# Intent 1: Ask about Occupational Pension Scheme (OPS)

Entity: Occupational Pension Scheme (OPS)

User:

What's the Occupational Pension Scheme?

What is OPS?

Tell me about OPS?

Can you explain the Occupational Pension Plan?

How does the Occupational Pension work?

How does OPS work?

What are the benefits of OPS?

What benefits does the Occupational Pension Scheme offer?

Tell me about the mandatory pension for employees.

What's this Tier 2 pension thing?

How does the work pension scheme operate?

What is the worker’s pension scheme?

Can you give me details on the employer pension plan?

What's involved in the company pension scheme?

How does my work pension contribute to my retirement?

Assistant:

The Occupational Pension Scheme is a mandatory pension plan for formal sector employees under Tier 2 of the Pension Act. Both you and your employer contribute a percentage of your basic salary, which is deducted through payroll. These contributions are invested to provide a lump sum payout when you retire. You also enjoy tax relief on these contributions, enhancing your retirement benefits. Would you like to know the specific contribution rates or how the funds are invested?

The Occupational Pension Scheme (OPS) is a mandatory Tier 2 plan for formal sector employees. Both you and your employer contribute a percentage of your salary, which is invested to provide a lump sum at retirement. Contributions also come with tax benefits.

# Intent 2: Ask about Personal Pension Scheme (PPS)

Entity: Personal Pension Scheme (PPS)

User:

How does the Personal Pension Scheme work?

What is PPS?

How does the PPS work?

What is the Tier 3 Pension Scheme?

Can I join the Personal Pension Scheme?

What's the Personal Pension Plan?

Tell me more about the Personal Pension Scheme.

Who's it for?

Is it good for informal workers?

How is the PPS different from other schemes?

Who is the PPS for?

Who can join the Personal Pension Scheme?

How's it different from other schemes?

Can self-employed people join the PPS?

What's the deal with the Personal Pension?

How do contributions differ in the Personal Pension scheme?

Assistant:

The Personal Pension Scheme is a voluntary pension plan aimed at informal sector workers and anyone looking to boost their retirement savings. Here's how it works:

Savings Account: Accessible after 6 months of contributions, ideal for short-term needs.

Retirement Account: Funds grow here until you retire at age 60, or in cases of death or permanent disability.

You can contribute flexibly through USSD codes, Mobile Money (MoMo), our Member Portal, our mobile app (PPT Pension App), or bank standing orders. It's designed to accommodate varying income patterns. Would you like help starting your contributions or learning more about the benefits?

The Personal Pension Scheme (PPS) is a voluntary plan for informal workers and anyone saving for retirement. Contributions go into a **Savings Account** (accessible after 6 months) and a **Retirement Account** (withdrawable at age 60 or in cases of disability or death). You can contribute flexibly USSD, our Member Portal, or the PPT Pension App.

The Personal Pension Scheme (PPS) is a flexible savings plan for everyone, including informal workers, who want to prepare for retirement. Your contributions are split into two parts: **Savings Account** (you can withdraw after 6 months) and **Retirement Account** (available at age 60 or in case of disability or death). You can add money easily using USSD, our Member Portal, or the PPT Pension App.

# Intent 3: Ask about Provident Fund Scheme (PFS)

Entity: Provident Fund Scheme (PFS)

User:

What's the Provident Fund Scheme?

What is the PFS?

What is PF?

Tell me about the PF.

Explain the Provident Fund Plan.

How does it work?

Is the Provident Fund voluntary?

Who can join it?

What benefits does it offer?

Can employers contribute to it?

How is the PFS different from other pension schemes?

How's it different from other pensions?

What's the advantage of a Provident Fund?

Is it part of Tier 3?

Is the PFS under Tier 3?

Assistant:

The Provident Fund Scheme is a voluntary pension plan under Tier 3 of the Pension Act. It's designed for formal sector employees who want to enhance their retirement savings. Both you and your employer can make additional contributions, which enjoy tax exemptions up to a limit set by the NPRA. The accumulated funds are paid out as a lump sum at retirement, providing an extra financial cushion. Would you like to know how to enroll or discuss the tax benefits?

The Provident Fund Scheme (PFS) is a voluntary Tier 3 pension plan for formal sector employees to boost retirement savings. Both you and your employer can contribute, with tax benefits up to NPRA limits. The funds are paid out as a lump sum at retirement for extra financial support.

# Intent 4: Pension Withdrawal

Entity: Pension withdrawal, Savings Account, Retirement Account, Withdrawal of funds

User:

How do I withdraw from my pension?

Can I withdraw from the Savings Account?

When can I access my Retirement Account?

What are the rules for withdrawing funds?

Can I withdraw funds?

Can I get my money before retirement?

What happens if I need cash urgently?

Is early withdrawal possible?

Can I withdraw money?

How long does it take to process a withdrawal?

Are there penalties for withdrawing early?

How do I apply for a withdrawal?

Assistant:

You can withdraw from your Savings Account after 6 months of consistent contributions, making it suitable for short-term financial needs. The Retirement Account is intended for long-term savings and can be accessed when you reach the age of 60. Early withdrawal from the Retirement Account is permitted only in cases of permanent disability or death. Withdrawals are processed according to NPRA guidelines to ensure compliance. Would you like guidance on how to initiate a withdrawal or information on any associated procedures?

You can withdraw from your **Savings Account** after 6 months for short-term needs. The **Retirement Account** is accessible at age 60, with early withdrawals allowed only for disability or death. All withdrawals follow NPRA guidelines.

# Intent 5: Contribution/Payment Methods

Entity: Contribution methods, USSD, MoMo, Member Portal, Bank Standing Order, Standing Order, Bank Order, PPT Pension App

User:

How do I contribute to my pension?

Can I use MoMo to pay?

How can I make payment?

What are the modes of payment?

What are the payment methods?

Can I pay via bank transfer?

What payment methods are there?

Can I set up a bank standing order?

How do I use USSD to contribute?

Is there an app for making payments?

Can I pay with cash?

How can I top up my pension?

What's the easiest way to contribute?

Can I make contributions online?

Assistant:

You have several convenient options to contribute to your pension:

USSD: Dial our shortcode ([STAR]789[STAR]111[HASH]) and follow the prompts to contribute via your mobile phone.

Member Portal or App: Log in to set up recurring payments or make one-time contributions online.

Would you like step-by-step instructions for any of these methods?

You can contribute to your pension through **USSD** (([STAR]789[STAR]111[HASH]), the **Member Portal**, or the **PPT Pension App** for one-time or recurring payments. Let me know if you need step-by-step instructions!

# Intent 6: About People’s Pension Trust (PPT)

Entity: About People's Pension Trust, mission, vision, NPRA, corporate governance, About company

User:

What is People's Pension Trust?

Can you tell me about your company?

What does the company do?

What does your company do?

Who is PPT?

What do you do?

How did PPT start?

What's your mission?

Are you licensed by NPRA?

What's your vision?

Why should I choose PPT?

What makes PPT different?

Assistant:

People's Pension Trust (PPT) is a licensed corporate trustee in Ghana, established in 2014. We operate under the National Pensions Act 2008 (Act 766), providing flexible and innovative pension solutions tailored for both formal and informal sector workers. Our mission is to reduce old-age poverty by enabling all Ghanaians to save for a secure retirement. PPT is fully regulated by the National Pensions Regulatory Authority (NPRA), ensuring compliance and trustworthiness. Would you like more information on our services or how to join?

People’s Pension Trust (PPT) is a licensed trustee in Ghana, providing flexible pension solutions for formal and informal workers. Our mission is to help Ghanaians save for a secure retirement. PPT is fully regulated by the NPRA for compliance and reliability.

# Intent 7: Contact Information

Entity: Phone number, email, office address, customer support, contact information

User:

How can I contact PPT?

How do I reach you?

How can I contact you?

What's your phone number?

Where is your office located?

How do I reach customer support?

Do you have an email address?

What are your working hours?

Can I chat with someone online?

Is there a helpline I can call?

