FREQUENTLY ASKED QUESTIONS WITH ANSWERS ON THE SCHEMES OF THE NATIONAL SOCIAL SECURITY AND WELFARE CORPORATION (NASSCORP).

PRODUCTION: 2026

Research and Actuarial Department
NASSCORP

CONTENTS

Introduction

This booklet has been designed to address some of the most frequently asked questions about the Schemes of the National Social Security and Welfare Corporation (NASSCORP), providing clear and concise answers across seven key areas: Background on the institution, Governance Structure, Scheme Membership, Contribution, Claims and Benefits, Compliance, and Investment. It also provides contact details of NASSCORP regional offices, as well as a glossary of common social security terms encountered by insured persons and pensioners. We hope you find this information helpful and easy to navigate.

SECTION 1: FREQUESNTLY ASKED QUESTIONS ON SOCIAL SECURITY BACKGROUND

1. **Question: What is Social Security?**

   Answer: Social Security is a system that provides income and social protection to workers and their families against retirement, sickness, disability, employment injury, and death.

2. **Question: What is NASSCORP?**

   Answer: NASSCORP is the "National Social Security and Welfare Corporation".

3. **Question: When was NASSCORP established?**

   Answer: NASSCORP was established on July 10, 1975.

4. **Question: Why was NASSCORP created?**

   Answer: To provide social protection and pension benefits for workers and their families.

5. **Question: Where are the Regional Offices of NASSCORP located?**

   Answer: NASSCORP operates regional offices in the below cities in Liberia to serve members and employers: Monrovia, Buchanan, Tubmanburg, Kakata, Gbarnga, Ganta, Harper, and Greenville.

6. **Question: How do I contact NASSCORP?**

   Answer: Visit the nearest regional office or Head Office, contact the official NASSCORP helpline, or visit the NASSCORP website (www.nasscorp.org.lr).

7. **Question: What programs do NASSCORP administer?**

   Answer: The Employment Injury Scheme and the National Pension Scheme, and Welfare Scheme. The third legislated Scheme, the Welfare Scheme, is not operational as yet.

SECTION 2: FREQUESNTLY ASKED QUESTIONS ON THE GOVERNANCE OF NASSCORP

8. **Question: Who manages NASSCORP?**

   Answer: NASSCORP is managed by the Director General and the management team under the oversight of the Board of Directors.

9. **Question: Who appoints the NASSCORP's leadership?**

   Answer: The President of Liberia appoints the members of the Board of Directors, the Director General, and the Deputy Director General.

10. **Question: What governs NASSCORP's operations?**

    Answer: NASSCORP's operations are governed by the NASSCORP Act, the General Regulations, and other auxiliary policy documents.

11. **Question: What are NASSCORP's responsibilities to insured employees?**

    Answer: NASSCORP registers workers, collects and safeguards contributions, enforces compliance, provides pension and employment injury benefits, educates workers and their employers, protects workers' social security rights, and invests the Social Security Fund.

12. **Question: Does the Government interfere in the operation of the schemes?**

    Answer: No. The schemes operate independently in accordance with the law.

SECTION 3: FREQUESNTLY ASKED QUESTIONS ON MEMBERSHIP, REGISTRATION AND SOCIAL SECURITY IDENTIFICATION

13. **Question: Who is eligible to register as an insured person?**

    Answer: Employees in both the public and private sectors, as well as self-employed workers in the private sector, are eligible to register.

14.**Question: How can I register with NASSCORP?**

Answer: You can register through your employer or, if you are self-employed, by registering directly with NASSCORP.

15.**Question: What do I need to become a registered insured person?**

Answer: You must complete the registration form and obtain a Social Security nine-digit number, and a Social Security ID card.

16.**Question: What are my employer's responsibilities to NASSCORP?**

Answer: Your employer must register you as an insured person, deduct and remit your social security contributions, submit monthly payroll records to NASSCORP, maintain accurate employee records, and cooperate with NASSCORP inspectors.

17.**Question: When should my employer register me with NASSCORP?**

Answer: Your employer is required to register you with NASSCORP within fifteen (15) working days of the commencement of your employment.

18.**Question: How do I know if my employer has registered me?**

Answer: Contact NASSCORP to verify your Social Security Number and registration status.

