

1946

**Pensions Ordinance (CAP 30)**

Non-contributory, fully funded covered civil servants only.

1965

**Social Security Act 279 (SSNIT)**

DB, civil servants + private sector employees, no informal workers, sust. issues PAYG



1991

**PNDC Law 247 (Reform)**

SSNIT gov. and admin., auto, formal employers to enrol employees, CAP30 > SSNIT



2004

**Call for Reform + Protests**

Est. Presidential Commission on Pensions, public dissatisfaction



2008/2014

**National Pensions Act, 2008**

(Act 766) and 2014 (Act 883)  
Est. Three-Tier sys., Lower exemption age (50), Unify the sys and solve sust. issues



**FUTURE**

