



PenCom

**REVISED GUIDANCE NOTE FOR PENSION FUND
ADMINISTRATORS ON ONLINE ENROLMENT OF
RETIREEES/PROSPECTIVE RETIREES OF FEDERAL
GOVERNMENT TREASURY FUNDED
MINISTRIES, DEPARTMENTS & AGENCIES (MDAs)**

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www.pencom.gov.ng

National Pension Commission

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1.0 Definition of Terms

S/N	TERMS	DEFINITION
1	PRA 2014	Pension Reform Act 2014
2	PFA	Pension Fund Administrators
2	CPS	Contributory Pension Scheme
3	MDAs	Ministries, Departments and Agencies
4	PDOs	Pension Desk Officers
6	Accrued Pension Rights	Past Pension Liability due to a retiring employee of Federal Government of Nigeria Treasury Funded MDA from the Date of First Appointment with the FGN to 30 th June, 2004
7	Pension Contributions	Employer/Employee Monthly Contributions
8	Prospective Retirees	Employees who are due to retire and yet to be enrolled by the Commission
9	Retirees	Employees that are retired and yet to be enrolled by the Commission
10	PIN	Personal Identification Number
11	ECRS	Enhanced Contributors Registration System
12	RBBRF	Retirement Benefits Bond Redemption Fund
13	CTC	Certified True Copy
14	NOK	Next-Of-Kin
15	FGN	Federal Government of Nigeria
16	NIN	National Identification Number

2.0 Introduction

- 2.1 The Commission conducts annual pre-retirement verification and enrolment exercise for employees of FGN Treasury Funded MDAs scheduled for retirement within the next fiscal year in order to validate and determine their Accrued Pension liability for budgetary provision by the Federal Government.
- 2.2 The Commission has developed an online **Enrolment Application** with the capabilities to register, verify and enroll the prospective retirees. The application has four (4) modules namely:
- a) **Retiree Registration Module**, for prospective retirees to register, scan and upload the required documents;
 - b) **PFA Module**, for verification and enrolment of the prospective retirees;
 - c) **MDA Module**, to enable the Pension Desk Officers upload information of the prospective retirees; and
 - d) **PenCom Module**, for validation of the records submitted by the prospective Retirees, MDAs and PFAs.
- 2.3 The online Enrolment Application has been hosted on the Commission's website www.pencom.gov.ng where prospective retirees would log on to register and complete their details on the Retiree Registration Module as highlighted in 5.2.3 below.
- 2.4 This document therefore sets out the procedure for the conduct of pre-retirement verification and enrolment exercise of employees of FGN Treasury funded MDAs scheduled for retirement in the next fiscal year including those employees who had already retired but had not enrolled with the Commission.

3.0 Objectives of the Guidance Note

- 3.1 To establish a uniform set of rules for the smooth operation and implementation of the online verification and enrolment of the prospective retirees of the FGN Treasury Funded MDAs.
- 3.2 To provide the procedure for conducting the online verification and enrolment exercise as well as put in place the necessary safeguards and modalities for the enrolment exercise.

4.0 Legal Framework

- 4.1. Section 15 of the PRA 2014 requires that the accrued pension entitlement of any employee under the Defined Benefit Scheme who migrated to the CPS, be recognized by a Bond which shall be redeemed into the Retirement Savings Account (RSA).
- 4.2 Section 39 (1) of the PRA 2014 provides that the Central Bank of Nigeria shall establish, invest and manage a Fund to be known as the Federal Government RBBRF in respect of the employees of the Treasury Funded MDAs. The RBBRF account was established in 2006.
- 4.3 Section 39 (3) of PRA 2014, stipulates that the "Commission shall, by the end of every calendar year, determine the adequacy of the RBBRF against the projected accrued pension liability of the FGN arising from voluntary and mandatory retirements, death of employees in service and advise the Budget Office of the Federation of shortfall if any".

5.0 Procedures for Online Enrolment

5.1 The online verification and enrolment exercise shall be in three (3) stages for smooth implementation for the prospective retirees and the PFAs. The three (3) stages are as follows:

- a) Registration;
- b) Verification; and
- c) Enrolment.

