



Retirement, the final phase of Life's journey could be scary if you do not prepare adequately financially.

Take advantage of our

Personal Pension Plan today,
and watch your retirement income grow!!!!



The Table below shows a projection of monthly contributions and estimated benefits based on an indicative interest rate of 26.5%.

(Actual benefits could differ from projected values due to variations in interest rates over the investment period)

Period in Years					
Monthly Payments	1	3	5	7	10
100.00	1,387.00	5,532.52	12,534.97	24,363.25	59,018.77
200.00	2,774.00	11,065.03	25,069.94	48,726.49	118,037.55
300.00	4,161.00	16,597.55	37,604.91	73,089.74	177,056.32
400.00	5,548.00	22,130.07	50,139.88	97,452.74	236,075.10
500.00	6,935.00	27,662.59	62,674.85	121,816.24	295,093.87
1,000.00	13,869.99	55,325.17	125,349.69	243,632.47	590,187.74
1,500.00	20,804.99	82,987.76	188,024.54	365,448.71	885,281.61
2,000.00	27,740.00	110,650.34	250,699.39	487,264.95	1,180,375.49
NB: Estimated Average Investment Rate of Return					26.5%

HELP AND OTHER INFORMATION
For help and more information, contact:
Business Manager

HEAD OFFICE
Premium Place, No. 25 Ringway, Osu Avenue,
PMB 108 Airport, Accra-Ghana
Tel: (0302)-251101/2 Fax : (0302)-251106
E-mail: info@unitedpensiontrustees.com.gh
isaac.ansong@unitedpensiontrustees.com.gh
www.unitedpensiontrustees.com.gh



UNITED INVESTMENT TRUST (PERSONAL PENSION PLAN) OBJECTIVES OF THE PLAN

Old age will inevitably catch up with us and we will no longer have the energy or desire to actively work to generate income, and so we must plan for our pension

It is again undisputed that, though a constant source of income comes to a mandatory halt at age sixty [which is the retirement age in Ghana], everyday expenses increase with time. i.e. rent, utility, health

During our working life, we have two "stomachs" to take care of, the present "stomach" and the stomach during retirement. There is the need to adequately prepare for the stomach during retirement.

Sources of Retirement Income include:

Social Security
Corporate Pension Schemes
Personal Pension Scheme

Our personal pension scheme enables you to invest towards financial independence at retirement.

FEATURES

- *It is a voluntary pension scheme owned by the member
- * The fund attracts a competitive interest
- *Helps increase your Income Replacement Ratio of maximum 60% (under tier1) to over 100%.

ABOUT THE CORPORATE TRUSTEE

United Pension Trustees Limited (UPT) is an independent indigenous Ghanaian Corporate Trustee Company Licensed by the National Pensions Regulatory Authority (NPRA) to provide pension trustee services to pension and provident funds operating under the National Pensions Law, 2008 (Act 766).

Our objective is to build members' retirement wealth by providing you with pension services, products and value added benefits that prepares you for retirement, delivered in a professional, efficient and friendly manner.

Investment today is the only way to enjoy tomorrow

Branches

Tema
Vertical Plaza, Hospital Rd
Community 6 - 0243865407

Sunyani
Ajacent Cocoa House
Old NIB 0206924204

Kumasi
Cocoa Board Jubilee House
Premph Street, Cocoa Clinic Rd
Adum-Kumasi- 0206924204

Takoradi
1st Floor-Old GNTC Building
Aseda FM-Market Circle-0244715264

Koforidua
Tutuma House, Last Floor
(On top of Fidelity Bank)

Tarkwa
Stadium Street
Opp. Zenith Bank - 0208222924