How do I get in touch?

Do you have social media accounts?

Assistant:

You can contact People's Pension Trust through the following channels:

Phone: +233 55 347 5107

Email: info@peoplespensiontrust.com

Office Address: No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana.

Customer Support Hours: Monday to Friday, 8 AM to 5 PM.

Social Media: Find us on Facebook, X (formerly Twitter), and LinkedIn.

We're here to assist you with any questions or support you may need. Would you like assistance with a specific issue?

You can reach People's Pension Trust via **phone** (+233 55 347 5107), **email** ([info@peoplespensiontrust.com](mailto:info@peoplespensiontrust.com)), or visit our office at **No. 5 Sam Nujoma Close, North Ridge, Accra**. Support is available **Monday to Friday, 8 AM - 5 PM**, and we’re on **Facebook, X, and LinkedIn**. Let us know how we can help!

# Intent 8: About Pensions

Entity: General pension knowledge, tax relief, retirement savings, pension tiers

User:

What's a pension?

Why save for retirement?

How do pensions work here?

What's a defined contribution plan?

Tell me about the different pension tiers.

How does the pension system benefit me?

What's the difference between Tier 1, 2, and 3?

Can you explain the pension system in Ghana?

Why is retirement planning important?

How do I start saving for retirement?

Assistant:

A pension is a retirement savings plan that provides you with income after you stop working. In Ghana, the pension system has three tiers:

Tier 1: Mandatory national social security managed by SSNIT, providing basic retirement income.

Tier 2: Mandatory occupational pension schemes managed by private trustees like PPT, offering a lump sum benefit.

Tier 3: Voluntary provident funds and personal pension schemes for additional savings with tax benefits.

Saving for retirement ensures financial security in your later years, and the system offers tax incentives to encourage you. Would you like to learn more about how to start saving or which plan suits you best?

A **pension** is a savings plan that provides income after retirement. Ghana’s system has **three tiers**: **Tier 1** (mandatory SSNIT social security), **Tier 2** (mandatory occupational pensions), and **Tier 3** (voluntary personal pensions with tax benefits). Saving ensures financial security in retirement.

# Intent 9: Contribution Limits

Entity: Contribution limits, voluntary contributions, tax relief cap, NPRA contribution guidelines

User:

Is there a limit to how much I can contribute?

How much can I put into the Provident Fund?

What's the maximum contribution for the pension plan?

Can I make extra contributions?

Are there tax relief limits on contributions?

How does the contribution cap work?

Can I contribute more than required?

What's the minimum amount I can contribute?

Are there any restrictions on contributions?

How do NPRA guidelines affect my contributions?

Assistant:

For voluntary pension schemes under Tier 3, such as the Provident Fund and Personal Pension Scheme, you can contribute as much as you wish. However, tax relief is granted up to a limit set by the NPRA, which is currently 16.5% of your annual income. Contributions beyond this limit are still accepted but won't receive additional tax benefits. There's usually no minimum amount, making it flexible for your financial situation. Would you like details on the current tax relief thresholds or how to maximize your contributions?

For **Tier 3 voluntary pensions** (Provident Fund & Personal Pension), you can contribute any amount, but tax relief applies to up to **16.5% of your annual income**. Contributions beyond this limit are accepted but won’t get extra tax benefits. There’s no minimum amount, offering flexibility.

# Intent 10: Ask about Pension Benefits and Returns

Entity: Pension benefits, investment returns, interest rates, fund performance, investment strategy

User:

What returns can I expect on my pension?

How does PPT invest my money?

What benefits do I get by investing with PPT?

Tell me about the interest rates on my savings.

How is the fund performing?

Is my pension investment safe?

Do you offer guaranteed returns?

How do you ensure good returns?

What's your investment strategy?

Can you share past performance figures?

Assistant:

Your contributions are professionally managed and invested in a diversified portfolio, including government securities, fixed deposits, and other low-risk instruments, to ensure optimal returns while minimizing risk. While returns can vary based on market conditions, PPT aims to provide competitive interest rates to grow your retirement savings. Historical performance reports are available upon request. Would you like more information on our investment strategy or to view past performance data?

Your contributions are invested in **government securities, fixed deposits, and low-risk instruments** to ensure steady growth. Returns vary with market conditions, but PPT aims for competitive rates. **Past performance reports** are available on request.

# Intent 11: Ask about Account Management

Entity: Account balance, statement of account, account access, password reset, Member Portal, personal information update

User:

How can I check my account balance?

Can I get a statement of my contributions?

How do I access the Member Portal?

I forgot my password; how can I reset it?

How do I update my personal info?

Can I manage my account online?

How secure is the Member Portal?

How often is my account updated?

Can I change my contact details?

How do I view my transaction history?

Assistant:

You can manage your account by logging into the PPT Member Portal using your credentials. Through the portal, you can:

View Account Balance: Check your current balance and track your savings.

Download Statements: Access and download statements of your contributions.

Update Personal Information: Change your contact details, address, or beneficiary information.

Adjust Contributions: Modify your contribution amounts and frequency.

If you've forgotten your password, click on the "Forgot Password" link on the login page to reset it securely. The portal uses advanced security measures to protect your data. Would you like assistance accessing the portal or resetting your password?

Manage your account through the **PPT Member Portal** to **check your balance, download statements, update personal info,** and **adjust contributions**. Forgot your password? Click **"Forgot Password"** to reset it securely. Let us know if you need help!

# Intent 12: About Retirement Planning

Entity: Retirement age, retirement options, annuity, lump sum, financial planning, pension advice

User:

At what age can I retire?

What options do I have when I retire?

Can I get my pension as a lump sum?

Do you offer annuity options?

How can I plan effectively for retirement?

Can I get financial advice from PPT?

What's the best way to save for retirement?

How much should I save for retirement?

What happens to my pension when I retire?

Can I retire early?

Assistant:

In Ghana, the standard retirement age is 60. Upon retirement, you have several options:

Lump Sum Payment: Receive the accumulated funds in your Retirement Account as a one-time payment.

Annuity Options: Convert your lump sum into an annuity to receive regular income payments during retirement.

Combination: Opt for a mix of lump sum and annuity payments.

PPT provides resources and guidance to help you plan effectively for retirement, ensuring your financial goals are met. Our team can offer personalized advice based on your needs. Would you like to schedule a consultation with a retirement planning specialist?

In Ghana, the **retirement age is 60**. You can receive your savings as a **lump sum**, **annuity (regular payments)**, or a **combination of both**. PPT offers guidance to help you plan—let us know if you’d like a consultation!

# Intent 13: Ask about Tax Benefits

Entity: Tax relief, tax exemptions, Tier 3, pension contributions, NPRA regulations

User:

Do pension contributions have tax benefits?

How does the tax relief work?

Are my contributions tax-deductible?

What tax exemptions do I get under Tier 3?

Can I save on taxes by contributing more?

Are the investment returns taxed?

How does NPRA regulate tax relief?

What's the tax advantage of saving in a pension?

Do I get tax benefits?

Do I pay tax on my pension when I retire?

Are there tax exemptions?

How can I maximize my tax savings?

Assistant:

Yes, pension contributions under Tier 3 schemes like the Provident Fund and Personal Pension Scheme enjoy significant tax benefits:

Tax Relief on Contributions: Up to 16.5% of your annual income.

Tax-Free Investment Returns: Earnings on your pension investments are exempt from tax.

Tax-Free Withdrawals: Upon meeting certain conditions (e.g., retirement at age 60), withdrawals are tax-free.

These benefits allow you to save more effectively for retirement. Would you like detailed information on how to maximize your tax savings or the current tax relief thresholds?

**Tier 3 pensions** (Provident Fund & Personal Pension) offer tax benefits: **16.5% tax relief on contributions, tax-free investment returns, and tax-free withdrawals at retirement (age 60)**. Want help maximizing your tax savings?

# Intent 14: Ask about Fund Security and Regulations

Entity: NPRA regulations, fund security, compliance, trust, safety, governance

User:

Is my money safe with PPT?

