

GENERAL TRUST- COMPANY LIMITED
A LICENSED CORPORATE TRUSTEE

Registered Trademark
GENTRUST



Helping You Meet Your Pension Needs

info@gentrustgh.com

www.gentrustgh.com

GENTRUST

GENTRUST was been established to protect the assets of its scheme members.

Core Values:

Transparency, Accuracy, Integrity and Timeliness (TAIT) in its delivery of pension trust services in a well organized environment.

Vision Statement:

To be the most dependable pension fund trustee in Ghana that ensures its scheme member's assets are protected at all times.

Mission Statement:

GENTRUST has been established to protect the assets of its scheme members through transparency, accuracy, integrity and timeliness in its delivery of pension trust services. Paramount to this is to offer through the prudent selection of Custodians and Fund Managers a system of internal controls, policies and procedures which will establish and police the highest standards and benchmarks that will produce for its contributors the finest asset accumulation, investment and wealth management services that support retirement savings.

What **GENTRUST** Does

Fiduciary Duties	We hold in trust the titles to our clients assets with transparency and accuracy.
Fund Manager and Custodian Selection and Monitoring	The National Pensions Regulatory Authority has licensed 30 fund managers and 12 custodians. GENTRUST will work closely with our clients, custodians and fund managers to achieve our clients investment and retirement income objectives.
Fund Administration	GENTRUST will provide the flexibility scheme participants need to enable them receive account activity and performance in a timely and accurate manner.

Your Tier Two & Tier Three Pension Trustee Plays a Critical Role

Identify and appoint qualified fund managers and fund custodians

Secure scheme registrations

Manages your plan compliance and fiduciary obligations

Coordinates efforts between service providers and ensure that all legal documents are properly draw up, executed and safely stored

Maintains internal control procedures as prescribed by the regulator

Monitoring investment options with respect to your fiduciary responsibility

Maintain proper documentation of schemes, accounts and members register

Communicate with contributors and participants on an as needed basis

The **GENTRUST** Difference

Comprehensive Solutions

Expertise	Choice	Service
<p>One of the nation's Leading Trustees.</p> <p>A team with extensive knowledge and expertise of fund administration and fiduciary service</p>	<p>Providing flexible, tailored services to help meet your unique needs</p>	<p>The most organized trustee</p> <p>Expediency and easy accessibility to information. Ability to interpret, communicate and work within the framework of regulatory rules for the benefit of participants, regardless of group size</p>

TRUSTEE SERVICES
PLUS

The GENTRUST Difference
We Give You More

GENTRUST is offering **FREE LIFE INSURANCE** to each scheme participant

Upon the death of a member,
all agreed benefits
will be paid to
member's nominated
beneficiary

Solutions For Simplifying Your Fund Administration



Fund Administration Process

Data Validation

We validate every information we receive through our comprehensive data validation process

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- We receive data and information from multiple sources
 - Our clients send us seriatim data on a monthly basis
 - Our fund managers send us consolidated investment data on a daily basis
 - Our custodians send us aggregated client contributions on a monthly basis

We are the
most innovative
users of information
validation processes

Fund Administration Process

Data Processing

We process our clients and scheme participants data electronically and accurately after fully validating our client, fund managers and custodian data

We are the
most innovative
users of information
processing technology

Fund Administration Process

Account & Scheme Performance Reporting

We report account activity and performance to our clients and scheme participants electronically and accurately after fully validating and processing our fund managers and custodian data

We are the
most innovative
users of information
technology

Fund Administration Process

Data Storage, Backup & Protection

We store, protect and maintain client data and information in multiple locations.

Data processed at our offices are continuously backed up to our back up and disaster recovery sites.

We are the
most innovative users
of information protection
and storage technology

Fund Administration Process

Accessibility

Scheme members will be able to access their account statements online through our website.

Our website is a fully interactive website where contributors can check account status and performance.

