



Leader in People Benefits in Africa

ADMINISTRATION SERVICE KIOSK

Retirement Fund Questions? Just ASK. Visit ASK, the NBC administration services kiosk, where we answer **your** retirement fund questions.

Administration Services Kiosk

NBC has created the Administration Services Kiosk (ASK) for you, the retirement fund member, to provide access to your fund information wherever you are and whenever you need it. ASK has been designed to allow direct, uninterrupted access to your information. With NBC there is no need to contact a call centre or to wait in a queue; you have direct access to your own information.

Using Our Experience to Answer Your Questions

NBC have been answering questions about retirement funds for many years, so we know what you need when it comes to information about your fund. We have spent a great deal of time making sure that we provide you, our valued client, with all the answers that retirement fund members ask.

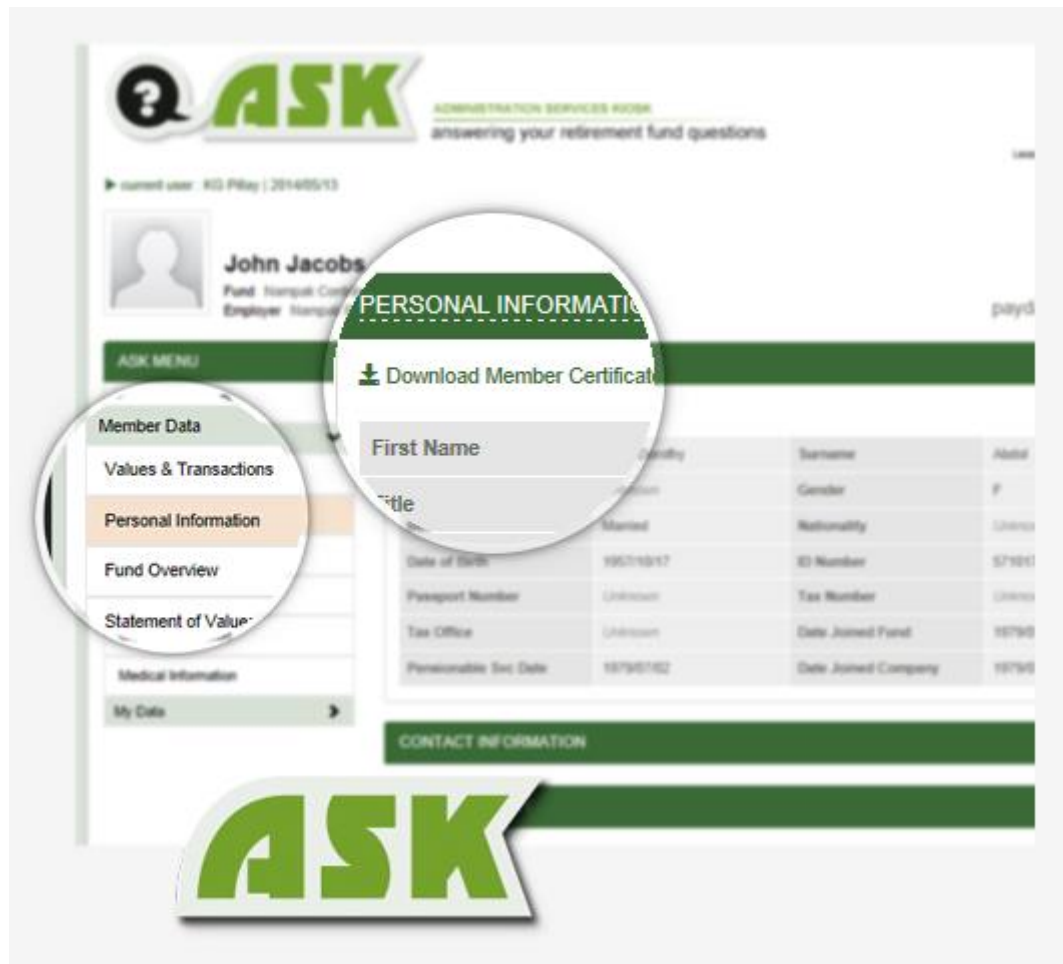
Retirement Fund questions you may ASK

- Can I download a member certificate?
- When did I join the fund?
- How long do I have until normal retirement?
- How much do I have in my retirement fund?
- Where can I download a statement?
- What contributions have been made to the fund?
- How has my fund performed over the previous year?

QUESTION

Can I download a member certificate?

Whenever you need a member certificate, which is generally used for proof of membership simply click on the 'Download Member Certificate' link and you can download, save or print your membership certificate.