How is PPT regulated?

What happens to my funds if PPT closes?

Are you compliant with NPRA regulations?

How do you ensure the security of my contributions?

Who oversees the management of the funds?

Are there safeguards against fraud?

How transparent are your operations?

Do you have external audits?

How does PPT protect my investment?

Assistant:

Your funds are securely held in a separate trust account and are not mixed with PPT's operational funds. PPT is fully licensed and regulated by the National Pensions Regulatory Authority (NPRA), adhering strictly to all compliance and governance standards. In the unlikely event of PPT's closure, your funds remain secure and will be managed by another licensed trustee appointed by the NPRA. Regular audits and reports ensure transparency and accountability. Would you like more details on our compliance and security measures?

Your funds are kept **secure in a separate trust account** and are **not mixed** with PPT’s operations. PPT is **NPRA-licensed and regulated**, ensuring compliance. If PPT closes, another licensed trustee will manage your funds. Let us know if you need more details!

# Intent 15: Enrollment Process

Entity: Registration, sign-up, enrollment, documentation, eligibility, onboarding

User:

How do I sign up for a pension plan?

How can I join?

What's the enrollment process?

What documents do I need to register?

Who's eligible to join PPT?

How do I register to join?

Can I enroll online?

Is there an age limit for enrollment?

How long does registration take?

Can someone help me sign up?

How do I register?

Do I need to visit your office to join?

Are there any fees to start?

Assistant:

Enrolling in our pension schemes is simple:

Eligibility: Open to all individuals aged 15 and above, both formal and informal sector workers.

Registration Methods:

Online: Visit our website and use the Member Portal to register.

In-Person: Visit our office or authorized agents.

Required Documents: A valid national ID (e.g., passport, driver's license, voter ID) and basic personal information.

No Enrollment Fees: There are no fees to start; you only need to make your initial contribution.

There is no maximum age limit for enrollment, but early participation maximizes your retirement benefits. Would you like assistance with the registration process or more information on how to get started?

**Anyone 15+ can enroll** in our pension schemes online, in-person, or through agents with a **valid ID**. **No fees**—just make your first contribution. **No age limit**, but starting early boosts benefits. Need help registering?

# Intent 16: Ask about Employer Services

Entity: Employer contributions, corporate plans, employee benefits, payroll integration, staff retention

User:

How can my company set up a pension plan for employees?

Do you offer corporate pension schemes?

How does employer contribution work?

Can PPT integrate with our payroll system?

What benefits do you offer to employers?

How can a pension plan improve staff retention?

Can you provide pension education to our staff?

What's involved in setting up a company pension?

Are there tax benefits for employers?

How do we enroll our employees?

Assistant:

PPT offers tailored corporate pension solutions for employers:

Corporate Pension Schemes: Set up Occupational Pension Schemes or Provident Funds for your employees.

Employer Contributions: Flexible contribution rates to suit your company's financial planning.

Payroll Integration: Seamless integration with your existing payroll system for efficient management.

Benefits to Employers:

Enhanced employee benefits package.

Improved staff retention and morale.

Tax incentives for employer contributions.

Employee Education: We provide training and resources to educate your staff about the benefits.

Our team can work with you to design a plan that meets your company's needs. Would you like to schedule a meeting to discuss this further or receive more information?

PPT provides **corporate pension plans** with **flexible employer contributions, payroll integration, and tax benefits**. These plans **boost employee retention** and include **staff pension education**. Want to discuss setting up a plan?

# Intent 17: Non-Resident Workers

Entity: Expatriates, non-Ghanaians, international transfers, portability, bilateral agreements, diaspora

User:

Can non-Ghanaians join PPT pension schemes?

How do pensions work for expatriates?

Can I transfer my pension abroad?

Is the pension portable if I leave Ghana?

Do you comply with international pension regulations?

What happens to my pension if I move to another country?

Can I continue contributing from abroad?

Can I join even if I don’t live in Ghana?

Can I sign up from another country?

Am I able to contribute from outside Ghana?

Are there special rules for foreign workers?

How do exchange rates affect my pension?

Can I get my pension in another currency?

Assistant:

Expatriates and non-Ghanaians residing and working in Ghana can join our pension schemes, subject to NPRA regulations. We offer portability options:

International Transfers: Depending on bilateral agreements between Ghana and your home country, you may transfer your pension savings abroad.

Continued Participation: You can continue contributing to your pension even if you move, ensuring uninterrupted growth.

Currency Considerations: Contributions are in Ghanaian Cedi (GHS), and exchange rates may affect international transactions.

PPT ensures compliance with relevant international standards and regulations. Would you like assistance in understanding how this applies to your situation or guidance on international transfers?

Expatriates and non-Ghanaians in Ghana can join our pension schemes. You may **transfer savings abroad** (if agreements exist) or **continue contributing after moving**. Contributions are in **GHS**, subject to exchange rates. Need help with transfers?

# Intent 18: Customer Service & Support

Entity: Helpdesk, customer service, support hours, assistance, live chat, FAQ

User:

What are your customer support hours?

How can I get help with my account?

Do you offer live chat support?

I need assistance; who can I contact?

Is there a FAQ section I can refer to?

How quickly do you respond to queries?

Can I get support on weekends?

Do you have a toll-free number?

How do I submit a support ticket?

Can I speak to somebody?

Can I speak to someone in your office?

Can someone guide me through the website?

Assistant:

Our customer support team is available to assist you:

Support Hours: Monday to Friday, 8 AM to 5 PM.

Contact Methods:

Phone: +233 30 273 8242

Email: [info@peoplespensiontrust.com](mailto:info@peoplespensiontrust.com)

WhatsApp: +233 50 893 8303

Live Chat: Available on our website during support hours.

FAQ Section: Visit our website to access a comprehensive FAQ section covering common queries.

Response Time: We strive to respond to all inquiries promptly, typically within one business day.

We aim to provide excellent service and are here to help. How can we assist you today?

Our **customer support** is available **Monday to Friday, 8 AM - 5 PM** via **phone (+233 30 273 8242), email (**[**info@peoplespensiontrust.com**](mailto:info@peoplespensiontrust.com)**), WhatsApp (+233 50 893 8303), and live chat**. Check our **FAQ** for common queries. How can we assist you?

# Intent 19: Ask about Changing Contribution Amounts

Entity: Contribution adjustment, payment frequency, amount changes, financial flexibility, missed payments

User:

Can I change how much I contribute each month?

How do I adjust my pension contributions?

How flexible are your payment options?

Is it possible to pause my contributions?

Can I switch from monthly to quarterly payments?

What happens if I miss a payment?

Are there penalties for changing my contributions?

Do you offer flexible contributions?

How do I increase my contributions?

Can I make a lump-sum contribution?

Is there flexibility in payment schedules?

How do I restart contributions after pausing?

Assistant:

Our pension schemes offer flexibility to suit your financial situation:

Adjust Contribution Amounts: You can increase or decrease your contributions at any time via the Member Portal or by contacting us.

Change Payment Frequency: Switch between monthly, quarterly, or annual payments as needed.

Pause Contributions: You can temporarily pause contributions without penalties; your account will continue to earn interest.

Missed Payments: There are no penalties for missed payments in voluntary schemes, but consistent contributions maximize your retirement savings.

Lump-Sum Contributions: You're welcome to make additional lump-sum contributions at any time.

Would you like guidance on how to adjust your contributions or set up a different payment schedule?

Our pension schemes are **flexible**—you can **adjust contribution amounts, change payment frequency, pause contributions without penalties, and make lump-sum payments anytime**. Need help updating your payment schedule?

# Intent 20: Beneficiaries and Nominations

Entity: Beneficiary designation, nominees, inheritance, next of kin, multiple beneficiaries

User:

How do I nominate a beneficiary?

What happens to my pension if I pass away?

Who gets my money when I die?

What happens to my money after death?

Can I update my beneficiary information?

Who will receive my funds upon my death?

Is it possible to have multiple beneficiaries?

How do I ensure my family is taken care of?

Can I change my beneficiaries later?