19.**Question: Are foreign workers required to register with NASSCORP?**

Answer: Yes. Foreign workers employed by covered employers in Liberia are generally required to register with NASSCORP and contribute.

20.**Question: Do I need to re-register when I change employers?**

Answer: No. Your Social Security Number remains the same throughout your working life. Simply provide your existing Social Security Number to your new employer.

21.**Question: What is the minimum age to register with NASSCORP?**

Answer: You must be at least 18 years old to register, unless otherwise provided by law.

22. **Question: Can I change my name or correct my date of birth registered with NASSCORP?**

Answer: Yes. You may update your name or correct your date of birth by providing valid proof of your correct name and date of birth.

23. **Question: Can I list my dependents as beneficiaries?**

Answer: Yes. You should register your spouse and other eligible dependents (below 21 years) as beneficiaries.

24. **Question: Why is proper registration important?**

Answer: Proper registration helps verify your identity, accurately record your contributions, and ensure your benefits and claims are processed promptly.

25. **Question: What is a social security number?**

Answer: A Social Security Number is a unique identification number assigned to each registered insured person of NASSCORP.

26. **Question: Why is my Social Security Number important?**

Answer: Your Social Security Number identifies you, tracks your contributions, and enables NASSCORP to process your benefits accurately and efficiently.

27. **Question: Is the Social Security ID card free of charge?**

Answer: Yes. The first Social Security ID cards are issued free of charge. A prescribed fee applies for replacement cards.

28. **Question: Can I have more than one Social Security Number?**

Answer: No. Each member is assigned only one Social Security number, which remains valid for life.

29. **Question: Do my family members need Social Security ID cards?**

Answer: No. Social Security ID cards are issued only to registered insured persons.

30.**Question: What should I do if I don't have a Social Security Number?**

Answer: Visit the nearest NASSCORP office with valid identification to register or verify your membership and obtain your Social Security Number.

31.**Question: Can a self-employed person register and contribute to NASSCORP?**

Answer: Yes. A self-employed person may voluntarily register and contribute to the NASSCORP Pension Scheme, subject to the applicable rules.

32.**Question: Can my Social Security ID card expire?**

Answer: No. Your Social Security ID card remains valid unless it is replaced due to loss, damage, or an approved update to your personal information.

SECTION 4: FREQUESNTLY ASKED QUESTIONS ON CONTRIBUTIONS

33.**Question: What is a Social Security contribution?**

Answer: A Social Security contribution is the money paid by an employer on behalf of an employee to fund Social Security benefits.

34.**Question: When and how should contributions be paid?**

Answer: Contributions must be paid monthly, within the period prescribed by NASSCORP, using approved payment channels such as banks, electronic transfers, designated collection points, or other methods authorized by NASSCORP.

35.**Question: Why are Social Security contributions deducted from my earnings?**

Answer: Contributions help finance your future Social Security benefits, including employment injury and pension benefits.

36.**Question: Who pays the Social Security contributions for the Employment Injury Scheme?**

Answer: The employer pays 100% of the contributions for the Employment Injury Scheme. Employees do not contribute to this Scheme.

37. **Question: Who pays the Social Security contributions for the National Pension Scheme?**

Answer: The National Pension Scheme is equally funded through contributions from both employers and employees.

38. **Question: How much do employers and employees contribute?**

Answer: Employees contribute 4% of their monthly insurable earnings, while employers contribute 6%, for a total contribution of 10%.

39. **Question: Can my contributions be transferred when changing jobs?**

Answer: Yes. Your contribution record remains with your Social Security Number and continues when you join a new employer.

40. **Question: Can I get a refund of my contributions if I become unemployed?**

Answer: No. Unemployment alone does not qualify you for a refund. Your contributions remain in your NASSCORP account and continue to count toward your future benefit entitlement.

41. **Question: How are contributions handled if I have more than one job?**

Answer: Each employer must register you, calculate contributions on your earnings, and remit contributions to NASSCORP on your behalf.

42. **Question: Is severance pay subject to Social Security contributions?**

Answer: No. Severance pay is generally not subject to Social Security contributions because it is paid after the employment relationship has ended.