5.2 Registration

5.2.1 Role of the Prospective Retiree

5.2.2 The prospective retirees shall ensure that their complete, accurate and current data has been recaptured and uploaded onto the ECRS in line with the provisions of Section 23(e) of the PRA 2014. This is to ensure the elimination of multiple RSA PINs and uniqueness of the prospective retirees RSA PINs.

5.2.3 Self Assisted Registration

5.2.4 The prospective retirees shall visit the Commission's website www.pencom.gov.ng and at the home page click on the **Enrolment Application** to access the **Retiree Enrolment Portal**.

5.2.5 Following the display of the **Retiree Enrolment Portal**, the prospective retiree shall at the end of the page click a button '**Click to register & create a profile (Retirees only)**' to enable the creation of account using the following information RSA PIN, NIN, Surname, Email address and Password.

5.2.6 Upon successful creation of the account, the prospective retiree shall log on to the registration portal to complete the fields in the registration forms with the information required i.e. Bio Data and Employment Details.

5.2.7 The prospective retiree shall, after the completion of the required information, upload scanned copies of the necessary documents required for the verification and enrolment.

5.2.8 Following the successful completion of the information and scanning of the required documents on the online **Enrolment Application**, the prospective retiree shall review to confirm that the information provided is correct and complete.

5.2.9 The prospective retiree shall click the submit button to conclude the registration process.

5.2.10 The prospective retiree may wish to print the Acknowledgement Slip, or save a softcopy on the Mobile Telephone as evidence of registration on the **Enrolment Application** and proceed to his/her PFA to complete the physical verification and enrolment exercise. In addition, the prospective retiree may as well approach his/her PFA with his/her PIN to complete the process.

5.2.11 The prospective retiree shall proceed to his/her PFA for physical verification and enrolment with the Originals or CTC of the required documents outlined in Paragraph 6.0 below.

5.3.0 PFA Assisted Registration

5.3.1 PFAs shall assist the prospective retirees that are unable to complete the online Registration on the **Enrolment Application**.

5.3.2 PFAs shall guide the prospective retirees with the steps outlined in Clause 5.2.3 above, to ensure the successful registration on the **Enrolment Application**.

5.3.3 PFA shall also check the employment details and the scanned documents on the Enrolment Application to ensure that the information provided by the prospective retiree are complete in line with Clause 6.0 below.

5.3.4 PFA may provide the prospective retiree with the evidence of registration on the **Enrolment Application** such as the printed Acknowledgement Slip, or the screenshot on the computer.

5.4.0 Role of the PFAs

5.4.1 PFAs shall assist or guide the prospective retirees in registration and scanning of the required documents.

5.4.2 PFAs shall be responsible for physical verification and enrolment of the prospective retirees.

5.4.3 PFAs shall forward to the CBRD mail the list of the enrolled prospective retirees on a monthly basis (not later than 5 working days of the succeeding month).

5.4.4 PFAs shall have a minimum of two (2) Administrator Users for the Online Enrolment Application.

5.4.5 PenCom Administrator shall create the two (2) PFA Administrator Users on the Online **Enrolment Application**.

5.4.6 PFAs Administrator Users shall be responsible for creating In-house Enrolment Users on the Enrolment Application.

5.4.7 PFAs shall create many In-house Enrolment Users for ease of coverage of the enrolment exercise.

5.4.8 The In-house Enrolment Users shall create their User Account for the purpose of verification and enrolment exercise. The module allows for the creation and changing of password.

5.4.9 PFAs shall review the retiree's registration records in ensuring completeness and correctness of the information on each field in line with the original or CTC of the required documents and upload same on the **Enrolment Application**.

5.5 Verification

5.5.1 PFAs, shall have access to view and edit the records/information of the prospective retirees already registered on the Enrolment Application.

5.5.2 PFAs shall ensure that the prospective retiree presents all the required documents in line with Clause 6.0 below.

5.5.3 PFAs shall not collect or accept incomplete documentation from prospective retirees.

5.5.4 PFAs shall sight the Originals or CTC of all the required documents in line with Clause 6.1 (a-c) below, presented by the prospective retiree, for comparison of the already scanned documents on the **Enrolment Application**.

5.5.5 PFAs shall only collect the hard copy of the **Original Record of Service and MDAs Introduction Letter** from the prospective retiree.