What information is needed for beneficiaries?

How does inheritance work with pensions?

Are there taxes on beneficiary payouts?

Assistant:

You can designate beneficiaries to receive your pension funds in the event of your passing:

Beneficiary Nomination: Update your beneficiary details through the Member Portal or by submitting a nomination form.

Multiple Beneficiaries: You can nominate more than one beneficiary and specify the percentage each should receive.

Updating Information: Review and update your nominations regularly to reflect any changes in your circumstances.

Peace of Mind: Ensuring your beneficiary information is up-to-date guarantees that your loved ones are provided for.

Would you like assistance in setting this up or more information on how beneficiary payouts work?

You can **nominate multiple beneficiaries** and assign percentage shares via the **Member Portal or a nomination form**. Keep your details updated to ensure your loved ones are provided for. Need help setting this up?

# Intent 21: Ask about OPS (Occupational Pension Scheme)

Entity: OPS (The Occupational Pension Scheme)

User:

What is the OPS?

Tell me about the OPS

What is OPS?

How does the OPS work?

Can I join the OPS?

What is the OPS about?

Tell me more about the OPS

Let me know about the Occupational Pension

What can you tell me about the OPS?

Who is the OPS for?

Assistant:

The OPS is a mandatory pension plan for formal sector employees under Tier 2 of the Pension Act. In the OPS (Occupational Pension Scheme), both you and your employer contribute a percentage of your basic salary, which is deducted through payroll.

These contributions are invested to provide a lump sum payout when you retire. You also enjoy tax relief on these contributions, enhancing your retirement benefits. Would you like to know the specific contribution rates or how the funds are invested?

The **Occupational Pension Scheme (OPS)** is a **mandatory Tier 2 plan** for formal sector employees. Both you and your employer contribute through payroll, and the funds are **invested for a lump sum payout at retirement**, with **tax benefits**. Need more details?

# Intent 22: Ask about PPS (Personal Pension Scheme)

Entity: PPS (The Personal Pension Scheme)

User:

What is the PPS?

Tell me about the PPS

What is PPS?

How does the PPS work?

Can I join the PPS?

What is the PPS about?

Tell me more about the PPS

Let me know about the Personal Pension Scheme

What can you tell me about the PPS?

Who is the PPS for?

Assistant:

PPS is a voluntary pension plan aimed at both formal sector and non-formal sector workers, and anyone looking to boost their retirement savings.

Here's how the Personal Pension Scheme offered by People's Pension Trust works:

Your contributions are split into two accounts: A savings account and a retirement account.

Savings Account: Funds in this account are accessible after 6 months of contributions. It is ideal for short-term needs.

Retirement Account: Funds grow here until you retire at age 60; or the funds are released to your beneficiaries in cases of death or permanent disability.

You can contribute flexibly through USSD codes ([STAR]789[STAR]111[HASH]), Mobile Money (MoMo), our Member Portal, our mobile app (PPT Pension App), or bank standing orders. It's designed to accommodate varying income patterns. Would you like help starting your contributions or learning more about the benefits?

The **Personal Pension Scheme (PPS)** is a **voluntary plan** for all workers to grow their retirement savings. Contributions go into a **Savings Account** (accessible after 6 months) and a **Retirement Account** (available at age 60 or in cases of death/disability). You can contribute via **USSD ([STAR]789[STAR]111[HASH]), our Member portal, or the PPT Pension App**. Need help getting started?

# Intent 23: Ask about PFS (Provident Fund Scheme)

Entity: PFS (Provident Fund Scheme)

User:

What is the PFS?

Tell me about the PFS

What is PFS?

How does the PFS work?

Can I join the PFS?

What is the PFS about?

Tell me more about the PFS

Let me know about the Provident Fund Scheme

What can you tell me about the PFS?

Who is the PFS for?

Assistant:

PFS is the Provident Fund Scheme. It is a voluntary pension plan under Tier 3 of the Pension Act. It's designed for formal sector employees who want to enhance their retirement savings. Both you and your employer can make additional contributions, which enjoy tax exemptions up to a limit set by the NPRA. The accumulated funds are paid out as a lump sum at retirement, providing an extra financial cushion. Would you like to know how to enroll or discuss the tax benefits?

The **Provident Fund Scheme (PFS)** is a **voluntary Tier 3 pension plan** for formal sector employees to boost retirement savings. Both you and your employer can contribute, with **tax benefits up to NPRA limits**. Funds are paid out as a **lump sum at retirement**. Need enrollment details?

# Intent 24: Opening Greeting

Entity: Say Hi

User:

Hello

Hi, there

Hi

Assistant:

Hi! Hello! Good day to you!

How may I assist you today?

Hi! How can I help you today?

# Intent 25: Different Greeting

Entity: Good morning

User:

Good morning

Good day

Gud morning

Gud day

Assistant:

Good morning! I am People’s Pension Trust’s Conversational Assistant.

What would you like to know?

How may I assist you today?

Good morning! How can I assist you today?

# Intent 26: Afternoon Greeting

Entity: Good afternoon

User:

Good afternoon

Good day

Gud afternoon

Gud aftunun

Afternoon

Assistant:

Good afternoon! I am People’s Pension Trust’s Conversational Assistant.

How can I help you today?

Good afternoon! How can I help you today?

# Intent 27: Evening Greeting

Entity: Good evening

User:

Good evening

Gud evnin

Gud evening

Evening

Assistant:

Good evening! Nice to meet you!

Ask me anything concerning People’s Pension Trust and I will try to help as much as I can.

Good evening! Feel free to ask me anything about People’s Pension Trust.

# Intent 28: Update Personal Information

Entity: Personal Info Update

User:

How do I update my personal information?

What is the process to update my personal information?

Can I update my information like my address or phone number?

Assistant:

You can update your personal information through the following methods:

Member Portal: Log in to the portal and navigate to the 'Profile' section to make changes.

Mobile App: Update your details directly within the app.

Customer Service: Contact us via phone or email, and we'll assist you in updating your information.

Keeping your contact information up-to-date ensures you receive important notifications about your account.

Update your personal information via the **Member Portal, mobile app, or by calling our customer engagement team**. Keeping your details current ensures you receive important account notifications. Need help updating?

# Intent 29: Email Address

Entity: E-mail Address

User:

What is your email address?

Can I have the Company email?

What is PPT’s email address?

Assistant:

PPT’s email address is [info@peoplespensiontrust.com](mailto:info@peoplespensiontrust.com).

Once you send your email, you can expect a response within 24 – 48 hours.

Can I help you with anything else?

PPT’s email is [**info@peoplespensiontrust.com**](mailto:info@peoplespensiontrust.com). Expect a response within **24–48 hours**.

# Intent 30: Affirmative Response

Entity: Yes

User:

Yes

Yes please

Yes, please

Please

Assistant:

Yes, please ask what you want to know about.

# Intent 31: Office Location

Entity: PPT Location

User:

Where is PPT located?

Where are you located?

Where can I find you?

Where is your office?

Where is PPT’s office?

Where is PPT’s office located?

Assistant:

PPT is located at No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana.

The opening hours are between 8am and 5pm on Monday to Friday – excluding public holidays.

PPT is at **No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana**. Open **Monday to Friday, 8 AM - 5 PM**, excluding public holidays.

# Intent 32: Address of Office

Entity: PPT Address

User:

Where is PPT’s address?

What is PPT’s address?

Where can I find you?

Where is your office?

Where is PPT’s office?

Where is PPT’s office located?

Assistant:

PPT’s address is No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana.

Our opening hours are between 8am and 5pm on Monday to Friday – excluding public holidays.

PPT’s address: **No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana**. Open **Monday to Friday, 8 AM - 5 PM**, excluding public holidays.

# Intent 33: People’s Pension Trust Office

Entity: People’s Pension Trust Office

User:

Where is People’s Pension Trust located?

Where are you located?

Where can I find your office?

Where is your office?

Where is People’s Pension Trust’s office?

Where is People’s Pension Trust’s office located?

