



Government of Ghana

Right to Information Manual Template

NATIONAL PENSIONS REGULATORY AUTHORITY (NPRA) 2025.

Contents

Overview	2
Purpose of Manual	2
Directorates and Units under the National Pensions Regulatory Authority.	2
VISION 3	
MISSION	3
Functions:	3
Strategic Objectives of the NPRA.....	4
DIRECTORATES AND UNITS UNDER THE NPRA	4
Description of Activities of Directorates and Units	4
National Pensions Regulatory Authority's Organogram Error! Bookmark not defined.	
AGENCIES UNDER THE NPRA	16
Classes and Types of information	16
Processing and Decision on Application – S. 23	17
Amendment of Personal Record	18
How to apply for an Amendment	18
Fees and charges for access to information	18
Appendix A: Standard RTI Request Form	20
Appendix B: Contact Details of NPRA's Information Unit	22
Appendix C: Acronyms.....	23
Appendix D: Glossary	23

Overview

This Right to Information (RTI) Manual is pursuant to the provisions of the recently passed Act, (Act 989) by Parliament and assented to by the President, Nana Addo Dankwa Akufo-Addo. The Act gives substance to the constitutional right to information provided under Article 21 (1) (f) of the Constitution, enabling citizens access to official information held by government institutions, and the qualifications and conditions under which the access may be obtained. In accordance with Section 80, the Act applies to information which came into existence before, or which will come into existence after the commencement of the Act.

Purpose of Manual

To inform/assist the public on the organizational structure, responsibilities and activities of the National Pensions Regulatory Authority (NPRA) and provide the types of information and classes of information available at NPRA, including the location and contact details of its information officers and units.

Directorates and Units under the National Pensions Regulatory Authority.

This section describes the Authority's vision and mission and lists the names of all Directorates and Units under the institution, including the description of organizational structure, responsibilities, details of activities and classes and types of information accessible at a fee.

PROFILE OF THE AUTHORITY

The Ghanaian Pensions Sector has undergone reforms, which culminated in the establishment of a Regulator, the National Pensions Regulatory Authority, in August 2009 and the introduction of a contributory 3-Tier Pension Scheme in September 2009.

The National Pensions Regulatory Authority (NPRA) was established by the National Pensions Act, 2008 (Act 766) to regulate and monitor the operation of the 3-Tier Pension Scheme and ensure effective administration of pensions in Ghana.

VISION

Ensuring retirement income security.

MISSION

To regulate pensions through effective policy direction to secure income for the retired in Ghana.

Functions:

- a) Responsible for ensuring compliance with this Act 766.
- b) Register occupational pension schemes, provident funds, and personal pension schemes.
- c) Issue guidelines for the investment of pension funds.
- d) approve, regulate, and monitor trustees, pension fund managers, custodians and other institutions that deal with pensions as the Authority may determine.
- e) Establish standards, rules and guidelines for the management of pension funds under Act 766;

- f) Regulate the affairs and activities of approved trustees and ensure that the trustees administer the registered schemes.
- g) Regulate and monitor the implementation of the Basic National Social Security Scheme.
- h) carry-out research and ensure the maintenance of a national data bank on pension matters.
- i) sensitise the public on matters related to the various pension schemes.
- j) Receive and investigate complaints of impropriety in respect of the management of pension schemes.
- k) Promote and encourage the development of the pension scheme industry in the country.
- l) Receive, and investigate grievances from pensioners and provide for redress.
- m) Advise government on the general welfare of pensioners.
- n) Advise government on the overall policy on pensions in the country.
- o) Request information from any employer, trustee, pension fund manager or custodian, any other person or institution on matters related to retirement benefit.
- p) Charge and collect fees as the Authority may determine.
- q) Impose administrative sanctions or fines; and
- r) Perform any other functions that are ancillary to the object of the Authority.

Strategic Objectives of the NPRA

Purpose of the 2022-2026 strategic plan

The purpose of the 2022-2026 Strategic Plan is to guide the Authority in achieving its vision of “Ensuring Retirement Income Security”. For the next five years, the document will provide strategic guidance to the

Authority towards achieving the goal of 40% Pensions coverage with GHS 50 of pension funds while ensuring the sustainable of

Thus, the strategy will form the basis for the preparations of Annual Work Plans and Budgets.

