



enterprise 
TRUSTEES
Your Advantage

The EPP Plan

All you need to know to save
towards your financial goals.





What is the EPP Plan?

It is an individual financial planning tool aimed at helping you achieve all your long term financial goals such as education (for you or your children), home purchase/mortgages, retirement planning, etc. This plan provides you with the flexibility and opportunity to increase your financial security over time, ensuring a comfortable lifestyle at every important stage of your life.

Why do I need an EPP Plan?

- It gives you a golden opportunity to save towards your long-term financial goals.
- Helps you to replace earned income with investment income, thus helping you to live your desired lifestyle comfortably and without strain.
- It gives you the unique opportunity to start saving now (as early as possible). Thus giving you the rare opportunity to save what you want, when you want, and as often as you want, paving the way for you to achieve your big ticket financial goals.
- For persons planning towards that big milestone called retirement.

What are the returns on my investment?

We are committed to your financial success, dedicated to exceeding the 182-day Treasury Bill rate by an impressive 1.5%. Our track record speaks volumes, with an outstanding average return of 16.05% over the years. This performance may vary during unprecedented market periods such as the impact of a DDE program on our local economy.

Who can sign up for an account?

Anyone aged 15 or above, whether a formal sector worker or an informal sector worker.

How do I join?

You can sign up for an account this very moment. Dial ***714*333#** or Download the **Enterprise Advantage App** via Google or Appstore or visit the web app to sign up at <https://my.enterprisegroup.net.gh/pension/personal-pensions-scheme/signup>

How are my contributions invested?

Our focus is to bring you the best value on the market. We are guided by the Scheme's Statement of Investment Policy(SIP) which is sanctioned by the National Pensions Regulatory Authority (NPRA).

How much and how often can I contribute?

You can contribute 24/7 on any of our digital platforms that is via the USSD Shortcode *714*333# or the Enterprise Advantage App and set your preferred contribution frequency – be it daily, monthly, quarterly or yearly. You can also make extra contributions when you get a yearly bonus or lump sums that you would like to earn some interest on.

How are my contributions allocated?

Contributions are allocated based on your preferences and your particular financial needs and requirements. Percentages of contributions of Members will be apportioned into a Pensions and a savings account.

HIGH	Retirement fund 80% Savings fund 20%	MEDIUM	Retirement fund 60% Savings fund 40%
LOW	Retirement fund 30% Savings fund 70%	LOW	Retirement fund 100% Savings fund 0%

How do I contribute to my EPP Plan?

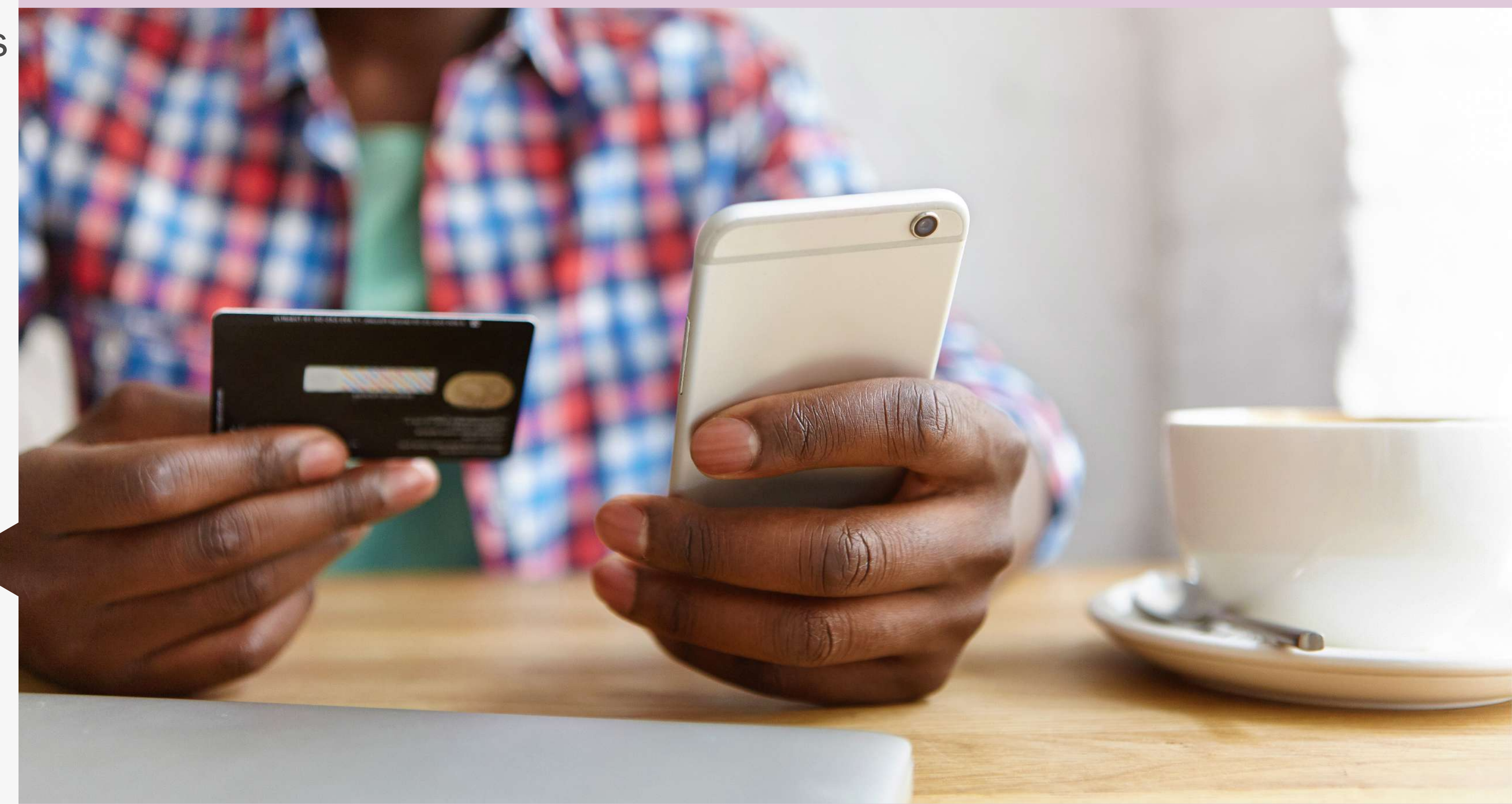
Use any of the processes below to make contributions. To contribute via USSD follow these steps (Number registered with your EPP Plan account):