Assistant:

People’s Pension Trust’s office can be found at No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana.

We are open between 8am and 5pm Monday to Friday – excluding public holidays.

People’s Pension Trust is at **No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana**. Open **Monday to Friday, 8 AM - 5 PM**, excluding public holidays.

# Intent 34: People’s Pension Trust Location

Entity: People’s Pension Trust Location

User:

Where is People’s Pension Trust located?

Where are you located?

Where can I find your office?

Where is your office?

What is People’s Pension Trust’s location?

Assistant:

People’s Pension Trust’s location is at No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana.

Opening hours are between 8am and 5pm Monday to Friday – excluding public holidays.

People’s Pension Trust is at **No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana**. Open **Monday to Friday, 8 AM - 5 PM**, excluding public holidays.

# Intent 35: People’s Pension Trust Phone Number

Entity: People’s Pension Trust Phone

User:

What is People's Pension Trust’s number?

What is your number?

What is PPT’s number?

Assistant:

People’s Pension Trust’s number is +233 30 273 8242.

The phone lines are open between 8am and 4pm Monday through Friday.

PPT’s phone number is **+233 30 273 8242**, available **Monday to Friday, 8 AM - 4 PM**.

# Intent 36: People’s Pension Trust Contact Number

Entity: People’s Pension Trust Contact Number

User:

What is People's Pension Trust’s number?

What is your number?

What is PPT’s number?

Assistant:

People’s Pension Trust’s contact number is +233 30 273 8242.

The phone lines are open between 8am and 4pm Monday through Friday.

PPT’s contact number is **+233 30 273 8242**, available **Monday to Friday, 8 AM - 4 PM**.

# Intent 37: Contact Number of People’s Pension Trust

Entity: People’s Pension Trust Contact Number

User:

What is People's Pension Trust’s number?

The contact number of People's Pension Trust

What is the contact number of People's Pension Trust?

What is your number?

What is PPT’s number?

Assistant:

The contact number for People’s Pension Trust is +233 30 273 8242.

The phone lines are open between 8am and 4pm Monday through Friday.

PPT’s contact number is **+233 30 273 8242**, available **Monday to Friday, 8 AM - 4 PM**.

# Intent 38: People’s Pension Trust Phone Number

Entity: People’s Pension Trust Phone

User:

What is People's Pension Trust’s number?

What is your number?

What is PPT’s number?

Assistant:

People’s Pension Trust’s phone number is +233 30 273 8242.

The phone lines are open between 8am and 4pm Monday through Friday.

PPT’s phone number is **+233 30 273 8242**, available **Monday to Friday, 8 AM - 4 PM**.

# Intent 39: PPT Phone Number

Entity: PPT Phone Number

User:

What is PPT’s phone number?

What is your number?

What is PPT’s number?

Assistant:

PPT’s phone number is +233 30 273 8242.

The phone lines are open between 8am and 4pm Monday through Friday.

PPT’s phone number is **+233 30 273 8242**, available **Monday to Friday, 8 AM - 4 PM**.

# Intent 40: Contact Number of PPT

Entity: PPT Contact Number

User:

What is PPT’s number?

The contact number of PPT

What is the contact number of PPT?

What is your number?

What is PPT’s number?

Assistant:

The contact number of PPT is +233 30 273 8242.

The phone lines are open between 8am and 4pm Monday through Friday.

PPT’s contact number is **+233 30 273 8242**, available **Monday to Friday, 8 AM - 4 PM**.

# Intent 41: PPT Phone Number

Entity: PPT Phone

User:

What is PPT’s number?

What is your number?

What is the phone number of PPT?

What is PPT’s number?

Assistant:

PPT’s number is +233 30 273 8242.

The phone lines are open between 8am and 4pm Monday through Friday.

PPT’s number is **+233 30 273 8242**, available **Monday to Friday, 8 AM - 4 PM**.

# Intent 42: PPT Contact Number

Entity: PPT Contact Number

User:

What is PPT’s number?

What is PPT’s contact?

What is your contact number?

What is PPT’s contact number?

Assistant:

PPT’s contact number is +233 30 273 8242.

The phone lines are open between 8am and 4pm Monday through Friday.

PPT’s contact number is **+233 30 273 8242**, available **Monday to Friday, 8 AM - 4 PM**.

# Intent 43: Get in touch with PPT

Entity: Getting in touch

User:

How do I get in touch with PPT?

How can I get in touch with your office?

Tell me how to get in touch with PPT.

Assistant:

You can get in touch with us via our channels:

Phone: +233 30 273 8242

Email: [info@peoplespensiontrust.com](mailto:info@peoplespensiontrust.com)

WhatsApp: +233 50 893 8303

Office Address: No. 5 Sam Nujoma Close, North Ridge, Accra, Ghana.

Customer Support Hours: Monday to Friday, 8 AM to 5 PM.

Social Media: Find us on Facebook, X (formerly Twitter), and LinkedIn.

We're here to assist you with any questions or support you may need. Would you like assistance with a specific issue?

Contact us via **phone (+233 30 273 8242), email (**[**info@peoplespensiontrust.com**](mailto:info@peoplespensiontrust.com)**), WhatsApp (+233 50 893 8303), or visit our office** at **No. 5 Sam Nujoma Close, North Ridge, Accra**. Support is available **Monday to Friday, 8 AM - 5 PM**. We’re also on **Facebook, X, and LinkedIn**. How can we help?

# Intent 44: Contribution Limits

Entity: Contribution Limits

User:

Are there any contribution limits?

Tell me the contribution limits of the schemes.

Assistant:

There are not necessarily any contribution limits for voluntary pension schemes under Tier 3, such as the Provident Fund and Personal Pension Scheme.

You may contribute as much as you wish, however, tax relief is granted up to a limit set by the NPRA, which is currently 16.5% of your annual income.

Contributions beyond this limit are still accepted but do not receive additional tax benefits.

There's usually no minimum amount, making it flexible for your financial situation.

Would you like details on the current tax relief thresholds or how to maximize your contributions?

Tier 3 pensions (Provident Fund & Personal Pension) have **no contribution limits**, but **tax relief applies up to 16.5% of annual income**. Contributions beyond this are allowed but won’t get extra tax benefits. There’s **no minimum amount**, offering flexibility. Need details on tax relief?

# Intent 45: Modes of Investment

Entity: Investment Methods

User:

How is my money invested?

How does PPT invest my contributions?

What is the money invested in?

What happens to my contributions?

Assistant:

Your contributions are invested in diversified portfolios, including government securities, fixed deposits, and other low-risk instruments, to ensure optimal returns while minimizing risk.

While returns can vary based on market conditions, PPT aims to provide competitive interest rates to grow your retirement savings.

Historical performance reports are available on request.

Your contributions are **invested in low-risk portfolios** like **government securities and fixed deposits** for steady growth. Returns vary with market conditions, but PPT aims for **competitive interest rates**. **Past performance reports** are available on request.

# Intent 46: About PPT

Entity: About PPT, mission, vision, NPRA, corporate governance, About company

User:

What is PPT?

Can you tell me about your company?

What does the company do?

What does your company do?

Who is PPT?

What do you do?

How did PPT start?

What's your mission?

Are you licensed by NPRA?

What's your vision?

Why should I choose PPT?

What makes PPT different?

Assistant:

PPT is the abbreviation for People’s Pension Trust. We are a licensed corporate trustee in Ghana, established in 2014, operating under the National Pensions Act 2008 (Act 766), providing flexible and innovative pension solutions tailored for both formal and informal sector workers.

Our mission is to reduce old-age poverty by enabling all Ghanaians to save for a secure retirement. PPT is fully regulated by the National Pensions Regulatory Authority (NPRA), ensuring compliance and trustworthiness.

Would you like more information on our services or how to join?

**PPT (People’s Pension Trust)** is a **licensed trustee in Ghana**, providing **flexible pension solutions** for all workers since 2014. Our mission is to **reduce old-age poverty** by helping Ghanaians save for retirement. **Regulated by NPRA**, we ensure compliance and trust. Want to learn more?