Purpose of the 2022-2026 Strategic Plan

The purpose of the 2022-2026 Strategic Plan is to guide the Authority in achieving its vision of “Ensuring Retirement Income Security”. For the next five years, the document will provide strategic guidance to the Authority towards achieving the goal of “Achieve 40% pensions coverage with GHS 50 billion of private pension funds while ensuring the sustainability of the BNSSS for National Development.” Thus, the Strategy will form the basis for the preparation of Annual Work Plans and Budgets

Mandate of the Authority

The National Pensions Act 2008, (Act 766,) charges the Authority to “regulate and monitor the operations of the 3-Tier Pension Scheme and ensure the effective administration of pensions in the country.” The act also prescribes the following 18 functions:

- a. Responsible for ensuring compliance with this Act (Act 766)
- b. Register occupational pension schemes, provident funds and personal pension Schemes.
- c. Issue guidelines for the investment of pension funds.
- d. Approve, regulate and monitor trustees, pension fund managers, custodians and other institutions that deal with pensions as the Authority may determine.
- e. Establish standards, rules, and guidelines for the management of pension funds under this Act (Act 766)
- f. Regulate the affairs and activities of approved trustees and ensure that the trustees administer the registered schemes.
- g. Regulate and monitor the implementation of the Basic National Social Security Scheme
- h. Carry-out research and ensure the maintenance of a national data bank on pension matters.
- i. Sensitizes the public on matters related to the various pension schemes.
- j. Receives and investigate complaints of impropriety in respect of the management of pension schemes.
- k. Promotes and encourage the development of the pension scheme industry in the country.

- l. Receives and investigate grievances from pensioners and provide for redress.
- m. Advise government on the general welfare of pensioners.
- n. Advise government on the overall policy on pensions in the country.
- o. Request information from any employer, trustee, pension fund manager or custodian, any other person or institution on matters related to retirement benefit.
- p. Charge and collect fees as the Authority may determine.
- q. Imposes administrative sanctions or fines; and
- r. Performs any other functions that are ancillary to the object of the Authority.

Board and Administrative structures.

Governance Structure

The National Pensions Act, 2008 (Act 766) prescribes an eleven-member Governing Board as the highest decision-making body of the Authority with the responsibility of ensuring the proper and effective performance of the functions of the Authority. The Board is composed in line with the Act 766 as follows:

- a) a chairperson,
- b) the Chief Executive of the Authority,
- c) one person nominated by the President,
- d) a representative of the Ministry responsible for pensions, not below the rank of a director,
- e) a representative of the Bank of Ghana,
- f) a representative of the Securities and Exchange Commission,
- g) two representatives of Organised Labour,
- h) one representative of the Ghana Employers' Association,
- i) one representative of the National Pensioners Association, and
- j) a representative of the Attorney-General and Minister for Justice not below the rank of a Principal State Attorney.

Administrative Structures

The Authority is currently organised into six (6) administrative Directorates in line with its risk-based supervision approach as follows:

- (i) Planning, Research, Monitoring and Evaluation.
- (ii) Licensing and Registration.
- (iii) Standards and Compliance