- 5.5.6 PFAs shall crosscheck the accuracy of the prospective retiree's biodata and RSA PIN with the basic information on its database and the documents uploaded on the **Enrolment Application**.
- 5.5.7 In addition to Clause 5.5.6 above, PFA shall check the completeness and accuracy of the employment records on the Enrolment Application against the letter of first appointment/attestation (Police), official gazette and letter of introduction from the MDAs and other required information attached by the prospective retiree.
- 5.5.8 PFAs shall assign two officers of different rank to sight the Original or CTC of documents submitted in Clause 6.0 below and ensure that all relevant documents are appropriately scanned on the **Enrolment Application**.
- 5.5.9 Furtherance to Clause 5.5.8 above, the lower officer shall conduct verification of the prospective retirees' documents presented for verification and enrolment.
- 5.5.10 The senior officer shall conduct the second level verification of the prospective retirees' documents for validation to ensure the correctness and completeness.

5.6 Enrolment

- 5.6.1 PFAs shall crosscheck the prospective retiree's uploaded documents to ensure that the scanned documents are clear, readable, complete and correct. However, where the prospective retiree was unable to upload the required documents at the point of registration, PFAs shall scan and upload the documents both mandatory and optionally mandatory (where applicable).

5.6.2 PFAs shall ensure that the prospective retiree has filled his/her information on the mandatory/optional fields on the Retiree Registration Module, while the scanned documents are complete and tally with the hard copies presented, the enrolment officer should proceed to capture the retiree.

5.6.3 PFAs shall take a screen-capture (picture) of the prospective retiree on the **Enrolment Application**.

5.6.4 PFAs shall immediately print two (2) copies of the **Registration Slip** (which means **Enrolment Slip**), which shall be presented to the prospective retiree to append his signature and the enrolment officer would counter sign on the Enrolment Slip, attesting that original copies of all the documents uploaded have been sighted and confirmed to be clear, readable, complete and correct.

5.6.5 One copy of the signed **Enrolment Slip** shall be given to the prospective retiree as evidence of verification and enrolment.

5.6.6 PFAs shall retain the second copy of the signed **Enrolment Slip**, as well as scan and upload it as part of the retiree's documents on the **Enrolment Application**.

5.7 Registration, Verification and Enrolment of Sick/Incapacitated Prospective Retiree

5.7.1 The NOK shall inform the PDO of the critical health challenge that prevent physical appearance of the prospective retiree for the registration verification and enrolment exercise.

5.7.2 The NOK shall visit the Commission's website www.pencom.gov.ng and click on the Enrolment Portal to create an account on behalf of a sick/incapacitated retiree.

- 5.7.3 The basic information of the sick/incapacitated prospective retiree shall include Bio Data and Employment details with other necessary details, shall be completed by the NOK.
- 5.7.4 The NOK shall follow the steps outlined in Clause 5.2.3 above, to complete the fields on the Registration Form and scan the required documents mentioned in Paragraph 6.0 below, on the **Enrolment Application** on behalf of the sick/incapacitated prospective retiree.
- 5.7.5 Upon the successful registration of the details of the sick/incapacitated prospective retiree on the **Enrolment Application**. The NOK shall attest that the information provided is accurate and correct.
- 5.7.6 The NOK shall click the submit button to complete the registration on the **Enrolment Application**.
- 5.7.7 The NOK may print the Acknowledgement Slip, or save a softcopy on the Mobile Telephone as evidence of registration on the **Enrolment Application** and liaise with the PDO to proceed to the PFA for verification and enrolment.
- 5.7.8 Without to prejudice to Clauses 5.7.2 to 5.7.7 above, if the NOK is unable to complete the outlined registration process, he shall therefore, liaise with the PFA/PDO to assist in completing the registration process on the **Enrolment Application**.
- 5.7.9 Upon the successful registration of the details of the sick/incapacitated prospective retiree, the PDO/NOK shall proceed to the PFA with the evidence of registration on the Enrolment Application such as Acknowledgement Slip, PIN Number and Softcopy on the Mobile Telephone.

5.7.10 The request for enrolling sick/incapacitated employee shall be accompanied with the following additional documents:

- a) Original Medical Report from a recognised Government Hospital;
- b) Original MDAs Letter stating that the employee is sick/incapacitated and unable to appear physically for the enrolment exercise;
- c) Original MDAs Introduction Letter; and
- d) Original of Records of Service.