# Intent 47: Making Withdrawals

Entity: Withdrawals

User:

How can I make withdrawals?

How do I withdraw from my PPS?

How do I withdraw my money?

How do I take out some of my savings?

How do I take out money?

Assistant:

**You can make withdrawals from your PPS in one of the following ways.**

To make withdrawals from PPS via USSD:

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select Option 4 (W**ithdrawal**)
3. Enter your 4-digit PIN
4. Enter the amount (a maximum of **GHS200.00** a day)
5. For withdrawals above **GHS200.00** call 0302738242 or WhatsApp 0508938303

Withdrawals can also be made on the PPT Pension App or the member portal at [www.peoplespension.global](http://www.peoplespension.global)

Once logged in:

1. Click on your Personal Pension Scheme number
2. Click on the “Withdraw” icon on the bottom of the page
3. You will be shown the balance of your savings account the total amount you can possibly withdraw
4. Enter the amount (a maximum of **GHS200.00** a day)
5. Select the network provider of your mobile money account and click “Confirm”

You can withdraw from your **PPS** via **USSD (**[STAR]789[STAR]111[HASH]  **→ Option 4 → Enter PIN & amount)** or through the **PPT Pension App/Member Portal**. Daily withdrawal limit is **GHS 200**; for higher amounts, call **0302738242** or WhatsApp **0508938303**.

# Intent 48: Savings Withdrawals

Entity: Savings Withdrawals

User:

How can I make withdrawals?

How do I withdraw from my PPS?

How do I withdraw my money?

How do I take out some of my savings?

How do I take out money?

How do I take out my savings?

Assistant:

**You can take out your Personal Pension savings in one of the following ways.**

The process for withdrawals of Personal Pension Scheme savings via USSD is as follows:

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select Option 4 (W**ithdrawal**)
3. Enter your 4-digit PIN
4. Enter the amount (a maximum of **GHS200.00** a day)
5. For withdrawals above **GHS200.00** call 0302738242 or WhatsApp 0508938303

Withdrawals can also be made on the PPT Pension App or the member portal at [www.peoplespension.global](http://www.peoplespension.global)

Once logged in:

1. Click on your Personal Pension Scheme number
2. Click on the “Withdraw” icon on the bottom of the page
3. You will be shown the balance of your savings account the total amount you can possibly withdraw
4. Enter the amount (a maximum of **GHS200.00** a day)
5. Select the network provider of your mobile money account and click “Confirm”

You can withdraw your **Personal Pension savings** via **USSD (*[STAR]789[STAR]111[HASH]*  → Option 4 → Enter PIN & amount)** or through the **PPT Pension App/Member Portal**. Daily withdrawal limit is **GHS 200**; for higher amounts, call **0302738242** or WhatsApp **0508938303**.

# Intent 49: Withdrawal Processing Time

Entity: Processing Time for Withdrawal

User:

How long does it take for withdrawals to be processed?

How long will it take to process my withdrawal?

How long does it take for withdrawals to go through?

Assistant:

Withdrawals are processed in two main ways depending on the type of withdrawal.

Regular withdrawals take a maximum of three (3) working days.

For old age benefits, the processing time is a maximum of seven (7) working days as per regulatory and quality assurance standards.

Withdrawals are processed within **3 working days** for regular requests and **7 working days** for old age benefits, following regulatory standards.

# Intent 50: Go-Through Time for Withdrawals

Entity: Processing Time for Withdrawal

User:

How long does it take for withdrawals to be processed?

How long will it take to process my withdrawal?

How long does it take for withdrawals to go through?

Assistant:

Withdrawals will typically go through in two main ways depending on the type of withdrawal.

Regular withdrawals take a maximum of three (3) working days.

For old age benefits, the processing time is a maximum of seven (7) working days as per regulatory and quality assurance standards.

Withdrawals take **up to 3 working days** for regular requests and **7 working days** for old age benefits, following regulatory standards.

# Intent 51: Check Account Balance PPS

Entity: Account Balance

User:

How can I check my account balance?

How can I check my PPS account balance?

How do I check my account balance?

What is the process to check my account balance?

How do I find out what is in my account?

Assistant:

You can check your PPS account balance by following the steps below:

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select Option 3 (**check balance**) to check your balance

OR

1. Log on to the member portal at [www.peoplespension.global](http://www.peoplespension.global)
2. Log on to the PPT Pension App.

Check your **PPS account balance** via **USSD (**[STAR]789[STAR]111[HASH] **→ Option 3)**, the **PPT Member Portal**, or the **PPT Pension App**.

# Intent 52: Check Account Balance Personal Pension Scheme

Entity: Account Balance Personal Pension Scheme

User:

How can I check my account balance?

How can I check my Personal Pension Scheme account balance?

How do I check my account balance?

What is the process to check my account balance?

How do I find out what is in my account?

Assistant:

You can check your Personal Pension Scheme account balance by following the steps below:

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select Option 3 (**check balance**) to check your balance

OR

1. Log on to the member portal at [www.peoplespension.global](http://www.peoplespension.global)
2. Log on to the PPT Pension App.

Check your **Personal Pension Scheme balance** via **USSD (*[STAR]789[STAR]111[HASH]* → Option 3)**, the **PPT Member Portal**, or the **PPT Pension App**.

# Intent 53: Check Account Balance Personal Pension

Entity: Account Balance Personal Pension

User:

How can I check my account balance?

How can I check my Personal Pension account balance?

How do I check my account balance?

What is the process to check my account balance?

How do I find out what is in my account?

Assistant:

You can check your Personal Pension account balance by following the steps below:

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select Option 3 (**check balance**) to check your balance

OR

1. Log on to the member portal at [www.peoplespension.global](http://www.peoplespension.global)
2. Log on to the PPT Pension App.

Check your **Personal Pension balance** via **USSD (*[STAR]789[STAR]111[HASH]* → Option 3)**, the **PPT Member Portal**, or the **PPT Pension App**.

# Intent 53: PFS Account Withdrawal

Entity: PFS Account Withdrawal

User:

Can I withdraw from my PFS account?

Am I able to withdraw from my PFS account?

Can I make withdrawal from my PFS account?

Assistant:

You can withdraw from your PFS account, however, withdrawals come with a 15% withholding tax.

You can withdraw from your **PFS account**, but a **15% withholding tax** applies.

# Intent 54: Provident Fund Account Withdrawal

Entity: Provident Fund Account Withdrawal

User:

Can I withdraw from my Provident Fund account?

Am I able to withdraw from my Provident Fund account?

Can I make withdrawal from my Provident Fund account?

Assistant:

You can withdraw from your Provident Fund account, however, withdrawals come with a 15% withholding tax.

You can withdraw from your **Provident Fund account**, but a **15% withholding tax** applies.

# Intent 55: Provident Fund Scheme Account Withdrawal

Entity: Provident Fund Scheme Account Withdrawal

User:

Can I withdraw from my Provident Fund Scheme account?

Am I able to withdraw from my Provident Fund Scheme account?

Can I make withdrawal from my Provident Fund Scheme account?

Assistant:

You can withdraw from your Provident Fund Scheme account, however, withdrawals come with a 15% withholding tax.

You can withdraw from your **Provident Fund Scheme account**, but a **15% withholding tax** applies.

# Intent 56: OPS Account Withdrawal

Entity: OPS Account Withdrawal

User:

Can I withdraw from my OPS account?

Am I able to withdraw from my OPS account?

Can I make withdrawal from my OPS account?

Assistant:

Unfortunately, you cannot withdraw from your OPS account.

Amounts accrued in the OPS are only paid out after you reach the retirement age; or if you are declared medically unfit to carry on working – either by death or by invalidity through injury or disease.

You **cannot withdraw** from your **OPS account** until **retirement** or if declared **medically unfit** due to **death, injury, or disease**.

# Intent 57: Occupational Pension Account Withdrawal

Entity: Occupational Pension Account Withdrawal

User:

Can I withdraw from my Occupational Pension account?