1. Dial *714*333#
2. Select Option 3(Contribute)
3. Enter your pin or create a pin if it is your first time
4. Select your EPP Plan Member ID
5. Select mobile money
6. Enter amount to pay



To contribute via the Mobile/Web App follow the Steps below:

1. Click on “Make Contributions” on the Pension home page
2. Enter phone number or email
3. Enter your access code (If you have one) or click reset access code to login
4. Enter access code received in your mail or message box
5. Create password with 4-digit access code or enter a preferred 4-digit code and click continue
6. Go to the Pensions tab on the Policy center page and click on contribute
7. Click on “Make contributions” under preferred Membership ID and follow prompt



Alternatively, you can contribute by setting up an auto-debit on your mobile wallet or electronic card (VISA). Arrangements can also be made with your employer for source deduction.

Can I transfer other Saving funds and Investments into my EPP Plan?

Yes.

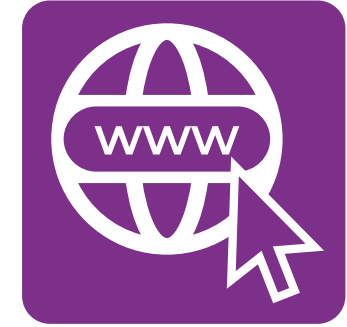
How do I check my contributions?



You can dial *714*333# to receive a summary statement



Download the Enterprise Advantage App via Google Play or App Store



visit the Web app:
<https://my.enterprisegroup.net.gh/>.



Alternatively, log on to our member online portal 'The Stable' via <https://thestable.myenterprisegroup.io:8085/Mss/> to view your contribution statement.

You can also change your personal details and update your beneficiary information on the portal.

What benefits do I get?



Meet your biggest financial goals.



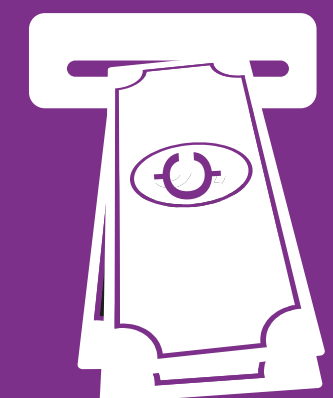
24/7 access to member online portal 'The Stable'



We will keep you updated. You will receive sms and email on key happenings on your account.



Enjoy a smooth and enjoyable benefit payment process.



Enjoy flexibility of payment mode, with our varied options for making periodic payments, and bulk payments.



Expect to benefit from competitive real returns.



Receive monthly account statements via email.

How much will I earn at the end of my chosen period of saving? The value of your fund depends on the following;

1 How much you contribute

2 How frequently you contribute

3 Investment returns

4 How long you contribute

Our trained team is available to advise you, taking into consideration, your monthly earnings and responsibilities, how much you can save periodically, and then build in our competitive interest rates to help project your savings and help you achieve your target savings.

When can I withdraw my contributions from the EPP Plan? Full withdrawal is allowed on the scheme under the following conditions;

- After 10 years of savings.
- Retirement (Sixty (60) years)
- Early Retirement (55 years)
- Permanent disability
- Emigration

	Formal worker	Informal worker
First withdrawal	After 5 years	After 36 months
Withdrawal limit	25% of your fund	Limited to 50% of your fund
Frequency of Subsequent withdrawals	25% after every two years	25% after every two years

What happens if a member passes away before claiming their EPP Plan benefit?

If a member should pass away before claiming their benefits, a lump sum equal to the value of their contributions and investment returns will be paid to their nominated beneficiaries. It is there important to frequently review your nominated beneficiary list and keep it current at all times.



You're never too young to navigate your financial choices.

Start Early, Start Small! Start today, save for your future with Enterprise Trustees

Dial *714*333# or   Download the Enterprise Advantage App

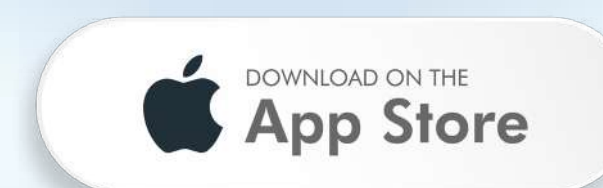
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Enterprise Trustees, Your Advantage!!! Connect With Us

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Download the Enterprise Advantage App on




Don't forget to follow us on

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