43. **Question: Can foreign workers contribute to NASSCORP?**

Answer: Yes. Foreign workers employed in Liberia are generally required to register and contribute to NASSCORP, unless exempted by law or an applicable international agreement.

44.**Question: Can Social Security contributions made in another country be transferred to NASSCORP?**

Answer: No. Contributions made in another country's Social Security system cannot currently be transferred or combined with NASCORP contribution records, unless provided under a reciprocal social security agreement.

45.**Question: What happens if an employer underreports employee earnings?**

Answer: Underreporting employee's earnings is a violation of the law. NASSCORP may assess the unpaid contributions, impose penalties and interest, and take enforcement action against the employer.

46.**Question: How can I check whether my employer is paying my Social Security contributions?**

Answer: You may request a contribution statement from NASSCORP or contact any NASSCORP office to verify your contribution record.

47.**Question: How many contributions are required to qualify for a Retirement Pension?**

Answer: Insured persons born before 1980 must have at least 100 months (8 years and 4 months) of contributions. Those born in 1980 or later must have at least 144 months (12 years) of contributions, in addition to meeting the qualifying age.

48.**Question: Can foreign workers receive a refund of their Pension Scheme contributions when leaving Liberia permanently?**

Answer: Yes. Eligible foreign workers who leave Liberia permanently may apply for a refund of their employee contributions, subject to the requirements of the NASSCORP Act and General regulations.

49.**Question: What documents are required to apply for a contribution refund as a foreign national?**

Answer: You must submit:

A completed Social Security Benefit Claim Form (Form C1); a copy of your valid passport (Bio page); proof of permanent departure from Liberia; a copy of your NASSCORP Social Security ID card; and a duly notarized Power of Attorney, where applicable, authorizing your representative to receive the contribution refund on your behalf.

50. **Question: Is it an offense not to pay Social Security contributions?**

Answer: Yes. Employers and employees covered by the NASSCORP Act are legally required to pay Social Security contributions. Failure to comply may result in penalties, fines, interest, or other legal actions as provided by law.

51. **Question: How often can I obtain my contribution statement?**

Answer: You may request a contribution statement from NASSCORP at any time. Currently, statements are issued once a year in accordance with NASSCORP procedures.

52. **Question: Where can I receive my contribution statement?**

Answer: You may obtain your contribution statement from your employer's Human Resources Office or directly from any NASSCORP office.

53. **Question: What should I do if my contributions are not being paid?**

Answer: Raise the matter with your employer immediately. If the issue is not resolved, report it to NASSCORP for investigation and appropriate action.

54. **Question: Can I withdraw my contributions before retirement?**

Answer: Generally, no. Pension Scheme contributions are preserved until you qualify for a benefit under the NASSCORP Act or become eligible for a contribution refund as provided by law.

SECTION 5: FREQUESNTLY ASKED QUESTIONS ON GENERAL BENEFITS

55. **Question: What is a benefit claim?**

Answer: A benefit claim is a formal request for payment of a Social Security benefit by an eligible insured person or beneficiary.

56. **Question: How can I claim Social Security benefits?**

Answer: Complete the required claim form and submit it, together with the required supporting documents, through your employer (where applicable) or directly to NASSCORP.

57. **Question: How long does it take to process a benefit claim?**

Answer: NASSCORP aims to process complete claims within six (6) weeks, provided all required documents have been submitted and no further verification is needed.

58. **Question: Why are some benefit claims delayed?**

Answer: Claims may be delayed due to incomplete applications, missing or incorrect documents, unverified contribution records, medical or employment verification, fraud investigations, or other circumstances requiring additional review.

59. **Question: Can a claim be rejected?**

Answer: Yes. A benefit claim may be rejected if the claimant does not meet the eligibility requirements or fails to provide the required supporting documents.

60. **Question: What should I do if my benefit claim is rejected?**

Answer: Request the reasons for the decision, submit any additional supporting evidence if applicable, and follow the prescribed review or appeal process.

61. **Question: What happens if I become disabled and cannot work?**

Answer: You may qualify for invalidity pension or disability benefits if you meet the eligibility requirements under the NASSCORP Act.

62. **Question: What happens if my contribution records are incomplete or inaccurate?**

Answer: NASSCORP will verify your contribution records and may request additional documents or conduct further investigations to establish your entitlement.

