



**CLAIM MAKING PROCEDURE AND REQUIRED DOCUMENTATION**

This document is designed to guide employers/principal officers and fund members on claim making procedure and requirements for different types of pension claims.

<p><b>1.</b></p>	<p><b><u>Transfer of Pension Benefits</u></b></p> <ol style="list-style-type: none"> <li>1. Duly completed claim notification form, stamped and signed by the employer</li> </ol> <p><b>OR</b></p> <ol style="list-style-type: none"> <li>2. Covering letter from employer/principal officer explaining where the benefits should be transferred to, as advised by the member.</li> </ol>
<p><b>2.</b></p>	<p><b><u>Claim under Section 65 of the Pensions Act 2010 (Early Payments of Benefits)</u></b></p> <ol style="list-style-type: none"> <li>1. Duly completed claim notification form after six months from the date of exit from employment, stamped and signed, by the employer</li> <li>2. Written application by the member where the member attest that they have not secured another employment for a period of more than six months from date of exit from employment and would like to claim their pension benefits.</li> </ol>
<p><b>3.</b></p>	<p><b><u>Claim under Section 87J of the Pensions Act 2010</u></b></p> <ol style="list-style-type: none"> <li>1. Duly completed claim notification form, stamped and signed, by the employer.</li> <li>2. Written application by the member immediately after leaving employment or any other time thereafter.</li> </ol> <p>Note: <b>Claim under section 87j is subject to rules of the fund prior to the Pension Act 2010</b></p>
<p><b>4.</b></p>	<p><b><u>Claim under Section 69 of the Pensions Act 2010 (Payment of benefits of a member leaving country permanently)</u></b></p> <ol style="list-style-type: none"> <li>1. Duly completed claim notification form, stamped and signed, by the employer.</li> <li>2. Written application by the member</li> <li>3. Details of the destination country, including town, city or address of residence</li> <li>4. Documentation showing emigration status which shall include:             <ul style="list-style-type: none"> <li>➤ Permanent residence permit or citizenship of the destination country; or</li> <li>➤ A letter signed by the Chief Immigration Officer confirming that the member has renounced the Malawian citizenship or permanent residence status in Malawi</li> </ul> </li> </ol>
<p><b>5.</b></p>	<p><b><u>Claim under Retirement</u></b></p> <p><b>i. <u>Normal Retirement</u></b></p> <ol style="list-style-type: none"> <li>1. Duly completed claim notification, form stamped and signed, by</li> </ol>

	<p>the employer</p> <ol style="list-style-type: none"> <li>2. Member's valid Identity or affidavit of birth or certified copies thereof</li> </ol> <p><b>ii. <u>Early Retirement on ill health</u></b></p> <ol style="list-style-type: none"> <li>1. Duly completed claim notification form, stamped and signed, by the employer</li> <li>2. A medical report issued by a medical practitioner or a legally constituted medical board; and</li> <li>3. A Copy of a medical practitioner's registration certificate issued by Medical Council of Malawi; or</li> <li>4. Where a condition that causes total or permanent disability requires an examination from a specialist and the medical practitioner issuing the medical report in 2 above is not a specialist, the medical report shall include results of the consultation with a specialist.</li> </ol> <p><b>iii. <u>Early Retirement based on service</u></b></p> <ol style="list-style-type: none"> <li>1. Duly completed claim notification form, stamped and signed by the employer</li> <li>2. Covering letter from the employer/principal officer with confirmation of the member's date of employment.</li> </ol>
<p><b>6.</b></p>	<p><b><u>Claim on Death of the Member</u></b></p> <ol style="list-style-type: none"> <li>1. Duly completed claim notification form, stamped and signed, by the employer</li> <li>2. A death certificate or report from the Registrar General's office/a certified medical practitioner registered with the Medical Council of Malawi; or a letter signed and stamped by a District Commissioner/ a Traditional Authority from the deceased's home district</li> <li>3. Latest deceased's beneficiary nomination form (absence or invalidity of the nomination form evokes section 71 (3) of the Pensions Act 2010, which provides that the trustees should disburse the benefits in such proportion to a person or persons as the trustees determine the financial dependence of the beneficiary on the member at the time of death.)</li> </ol>

**Note: All claims are subject to the Pension fund rules and the Pensions Act 2010**