dị n'iwu nlekọta ego ezumike nka na nke ịkwụsị ọrụ n'ike.

26. Kedụ ka m ga-esi wepụta òkè ego egbomụmkpa nke m?

Onye ntụkọego Micro Pension ga-enwe ike ísī n'ókè ego egbomụmkpa ya were ego site n'idegara ndị nlekọta ego ezumike nka (Pension Fund Administrator) ya akwụkwọ n'usoro a mapụtara.

27. Ogologo oge ole ka mmadụ ga-atukọ ego tupu ọ nwee ike iwere ego n'oke ego egbomụmkpa?

Onye ntụkọego Micro Pension ga-ètózù iwere ego n'oke ego egbomụmkpa nke akaụntụ nchekwa ego ezumike nka (RSA) ya ma ọ gachaa ọnwá atọ ka mgbe ọ tụkọtara ego nke mbụ. Site oge ahụ gawazie, ọ ga-enwe ike isī n'oke ego egbomụmkpa nke akaụntụ nchekwa ego ezumike nka (RSA) were ego, otu ugboro n'izuụka.

28. Ógólógó oge òlé ka ọ na-ewe iji nata ego n'oke ego egbomụmkpa m tụtara?

E nyere ndị nlekọta ego ezumike nka (Pension Fund Administrator) iwu ínyē nkwado ma kwụọ ego arịrịọ ka e site n'oke ego egbomụmkpa kwụọ, n'ime awa iri anọ na asatọ

e detere akwụkwọ maka iwere ego.

29. Gịnị ka eme ma onye ntụkọego Micro Pension nwete ọrụ iwu kwadoro (formal employment?

Onye ntụkọego Micro Pension ọbụla nwetere ọrụ iwu kwadoro ga-eme ka ndị nlekọta ego ezumike nka (Pension Fund Administrator) ya mara maka igbanwe penshọnụ ya ka ọ bụrụ nke a manyere n'iwu. Onye ntụkọego Micro Pension ga-edebekwa akaụntụ nchekwa ego ezumike nka (RSA) nke o nwere maka iji ya mere penshọnụ a manyere n'iwu.

30. Kedụ afọ ị́lá ezumike nka nke onye ntụkọego Micro Penshọnụ?

Onye ntụkọego Micro Pension ga-ala ezumike nka ka o gbara afọ iri ise ma ọ bụ n'ihi nsogbu ahụike. Ka o sila dị, onye ntụkọego Micro Pension ga-enwe ike iweli afọ ịla ezumike nka ya ka ọ gafee afọ ise ma ọ masị ya.

31. Kedụ ka m ga-esi nweta ego m ntụkọtara ma m lachaa ezumike nka?

Ozigbo onye ntụkọego Micro Pension lara ezumike nka, ọ ga-enwe ike inweta ego ezumike nka ya site n'owuweego na ńzùbé (Programmed Withdrawal) ma ọ bụ site na ndụ anụiti (Life Annuity).

32. Gịnị bụ owuweego na nzube?

Owuweego na nzube bụ usoro owuwe ego ebe onye Micro Pension lara ezumike nka na-anara penshọnụ site na ndị nlekọta ego ezumike nka (Pension Fund Administrator) n'oge ndị a mapụtara, ya bụ n'ọnwa n'ọnwa ma ọ bụ mgbe ọbụla ọ gafere ọnwa anọ.

33. Gịnị bụ Anụiti?

Anụiti bụ usoro onye lara ezumike nka si anata penshọnụ site n'akwụkwọ nkwekorịta ọ zụtara n'aka ụlọọrụ laịfụ ịnshọransị (Life Insurance Company). Ọ na-ekwe nkwa akwụmụụgwo penshọnụ na ńkèjíógè na ńkèjíógè nye onye lara ezumike nka, na ndụ ya niile ọ nọ na-ezumike nka.

34. Ogologo oge ole ka nkwa anụiti nà-ánọ̀?

Nkwa ndụ anụiti maka onye lara ezumike nka nà-ánọ̀ afọ iri. Otu a, ọ bụrụ na onye lara ezumike nka nwụọ tupu afọ iri, ego fọdụrụ ma agbakọọ penshọnụ ya n'ọnwa n'ọnwa ka ọ wee ruo afọ iri fọdụrụ ka a ga-akwụ ndị ǹdàbé ya. Ọ bụrụkwanụ na onye lara ezumike nka nwụọ mgbe afọ iri e kwere na nkwa gachara, o nweghị ihe a ga-akwụ ndị ǹdàbé ya.

35. Gịnị ga-eme ego fọdụrụ n'akaụntụ nchekwa ego ezumike nka (RSA) nke onye ntụkọego Micro Pension ma ọ burụ na ọ nwụọ?

Ego fọdụrụ n'akaụntụ nchekwa ego ezumike nka (RSA) nke onye ntụkọego Micro Pension ka a ga-akwụ ndị iwu kwadoro ịbụ ndị nketa akụ ya ma ọ nwụọ, dịka akwụkwọ ọchịchọ-obi (Will) ma ọ bụ akwụkwọ nlekọta nke Probate Registry nyere siri rụtụ aka, ma ọ bụ dịka ụlọikpe steeti onye ntụkọego nwurụ anwụ siri kwuo, etu ọbụla si kwesị dị.

36. Enwere m ike isonye na Micro Pension Plan ma ọ bụrụ na m laa ezumike nka n'ebe m na-arụ ọrụ a manyere n'iwu?

Mba. Micro Pension Plan na-nabata naanị ntụgharị site ís̄ī na Micro Pension Plan gafee na Mandatory Contributory Penshọnụ.

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