63.**Question: Are there consequences in reporting claims late?**

Answer: Yes. Late reporting may delay the processing of your claim and, where the statutory time limit has expired without a valid reason, may result in the rejection of your claim or the loss of entitlement to benefits.

64.**Question: How does a Social Security Grant differ from a Pension?**

Answer: A Social Security Grant is a **one-time lump-sum payment** made to an eligible person who does not meet the minimum contribution requirements for a full Pension. A full Pension, on the other hand, provides **regular monthly payments** to eligible beneficiaries.

65.**Question: Are NASSCORP benefits taxable?**

Answer: No. NASSCORP benefits are exempt from taxation under the law.

66.**Question: What documents are usually required to submit a benefit claim?**

Answer: Required documents vary depending on the type of benefit claimed. However, they generally include a completed social security claim form, valid identification, a recent passport sized photograph, and any supporting documents required for the specific benefit.

67.**Question: Can a beneficiary authorize someone to receive benefits on his or her behalf?**

Answer: Yes. A beneficiary may authorize a legally appointed Power of Attorney or attorney-in-fact, supported by the required legal documents, to receive benefits on his or her behalf where permitted by law.

68.**Question: Can benefits be paid through banks or mobile money?**

Answer: Yes. Approved benefits may be paid through designated banks, mobile money services, or other payment channels authorized by NASSCORP.

69.**Question: What do I need to receive by benefits through a bank or mobile money service?**

Answer: To receive your benefits through a bank or mobile money service, you must complete biometric registration, provide details of your designated bank or mobile money account, and possess a valid NASSCORP Beneficiary ID card.

70.**Question: What should I do if I suspect Social Security fraud?**

Answer: Report the matter immediately to NASSCORP. All reports are treated confidentially and investigated in accordance with the law.

SECTION 5A: FREQUESNTLY ASKED QUESTIONS ON EMPLOYMENT INJURY BENEFITS

71.**Question: What is an Employment Injury claim?**

Answer: An Employment Injury claim is a request for benefits arising from a work-related injury, occupational disease, or death resulting from employment.

72.**Question: What benefits are available under the Employment Injury Scheme?**

Answer: The Employment Injury Scheme provides Medical Benefit, Temporary Disablement Benefit, Permanent Disablement Benefit, Lump-sum Death Benefits, Funeral Grants, and Constant Attendance Allowance, subject to the eligibility requirements.

73.**Question: What is a Temporary Disablement Benefit?**

Answer: A Temporary Disablement Benefit provides income support to an insured worker who is temporarily unable to work because of a work-related injury or occupational disease.

74.**Question: What is a Permanent Disablement Benefit?**

Answer: A Permanent Disablement Benefit provides income support to an insured worker who suffers a permanent disability as a result of a work-related injury or occupational disease.

75. **Question: What is a Medical Benefit?**

Answer: A Medical Benefit covers the cost of approved medical treatment and related healthcare services required for work-related injuries or occupational disease.

76. **Question: What is a Lump-sum Death Benefit?**

Answer: A Lump-sum Death Benefit is a one-time payment made to the eligible survivors or dependents of an insured worker who dies as a result of a work-related injury or occupational disease.

77. **Question: What is a Funeral Grant?**

Answer: A Funeral Grant is a one-time payment made to help cover the funeral expenses of a deceased insured worker.

78. **Question: What is a Constant Attendance Allowance?**

Answer: A Constant Attendance Allowance is an additional benefit paid to or on behalf of a permanently and totally disabled beneficiary who requires the regular assistance of another person to carry out daily living activities.

79. **Question: What is the 14-day waiting period?**

Answer: The 14-day waiting period is the period an injured worker must complete before becoming eligible for Temporary Disablement cash benefit, provided all other eligibility requirements are met.

80. **Question: What is the 48-hour notification requirement?**

Answer: It is the period within which the occurrence of a serious or fatal work-related injury or accident must be reported to NASSCORP.

81. **Question: What is an Occupational Disease?**

Answer: An Occupational Disease is an illness caused by exposure to workplace hazards.

SECTION 5-B: FREQUESNTLY ASKED QUESTIONS ON NATIONAL PENSION BENEFITS

82. **Question: What is the National Pension Scheme?**

Answer: The National Pension Scheme provides income replacement to eligible insured persons and their dependents in the event of retirement, invalidity, or death.