DID YOU KNOW

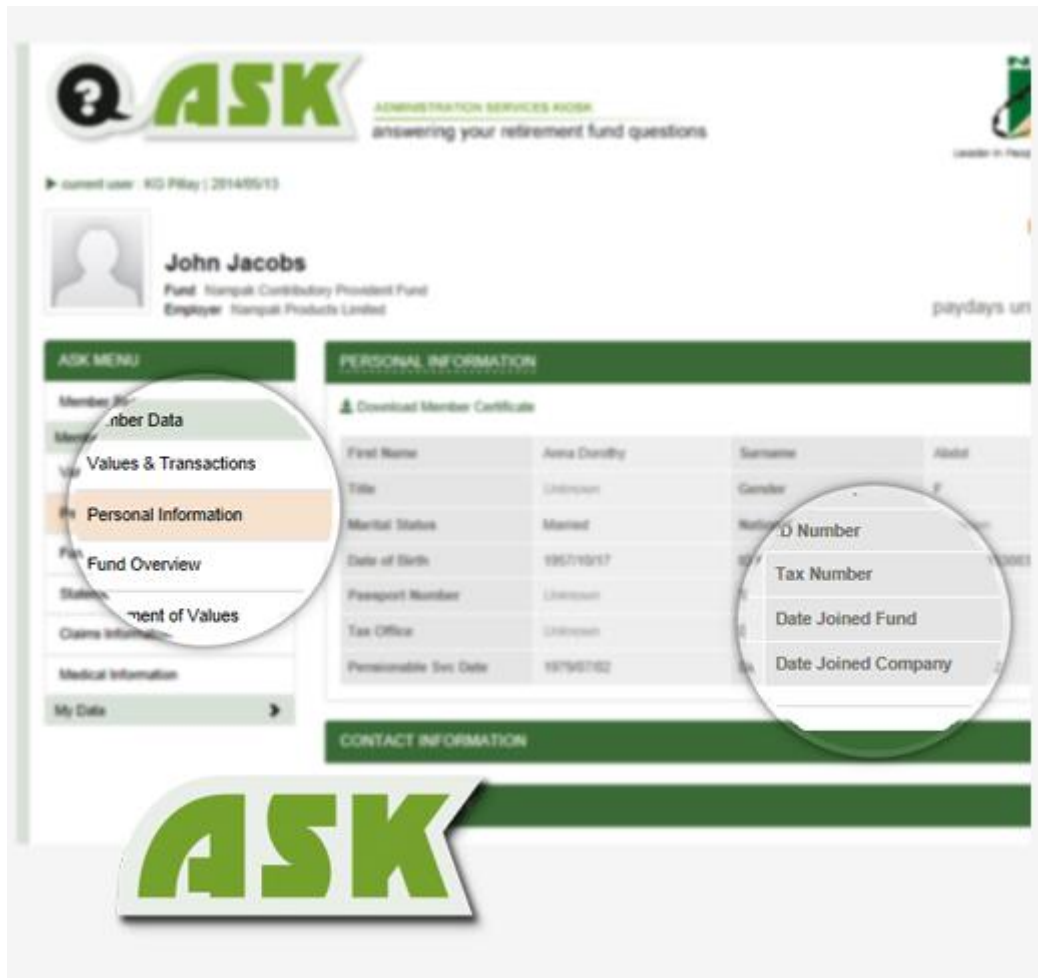
The NBC Administration Services Kiosk is available on www.nbcghanatrust.com

If you do not have access to NBC-LAND kindly send a mail to info@nbcghanatrust.com.gh or call us on 0307 022257/8 so that we can start the process of granting you access.

QUESTION

When did I join the fund?

It is important that you know when you joined the fund. In some cases, members are transferred from fund to fund and often we can forget when we joined this fund. You can access all the dates that we have on record by accessing your Personal Information screen...



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QUESTION

I need to know how long I have until normal retirement

Our members often need to know how long they have until retirement date. This question comes up so many times that we decided to make it one of the stand-out features of ASK. You will see the 'paydays until retirement' value on all the ASK screens.



It is important to know how long you have until retirement because it assists with your planning. If you know how much time you have to save you can start building a sound retirement plan. NBC knows from many years of experience that one needs to save as much as possible for retirement and we can help you.

