

GENERAL TRUST COMPANY LIMITED

A LICENSED CORPORATE TRUSTEE

OUR PROPOSAL



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www.gentrustgh.com

GENTRUST

GENTRUST has been licensed by the National Pensions Regulatory Authority(NPRA) as a Corporate Trustee. Indeed our main and only focus in establishment is to grow and protect the assets of our scheme members, with their consent and within the enacted policy framework.

Core Values:

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

Vision Statement:

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

Mission Statement:

GENTRUST has been established to protect the assets of our scheme members through transparency, accuracy, integrity and timeliness in our 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 31 fund managers and 13 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 registration

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

TRUSTEE SERVICES
PLUS

The GENTRUST Difference We Give You More

GENTRUST is offering **FREE LIFE INSURANCE** with some **medical aid** benefits for each participant in the master trust schemes.

Upon death of the insured, all agreed benefits are payable to listed beneficiaries.

In addition to the above, GENTRUST is also offering the following services for each scheme participant, subject to extant laws as well as engaged stakeholders credit policy.

- Support for **Mortgage** acquisition.
- **Salary Advance Loans**
- Other credit facilities that financiers are comfortable with after assessment.

Solutions For Simplifying Your Fund Administration



Fund Administration Process

Data Validation

How we collate 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 will validate before processing, every information we receive through our comprehensive validation process with all stakeholders-the Client, the Fund Manager and the Custodian.

Fund Administration Process

Data Processing

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

We are the
most innovative
users of Data Processing
technology



Fund Administration Process

Account & Scheme Performance Reporting

We will report account activity and performance to our clients and scheme participants electronically and manually in an accurate format, after fully validating data received from Fund Managers and Custodians, against current market indicators.

Both Corporate and Individual Participants and Contributors can go on-line for their current statements.

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 have Onsite Data Storage and An Offsite Data Recovery Center(Ostec) guided by an extensive Disaster Recovery plan

Fund Administration Process

Accessibility

Scheme members will receive on a monthly basis their account statements via email.

Our website is a fully interactive one where contributors can check account status and performance through a secure coded approach.

Contributors will be able to ask and have their questions answered through our updated FAQ online

Accessibility and
flexibility

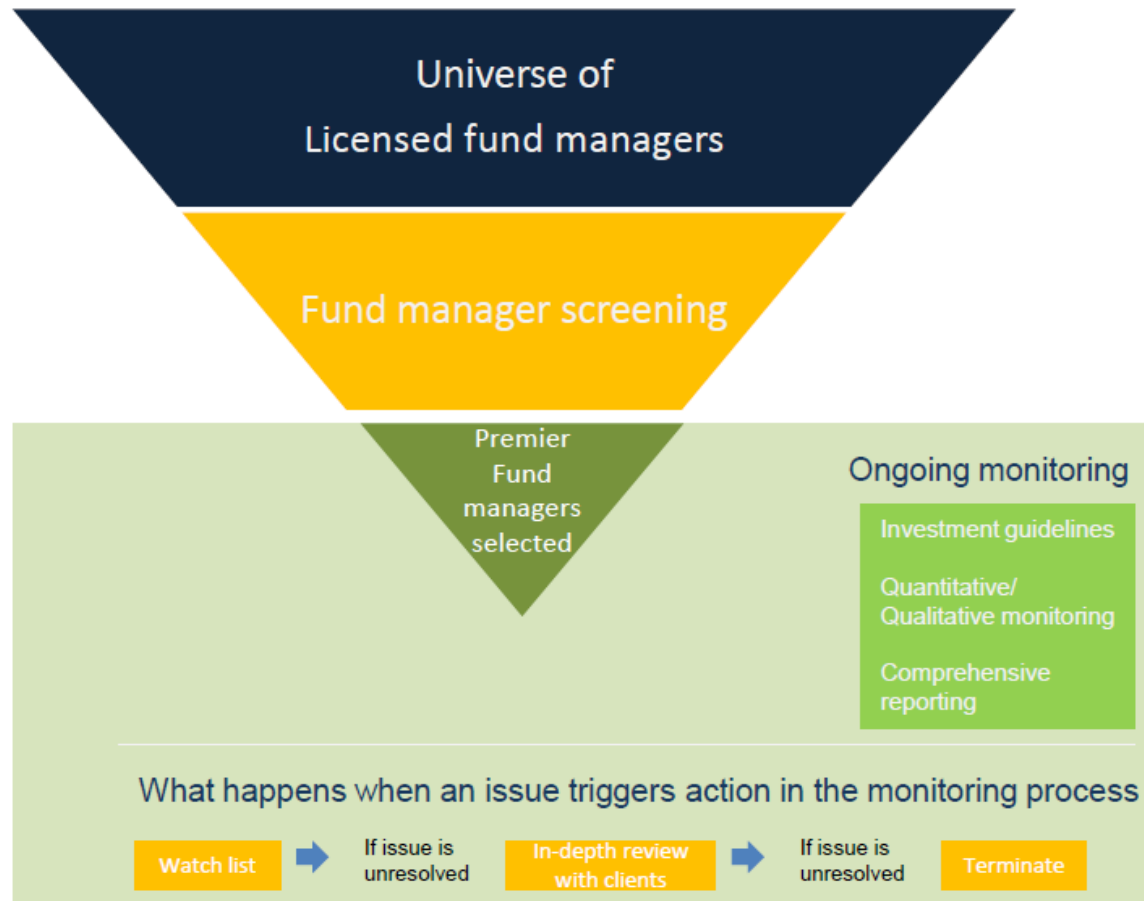
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Selection & Monitoring