83. **Question: What is a Retirement Pension claim?**

Answer: A Retirement Pension claim is a formal request by an eligible insured person to receive a Retirement Pension after meeting the qualifying age and contribution requirements.

84. **Question: When do I qualify for a Retirement Pension?**

Answer: You qualify for a Retirement Pension when you meet the prescribed retirement age, contribution requirements, and all other eligibility conditions under the National Pension Scheme.

85. **Question: What is an invalidity Pension claim?**

Answer: An Invalidity Pension claim is a request for an Invalidity Pension by an insured person who is permanently incapable of work due to a physical or mental condition that is not caused by a work-related injury or occupational disease, and who meets the prescribed eligibility requirements.

86. **Question: What is a Survivor's Benefit claim?**

Answer: A Survivor's Benefit claim is a request for benefits made by eligible dependents following the death of an insured person or pensioner.

87. **Question: What benefits are available under the National Pension Scheme?**

Answer: The National Pension Scheme provides Retirement Pension Benefit, Invalidity Pension Benefit, Survivor's Lump-sum Benefit, and Retirement Grant, subject to the eligibility requirements.

88. Question: What is Retirement Pension?

Answer: A Retirement Pension is a monthly benefit paid to an eligible insured person who has satisfied the prescribed retirement age and contribution requirements.

89. Question: What are the requirements for a Retirement Pension?

Answer: To qualify for a Retirement Pension, you must have reached the prescribed retirement age of sixty (60) or sixty-five (65); must have retired from covered employment; and meet the minimum contribution requirements under the National Pension Scheme.

90. Question: How is my Retirement Pension calculated?

Answer: Your Retirement Pension is calculated based on the formula prescribed under the NASSCORP Act, taking into account your contribution record and your average insurable earnings.

91. Question: Does everyone receive the same Retirement Pension?

Answer: No. The amount of your Retirement Pension benefit depends on the number contributions made during your working years and your average insurable earnings.

92. Question: Can a survivor receive a Survivor's Lump-sum Benefit while receiving a Retirement Pension?

Answer: Yes. A person may receive both benefits if he or she independently qualifies for each benefit under the NASSCORP Act. Eligibility for Retirement Pension Benefit does not disqualify a person for Survivor's Pension Benefit.

93. Question: Can a Pension be paid as a lump sum?

Answer: Yes. A pension may be commuted to a lump-sum payment only where a pensioner requests such payment and satisfies the Director General that he or she is permanently residing abroad, as permitted under the NASSCORP Act and its regulations.

94. **Question: Can I receive a NASSCORP Pension and a Civil Service Pension at the same time?**

Answer: It dependents. Eligibility to receive both pensions is governed by the applicable laws and regulations for each scheme and any harmonized arrangements in force.

95. **Question: Can my Pension benefit be used to pay personal debts?**

Answer: No. Pension benefit cannot be assigned, attached, or used to settle personal debts.

96. **Question: How are Survivor's Lump-sum Benefits paid if there is more than one eligible widow?**

Answer: Where there is more than one eligible widow, the Survivor's Lump-sum Benefit is shared equally among them.

97. **Question: Who is considered a child or dependent of an insured person?**

Answer: A child is the biological or legally adopted offspring of an insured person. A dependent is a person who relies on the insured person for financial support and meets the eligibility requirements under the NASSCORP Act.

98. **Question: What should I do before retirement to avoid delays in processing my Pension claim?**

Answer: Before retiring, verify your contribution records, update your beneficiary information and personal details, and ensure that all required documents are complete and up to date with NASSCORP.

99. **Question: What are the consequences of fraudulently receiving or retaining an overpayment of a Social Security benefit?**

Answer: Your benefits may be suspended or terminated, any overpaid amount may be recovered, and legal or administration action may be taken in accordance with the NASSCORP Act.

100. **Question: What happens if I die before retirement?**

Answer: If you die before qualifying for a Retirement Pension, your eligible survivors may qualify for a Survivor's Lump-sum benefit, subject to the eligibility requirements under the NASSCORP Act.