5.7.11 PFA shall, having satisfied with the conditions in Clause 5.7.10 above, enrol the sick/incapacitated prospective retiree on the **Enrolment Application**.

5.7.12 PFA shall capture the live photograph of the PDO with his/her details on behalf of the sick/incapacitated prospective retiree who is unable to physically appear for biometrics (photograph capturing) based on critical medical condition, his/her record shall be tagged 'Health Challenge'.

5.7.13 The captured live picture of the PDO shall be the replacement of the live picture of the sick/incapacitated prospective retiree on the **Enrolment Application**.

5.7.14 PFA shall put the details of the sick/incapacitated retiree on the enrolled records of other retirees and submit same to the Commission.

6.0 Documentation Requirements

6.1 The prospective retirees shall submit Originals or Certified True Copies of the following documents to the PFAs and alteration of any shall not be accepted:

- a. **Originals or CTC** of the two items below:

Authenticated Records of Service

MDAs Introduction Letter (The letter shall contain the detailed information of the prospective retiree as follows)

- i. RSA PIN
- ii. PFA
- iii. Date of Birth
- iv. Date of First Appointment
- v. Effective Date of Retirement
- vi. Salary Structure, Grade Level & Step **as at 30TH June 2004**
- vii. Salary Structure, Grade Level & Step **(2007)**
- viii. Salary Structure, Grade Level & Step **(2010)**
- ix. Salary Structure, Grade Level & Step **(2013)**
- x. Salary Structure, Grade Level & Step **(2016)**
- xi. Salary Structure, Grade Level & Step **(2019)**
- xii. Salary Structure, Grade Level & Step **(Current Year)**
- xiii. Mode of Retirement (Statutory/Voluntary/Medical)

b. Originals or CTC of the following documents:

- i. Letter of First Appointment or Gazette for Appointment/Attestation for Police Officers shall be acceptable. Any affidavit presented by the prospective retiree for the loss of Letter of First Appointment or Gazette/ Attestation for Police Officers shall not be accepted.
- ii. Birth certificate or declaration of age.
- iii. Evidence of Transfer of Service (if applicable).
- iv. Promotion letter and Payslip to Grade level as at 30th June 2004 (if applicable).
- v. Promotion letter and Payslip to Grade level/step between 01 July 2004 and December, 2006 (if applicable).
- vi. Promotion letter and Payslip to Grade level/step between January, 2007 and December, 2009 (if applicable).
- vii. Promotion letter and Payslip to Grade level/step between January 2010 to December, 2012 (if applicable).
- viii. Promotion letter and Payslip to Grade level/step between January, 2013 to December, 2015 (if applicable).
- ix. Promotion letter and Payslip to Grade level/step between January, 2016 to December 2018 (if applicable).

- x. Promotion letter and Payslip to Grade level/step between January, 2019 to December, 2020 (if applicable).
- xi. Last promotion letter and Payslip to Current Grade level/step (If applicable).
- xii. Staff Identity Card (for employees in active service that are yet to retire).
- xiii. Letter/evidence of retirement (applicable to those who have retired and yet to enrol with the Commission).
- xiv. Acceptance of voluntary retirement by the employer (voluntary retirees only).

7.0 Documents to be Retained by the PFA

- 7.1 The Commission has designed a format (**Prospective Retiree Enrolled Schedule**) attached as (Appendix I) to be adopted by the PFAs in submission of successful enrolled prospective retirees.
- 7.2 PFAs shall retain copies of the signed **Enrolment Slip** with the **Original Copies of the Record of Service and MDAs Introduction Letters** for each prospective retiree.
- 7.3 In the case of the sick/incapacitated prospective retirees PFAs shall retain in addition to the **Enrolment Slip** with the **Original of Records of Service, MDAs Introduction Letter, the Original Medical Report** from a recognised Government Hospital and **MDAs Letter** stating the sickness of the employee.
- 7.4 The schedule of the successful enrolled prospective retirees (Excel format), shall be forwarded to the CBRD mail with a covering letter signed by the Heads of Benefits and Compliance Departments of the PFA.
- 7.5 PFAs shall at the end of every month collate the list of the already enrolled prospective retiree's/retiree's and forward to the CBRD mail.