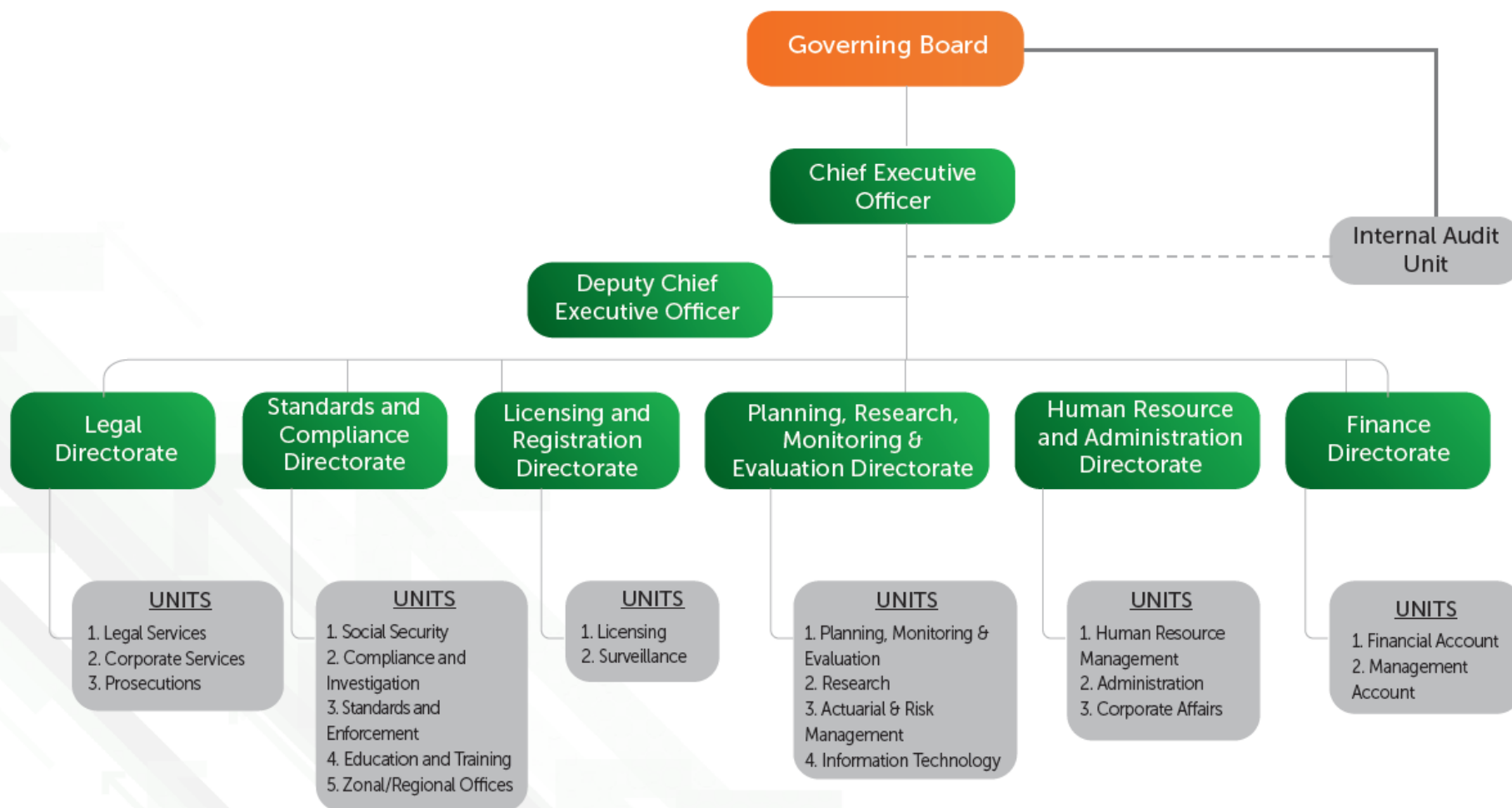
(iv) Legal.

(v) Finance and

(vi) Human Resource and Administration

There is also an Internal Audit Unit that reports administratively to the CEO and functionally to the Board of Directors.

The Directorates and their relationships are presented in the following organogram.



DIRECTORATES AND UNITS UNDER THE NPRA

The NPRA has 6 Directorates and 3 Units namely.

1. Planning Research Monitoring and Evaluation Directorate
2. Standard and Compliance Directorate
3. Licensing and Registration Directorate
4. Human Resource and Administration Directorate
5. Finance Directorate
6. Legal Directorate
7. Internal Audit Unit.

Description of Activities of Directorates and Units

Directorate/Department	Responsibilities/Activities
Planning Research Monitoring and Evaluation Directorate	• Ensure effective coordination among Directorates on strategic planning. • Design and implement monitoring and evaluation systems for assessing strategic and other work programmes of the Authority. • Monitor the execution of strategic, action plans and programmes.

	• Coordinate and develop standard reporting formats for the Authority. • Seek donor supports and sponsorship for the Authority's programmes; and • Perform any other activities that are ancillary to the performance of the Section's roles. • Develop and maintain comprehensive national databank on pension matters. • Conduct industry-based studies. • Provide inputs for risk-based supervision • Recommend appropriate training for service providers. • Compile Pensions Industry Performance Reports. • Identify relevant research institutions for joint research. • Identify institutions for affiliation and journals for subscriptions. • Develop the Micro-Pension Policy. • Analyse government policies on pensions. • Analyse global trends and impact of pension funds. • Provide technical support for investigating complaints and petitions from contributors and pensioners.
--	---

	• Assess business processes of the Authority for optimal operations. • Analyse technical reports for easy understanding. • Knowledge management; and • Perform any other activities that are ancillary to the performance of the Section's roles. • Review and analysis of SSNIT's actuarial valuation reports. • Advice management on how to ensure sustainability of the BNSSS • Develop risk management strategies, plans, and tools for the pensions industry. • Periodic monitoring and generation of relevant reports from the Risk-Based Supervisory (RBS) system – Daily, Monthly, Quarterly and Annually. • Monitor the implementation of risk management plans and carry out regular risk assessment of Service Providers and Schemes; and • Perform any other activities that are ancillary to the performance of the Unit's roles.
--	--

Standard and Compliance Directorate	a) Roles of Compliance and Investigations Unit 1. Conducting Onsite Inspections of Schemes, Trustees, Pension Fund Managers and Pension Fund Custodians. 2. Receive and assess periodic reports submitted by Trustees, Pension Fund Managers and Pension Fund Custodians. 3. Conduct pre-licensing inspections. 4. Investigate cases of fraud, impropriety and complaints brought to the Authority. 5. Seek compliance of Trustees and Service Providers to international best practice in pension administration (IOPS) 6. Seek compliance of Trustees and Service Providers to the Anti-Money Laundering Act, 2008 (Act 749); and 7. Perform any other activities that are ancillary to the performance of the Unit's roles.
	1. Roles of Standards and Enforcement Unit - Development and review of operational Guidelines. 2. Development and review of reporting formats for Trustees and Service Providers.

