



**NATIONAL PENSION COMMISSION**

# **FRAMEWORK FOR ENLIGHTENMENT AND PUBLIC AWARENESS FOR THE MICRO PENSION PLAN**

**JULY 2021**

**Public**

## **Table of Contents**

1.0	Introduction	1
1.1	Legal Framework	1
1.2	Objectives	2
1.3	Form and Content	2
2.0	Rules of General Application	3
3.0	Roles and Responsibilities of the Commission and Pension Fund Administrators	3
3.1	The Commission	3
3.2	Pension Fund Administrators	4
4.0	Communication of Micro Pension Plan Messages	5
5.0	Channels of Communication	6
6.0	Jointly Sponsored Media Campaign	7
8.0	Reviews / Enquiries	8

## **1.0 Introduction**

Sequel to the release of the Guidelines for the Micro Pension Plan (MPP), the National Pension Commission (the Commission) identified the need to intensify public enlightenment in a sustained manner, in order to raise the level of awareness and acceptability of the MPP as a critical success factor.

This Framework spell out the modalities for the Commission and Pension Fund Administrators (PFAs) to ensure effective and sustained enlightenment and public awareness drive of the MPP.

## **1.1 Legal Framework**

1.1.1 The Framework for Enlightenment and Public Awareness for the Micro Pension Plan (MPP) were drawn based on the following relevant Sections of the Pension Reform Act (PRA) 2014 and Guidelines issued by the Commission:

- i. Section 2(3) of the PRA 2014 stipulates that employees of organizations with less than three employees as well as self-employed persons, shall be entitled to participate under the Scheme in accordance with Guidelines issued by the Commission.
- ii. Section 23 (f) of the PRA 2014 mandates the Commission to “carry out public awareness, enlightenment and education on the establishment, operations and management of the Scheme”.
- iii. Sections 5.3.1(c) and 5.4.1(i) of the Guidelines for Micro Pension Plan 2018 stipulate that the Commission shall “create awareness by carrying out public enlightenment and education on the establishment, operations and management of MPP” and PFAs shall “conduct regular public awareness, enlightenment and education on Micro Pension Plan”, respectively.
- iv. Section 6.3.1 of the Guidelines for the Operations of Pension Fund Administrators stipulates that a PFA must obtain prior written approval of the Commission before advertising, promoting or providing information on its products and services or about its operations. The entire material for distribution, advertising, promotion or informing the public must be submitted to the Commission for this purpose.

- v. Section 83 (3) of the PRA 2014 states that the Commission shall ensure that all information in brochures, advertisements, promotional materials and claims of PFAs are truthful in every way without omission of any fact which may make the information contained therein misleading, false or deceptive.

## **1.2 Objectives**

1.2.1 This Framework aim to achieve the following:

- i. Set minimum standards for enlightenment and public awareness on MPP and ensure adherence to best practices in Public Relations.
- ii.
- iii. Ensure that PFAs set up appropriate structures to effectively carry out enlightenment and public awareness for registered and prospective Micro Pension Contributors (MPC).
- iv. Protect registered and prospective MPC from false and misleading information.
- v. Form the basis for monitoring and evaluating the enlightenment and public awareness efforts of the Commission and PFAs on the MPP.
- vi. Achieve the Pension Industry's strategic vision on expanded coverage of the CPS.

## **1.3 Form and Content**

1.3.1 Section 1.0 of the Framework covers the Introduction, Objectives, Legal Framework as well as the Form and Content while Section 2.0 sets out the Rules of General Application for the Commission and PFAs. The Roles and Responsibilities are defined in Section 3.0 while Section 4.0 specifies the minimum requirements for Communication of the Micro Pension Plan Messages. Channels of Communication to disseminate information to registered and prospective MPCs are outlined in Section 5.0. The frequency of Jointly Sponsored Media Campaigns and Sanctions for violations of the Framework are outlined in Sections 6.0 and 7.0 respectively. Section 8.0 specifies the review process and channels for enquiries.

## **2.0 Rules of General Application**

2.1 The following rules shall apply to the Commission and PFAs:

- i. PFAs shall establish a desk and appoint an officer to oversee all enlightenment and public awareness activities on the MPP in line with Section 7.1.1(i) of the Guidelines for the Micro Pension Plan, issued by the Commission.
- ii. All messages on the MPP shall be communicated in clear, explicit and easy to understand terms.
- iii. The content of MPP messages shall not be false or misleading.
- iv. PFAs shall, in conducting enlightenment and public awareness campaigns, comply with the Code of Ethics and Best Practices for Licenced Pension Operators issued by the Commission with emphasis on Sections 3.3 and 3.4 of the document.
- v. All advertisements on MPP shall be in line with provisions of Section 6.0 of the Guidelines for Operations of Pension Fund Administrators, issued by the Commission and shall not violate any extant law and/or Guidelines issued by the National Broadcasting Corporation (NBC) or any other licensed body for the regulation of advertisement in Nigeria..
- vi. The Commission and PFAs shall use the most appropriate communication channels for the audience.
- vii. The Commission and PFAs shall conduct impact surveys on their enlightenment and public awareness campaigns.

## **3.0 Roles and Responsibilities of the Commission and Pension Fund Administrators**

### **3.1 The Commission**

3.1.1 The Commission shall be responsible for the following:

- i. Utilization of multi-channels of communication to enlighten prospective and registered MPP contributors in line with Section 5.0 of this Framework.