Am I able to withdraw from my Occupational Pension account?

Can I make withdrawal from my Occupational Pension account?

Assistant:

No, unfortunately, you cannot withdraw from your Occupational Pension account.

Amounts accrued in the Occupational Pension are only paid out after you reach the retirement age; or if you are declared medically unfit to carry on working – either by death or by invalidity through injury or disease.

You **cannot withdraw** from your **Occupational Pension account** until **retirement** or if declared **medically unfit** due to **death, injury, or disease**.

# Intent 58: Occupational Pension Scheme Account Withdrawal

Entity: Occupational Pension Scheme Account Withdrawal

User:

Can I withdraw from my Occupational Pension Scheme account?

Am I able to withdraw from my Occupational Pension Scheme account?

Can I make withdrawal from my Occupational Pension Scheme account?

Assistant:

Unfortunately, it is not possible to withdraw from your Occupational Pension Scheme account.

Amounts accrued in the Occupational Pension Scheme are only paid out after you reach the retirement age; or if you are declared medically unfit to carry on working – either by death or by invalidity through injury or disease.

You **cannot withdraw** from your **Occupational Pension Scheme account** until **retirement** or if declared **medically unfit** due to **death, injury, or disease**.

# Intent 59: Frequency of Withdrawal from PPS

Entity: PPS Withdrawal Frequency

User:

How often can I withdraw from my PPS?

What is the frequency with which I can withdraw from my PPS?

How often can I withdraw from my Personal Pension Scheme account?

How often can I withdraw from my PPS account?

How often can I withdraw from my Personal Pension account?

Assistant:

You can withdraw up to GHS 200 a day if your PPS is older than 6 months old.

You can withdraw up to **GHS 200 per day** if your **PPS is older than 6 months**.

# Intent 60: Frequency of Withdrawal from Personal Pension Scheme

Entity: Personal Pension Scheme Withdrawal Frequency

User:

How often can I withdraw from my PPS?

What is the frequency with which I can withdraw from my PPS?

How often can I withdraw from my Personal Pension Scheme account?

How often can I withdraw from my PPS account?

How often can I withdraw from my Personal Pension account?

Assistant:

You can withdraw up to GHS 200 a day if your Personal Pension is older than 6 months old.

You can withdraw up to **GHS 200 per day** if your **Personal Pension is older than 6 months**.

# Intent 61: Retirement and Savings Percentage

Entity: Contribution to only savings and not retirement

User:

Can my contributions be only savings, and not retirement also?

Can I only contribute to the savings portion and not the retirement portion?

Assistant:

Unfortunately, you cannot contribute only the savings without retirement in the PPS. The nature of the scheme means your contributions are split into the Savings and Retirement by default.

You **cannot contribute only to savings** in the **PPS**—contributions are **automatically split** between **Savings and Retirement**.

# Intent 62: Retirement and Savings Percentage

Entity: Contribution to only savings and not retirement

User:

Can my contributions be only savings, and not retirement also?

Can I only contribute to the savings portion and not the retirement portion?

Assistant:

Unfortunately, you cannot contribute only the savings without retirement in the Personal Pension Scheme. The nature of the scheme means your contributions are split into the Savings and Retirement by default.

You **cannot contribute only to savings** in the **Personal Pension Scheme**—contributions are **automatically split** between **Savings and Retirement**.

# Intent 63: Retirement and Savings Percentage

Entity: Contribute more to retirement than savings

User:

Can my retirement percentage be more than the savings?

Can I contribute more to retirement than savings?

Assistant:

Your retirement percentage cannot be more than or less than the savings percentage when you contribute.

Each contribution you make is shared equally between retirement and savings.

Your **contributions are split equally** between **retirement and savings**—you **cannot change the percentage** for either.

# Intent 64: Retirement and Savings Percentage

Entity: Contribute more to savings than retirement

User:

Can my savings percentage be more than the retirement?

Can I contribute more to savings than retirement?

Assistant:

Your savings percentage cannot be more than or less than the retirement percentage when you contribute.

Each contribution you make is shared equally between retirement and savings.

Your **contributions are evenly split** between **savings and retirement**—you **cannot adjust the percentage** for either.

# Intent 65: Number of Beneficiaries

Entity: Number of Beneficiaries

User:

How many beneficiaries can I have?

Can I have more than one beneficiary?

Is there a limit to the number of beneficiaries I can nominate?

How many beneficiaries can I nominate?

What is the maximum number of beneficiaries I can nominate?

Assistant:

You can have as many beneficiaries as you wish. Just make sure their percentage shares of your benefits add up to 100 percent.

You can have **multiple beneficiaries**, but their **total shares must add up to 100%**.

# Intent 66: Number of Beneficiaries

Entity: Number of Beneficiaries

User:

How many beneficiaries can I have?

Can I have more than one beneficiary?

Is there a limit to the number of beneficiaries I can nominate?

How many beneficiaries can I nominate?

What is the maximum number of beneficiaries I can nominate?

Is it possible to have many beneficiaries?

Is it possible to have multiple beneficiaries?

Assistant:

It is possible to have multiple beneficiaries. There is no cap on the number of beneficiaries you can have, however, you must ensure that their individual shares of the benefits add up to 100 percent.

You can have **multiple beneficiaries** with **no limit**, but their **total shares must equal 100%**.

# Intent 67: Number of Beneficiaries

Entity: Number of Beneficiaries

User:

How many beneficiaries can I have?

Can I have more than one beneficiary?

Is there a limit to the number of beneficiaries I can nominate?

How many beneficiaries can I nominate?

What is the maximum number of beneficiaries I can nominate?

Is it possible to have many beneficiaries?

Is it possible to have multiple beneficiaries?

Can I have multiple beneficiaries?

Assistant:

Yes, you can have multiple beneficiaries. Just make sure their percentage shares of your benefits add up to 100 percent.

You can have **multiple beneficiaries**, but their **total shares must equal 100%**.

# Intent 68: Number of Beneficiaries

Entity: Number of Beneficiaries

User:

How many beneficiaries can I have?

Can I have more than one beneficiary?

Is there a limit to the number of beneficiaries I can nominate?

How many beneficiaries can I nominate?

What is the maximum number of beneficiaries I can nominate?

Is it possible to have many beneficiaries?

Is it possible to have multiple beneficiaries?

Can I have multiple beneficiaries?

Is there a limit to the number of beneficiaries I can have?

Assistant:

There is no limit to the number of beneficiaries you can have. You just need to ensure that their individual shares of the benefits add up to 100 percent.

You can have **unlimited beneficiaries**, but their **total shares must equal 100%**.

# Intent 69: Stop Automatic Deductions

Entity: Stopping Automatic Deductions

User:

How do I stop automatic deductions?

How do I stop being auto-debited?

How do I stop my money from being deducted automatically?

How do I stop automatic contributions?

How do I stop the automatic debits?

Assistant:

**You can stop automatic deduction by following the instructions below:**

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select option 1 (**pay**)
3. Select option 5

Stop automatic deductions by dialing [STAR]789[STAR]111[HASH], selecting **Option 1 (Pay)**, then **Option 5**.

# Intent 70: Stop Automatic Debits

Entity: Stopping Automatic Debits

User:

How do I stop automatic deductions?

How do I stop being auto-debited?

How do I stop my money from being deducted automatically?

How do I stop automatic contributions?

How do I stop the automatic debits?

Assistant:

**You can stop automatic debits (auto-debits) by following the instructions below:**

1. Dial [STAR]789[STAR]111[HASH] on the phone number you registered with.
2. Select option 1 (**pay**)
3. Select option 5

To stop **automatic debits**, dial **[STAR]789[STAR]111[HASH]**, select **Option 1 (Pay)**, then **Option 5**.

# Intent 71: Change OPS to PPS

Entity: Change account type

User:

Can I change my account from OPS to PPS?

Can I change my account from PPS to OPS?

Can I change my account from Occupational Pension to Personal Pension?

Can I change from a Personal Pension account to an Occupational Pension account?

I want to change my Occupational Pension account to a Personal Pension account.

