



## The 2 Pension Categories: Which one are you in ?

Pursuant to the passage of the National Pensions Act, 2008 (Act 766), as amended by Act 883 of 2014, workers in Ghana have been divided into two categories for the purposes of pension contributions and payment.

1. Persons aged below 50 years as at 1st January 2010 have been migrated fully onto the new 3-Tier pension regime.
2. Persons aged 50 and above as at 1st January 2010 remain on the Social Security and National Insurance Trust (SSNIT) scheme governed by PNDC Law 247.


### Tier-2 Pension Entitlements

**GESOPS members who are in the first category have:**

- ONE source of pension entitlement if employed after 31st August 2016
- TWO sources of pension entitlement if employed after 31st December 2009
- THREE sources of pension entitlement if employed on or before 31st December 2009.

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