



NATIONAL PENSION COMMISSION

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CIRCULAR

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DATE: 3 July 2026

TO: Licensed Pension Fund Administrators

SUBJECT: CIRCULAR ON LIVENESS VERIFICATION EXERCISE

1.0 Background

1.1 The National Pension Commission (the Commission) has rolled out several initiatives to improve the welfare of retirees under the Contributory Pension Scheme (CPS) and to ensure their dignity in retirement. Some of these initiatives include the Health Insurance Programme, zero waiting time for benefits payments, clearance of outstanding pension liabilities of retirees of Treasury-funded Ministries, Departments & Agencies, benefits enhancement and wage awards.

1.2 In furtherance of its commitment to ensuring accountability, integrity, transparency and sustainability of the CPS, the Commission hereby introduces the “I Am Alive” Verification Exercise for all retirees receiving periodic pension benefits under the CPS.

2.0 Objectives

2.1 The exercise is designed to confirm the living status of retirees, update records, and prevent payment leakages arising from deceased or ineligible beneficiaries.

2.2 Specifically, the objectives of this Circular are to establish the “I Am Alive” Verification Exercise and provide a framework to guide the Pension Fund Administrators (PFAs) in achieving the following:

- i) Confirm that retirees are alive and eligible to continue receiving retirement benefits and health insurance scheme.
- ii) Strengthen accountability and transparency in pension administration.
- iii) Safeguard pension assets against fraudulent claims.

3.0 Scope and Applicability

This Circular applies to:

- i) All retirees receiving monthly pensions under the CPS.
- ii) All Licensed Pension Fund Operators (LPFAs).

4.0 Operational Framework of the Liveness Verification Exercise

4.1 Frequency

The exercise shall be conducted annually, with provision for mid-year spot checks where necessary.

4.2 Verification Methods

The PFA shall provide multiple verification options to minimize travel stress, long waiting times, or health risks. There shall be two broad options, namely:

Option A: Digital Verification (Mobile/Web)

The PFA would provide the following alternate access window for retiree verification exercise:

- i) Downloadable official mobile applications
- ii) Secure verification web portal accessible via the PFA websites or secure URL.
- iii) Remote verification via video call for retirees with mobility or exceptional challenges, which shall at minimum meet identity validation requirements, be a real time clear video with high visual quality, and be securely recorded and retained for at least 5 years. Proper verification documentation must be maintained, including date, time, verification offer, verification outcome and any observed anomalies.

Option B: Physical Verification

- i) Retirees may visit the nearest PFA offices or designated verification centres nationwide.
- ii) Outreach verification for retirees in remote areas, elderly, or infirm, with appointed PFA teams conducting visits.

4.3 Requirement for Liveness Check

PFAAs will be required to ensure:

- i) Live photograph of the retiree; and
- ii) Live picture of the retiree is validated against the Commission's database

4.4 Registration Requirements

The Retiree would be required to register using the following:

- I) RSA Personal Identification Number (PIN); and
- II) Telephone number or email associated with the RSA PIN.

The PFA would ensure the existence of two factor authentication is implemented.

4.4 Special Provisions

The PFA shall make provisions for retirees with special needs and cater for them appropriately. For example:

- i) Sick or elderly retirees may request home visits with supporting medical documentation.
- ii) Alternatively the procedures may be simplified for the sick and elderly to ensure maximum coverage of the exercise.

4.5 Verification Process Flow

- i) PFA launch awareness campaigns via SMS, emails, WhatsApp, radio and website at least 30 days before commencement.
- ii) PFA sends SMS/email notification with a unique verification code/link to eligible retirees.
- iii) Retirees log in or visit the centre to complete biometric and facial capture.
- iv) The data is validated against PFA records and the Commission.
- v) Successful verification reflects immediately.
- vi) Retirees receive confirmation via SMS/email.

vii) Unsuccessful verification are promptly resolved by PFAs within 5 working days.

4.6 PFAs shall:

- a. Conduct awareness campaigns on the verification exercise for its eligible retirees
- b. Provide verification platforms, facilitate the exercise and collate responses
- c. Coordinate retirees under its management
- d. Update records and provides same to relevant stakeholders, including Health Insurance Providers
- e. Resolve complaints arising from the exercise
- f. Strictly comply with this Circular and extant regulations
- g. Render annual returns
- h. Carry out other functions on the “Liveness” Verification Exercise as may be specified by the Commission from time to time
- i. Include a disclaimer on its portal indicating that the Commission or PFA shall never ask for ATM Card PIN/details or charge any money for the verification proces

4.7 Decision Rule

- i) **Successful Verification:** Pension payments continue uninterrupted.
- ii) **No Verification:** Every retiree must verify once every 12 months. A grace period of three months is allowed; thereafter, retirees’ monthly pensions shall be temporarily suspended. The PFA would be required to immediately notify the retiree’s next of kin.
- iii) After 12 months of suspension of pension, the retiree should also be suspended from the health insurance scheme.
- iv) **Continuous Window:** Verification shall remain open year-round.

5.0 Data Protection & Privacy

5.1 PFAs must ensure retiree data collected during the verification exercise is protected and handled in accordance with the Nigerian Data Protection Act 2023. Data collected shall be securely stored and used solely for the intended purpose.

6.0 Handling of Complaints

6.1 PFAs shall maintain dedicated helplines and online support portals to address retirees’ complaints or technical challenges during and outside the exercise within the extant benefits payments service standards for the pension industry.

7.0 Non-Compliance

7.1 Non-compliance with the requirements of this Circular shall attract appropriate sanctions in line with the Framework for Regime of Sanctions issued by the Commission.

8.0 Effective Date

This Circular shall take effect from 1 December 2026

9.0 Enquiries

All enquiries regarding this Circular should be directed to the undersigned.

Thank you.

A handwritten signature in black ink, appearing to read 'A. M. Saleem', written over a horizontal line.

A. M. Saleem

Director, Surveillance Department.