



# National Pensions Regulatory Authority (NPR)

## 6.0 Status of Evaluated Applications for Schemes Registration

**TABLE 1: SUMMARY OF 179 APPLICATIONS RECEIVED FOR SCHEMES REGISTRATION**

NO	TYPE OF SCHEME	APPLICATIONS RECEIVED	APPROVED SCHEMES REGISTERED	SCHEMES GRANTED PROVISIONAL APPROVAL	DEFECTIVE APPLICATIONS	APPLICATIONS WITHDRAWN
1.	MASTER TRUST OCCUPATIONAL PENSION SCHEMES	33	15	18	0	0
2.	EMPLOYER SPONSORED OCCUPATIONAL PENSION SCHEMES	64	45	14	4	1
3.	MASTER TRUST PROVIDENT FUND PENSION SCHEMES	25	17	8	0	0
4.	EMPLOYER SPONSORED PROVIDENT FUND PENSION SCHEMES	48	26	13	7	2
5.	GROUP PERSONAL PENSION SCHEMES	6	1	5	0	0
6.	PERSONAL PENSION SCHEMES	3	0	3	0	0
<b>TOTALS</b>		<b>179</b>	<b>104</b>	<b>61</b>	<b>11</b>	<b>3</b>

**TABLE 2: APPROVED SCHEMES REGISTERED AS MASTER TRUST OCCUPATIONAL PENSION SCHEMES**

<b>NO.</b>	<b>CORPORATE TRUSTEE</b>	<b>SCHEME NAME</b>
1.	Axis Pensions Trust	HOTELIERS PENSION SCHEME
2.	Axis Pensions Trust	CEDAR PENSION SCHEME
3.	Enterprise Trustees Ltd.	ENTERPRISE TIER 2 OCCUPATIONAL PENSION SCHEME
4.	Enterprise Trustees Ltd.	UNDERWRITERS TIER 2 MASTER TRUST PENSION SCHEME
5.	General Trust Co. Ltd.	GENTRUST MASTER PENSION FUND
6.	General Trust Co. Ltd.	HODA EMPLOYEE PENSION FUND
7.	Metropolitan Pensions Trust	METROPOLITAN OCCUPATIONAL PENSION SCHEME
8.	Pensions Alliance Trust Limited	PENSIONS ALLIANCE TRUST FUND
9.	Petra Trust Co. Ltd.	PETRA ADVANTAGE PENSION SCHEME
10.	ProvidentLife Trust	ANCHOR TIER 2 MASTER TRUST SCHEME
11.	ProvidentLife Trust	PROVIDENT PENSION PLAN
12.	Stallion Trust and Admin. Co. Ltd.	STALLION TIER 2 OCCUPATIONAL PENSION SCHEME
13.	The Chamber Of Mines	MINING INDUSTRY MASTER TRUST OCCUPATIONAL PENSION SCHEME
14.	United Pensions Trustees Ltd.	VANGUARD LIFE PENSION FUND
15.	Universal Pensions Master Trust Limited	UNIVERSAL PENSIONS ALL ENTERPRISES DYNAMIC TIER 2 SCH.

**TABLE 3: MASTER TRUST OCCUPATIONAL PENSION SCHEMES GRANTED PROVISIONAL APPROVAL FOR REGISTRATION**

<b>NO.</b>	<b>CORPORATE TRUSTEE</b>	<b>SCHEME NAME</b>
1.	Enterprise Trustees Ltd.	RURAL AND COMMUNITY BANKS OCCUP. MASTER TRUST SCHEME
2.	Enterprise Trustees Ltd.	ENTERPRISE CLASSIC OCCUPATIONAL PENSION SCHEME
3.	Enterprise Trustees Ltd.	INDUSTRIAL AND COMMERCIAL WORKERS' UNION MASTER TRUST SCHEME
4.	Finatrade S. A. Ghana Limited	FINATRADE GROUP PENSION SCHEME
5.	Negotiated Benefits Trust Co. Ltd.	NBC GHANA TIER 2 GOLD MASTER TRUST
6.	NTHC Trustees Limited	NTHC TIER 2 OCCUPATIONAL PENSION SCHEME
7.	Petra Trust Co. Ltd.	PINNACLE PENSION SCHEME
8.	Petra Trust Co. Ltd.	EVERGREEN PENSION SCHEME
9.	Petra Trust Co. Ltd.	TRANQUILITY PENSION SCHEME
10.	Secure Pensions Trust	SECURE PENSIONS OCCUPATIONAL MASTER TRUST SCHEME
11.	United Pensions Trustees Ltd.	UNITED MASTER TRUST PENSION FUND
12.	United Pensions Trustees Ltd.	UNITED SMART OCCUPATIONAL PENSION FUND SCHEME
13.	United Pensions Trustees Ltd.	UPT PENSION SCHEME
14.	United Pensions Trustees Ltd.	UNITED PENSION FUND SCHEME
15.	United Pensions Trustees Ltd.	VA LIFE PENSION FUND SCHEME
16.	Universal Pensions Master Trust Limited	UNIVERSAL PENSIONS MID-CAPS TIER 2 SCHEME
17.	Universal Pensions Master Trust Limited	UNIVERSAL PENSIONS GOV'T EMPLOYEES TIER 2 SCHEME
18.	Glico Pensions Trustees	GLICO MASTER TRUST OCCUPATIONAL PENSION SCHEME

