

Check list (requirements) for a Deceased Person Application

BA/CHL/V14

Applications will ONLY be processed if they include the required documents. If any document is missing, the application will be considered **incomplete** and **not accepted** until the documents have been provided. Please refer to required document checklist below for your application type. Original documents are required for sighting

OFFER OF ANY FORM OF GIFT OR CASH TO ANY STAFF TO PROCESS YOUR PENSION BENEFIT IS STRICTLY PROHIBITED

**Call 012716000 to report any request for gift or cash
Please tick box (X) to indicate all documents provided**

1. Application Form

Where there are multiple administrators on the Letter of Administration (LOA), any one of the named administrators can **initiate** the application process

2. Evidence of death

A medical certificate of death is required where the deceased died in a hospital and death certificate from National Population Commission (NPC) where the deceased died outside a hospital. Where NPC certificate is presented, any of the underlisted is required.

- Burial warrant issued by a local government council
- Evidence of Death/Burial issued by an Islamic Community Head or Judge of a Sharia Court
- Evidence of Death issued by a leader of a registered Church
- Copy of obituary poster (if any)

A police report should be provided if the death does not occur from a natural cause

***PLEASE NOTE:** Where the RSA holder died in a hospital outside Nigeria, the beneficiaries are to depose to an affidavit confirming same

3. Will admitted to Probate or Letter of Administration (LOA) or * Sealed Order

a) The Will/Probate Letter should indicate the existence of a pension account with the PFA on the inventory of assets; otherwise, the applicant is required to provide a LOA.

b) The LOA is also required where the deceased client died intestate i.e., without a valid will.

c) The Birth certificate or Age declaration for any minor on the LOA should be provided

d) Sealed Order obtained from Upper Area Courts/Area Courts (*applicable to Northern states only)

e) The application should be submitted for processing in the same State the court that issued the LOA is located. Otherwise, the LOA should be **re-sealed** in the different State that the application will be submitted.

PLEASE NOTE THAT the LOA must include "Pensions with **Stanbic IBTC Pension Managers Limited**" on the inventory of assets

4. Passport Photograph

a) For record purposes, we require a copy of the deceased's passport photograph.

b) We also require passport photographs of the named administrator(s) on LOA

5. Indemnity

This form is available at any of our branches/locations and is to be filled and duly signed

6. Bank Account Details

The named administrator must fill his/her valid **Bank Acc Number** on the application form.

a) where there are multiple administrators on the LOA, payment will be made into either an estate account or a **jointly nominated** bank account and a **Letter of Consent, jointly signed by** all named administrators will be required.

b) where any co-administrator is resident abroad, payment would only be made to an Estate account to which all the administrators are

joint signatories and a reference letter from the Bank to this effect is required.

7. Means of Identity

Valid means of Identification of the beneficiary. This could be any of the under listed:

- National Identity Card/NIN Slip
- Valid International Passport
- Valid Drivers' License

iv. *Letter of confirmation of identity from a Notary Public (this must be on the notary public's letter head paper and duly signed and sealed)

*Passport photograph of the beneficiary(ies) must be on the letterhead paper duly stamped by the issuer.

The means of ID must be **valid** (not expired) at the point of submission and those issued abroad must be notarized in the country of residence

8. Confirmation of signature from the Bank

Please note that each beneficiary is required to present a confirmation of signature from his/ her bank and the letter must contain an affixed passport cross stamped by the bank and signed by authorized signatories

9. Original Bond Certificate (Lagos State retirees only) & Clearance Letter (Lagos & Osun State retirees only)

a) Original certificate received during LASPEC Bond ceremony

b) The named administrator(s) is to complete the State's (Lagos & Osun) clearance process on behalf of the deceased to enable the Government Issue a clearance letter to Stanbic IBTC Pension Managers

PLEASE NOTE: Self-funded Lagos State institutions are not required to submit bond certificates.

10. Employer confirmation (Applicable to only employees that died in active service)

A letter will be sent from Stanbic IBTC Pension Managers to the client's previous employer requesting confirmation of the death of the employee

11. Confirmation Letter (Private Sector Clients and Self-Funded Government Organizations Only)

A letter will be sent from SIPML to the client's previous employer to confirm remittance of all contributions into the client's RSA. The application can only be processed for approval from the National Pension Commission on receipt of the employer's response.

12. Letter of Retirement and Verification Slip

Beneficiaries of deceased retirees of Treasury funded MDA are to provide both documents while beneficiaries of deceased retirees from Private Sector and Self-Funded Agencies are to provide the deceased's Retirement Letter only

13. Newspaper publication (peculiar to Niger State Judiciary only)

LOAs issued in Niger State are to be received alongside a newspaper publication stating the demise of the RSA holder. This is a requirement by the Niger State Judiciary

Public

14. For public sector deceased employees whose Accrued Benefits were not remitted into the Retirement Savings Account (RSA) before demise, the beneficiaries will be required to provide the following documents which will be forwarded to the Commission:

- a) Death Notification Form properly filled by the beneficiary
- b) Valid means of identification of the beneficiary. This could be any of the under listed:
 - I. National Identity Card
 - II. Valid International Passport
 - III. Valid Drivers' License
 - VI. Bankers' confirmation of identity (passport affixed & stamped by the banker)
- c) Letter of first appointment of the deceased/Copy of Gazette
- d) Copy of age declaration or Birth certificate of the deceased
- e) Record of service (ROS)
- f) Copy of Promotion letter and payslip to Grade level and step for the following periods
 - i. Promotion letter and stamped Payslip to grade level/step as at 30 June 2004
 - ii. Promotion letter and stamped Payslip to grade level/step between July 2004 and December 2006 (if applicable)
 - iii. Promotion letter and stamped Payslip to grade level/step between January 2007 and December 2009 (if applicable)
 - iv. Promotion letter and stamped Payslip to grade level/step between January 2010 and December 2012 (if applicable)
 - v. Promotion letter and stamped Payslip to grade level/step between January 2013 and December 2015 (if applicable)
 - vi. Promotion letter and stamped Payslip to grade level/step between January 2016 and December 2018 (if applicable)
 - vii. Promotion letter and stamped Payslip to grade level/step between January 2019 and December 2022 (if applicable)
 - viii. Promotion letter and stamped Payslip to grade level/step as at month of death
- g) Letter of introduction from MDA (i.e., deceased's employer) stating date of first appointment, date of birth, date of death, salary structure, grade level and step as at June 2004, January 2007, July 2010, December 2013, December 2016, December 2019, December 2022, the current year and the month of demise, the effective date of transfer (where applicable) and the name of the NOK. **This letter is to be signed by an Officer in the Personnel Dept. (whose rank is not below an Assistant Director) and the Pension Desk Officer of the MDA**
- h) Last promotion letter before demise
- i) Evidence of transfer of service (where applicable)
- j) Death certificate or evidence of death from National Population commission, or Government Hospital

15. Additional documentation (optional)

- Burial warrant issued by a Local Government Council
- Evidence of Death/Burial issued by an Islamic Community Head or Judge of a Sharia Court.
- Evidence of Death/Burial issued by a Leader of a registered church.
- Copy of obituary poster (if any)

Note:

>> Personal income tax deductions would be applied (where applicable) to deceased clients with VC balances.

If you feel your application has been unduly delayed or are aggrieved by all the application process, please notify us through our 24-hours 7 days a week multilingual contact center on 01-2716000 or send an email to pensionsolution@stanbicbtc.com