



HOW TO RESOLVE UNCREDITED CONTRIBUTIONS

If your details is on the published list of uncredited contributions, kindly follow the guidance below:

A. EMPLOYEE WITH RSA PIN

For employees who already have Retirement Savings Account (RSA) PIN with any Pension Fund Administrator (PFA), please follow the following steps:

- i. Provide a copy of your welcome letter (obtained from your PFA)
- ii. Provide a copy of your employment letter
- iii. Confirm completion of data recapture with your PFA (applicable to those that registered before July 2019)

Where employees have RSAs with the PFA where the Uncredited Contribution is domiciled

Such persons only need to provide their valid RSA PIN for review/ confirmation of the above requirements.

B. EMPLOYEE WITHOUT RSA PIN

For employees who are yet to register with any Pension Fund Administrator (PFA), please follow the following steps:

- i. Approach the PFA of your choice to open a Retirement Savings Account
- ii. Upon registration, provide a copy of welcome letter obtained from your PFA to the UC-PFA and also provide the welcome letter to your employer to guide subsequent remittances
- iii. Provide a copy of your employment letter to the UC-PFA Employers

C. FOR EMPLOYERS ON UNCREDITED CONTRIBUTIONS LIST

If employees that already have Retirement Savings Account (RSA) PIN with any Pension Fund Administrator (PFA):

- i. Engage relevant employees to provide the welcome letter obtained from their PFAs as well as confirmation that they have done data recapture (applicable to those that registered before July 2019)
- ii. For employees with discrepancies in their details, provide an instruction to the UC-PFA (attaching the welcome letter) confirming the correct RSA details/ relevant PFA of the employees and data recapture completion as applicable
- iii. For payment made without schedule, provide the UC-PFA with the relevant schedule corresponding with the remittances made

D. FOR EMPLOYERS WHOSE EMPLOYEES ARE YET TO REGISTER

If your employee is yet to register with any Pension Fund Administrator (PFA):

- i. Provide an instruction for the opening of nominal accounts (Temporary PINs – TPINs*) to enable the PFA process affected contributions using the TPINs
- ii. Engage relevant employees to approach any PFA of their choice to register for the opening of an RSA and revert with a copy of the welcome letter obtained from their PFAs.
- iii. Provide an instruction to the UC-PFA (attaching the welcome letter) confirming the correct RSA details and relevant PFA of the employees

*Note: The instruction should provide the following details of the employee (at a minimum):

- a. Title and full names,
- b. Gender,
- c. Date of birth,
- d. State of Origin,
- e. Nationality,
- f. Marital Status,
- g. Residential address,
- h. Telephone number and
- i. Email address.

*Note: The employer has 6 months window to regularize a nominal account (TPIN) by ensuring the employee registers with a PFA and the RSA details of such employee is provided to the PFA with the TPIN.