**TABLE 4: APPROVED SCHEMES REGISTERED AS EMPLOYER SPONSORED OCCUPATIONAL PENSION SCHEMES**

<b>NO.</b>	<b>NAME OF EMPLOYER</b>	<b>SCHEME NAME</b>
1.	Airtel Ghana	AIRTEL PENSION SCHEME
2.	Aluworks Ltd.	ALUWORKS LTD. 2ND TIER OCCUPATIONAL PENSION SCHEME
3.	Boart Longyear Ghana	BOART LONGYEAR TIER 2 PENSION SCHEME
4.	Cal Bank	CAL OCCUPATIONAL PENSION SCHEME
5.	Central University College	CENTRAL UNIVERSITY COLLEGE PENSION SCHEME
6.	Cocoa Processing Co. Ltd.	CPC TIER 2 PENSION SCHEME
7.	Consar Limited	CONSAR GROUP PENSION SCHEME
8.	Crocodile Matchet Ghana Limited	CROCODILE MATCHET OCCUPATIONAL PENSION SCHEME
9.	Ecobank Ghana Ltd.	ECOBANK GHANA LTD. TIER 2 PENSION FUND
10.	Electricity Company of Ghana	ECG TIER 2 PENSION SCHEME
11.	Forestry Commission	FORESTRY COMMISSION PENSION SCHEME
12.	GES	GHANA EDUCATION SERVICE 2ND TIER OCCUP. PENSION SCHEME
13.	Ghana Cocoa Board Co. Ltd.	COCOBOD TIER 2 PENSION SCHEME
14.	Ghana Grid Co. Ltd.	GHANA GRID CO. LTD. TIER 2 PENSION SCHEME
15.	Ghana Ports and Harbours Authority (GPHA)	GPHA TIER 2 PENSION SCHEME
16.	Ghana Link Network Services Ltd.	GHANA LINK NETWORK SERVICES LTD. OCCUPATIONAL PENSION SCHEME
17.	Ghana Telecommunications Company Limited	GHANA TELECOMMUNICATIONS CO. LTD. OCCUPATIONAL PENSION SCHEME.
18.	Ghana Water Company Ltd.	GHANA WATER COMPANY LTD. OCCUPATIONAL PENSION SCHEME
19.	Ghana Institute of Management and Public Administration (GIMPA)	GIMPA OCCUPATIONAL PENSION SCHEME
20.	Goil Ghana Limited	GOIL OCCUPATIONAL PENSION SCHEME
21.	Japan Motors & Associates	JAPAN MOTORS & ASSOCIATES PENSION FUND
22.	Health Services Workers' Union	HEALTH SECTOR OCCUPATIONAL PENSION SCHEME
23.	HFC Bank (Ghana) Limited	HFC OCCUPATIONAL PENSION SCHEME
24.	Hotel Investments Ghana Limited	HIG OCCUPATIONAL PENSION SCHEME
25.	Komfo Anokye Teaching Hospital (KATH)	KATH TIER 2 PENSION SCHEME
26.	L'Aine Services Limited	L'AINÉ OCCUPATIONAL PENSIONS SCHEME
27.	Latex Foam Rubber Products Limited	LATEX FOAM OCCUPATIONAL PENSION SCHEME