Assistant:

You cannot change or convert your OPS account to a PPS account.

You **cannot convert** an **OPS account** to a **PPS account**.

# Intent 72: Change Occupational Pension Scheme to Personal Pension Scheme

Entity: Change pension account type

User:

Can I change my account from OPS to PPS?

Can I change my account from PPS to OPS?

Can I change my account from Occupational Pension to Personal Pension?

Can I change from a Personal Pension account to an Occupational Pension account?

I want to change my Occupational Pension account to a Personal Pension account.

Change account from Occupational Pension Scheme to Personal Pension Scheme.

Change account from Personal Pension Scheme to Occupational Pension Scheme.

Assistant:

You cannot change your Occupational Pension Scheme account to a Personal Pension Scheme account.

You **cannot convert** an **Occupational Pension Scheme account** to a **Personal Pension Scheme account**.

# Intent 75: Account Closure Before Retirement Age

Entity: Close Account Before Retirement

User:

Can I close my account before I reach retirement age?

Can I close my account before retirement?

Assistant:

You can only close your account before the retirement age if you are declared unfit to ever carry on working by a licensed Medical Doctor.

You can **only close your account before retirement** if a **licensed doctor declares you unfit to work**.

# Intent 76: Account Closure Before Age 60

Entity: Close Account Before 60

User:

Can I close my account before I reach 60 years old?

Can I close my account before age 60?

Can I close my account before I reach retirement age?

Can I close my account before retirement?

Assistant:

You can only close your account before age 60 if you are declared unfit to ever carry on working by a licensed Medical Doctor.

You can **only close your account before 60** if a **licensed doctor declares you unfit for work**.

# Intent 77: Missing Contributions

Entity: Miss Contributions

User:

What happens if I miss a contribution?

Are the penalties for not being able to make a promised contribution?

Are the penalties for not being able to make a scheduled contribution?

Are there penalties for not being able to make contributions?

What happens if I miss a scheduled contribution?

Assistant:

If you miss a scheduled contribution that, there is no need to worry. The contributions will carry on as usual once you have money in your mobile money wallet.

If you **miss a contribution**, it will resume automatically once you have **funds in your mobile money wallet**.

# Intent 78: Missing Contributions

Entity: Miss Contributions

User:

What happens if I miss a contribution?

Are the penalties for not being able to make a promised contribution?

Are the penalties for not being able to make a scheduled contribution?

Are there penalties for not being able to make contributions?

What happens if I miss a scheduled contribution?

Assistant:

If you are unable to make a scheduled contribution due to a lack of funds, there is no need to worry. The contributions will carry on as usual once you have money in your mobile money wallet.

If you **miss a contribution due to insufficient funds**, it will **resume automatically** once your **mobile money wallet** is funded.

# Intent 79: Multiple Mobile Numbers Per Account

Entity: Multiple MNO per Account

User:

Can I have more than one phone number on my PPS account?

Can I have more than one phone number on my Personal Pension Scheme account?

Can I have more than one phone number on my Personal Pension account?

Can I use two phone numbers on my Personal Pension account?

Can I use 2 phone numbers on my Personal Pension account?

Can I use two phone numbers on my PPS account?

Can I use 2 phone numbers on my PPS account?

Can I use two phone numbers on my Personal Pension Scheme account?

Can I use 2 phone numbers on my Personal Pension Scheme account?

Assistant:

Unfortunately, you cannot have more than one phone number on one PPS account.

You **cannot link multiple phone numbers** to a **single PPS account**.

# Intent 80: Multiple Mobile Numbers Per Account

Entity: Multiple MNO per Account

User:

Can I have more than one phone number on my PPS account?

Can I have more than one phone number on my Personal Pension Scheme account?

Can I have more than one phone number on my Personal Pension account?

Can I use two phone numbers on my Personal Pension account?

Can I use 2 phone numbers on my Personal Pension account?

Can I use two phone numbers on my PPS account?

Can I use 2 phone numbers on my PPS account?

Can I use two phone numbers on my Personal Pension Scheme account?

Can I use 2 phone numbers on my Personal Pension Scheme account?

Assistant:

Unfortunately, you cannot use two phone numbers on the same PPS account.

You **cannot use multiple phone numbers** for a **single PPS account**.

# Intent 81: Multiple Mobile Numbers Per Account

Entity: Multiple MNO per Account

User:

Can I have more than one phone number on my PPS account?

Can I have more than one phone number on my Personal Pension Scheme account?

Can I have more than one phone number on my Personal Pension account?

Can I use two phone numbers on my Personal Pension account?

Can I use 2 phone numbers on my Personal Pension account?

Can I use two phone numbers on my PPS account?

Can I use 2 phone numbers on my PPS account?

Can I use two phone numbers on my Personal Pension Scheme account?

Can I use 2 phone numbers on my Personal Pension Scheme account?

Assistant:

It is not possible to have two phone numbers on the same Personal Pension Scheme account.

You **cannot have two phone numbers** on the same **Personal Pension Scheme account**.

# Intent 82: Multiple Mobile Numbers Per Account

Entity: Multiple MNO per Account

User:

Can I have more than one phone number on my PPS account?

Can I have more than one phone number on my Personal Pension Scheme account?

Can I have more than one phone number on my Personal Pension account?

Can I use two phone numbers on my Personal Pension account?

Can I use 2 phone numbers on my Personal Pension account?

Can I use two phone numbers on my PPS account?

Can I use 2 phone numbers on my PPS account?

Can I use two phone numbers on my Personal Pension Scheme account?

Can I use 2 phone numbers on my Personal Pension Scheme account?

Assistant:

Sorry, you cannot have multiple phone numbers on one PPS account.

You **cannot have multiple phone numbers** on a **single PPS account**.

# Intent 83: Multiple Mobile Numbers Per Account

Entity: Multiple MNO per Account

User:

Can I have more than one phone number on my PPS account?

Can I have more than one phone number on my Personal Pension Scheme account?

Can I have more than one phone number on my Personal Pension account?

Can I use two phone numbers on my Personal Pension account?

Can I use 2 phone numbers on my Personal Pension account?

Can I use two phone numbers on my PPS account?

Can I use 2 phone numbers on my PPS account?

Can I use two phone numbers on my Personal Pension Scheme account?

Can I use 2 phone numbers on my Personal Pension Scheme account?

Assistant:

Unfortunately, you cannot have more than one phone number on one Personal Pension Scheme account.

You **cannot have more than one phone number** on a **Personal Pension Scheme account**.

# Intent 84: Multiple Mobile Numbers Per Account

Entity: Multiple MNO per Account

User:

Can I have more than one phone number on my PPS account?

Can I have more than one phone number on my Personal Pension Scheme account?

Can I have more than one phone number on my Personal Pension account?

Can I use two phone numbers on my Personal Pension account?

Can I use 2 phone numbers on my Personal Pension account?

Can I use two phone numbers on my PPS account?

Can I use 2 phone numbers on my PPS account?

Can I use two phone numbers on my Personal Pension Scheme account?

Can I use 2 phone numbers on my Personal Pension Scheme account?

Assistant:

Unfortunately, you cannot use two phone numbers on the same Personal Pension Scheme account.

You **cannot use two phone numbers** on the same **Personal Pension Scheme account**.

# Intent 85: Multiple Mobile Numbers Per Account

Entity: Multiple MNO per Account

User:

Can I have more than one phone number on my PPS account?

Can I have more than one phone number on my Personal Pension Scheme account?

Can I have more than one phone number on my Personal Pension account?

Can I use two phone numbers on my Personal Pension account?

Can I use 2 phone numbers on my Personal Pension account?

Can I use two phone numbers on my PPS account?

Can I use 2 phone numbers on my PPS account?

Can I use two phone numbers on my Personal Pension Scheme account?

Can I use 2 phone numbers+ on my Personal Pension Scheme account?

Assistant:

Unfortunately, you cannot have multiple mobile numbers on one Personal Pension account.

You **cannot have multiple phone numbers** on a **Personal Pension account**.