Contributors will be able to ask and have their questions answered through our website

Accessibility and
flexibility

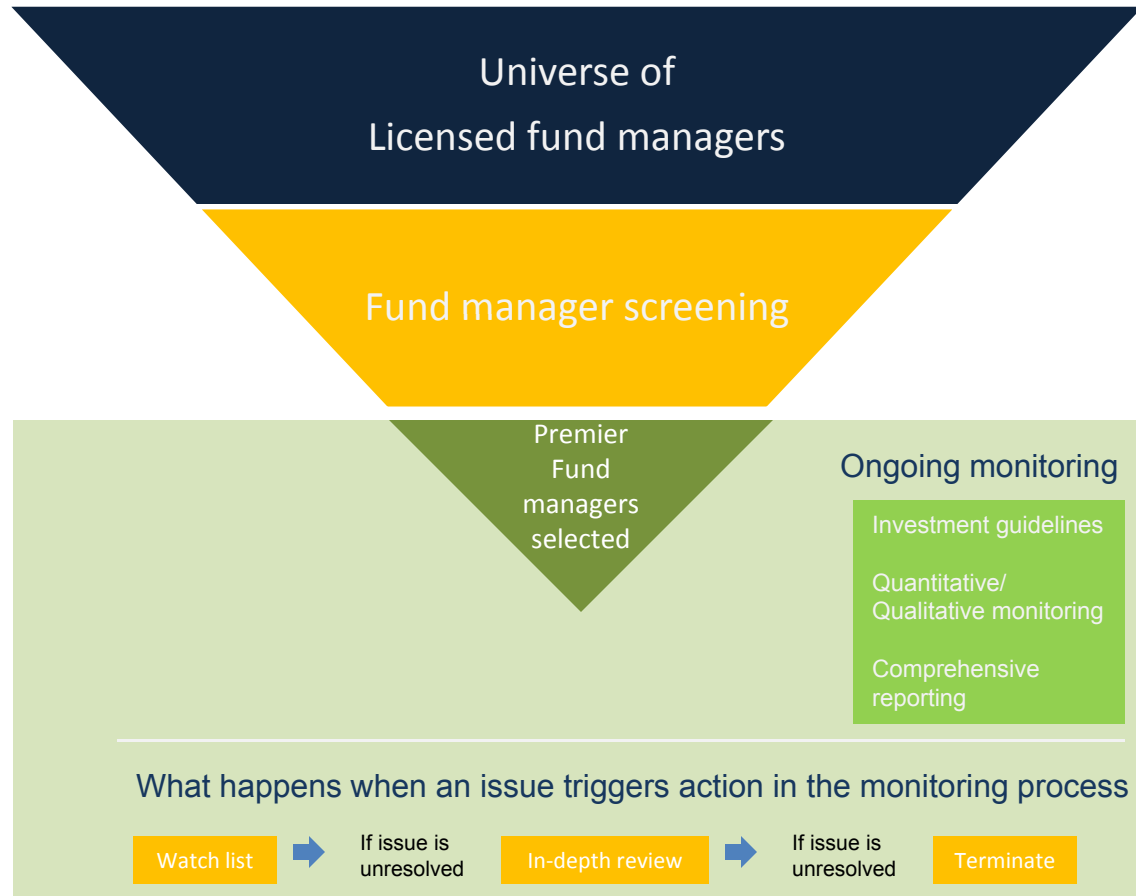
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Selection & Monitoring of Service Providers