DID YOU KNOW

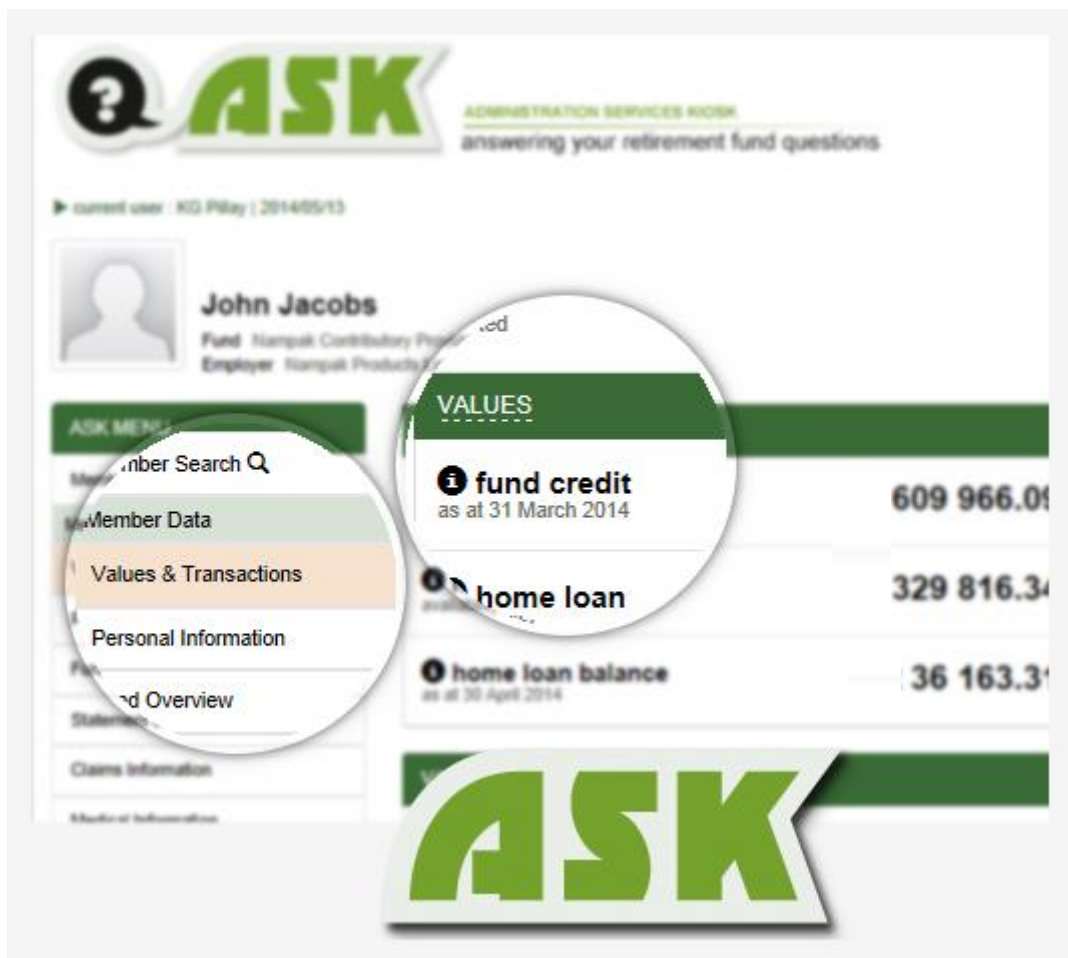
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QUESTION

How much do I have in my retirement fund?

This is the question we answer the most because it is what we all need to know about our retirement fund. By using ASK you have on-going, online, real-time access to your retirement fund values. Your 'Fund Credit' is illustrated and we also provide an indication of the effective date of the value. *Remember that your values are updated on an ongoing basis and may change on an ongoing basis due to investment returns, contribution payment dates and contribution amount



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QUESTION

Where can I download a statement of values?

Your Statement of Values is available for download at any time. On the 'Values & Transactions' page you will find a 'Download my statement' link, click on that and a downloadable, printable version of your Statement of Values will be produced. Remember that the Statement of Values is not a replacement for your annual benefit statement; it is simply provided as an additional service so that you do not have to wait for annual information.

The screenshot shows the ASK (Administration Services Kiosk) interface. At the top, the ASK logo is displayed with the tagline 'ADMINISTRATION SERVICES KIOSK answering your retirement fund questions'. Below the logo, the user's name 'John Jacobs' and their details are shown. The main content area is divided into sections: 'VALUES' and 'VALUE STATUS'. The 'VALUES' section contains a table with the following data:

Item	Date	Amount
fund credit	as at 31 March 2014	609 9
home loan	as at 31 March 2014	329 81
home loan balance	as at 30 April 2014	36 163.31

The 'VALUE STATUS' section shows a line graph representing the value status over time. A red circle highlights the 'Download my statement' link in the 'VALUES' section. The ASK logo is prominently displayed at the bottom of the screenshot.

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QUESTION

What contributions have been paid to the fund?

On the 'Values & Transactions' page you will find a CONTRIBUTION HISTORY tab. Access that tab to see a full contribution history. You can drill-down into each of the contribution entries to view details of gross, net and fee values (where applicable).



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QUESTION

How has my fund performed in the previous year?

NBC provides you a graphical view of your VALUE STATUS. You can see the performance of your retirement fund in a graph format. The graph will fluctuate according to the growth (or decline) relative to your funds' investments.



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