- ii. Conduct of periodic enlightenment and public awareness campaigns on the MPP for stakeholders in line with Section 4.1 of this Framework.
- iii. Produce, in conjunction with Pension Fund Operators Association (PenOp), Frequently Asked Questions (FAQs) on the MPP in the following languages:
  - a. English
  - b. Pidgin English
  - c. Yoruba
  - d. Hausa
  - e. Igbo
- iv. Approve PFAs Annual Media Campaign Plan and advertisements on MPP.
- v. Monitor the implementation of PFAs Annual Media Campaign Plan on MPP.
- vi. Conduct joint enlightenment and public awareness programmes on MPP in line with Section 6.1 of this Framework.
- vii. Periodically evaluate the impact of the enlightenment and public awareness programmes on MPP in the pension industry.

## **3.2 Pension Fund Administrators**

### **3.2.1 PFAs shall be responsible for the following:**

- i. Ensure compliance with the approved Annual Media Campaign Plan on MPP.
- ii. Utilization of multi-channels of communication to enlighten prospective and existing MPCs in line with Section 5.0 of this Framework.
- iii. Conduct of periodic enlightenment and public awareness campaigns on MPP in line with Section 4.3 of this Framework.
- iv. Conduct of enlightenment and public awareness campaigns on MPP, while ensuring that minimum information stipulated in Section 4.2 (ii) of this Framework is conveyed.

- v. Development of annual enlightenment and public awareness plans for approval by the Commission in line with Section 4.3 of this Framework.
- vi. Conduct of joint enlightenment and public awareness programmes for MPP in line with Section 6.0 of this Framework.

#### **4.0 Communication of Micro Pension Plan Messages**

4.1 It is imperative that minimum requirements are specified for the content and frequency of MPP messages to ensure efficient and effective communication by the Commission and PFAs.

4.2 The following shall apply to the content and frequency of MPP messages:

- i. Messages on MPP shall emphasize the provision of pension at retirement as its primary objective, as against the operations of regular savings accounts.
  - ii. MPP messages shall, at least cover any of the following:
    - a. Benefits of the Plan;
    - b. Eligibility for Participation;
    - c. Registration requirements;
    - d. Benefits payment;
    - e. Mode(s) of Contribution Remittances; and
    - f. Safety of the funds.
  - iii. Messages shall be clear, complete, concise and factual.
  - iv. Pursuant to Section 4.2 (iii) above, the following shall apply:
    - a. For a message to be clear, it must be devoid of ambiguity and technicalities.
    - b. MPP messages shall be complete when relevant information is provided to facilitate easy understanding for prospective and existing MPCs.
    - c. For a message on MPP to be deemed as factual, it shall be true and supported by documentary evidence.
    - d. The right language for MPP messages shall be devoid of foul and abusive words.
- 4.3 PFAs shall be required to develop and forward an annual Media Campaign Plan to the Commission for approval on or before 31 January of every year,

in line with Section 2.2 of the Circular on Service Delivery by Pension Fund Administrators.

- 4.4 The Commission shall be required to develop annual Media Campaign Plan for MPP on or before 31 January of each year.
- 4.5 The Commission and PFAs shall, in order to ensure consistent and sustained dissemination of information on MPP to the public, at the minimum comply with the following channels and frequency of communicating MPP messages:

<b>Organization</b>	<b>Channel of Communication</b>	<b>Frequency</b>
The Commission	Print media	Monthly
	Social media	Continuously for a quarter in at least one platform
	Radio	Monthly
	Television	Quarterly
	Website	Permanently
Pension Fund Administrators	Print media	Quarterly
	Social media	Continuously for a quarter in at least one platform
	Radio	Monthly
	Television	Quarterly
	Website	Permanently

- 4.6 The channels and frequency shown in Section 4.5 above shall be reviewed by the Commission from time to time.
- 4.7 The FAQs on MPP shall be reviewed every two years or as may be determined by the Commission.
- 4.8 The Commission and PFAs shall host the FAQs on the homepage of their respective websites.

**5.0 Channels of Communication**

- 5.1 The following shall be required of the Commission and PFAs:
- 5.2. Adopt, at the minimum, the following channels of communication to disseminate information on the MPP:
  - i. Website
  - ii. Print media
  - iii. Social media

- iv. Electronic:
  - a. Television
  - b. Radio
- 5.3 Deploy at least once a year, any of the channels of communication listed below:
  - i. Press Conference
  - ii. Town Hall Meetings
  - iii. One on One Sensitization
  - iv. Educational Pamphlets
  - vi. Billboards
  - vii. Bulk Messaging (SMS)
- 5.4 Organize the following channels of communication where appropriate:
  - i. Road Shows; and
  - ii. Infomercial (Drama Skits).
- 5.5 Host the under listed documents on MPP on the homepage of their respective websites:
  - i. Guidelines for MPP; and
  - ii. FAQ.
- 6.0 Jointly Sponsored Media Campaign**
- 6.1 There shall be jointly sponsored media campaign(s) on MPP by the Commission and PenOp at least once a year.
- 6.2 PFAs shall jointly sponsor media campaign(s) on MPP at least once a year under the umbrella of PenOp.
- 7.0 Sanctions**
- 7.1 A PFA who violates any provision of this Framework shall be subject to such penalty as may be prescribed in the Regime of Sanctions of the Commission.

## **8.0 Reviews / Enquiries**

8.1 This Framework shall be subject to review by the Commission as the need arises.

8.2 All enquiries regarding this Framework shall be directed to:

The Director General  
National Pension Commission  
174, Adetokunbo Ademola Crescent  
Wuse II, Abuja  
Nigeria  
Email: info@pencom.gov.ng  
Tel: +234-9460-3930