	3. Recommend areas of the law that need amendment. 4. Ascertain and report on issues of non-compliance of Trustees and Service Providers. 5. Impose sanctions against non-compliant Trustees, Pension Fund Managers, Pension Fund Custodians and Employers. 6. Enforce provisions of Act 766, Regulations, Guidelines and Board directives. 7. Recommend areas for technical training of Trustees and Service Providers; and 8. Perform any other activities that are ancillary to the performance of the Unit's roles.
	Roles of Social Security Unit 1. Monitor benefits administration and investment activities of SSNIT. 2. Conduct On-Site Inspections of SSNIT. 3. Receive and assess periodic reports submitted by SSNIT. 4. Impose sanctions against SSNIT for non-compliance with Act 766 as amended, L.I. 1989, Guidelines and Board directives; and 5. Perform any other activities that are ancillary to the performance of the Unit's roles.
	Roles of Education & Training Unit

	1. Educate stakeholders on pension matters. 2. Provide training for Trustees and other Service Providers. 3. Develop training and educational materials for the pension industry. 4. Advise pension Service Providers on the opportunities under Act 766; and 5. Perform any other activities that are ancillary to the performance of the Unit's roles.
	Roles of Zonal Operations Unit 1. Coordinate activities of the Zonal Offices. 2. Liaise with the Head Office to provide support services to the Zonal Offices. 3. Perform any other activities that are ancillary to the performance of the Unit's roles.
	Roles of Zonal Offices 1. Liaise with Head Office to perform functions at the Zonal level. 2. Create awareness on pension matters. 3. Receive and handle complaints and petitions. 4. Promote participation in the Three Tier Pension Scheme; and 5. Perform any other activities that are ancillary to the performance of the Zonal Office's roles.

Licensing and Registration Directorate	The Directorate shall perform the following functions: 1. Register occupational pension schemes, provident funds and personal pension schemes. 2. Evaluate applications and related documents from trustees, pension fund managers, custodians and other institutions that deal with pensions as the Authority may determine. 3. Track the affairs and activities of approved Trustees and ensure that the Trustees administer the registered schemes. 4. Make inputs for the development of the pension scheme industry in the country; and 5. Perform any other activities that are ancillary to the performance of the Directorate's functions. Roles of Licensing Unit The Licensing Unit shall be solely responsible for the analysis and evaluation of all application documents received for licensing and registration. The two (2) principal Sections of the Licensing Unit are the: (a) Service Providers Section; and (b) Schemes Section. Roles of Service Providers Section • The Service Providers Section shall be responsible for the analysis and evaluation of
---	--

	all licensing and certification application documents received from the Corporate Trustees, Individual Trustees, Pension Fund Managers, and Pension Fund Custodians. • The Section shall function closely with the Surveillance Unit to ensure an optimal workflow and output. • The Section shall be the final point for the recommendation of licences and certificates for approval; and • Perform any other activities that are ancillary to the performance of the Section's roles.
Human Resource and Administration Directorate	Functions of the Human Resources Unit a. To conduct Human Resources Planning, Recruitment and Selection for the various functions of the Authority. b. To train and develop staff in their various fields to ensure that the objectives of the Authority are achieved. c. To identify, measure, communicate, develop and reward employee performance through the establishment of a performance management system. d. Administer compensation and institute benefits and welfare programmes to ensure physical and mental health of staff through provision of medical benefits, provident fund,

	welfare fund, leave, Group Personal Accident Insurance (GPAI) games, payment for membership of fitness clubs, excursions and support for funerals of relations, as per the Authority's Conditions of Service. e. Manage employee relations. f. Conduct disciplinary procedures and handle grievances in the Authority. g. Manage exit processes such as dismissal, resignation and retirement. h. Manage an HR database for easy retrieval of employee data. i. Procure goods, services and works for the Authority's operations in compliance with Public Procurement Act 633. j. Repair and maintain office facility and equipment necessary for the day-to-day operations of the Authority. k. Provide security, utility, and waste management services for the Authority's Day to day operations. l. Manage the Authority's fleet through repair, maintenance, insurance, and renewal of road worthy certificates of the fleet. m. Provide registry, records management & dispatch services for the Authority's incoming and outgoing correspondence.
--	---