<b>NO.</b>	<b>NAME OF EMPLOYER</b>	<b>SCHEME NAME</b>
28.	Mantrac Ghana Limited	MANTRAC TIER 2 PENSION SCHEME
29.	Michelleti & Co.	MICHELLETI & CO. STAFF OCCUPATIONAL PENSION SCHEME
30.	MTN Ghana	MTN TIER 2 PENSION SCHEME
31.	Nestlé Ghana Limited	NESTLE TIER - 2 PENSION SCHEME
32.	Newmont Ghana Ltd	NEWMONT GHANA OCCUPATIONAL PENSION SCHEME
33.	Regional Maritime University (RMU)	RMU TIER 2
34.	Reliance Personnel and Logistics	RELIANCE PERSONNEL AND LOGISTICS 2ND TIER
35.	Shell Ghana Limited	SHELL GHANA TIER 2 PENSION FUND
36.	Tema International School (TIS)	TEMA INTER. SCHOOL STAFF OCCUPATIONAL PENSION SCHEME
37.	Tex Styles Ghana Ltd	VLISCO GHANA TIER 2 PENSION SCHEME
38.	Twifo Praso Oil Palm Plantation (TOPP)	TWIFO OIL PALM PLANTATION TIER 2 PENSION SCHEME
39.	Unilever Ghana Ltd	UNILEVER GHANA TIER 2 PENSION SCHEME
40.	University of Education, Winneba	UNIVERSITY OF EDUCATION WINNEBA TIER 2
41.	UT Group of Companies	UT GROUP OF COMPANIES STAFF OCCUPATIONAL PENSION SCHEME
42.	UBA	UBA TIER 2 PENSION SCHEME
43.	VALCO	VALCO 2ND TIER OCCUPATIONAL PENSION SCHEME
44.	West African Examination Council.	WAEC 2ND TIER OCCUPATIONAL PENSION SCHEME
45.	West African Gas Pipeline Co. Ltd.	WAPCO GHANA EMPLOYEES FUND TIER 2

**TABLE 5: EMPLOYER SPONSORED OCCUPATIONAL PENSION SCHEMES GRANTED PROVISIONAL APPROVAL FOR REGISTRATION**

<b>NO.</b>	<b>NAME OF EMPLOYER</b>	<b>SCHEME NAME</b>
1.	Bank of Ghana	BANK OF GHANA OCCUPATIONAL PENSION SCHEME
2.	Barclays Bank of Ghana	BARCLAYS GHANA OCCUPATIONAL PENSION SCHEME
3.	Bayport Financial Services	BAYPORT GHANA EMPLOYEES PENSION FUND
4.	Coca Cola Bottling Ghana	COCA COLA STAFF OCCUPATIONAL PENSION SCHEME
5.	Crown Cans Ghana	CROWN CANS GHANA TIER 2 FUND
6.	Federation of Universities' Senior Staff Association s Ghana (FUSSAG) of TUC	FUSSAG OCCUPATIONAL PENSION SCHEME
7.	First Allied Savings and Loans Co. Ltd.	FIRST ALLIED OCCUPATIONAL FUND
8.	Graphic Communications Group	GRAPHIC COMMUNICATIONS GROUP OCCUPATIONAL PENSION SCHEME
9.	Keegan Resources Ltd.	KEEGAN RESOURCES GHANA PENSION SCHEME
10.	National Commission for Civic Education (NCCE)	NCCE OCCUPATIONAL PENSION SCHEME
11.	Owere Mines Limited	OWERE MINES EMPLOYEES OCCUPATIONAL PENSION SCHEME
12.	Produce Buying Co. Ltd.	PRODUCE BUYING COMPANY OCCUPATIONAL PENSION SCHEME
13.	PZ Cussons	PZ CUSSONS 2ND TIER OCCUPATIONAL PENSION SCHEME
14.	Stanbic Bank Ghana Limited	STANBIC BANK GHANA LIMITED OCCUPATIONAL PENSION SCHEME