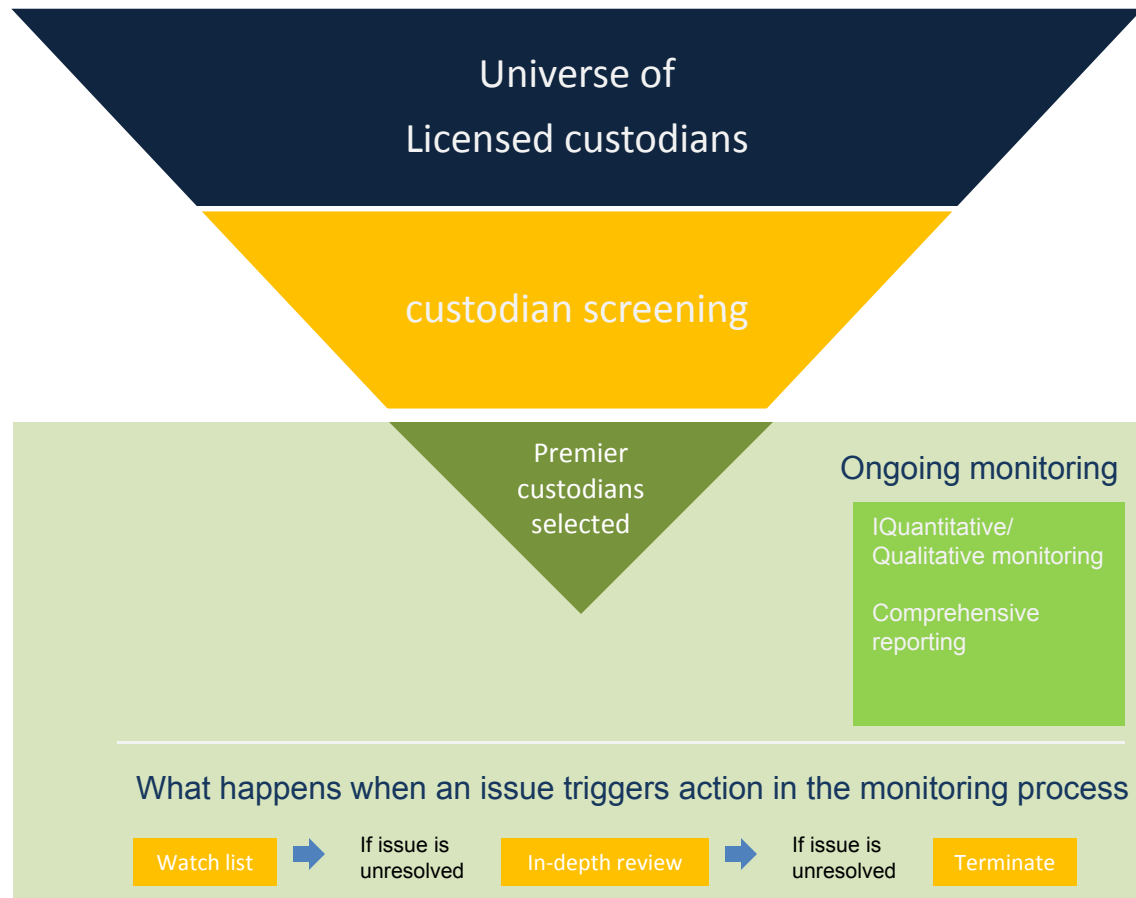
SELECTION &
MONITORING SERVICES

Fund Manager Selection and Monitoring



SELECTION & MONITORING SERVICES

Custodians Selection and Monitoring



Understanding Plan Fees



The **GENTRUST** Difference

We provide clear and meaningful fee disclosure for our comprehensive trustee services.

We'll help you understand what's included in the fees, So you can make a well-informed decision.

Maximum Fee Limits

National Pensions Regulatory Authority – 0.33%

Licensed Pension Trustees – 1.33%

Licensed Pension Fund Managers – 0.56%

Licensed Pension Custodians – 0.28%

The above allocations are the maximum fee limits imposed by the NPRA.

- Fees are a percentage of funds under management
- Fees will be charged on a quarterly basis
- Fees are negotiable

WHERE WE ARE

Physical Address: 141/21 Saflo Link, Abelemkpe, Accra, Ghana

Mailing Address: P. O. Box CT-1684, Cantonment, Accra, Ghana

Website: www.gentrustgh.com

Email: info@gentrustgh.com

Tel: 0302-731048/49/50

Fax: 0302-731224

May 1st 2012, transfer of funds to approved scheme