- 7.6 Henceforth, PFAs shall, in respect of each enrolled prospective retiree/retiree, keep custody of the **Original Copies of the Signed Enrolment Slip, the Record of Service, MDA Introduction Letter and, where applicable, the Original Medical Report** from a recognised Government Hospital and **MDA Letter** stating the sickness of the employee.
- 7.7 PFAs must ensure that the Original Copies maintained in 7.6 above, are stored in a safe, secure and conducive place and must also put in place adequate arrangement to ensure that the Original Copies are protected against loss, damage or alteration.
- 7.8 In addition, access to the stored Original Records must be restricted and tightly controlled and documented while ensuring that the Original Records are easily retrievable. The Original Records shall be retained by PFAs for the period specified by the Archival Laws of the Federal Government of Nigeria.
- 7.9 The Commission may, from time to time, call for the Original Copies of the required documents of any prospective retiree/retiree and may also carry out **spot checks** to ascertain maintenance of the Original Records by the PFAs.

8.0 ICT Requirements

- 8.1 PFAs shall have the following minimum ICT requirements in all their branch offices for enrolment purpose:
- a. Desktop/Laptop Computer with minimum Hard Disk free space of 50GB and minimum RAM of 8GB;
 - b. USB Web Camera(s);
 - c. Document Scanner(s) (restricted models, Kodak i2400);
 - d. Document printer(s); and
 - e. Internet/LAN Access.

9.0 Compliance with Nigeria Centre for Disease Control (NCDC) Guidelines on Covid-19

- 9.1 PFAs shall strictly adhere to the NCDC guidelines on COVID-19 during the Exercise as well as any other public health guidelines and policies of the Federal Government of Nigeria

10.0 Administrative Penalty for Infractions

- 10.1 The Commission shall impose Administrative Penalty on PFAs that do not comply on the provisions of the Guidance Note as highlighted in the table below.

S/N	DESCRIPTION OF INFRACTION	PENALTY
1	Failure to collect from the prospective retiree/retiree Original copies of Signed Enrolment Slip, Record of Service and MDAs Introduction Letter.	₦50,000 per record of a prospective retiree/retiree.
2	Failure to collect Original of Medical Report, MDAs letter stating the sickness of the prospective retiree and his inability to appear physically for verification and enrolment. In addition, to the Original Records of Service and MDAs Introduction Letter.	₦50,000 per record of a prospective retiree/retiree.
3	Failure to scan and upload Signed Enrolment Slip of prospective retiree/retiree	₦100,000 per prospective retiree/retiree
4	Failure to scan and upload clear, legible, and complete required documents in the specified format.	₦50,000 per prospective retiree/retiree.
5	Upload of wrong document for a prospective retiree/retiree.	₦50,000 per prospective retiree/retiree.
6	Failure to assist the prospective retiree with registration who is unable to do so on the Enrolment Application.	₦100,000 per prospective retiree/retiree.
7	Failure to provide adequate information on the nearest Branch Offices for the prospective retirees that would conduct the verification and enrolment exercise.	₦100,000 per prospective retiree/retiree.
8	Non-compliance with the NCDC Guidelines on Covid-19 and any other public health guidelines and policies by PFA.	₦50,000 per prospective retiree/retiree.

S/N	DESCRIPTION OF INFRACTION	PENALTY
9	Non-submission of monthly report to the Commission on the enrolled prospective retirees not later than 5 working days of the succeeding month.	₦100,000 one-off. Subsequently, ₦10,000 per day until the PFA submit.
10	Submission of wrong/misleading information/report on the enrolled prospective retirees.	₦20,000 per prospective retiree/retiree.

11.0 Helpdesk

11.1 A helpdesk has been created at the Commission to attend to all enquiries and complaints by PFAs, PDOs and prospective retirees. The contact details of the helpdesk are as follows:

Email address: Enrolmenthelpdesk@pencom.gov.ng

Telephone Numbers: (0700-225-573-6266) +23494603930

12.0 Enquiries

All enquiries regarding this Guidance Note shall be directed to:

The Director General
National Pension Commission
174, Adetokunbo Ademola Crescent
Wuse II
Abuja- Nigeria


Anyim C. Nyerere
Commissioner, Technical

Appendix I

SCHEDULE OF ENROLED RETIREES FOR THE PERIOD

PFA NAME:						
S/N	RSA PIN	Surname	First Name	Other Name	Date Of Retirement	MDA Name