**TABLE 6: APPROVED SCHEMES REGISTERED AS MASTER TRUST PROVIDENT FUND SCHEMES**

NO.	CORPORATE TRUSTEE	SCHEME NAME
1.	Axis Pensions Trust	CEDAR PROVIDENT FUND
2.	Axis Pensions Trust	HOTELIERS PROVIDENT FUND
3.	Enterprise Trustees Ltd.	UNDERWRITERS TIER 3 MASTER TRUST PENSION SCHEME
4.	Enterprise Trustees Ltd.	ENTERPRISE TIER 3 PROVIDENT FUND SCHEME
5.	General Trust Co. Ltd.	HODA EMPLOYEE MASTER PROVIDENT FUND
6.	General Trust Company Ltd.	GENTRUST MASTER PROVIDENT FUND
7.	Metropolitan Pensions Trust	METROPOLITAN PROVIDENT FUND SCHEME
8.	NTHC Trustees Limited	NTHC TIER 3 VOLUNTARY PENSION SCHEME / FUND
9.	Pensions Alliance Trust Limited	PENSIONS ALLIANCE FUND
10.	Petra Trust Co. Ltd.	PETRA OPPORTUNITY PENSION SCHEME
11.	ProvidentLife Trust	THE PROVIDENT FUND
12.	Secure Pensions Trust	SECURE PENSIONS PROVIDENT FUND MASTER TRUST SCHEME
13.	United Pensions Trustees Ltd.	UPT PROVIDENT FUND SCHEME
14.	United Pensions Trustees Ltd.	UNITED SMART PROVIDENT FUND SCHEME
15.	United Pensions Trustees Ltd.	UNITED PROVIDENT FUND SCHEME
16.	United Pensions Trustees Ltd.	VANGUARD LIFE PROVIDENT FUND SCHEME
17.	Universal Pensions Master Trust Limited	ALL ENTERPRISES DYNAMIC TIER 3 MASTER TRUST SCHEME

**TABLE 7: MASTER TRUST PROVIDENT FUND SCHEMES GRANTED PROVISIONAL APPROVAL FOR REGISTRATION**

No.	Corporate Trustee	Scheme Name
1.	Glico Pensions Trustees	GLICO MASTER TRUST PROVIDENT FUND SCHEME
2.	Negotiated Benefits Trust Co. Ltd	PLATINUM UMBRELLA PROVIDENT FUND
3.	Negotiated Benefits Trust Co. Ltd.	NBC GHANA TIER 3 UMBRELLA PROVIDENT FUND
4.	Negotiated Benefits Trust Co. Ltd.	FIHANKRA PROVIDENT FUND
5.	Stallion Trust and Admin. Co. Ltd.	STALLION PROVIDENT FUND SCHEME
6.	United Pensions Trustees Ltd.	UNITED MASTER TRUST PROVIDENT FUND
7.	United Pensions Trustees Ltd.	VA LIFE PROVIDENT FUND SCHEME
8.	Universal Pensions Master Trust Limited	GOVERNMENT EMPLOYEES AND AFFILIATES THIRD TIER MASTER TRUST SCHEME

**TABLE 8: APPROVED SCHEMES REGISTERED AS EMPLOYER SPONSORED PROVIDENT FUND SCHEMES**

<b>NO.</b>	<b>NAME OF EMPLOYER</b>	<b>SCHEME NAME</b>
1.	Advans Ghana Savings and Loans	AGSL EMPLOYEE PROVIDENT FUND
2.	Aluworks Ltd	ALUWORKS LTD. STAFF PROVIDENT FUND SCHEME
3.	Anglogold Ltd.	ANGLOGOLD ASHANTI (GHANA) EMPLOYEES PROVIDENT FUND
4.	Boart Longyear Ghana	BOART LONGYEAR TIER 3 PENSION SCHEME
5.	Cocoa Processing Co. Ltd. (CPC)	CPC TIER 3 PROVIDENT FUND
6.	Crocodile Matchet Ghana Limited	CROCODILE MATCHET PROVIDENT FUND
7.	Ecobank Ghana Limited	ECOBANK GHANA TIER 3 PROVIDENT FUND
8.	Electricity Company of Ghana	ELECTRICITY COMPANY OF GHANA PENSIONS SCHEME TIER 3
9.	Ghana Grid Co Ltd	GHANA GRID CO. TIER 3 PENSION SCHEME
10.	Ghana Link Network Serv. Ltd.	GHANA LINK NETWORK SERVICES STAFF PROVIDENT FUND
11.	Ghana Manganese Co. Ltd	(GMC) GHANA MANGANESE COMPANY EMPLOYEE PROV. FUND SCHEME
12.	Ghana Ports and Harbours Authority	GPHA STAFF PROVIDENT FUND
13.	Guinness Ghana Limited (GGBL)	GGBL PROVIDENT FUND SCHEME
14.	Japan Motors & Associates	JAPAN MOTORS & ASSOCIATES TIER 3 PROVIDENT FUND
15.	Mantrac Ghana Limited	MANTRAC PROVIDENT FUND SCHEME
16.	Merchant Bank Ltd.	MERCHANT BANK (GHANA) LTD. PERMANENT STAFF PROV. FUND
17.	National Petroleum Authority (NPA)	NPA PROVIDENT FUND PENSION SCHEME
18.	Newmont Ghana Limited	NEWMONT GHANA EMPLOYEES' PROVIDENT FUND SCHEME
19.	Regional Maritime University (RMU)	RMU TIER 3 PROVIDENT FUND SCHEME
20.	Shell Ghana Limited	SHELL GHANA PROVIDENT TRUST
21.	Stanbic Ghana Limited	STANBIC TIER 3 PROVIDENT FUND
22.	Tex Styles Ghana Limited	TSG/PAT TIER 3 PROVIDENT FUND
23.	Tullow Oil Ghana Limited	TULLOW GHANA STAFF PROVIDENT FUND
24.	VALCO	VALCO EMPLOYEES' END-OF-SERVICE 3RD TIER PROVIDENT FUND SCHEME
25.	VRA	VRA STAFF PROVIDENT FUND SCHEME
26.	West African Examination Council(WAEC)	WAEC 3RD TIER PROVIDENT FUND SCHEME