Finance Directorate	Functions of the Directorate The Division is responsible for preparation of financial statements, management reports and engagement of external auditors to meet internal and external statutory requirements. The details roles include: 1) Treasury Managements which include cash management, monitoring of cash and bank balances and investment of excess and internal funds to generate more income to maximise higher return to the Authority. 2) Revenue Collection and mobilization is to ensure that all our revenue sources are explored to collect and generate enough revenue for the Authority. This include maintenance and keeping of Trade Receivables accounts and database for judicious collection of revenue which is the life- wire of the Authority. 3) Accounts Maintenance –Maintaining of accounts and ledgers for preparation of monthly and yearly financial statements, management accounts and statutory reports to meet both our internal and external statutory requirements. Responsible for external auditors and coordinating the auditing of yearly financial statements. 4) Payments and Settlement Section- To meet our obligations with our customers, suppliers and service providers, the roles
----------------------------	--

	include preparation of payments to settle our bills and debts with our suppliers, customers, statutory payments and maintaining of Trade Payables accounts and database. It also includes establishing goodwill and good relationship with our suppliers and service providers. 5) Account Reconciliation include reconciliation of our bank accounts with our bankers, reconciliation of revenue collection from our Trade Receivables or service providers, reconciliation of Trade Payables with suppliers' statements received and reconciliation with other divisions, Unit and Sections within NPRA.
Legal Directorate	Functions of Legal Directorate The Directorate shall perform the following functions: 1. Provide strategic legal advice and interpretation of legislation affecting the conduct of the Authority's business. 2. Set internal governance policies and manage the impact of external factors. 3. Lead the legal team to represent the Authority in all legal matters as and when the need arises. 4. Liaise with Heads of Directorates to ensure that all regulatory and compliance requirements are properly adhered to.

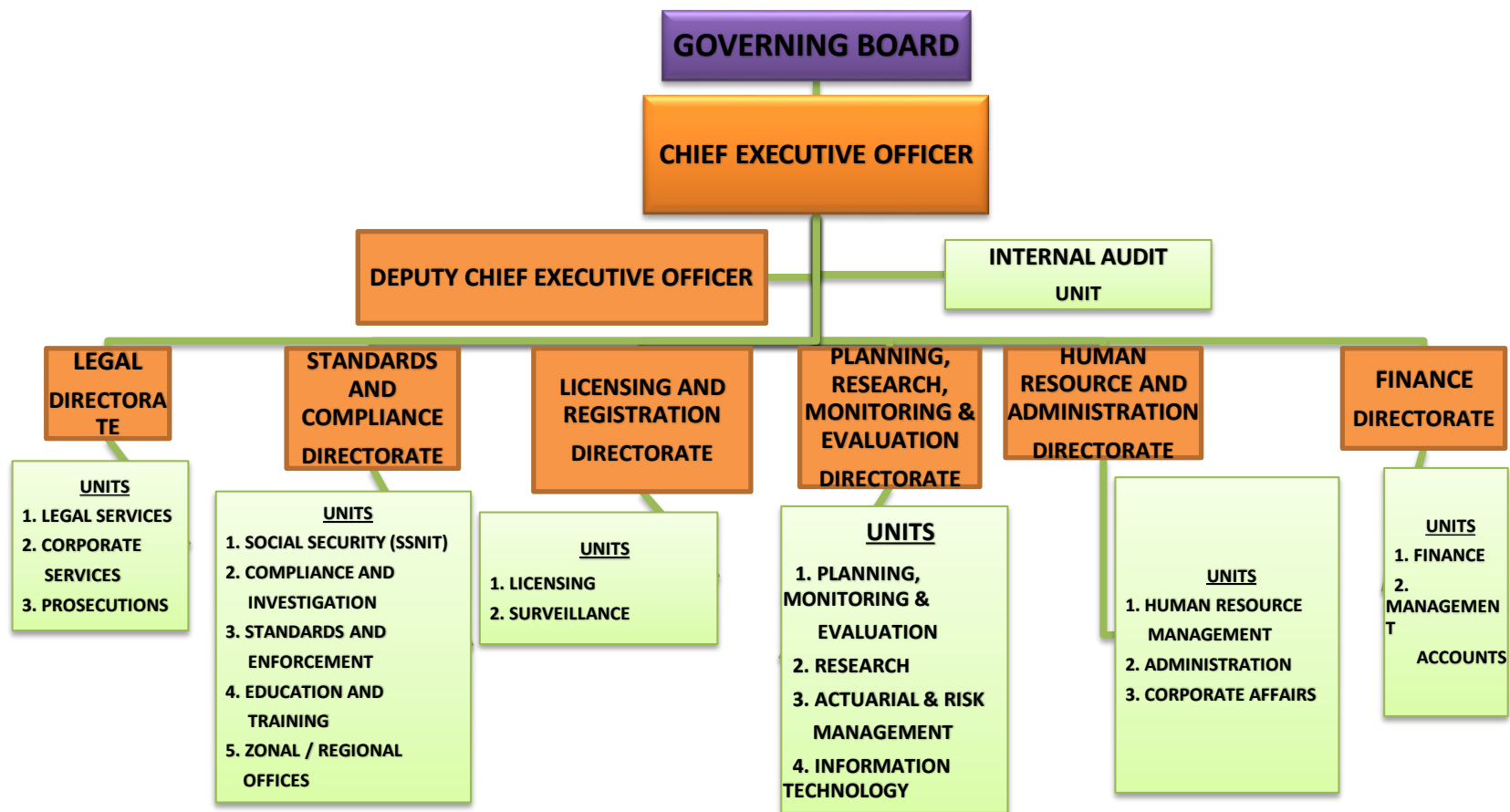
	5. Provide strategic leadership to and develop staff of the Legal Directorate. 6. Ensure effective performance management of staff of the Legal Directorate. 7. Mitigate legal risks associated with contracts and documentation across all parts and aspects of the Authority's operations. 8. Work with the executive team on business strategic planning, budgeting and financial management. 9. Organise Divisional operations to ensure the protection of all confidential legal information. 10. Provide Company Secretarial Services to the Board and Management
Corporate Affairs Unit	Receive complaints of impropriety in respect of the management of pension schemes and seek redress. • Receive, petitions from pensioners, beneficiaries, contributors and the general public to provide redress • Serves as a correspondent desk for engaging with local and international audience • Serves as the first point of call at the Authority in service delivery
	Role of Publication & Public Relations Section