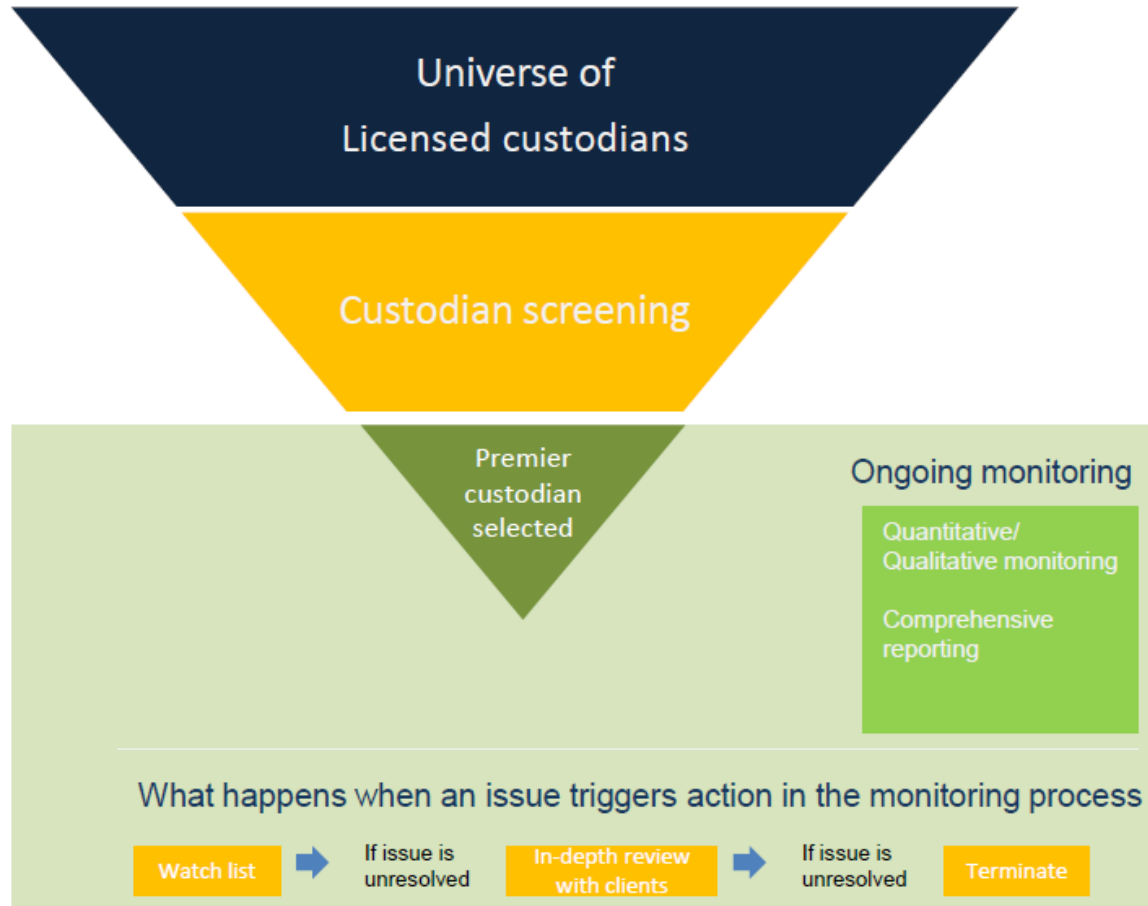
SELECTION &
MONITORING SERVICES

GENTRUST Due Diligence Process
Fund Manager Selection and Monitoring



SELECTION &
MONITORING SERVICES

GENTRUST Due Diligence Process Custodian Selection and Monitoring



Understanding Plan Fees



The GENTRUST Difference

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

We will help you understand what is included in the fees, So you can make a well-informed decision.

FEE STRUCTURE

Maximum Fee Limits

National Pensions Regulatory Authority(NPRA) – 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 monthly basis
- Fees are negotiable

WHERE WE ARE

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