**TABLE 9: EMPLOYER SPONSORED PROVIDENT FUND SCHEMES GRANTED PROVISIONAL APPROVAL FOR REGISTRATION**

NO.	NAME OF EMPLOYER	SCHEME NAME
1.	Barclays Bank of Ghana	BARCLAYS GHANA PROVIDENT FUND
2.	Coca Cola Bottling Ghana	COCA-COLA STAFF PROVIDENT FUND
3.	Crown Cans Ghana	CROWN CANS GHANA TIER 3
4.	First Allied Savings & Loans Co. Ltd.	FIRST ALLIED PENSION SCHEME
5.	GHACEM	GHACEM STAFF PROVIDENT FUND
6.	Ghana Shippers' Authority	GHANA SHIPPERS' AUTHORITY EMPLOYEE PROVIDENT FUND
7.	Graphic Communications Group	GRAPHIC COMMUNICATIONS GROUP PROVIDENT FUND SCHEME
8.	Minerals Commission	THE MINERALS COMMISSION EMPLOYEES' PROVIDENT FUND
9.	National Commission for Civic Education	NCCE STAFF PROVIDENT FUND SCHEME
10.	Noble Gold Bibiani Ltd.	NOBLE GOLD BIBIANI EMPLOYEES PROVIDENT FUND
11.	Produce Buying Co. Ltd.	PRODUCE BUYING COMPANY PROVIDENT FUND SCHEME
12.	Sandvik Mining and Construction	SANDVIK MINING AND CONSTRUCTION 3RD TIER PROVIDENT FUND SCHEME
13.	University of Education, Winneba	UNIVERSITY OF EDUCATION, WINNEBA TIER 3

**TABLE 10: APPROVED SCHEME REGISTERED AS A GROUP PERSONAL PENSION SCHEME**

NO.	APPLICANT	SCHEME NAME
1.	Glico Pensions Trustees	GUTA GROUP PERSONAL PENSION SCHEME

**TABLE 11: GROUP PERSONAL PENSION SCHEMES GRANTED PROVISIONAL APPROVAL FOR REGISTRATION**

NO.	APPLICANT	SCHEME NAME
1.	Ghana Medical Association (GMA)	GHANA MEDICAL ASSOCIATION PENSION FUND
2.	ProvidentLife Trust	PROVIDENT GROUP PERSONAL PENSION PLAN
3.	Secure Pensions Trust	SECURE GROUP PERSONAL PENSION SCHEME
4.	Stallion Trust and Admin. Co. Ltd.	STALLION GROUP PERSONAL PENSION SCHEME
5.	United Pensions Trustees Ltd.	VANGUARD LIFE INVESTMENT TRUST

**TABLE 12: PERSONAL PENSION SCHEMES GRANTED PROVISIONAL APPROVAL FOR REGISTRATION**

NO.	CORPORATE TRUSTEE	SCHEME NAME
1.	Axis Pensions Trust	AXIS PENSION PLAN
2.	Axis Pensions Trust	MICRO PENSION SCHEME
3.	Enterprise Trustees Ltd.	ENTERPRISE PERSONAL PENSION SCHEME

*ISSUED BY THE NATIONAL PENSIONS REGULATORY AUTHORITY (NPRA)*

*For further enquiries, contact the Corporate Affairs Desk on 0302 – 968692 /968693 or email: [info@npa.gov.gh](mailto:info@npa.gov.gh)*



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