





## The THREE Sources of Benefits for GESOPS Members

- 5% contributions to the Tier-2 pension scheme made on their behalf from 1st January 2010 to 31st August 2016, which were previously held in a Temporary Pension Fund Account (TPFA) lodged at the Bank of Ghana and accrued interest at the 91-day treasury bill rate until the date of their transfer to the public sector pension schemes. The TPFA was handed over to the NPRA for the benefit of all public sector pension schemes, including GESOPS, in November 2017. For educational sector workers, their TPFA contributions are currently being managed by GESOPS.
- Regular monthly contributions made on their behalf from 1st September 2016 to date, currently being managed by GESOPS.
- Contributions made on their behalf from the date of their first employment until 31st December 2009, referred to as Past Credits, that are being managed by SSNIT and are accessible from SSNIT. Past Credits are 4% of pension contributions up to 31st December 2009 together with accrued interest as determined by NPRA and SSNIT as envisaged in section 94 of Act 766 and in consultation with organized labour.

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