

## **TERM AND CONDITIONS NSSF VOLUNTARY MEMBERSHIP PLAN**

### **What is NSSF Voluntary Membership Plan?**

The NSSF Voluntary Membership Plan provides employers and workers not compelled by the mandatory provisions of the NSSF Act the opportunity to save voluntarily for their retirement.

### **Who qualifies to enroll for the Voluntary Membership Plan?**

- 1) Voluntary Employers - employers with less than 5 employees, and their employees. This is occasioned by the NSSF (Voluntary Registration and Contributions) Regulations, and in specific reference to Section 10 (1) of the NSSF Act. This provides that any employer may, “apply for voluntary registration as a contributing employer; and any eligible employee of such employer may thereafter apply for voluntary registration as a member of the Fund”
- 2) Individual Voluntary Employees/Contributors – This is by Section 10 (3) of the NSSF Act, which states that “any member of the Fund in respect of whom the standard contribution has ceased to be payable under this Act may apply in the time and in the manner prescribed to make voluntary contributions to the Fund
  - a) Existing members of NSSF who for one reason or another are no longer in formal employment but still earn from other sources and have not qualified for their benefits.
  - b) Former NSSF members, whom the Fund already paid their respective benefits, but are still able and willing to save with the Fund.

### **What if I am self-employed and would like to enroll for the Voluntary Membership Plan?**

Under the current NSSF Act cap 222, you must first register your company/business, after which you would then be eligible to enroll for the plan under Voluntary Employers category, even if you are the only employee of your company/business.

### **Features of the NSSF Voluntary Membership Plan**

- 1) **Choice** – you decide how much you contribute based on your income and life aspirations
- 2) **Flexibility** –Contributions can be fixed or varying; made daily, weekly, monthly, quarterly, semiannually or annually
- 3) **Peace of mind** – you will take pride and satisfaction in knowing that you have a secure retirement plan for yourself and your family
- 4) **Return** – you get a good return on your savings.

### **If a company or individual wanted to enroll today, how can they start?**

Individuals, and companies employing less than 5 workers need to register at any of our branches nearest to them. It is a seamless process and you will spend less than 10 minutes doing so.

A voluntary individual member can register through the Website, NSSFGo APP or NSSFGo Web in the near feature; registration will be enabled on our USSD platform \*254# under register member

You can download to fill later or fill in the Voluntary Membership form available on our website [www.nssfug.org](http://www.nssfug.org) and submit the form to the Fund via e-mail [voluntary@nssfug.org](mailto:voluntary@nssfug.org) or to any NSSF Branch nearest to you.

### **How much must I be willing to contribute in order to enroll for the plan?**

The minimum amount of money a voluntary member can contribute is Ugx 5,000. Voluntary members can also contribute anytime and as often as they wish. The Fund is very flexible in regard to the amount a voluntary member can remit because contribution is voluntary.

#### **What is the mode of payment?**

- a) Voluntary members can pay using mobile money via our existing NSSFGO code \*254# accessible to the MTN and Airtel subscribers.
- b) The service is available via the standard codes \*165\*5# on MTN, or \*185\*7# on Airtel. It is a seamless process and there is instant confirmation to the contributor through an automatic SMS each time a payment is received.
- c) Companies can pay via mobile money, but will need to first obtain a reference number obtained through the NSSF Employer e-payment portal at <https://ecollection.nssfug.org/ecollections/auth/login> because of the need to attach a contributions schedule for their respective employees.
- d) Both Employers and individuals can pay through their banks by first registering the payment on the NSSF E-portal following the this link <https://ecollection.nssfug.org/ecollections/auth/login>
- e) You can pay Using VISA, MasterCard or American Express via this link <https://www.nssfug.org/diaspora/diaspora.html>

#### **How can I make my Voluntary Membership contribution when I work outside Uganda?**

One can use the Diaspora Connect service which requires one to make a contribution from their VISA, Mastercard, PayPal or the American Express Card; at any time of their convenience and their money will immediately reflect on their NSSF account. Visit <https://www.nssfug.org/diaspora/diaspora.html>

#### **How and where can I obtain more information or assistance?**

- a) You may visit any NSSF branch nearest to you
- b) You may also reach the Fund via e-mail [voluntary@nssfug.org](mailto:voluntary@nssfug.org) or call our toll free line 0800 286773.
- c) We have put in place a dedicated team to assist employers and individuals who may require assistance.
- d) You can also follow us online at facebook.com/nssfug, twitter.com/nssfug or visit our website [nssfug.org](http://nssfug.org)