

**enterprise**   
**Trustees**  
*Your Advantage*

Enterprise Personal  
Pension

# Goodlife Plan

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



## **What is the EPP plan?**

*A flexible savings, investment and protection solution designed to help you build wealth, secure your future and protect what matters most; today and tomorrow.*

*Financial security is no longer just about retirement; it's about living confidently at every stage of life.*

*The Enhanced Enterprise Personal Pension plan (EPP) is an innovative financial planning solution that combines:*

- Flexible savings*
- Top-tier investment management*
- Digital convenience*
- Future income planning*

*The Enhanced EPP is a great tool for achieving financial hallmarks like; children and personal education, buying a house, starting a business and generational wealth creation.*

## **Why The Enhanced EPP plan Stands Out**

- 1. Designed for Retirees*
- 2. Monitor and manage your account anytime, anywhere.*
- 3. Your funds are managed by experienced investment professionals under NPRA-approved policies.*

*Targeted savings and investment plan for individuals preparing for retirement and seeking steady income. However, one may choose another plan that better aligns with their financial goals and risk appetite.*

## **Goodlife Plan**

*It is a post-retirement solution for individuals who have reached retirement age to help manage accumulated retirement fund. You can opt to receive part of your Tier 2 and 3 funds as lump sum and remainder as structured periodic payments. It is a constituent fund under the Enterprise Personal Pension Scheme approved by the National Pensions Regulatory Authority (NPRA).*

## Goodlife Plan contd.

### What will I benefit?

- Easy management of accumulated funds by consolidating all the different funds accumulated whilst working.
- Provide security of funds during retirement.
- Provide appreciable returns
- Receipt of investment income whilst drawing down.
- Flexible structure which allows you to either top up or defer receipt of benefits
- Enjoy free life insurance and hospitalization cover

### How do I join?

#### Use link:

<https://form.jotform.com/formstrustees/programmed>

You can also download the form on our website via [myenterprisegroup.io](http://myenterprisegroup.io)

### What is the minimum amount I can invest in the GoodLife Plan?

There is no minimum amount required.

### How will my funds be invested?

Lump sum benefits are invested in Fixed Income instruments; (govt securities 60%, Local govt bonds 15% & Fixed deposits 25%). We monitor to take advantage of available primary and secondary bonds. These are within the NPRA investment guidelines.

### How Frequently can I withdraw?

You have the option of choosing to receive your benefits monthly, quarterly, bi-annually or annually. These payments are made to your account on the 25th of the Month in which your payment falls due according to your chosen frequency.

### How much can I withdraw?

There is no minimum or maximum amount on withdrawals

### How long can I withdraw?

The frequency of your withdrawal, amount transferred and investment income earned determines how long you can be making withdrawals.

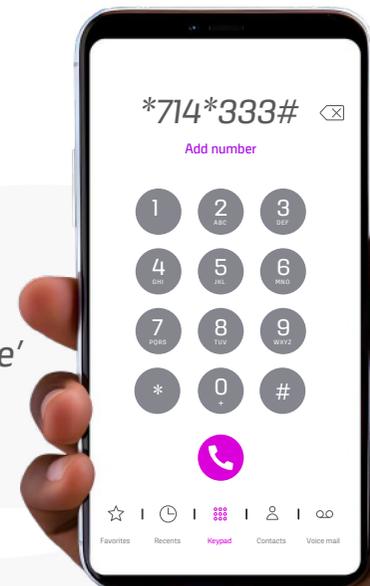
### Will my Withdrawals be taxed?

No

### How do I keep track of my account?

#### How do I keep track of my account?

- Dial \*714\*333#
- Download the Enterprise Advantage App via Google Play or Appstore
- Visit the web app at <https://my.enterprisegroup.net.gh/> or
- Access our Member online portal 'The Stable' (<https://thestable.enterprisegroup.net.gh:8085/Mss/>)



### **How do I terminate my Plan?**

The termination of your drawdown plan is subject to Sixty (60) day prior written notice and thereafter you will be paid your full benefits

### **What happens in the event of death?**

•In the unfortunate event of a scheme member's death, the lump sum benefits in your drawdown account will be paid to your beneficiary(ies). In this regard, it is important to keep your nominated beneficiary list current at all times.

*Enterprise Trustees.... Your Advantage!!!*

*Duly licensed by NPRA*



## 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?*

*You can withdraw at any time; however, we recommend full withdrawal under the following conditions:*

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

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

### *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.*

## Enterprise Trustees, Your Advantage!!! Connect With Us

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**Download the Enterprise Advantage App on**



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