	• Publish Notices/Press Releases, Institutional and Educational Materials • Ensure content management, updates and interactivity of the NPRA website • Media Relations management, Press Conferences/Exhibition and Stakeholders Engagements • Develop and Promote Corporate Branding and enhancement of the Authority's image (internal & external audience)
	Promote the understanding and encourage the participation of workers in the pension scheme in the country. • Sensitise the public on matters related to the various pension schemes
Information Technology Unit	Systems/Security Section • Deployment and day-to-day administration of servers/ desktops and systems security of the ICT infrastructure of the Authority. • Coordinate Help Desk support and in-house training on ICT related issues to the Authority. • Set standards on ICT requirements for the pensions industry. • Conduct ICT on-Site Inspections on management of ICT Infrastructure of Corporate

	Trustees and Employer Sponsored Schemes; and • Perform any other activities that are ancillary to the performance of the Section's roles. 2. Database/Network Infrastructure Section • Day-to-day administration and management of applications, databases and data centre of the Authority. • Handle all network and telecommunication services of the Authority, including linking Zonal Offices to the Head Office. • Conduct ICT On-Site Inspections on databases administration and pensions systems of Trustees about contributors' data. • Perform any other activities that are ancillary to the performance of the Section's roles
Internal Audit Unit	The key functions of the INTERNAL AUDIT UNIT are: Develop a flexible annual audit plan using appropriate risk-based methodology, including any risks or control concerns identified by management and submit that plan to the Audit Report Implementation Committee for review and approval, as well as periodic updates. b) Evaluate and assess significant merging/consolidating functions, new or changing services, processes, operations and control

	processes coincidental to their development, implementation and/or expansion. c) Identify and measure new and major changes to information systems to ensure that adequate internal controls exist. d) Issue periodic reports to management and the ARIC summarizing results of audit activities. e) Keep the CEO and Senior Management and ARIC informed of emerging trends and successful practices in internal auditing. f) Provide a list of significant measurement goals and results to the ARIC g) Assist in investigations of significant suspected fraudulent activities within the Authority and notify management and the ARIC of the results. h) Evaluate the adequacy of actions taken by management to correct reported deficiencies. i) Perform consulting and advisory services related to internal controls, risk management, compliance, and governance processes as appropriate for the Authority.
--	---

National Pensions Regulatory Authority's Organogram



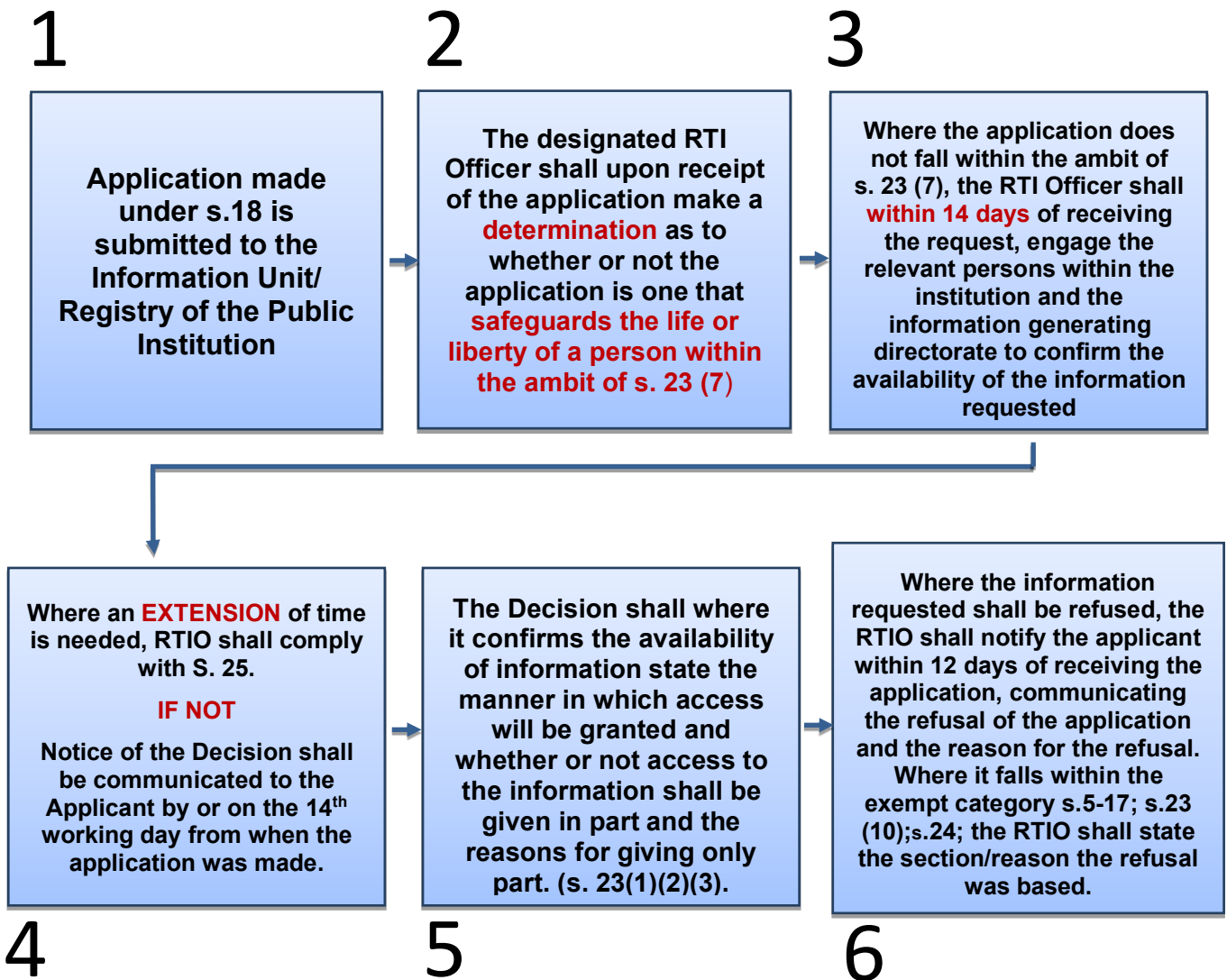
AGENCIES UNDER THE NPRA

Agencies under NPRA
1. Not applicable

Classes and Types of information

List of various classes of information in the custody of the NPRA:
1. Profile of the Authority 2. Regulations and Guidelines 3. Defined Benefit (Tier 1) 4. Defined Contributions (Tier 2 and 3)
Types of Information Accessible at a fee:
Not applicable

Processing and Decision on Application – S. 23



Amendment of Personal Record

A person given access to information contained in records of a public institution may apply for an amendment of the information if the information represents the personal records of that person and in the person's opinion, the information is incorrect, misleading, incomplete or out of date.

How to apply for an Amendment

- a. The application should be in writing indicating.
 - Name and proof of identity.
 - That will enable the records of the public institution identify the applicant
 - The incorrect, misleading, incomplete or the out-of-date information in the record.
 - Signature of the applicant
- b. For incomplete information claimed or out of date records, the application should be accompanied with the relevant information which the applicant considers necessary to complete the records.
- c. The address to which a notice shall be sent should be indicated.
- d. The application can then be submitted at the office of the public institution

Fees and charges for access to information

The Act mandates Parliament in Section 75 to approve a fee that public institutions can charge. However, fees shall apply to only the three circumstances stated below:

- Request for information in a language other than the language in which the information is held. (s.75) (3).

- When request is made for a written transcript of the information, a reasonable transcription cost may be requested by the Information Officer. (s.75) (4).
- Cost of media conversion or reformatting. (s.75) (5).

Under Section 75 (2), fees are not payable for:

- reproduction of personal information
- information in the public interest
- information that should be provided within stipulated time under the Act
- an applicant who is poor or has a disability
- time spent by the information officer in reviewing the information
- time spent by the information officer to examine and ensure the information is not exempt
- preparing the information

Section 76 subjects the retention of charges received by a public institution to the Constitution. Thus, a public institution is authorized to retain charges received under the Act to be used only to defray expenses incurred by the public institution in the performance of functions under the Act and be paid into a bank account opened for the purpose with the approval of the Controller and Accountant-General.

Appendix A: Standard RTI Request Form

[Reference No.:]

APPLICATION FOR ACCESS TO INFORMATION UNDER THE RIGHT TO INFORMATION ACT, 2019 (ACT 989)



1.	Name of Applicant:	
2.	Date:	

3.	Public Institution:			
4.	Date of Birth:	DD	MM	YYYY
5.	Type of Applicant:	☐ Individual ☐ Organization/Institution		
6.	TIN			
7.	If Represented, Name of Representative:			
7 (a).	Capacity of Representative:			
8.	Type of Identification: ☐ National ID Card ☐ Passport ☐ Voter's ID ☐ Driver's License			
8 (a).	Id. No.:			
9.	Description of the Information being sought (specify the type and class of information including cover dates. Kindly fill multiple applications for multiple requests):			

10.	Manner of Access:	☐ Inspection of Information ☐ Copy of Information ☐ Viewing / Listen ☐ Written Transcript ☐ Translated (specify language)
10 (a).	Form of Access:	☐ Hard copy ☐ Braille ☐ electronic
11.	Contact Details:	☐ Email Address _____ ☐ Postal Address _____ ☐ Tel: _____
12.	Applicant's signature/thumbprint:	
13.	Signature of Witness (where applicable) <i>"This request was read to the applicant in the language the applicant understands and the applicant appeared to have understood the content of the request."</i>	

Appendix B: Contact Details of NPRA's Information Unit

Name of Information/Designated Officer:

Rina Owusu

Telephone/Mobile number of Information Unit:

030 296 8692

Postal Address of the institution:

P.O. Box GP 22331

Accra

GA-051-9940

Appendix C: Acronyms**Table 1 Acronyms**

Acronym	Literal Translation
<i>RTI</i>	<i>Right to Information</i>
<i>MDA</i>	<i>Ministries, Departments and Agencies</i>
<i>s.</i>	<i>section</i>
<i>MMDAs</i>	<i>Metropolitan, Municipal and District Assemblies</i>
<i>NPRA</i>	<i>National Pensions Regulatory Authority</i>

Appendix D: Glossary

This Glossary presents clear and concise definitions for terms used in this manual that may be unfamiliar to readers listed in alphabetical order. Definitions for terms are based on section 84 of the RTI Act.

Table 2 Glossary

Term	Definition
<i>Access</i>	<i>Right to Information</i>
<i>Access to information</i>	<i>Right to obtain information from public institutions</i>

Term	Definition
<i>Contact details</i>	<i>Information by which an applicant and an information officer may be contacted</i>
<i>Court</i>	<i>A court of competent jurisdiction</i>
<i>Designated officer</i>	<i>An officer designated for the purposes of the Act who perform similar role as the information officer</i>
<i>Exempt information</i>	<i>Information which falls within any of the exemptions specified in sections 5 to 16 of the Act</i>
<i>Function</i>	<i>Powers and duties</i>
<i>Government</i>	<i>Any authority by which the executive authority of the Republic of Ghana is duly exercised</i>
<i>Information</i>	<i>Information according to the Act includes recorded matter or material regardless of form or medium in the possession or under the control or custody of a public institution whether or not it was created by the public institution, and in the case of a private body, relates to the performance of a public function.</i>
<i>Information officer</i>	<i>The information officer of a public institution or the officer designated to whom an application is made</i>
<i>Public</i>	<i>Used throughout this document to refer to a person who requires and/or has acquired access to information.</i>
<i>Public institution</i>	<i>Includes a private institution or organization that receives public resources or provides a public function</i>
<i>Right to information</i>	<i>The right assigned to access information</i>
<i>Section</i>	<i>Different parts of the RTI Act</i>