101. **Question: Why must beneficiaries undergo verification every two years?**

Answer: Beneficiary verification confirms continued eligibility, prevent fraud, and ensure accurate and timely payment of benefits.

102. **Question: What happens if I am outside of Liberia during the beneficiary verification period?**

Answer: You should notify NASSCORP immediately and complete the approved alternative verification process to avoid suspension of your benefits.

103. **Question: What documents do I need to claim benefits following the death of my insured spouse?**

Answer: You must submit proof of marriage, the names and birth records of eligible children under 21 years of age, and any other supporting documents required by NASSCORP.

104. **Question: Can dependents receive benefits if an insured person dies without nominating a spouse or dependent children?**

Answer: Yes. Eligible dependents may receive benefits if they establish their entitlement through the required investigations and supporting legal documents, in accordance with the NASSCORP Act.

105. **Question: Is it an offense to provide false information to obtain Social Security benefit?**

Answer: Yes**.** Knowingly providing false or misleading information to obtain Social Security benefits is an offence under the NASSCORP Act and may result in prosecution, recovery of benefits, and other legal penalties.

106. **Question: Can I update my pension claim record after I begin receiving a pension benefits from NASSCORP?**

Answer: Yes. You may update your pension claim record after you begin receiving benefits, subject to verification and approval by NASSCORP.

107. **Question: If a spouse remarries, does it affect his/her entitlement to Survivor's Benefits?**

Answer: Yes. In general, a surviving spouse who remarries is no longer eligible to receive Survivor's Benefits, subject to the provisions of the NASSCORP Act.

108. **Question: How does a survivor claim a Survivor's Benefit?**

Answer: A survivor must submit a completed claim application form together with the required supporting documents, including a certificate of death, proof of relationship, and a valid identification document, to the nearest NASSCORP Regional Office.

109. **Question: Can an unmarried partner receive a Survivor's Lump-Sum Benefit?**

Answer: No. Only a legally recognized spouse or other legal dependent, as provided under the NASSCORP Act, may qualify for a Survivor's Lump-sum Benefit.

110. **Question: How does NASSCORP manage my contributions before retirement?**

Answer: Your contributions are pooled and invested to finance pension and other Social Security benefits, as well as the administration of NASSCORP's scheme, in accordance with the law and approved investment policies.

111. **Question: How much of my contributions will be refunded if I permanently leave Liberia?**

Answer: You may receive a refund of your employee's share of contributions made during your insurable employment in Liberia, subject to the eligibility requirements under the NASSCORP Act. The employer's share of contributions is not refundable.

112. **Question: Can NASSCORP provide a loan against my Pension benefit?**

Answer: No. NASSCORP does not provide loans against Pension benefits, and your pension entitlement cannot be assigned or used as collateral.

113. **Question: Am I covered by NASSCORP if I am injured at work?**

Answer: Yes. Eligible employees are covered under the Employment Injury Scheme from their day of employment, provided the employer complies with the NASSCORP Act.

114. **Question: Do I qualify for Social Security disability benefit If I am injured at work?**

Answer: You may qualify for Employment Injury benefit if your work-related injury prevents you from working and you meet the eligibility requirements under the NASSCORP Act.

115. **Question: Can I claim the pension benefit of my deceased father if he died before applying for it?**

Answer: Yes. Eligible surviving dependents may apply for any benefits payable by submitting the deceased insured person's NASSCORP details, certification of death, proof of relationship, and any other supporting documents, subject to the provisions of the NASSCORP Act and any applicable time limit.

116. **Question: What is a Retirement Grant?**

Answer: A retirement grant is a one-time lump-sum payment made to an insured person who qualifies for retirement but does not meet the contribution requirements for a Retirement Pension in accordance with the NASSCORP Act.

117. **Question: How is my Pension paid if I made contributions in both U.S. Dollars (USD) and Liberian Dollars (LRD) currencies?**

Answer: Your Pension is calculated and paid in the currency or currencies in which your contributions were made, or converted in accordance with the NASSCORP Act or Regulations.

118. **Question: What is the maximum Pension payable under the National Pension Scheme?**

Answer: The maximum Pension payable is US$5,000 per month, or its equivalent in Liberian Dollars, subject to the limits prescribed under the NASSCORP Act and Regulations.

119. **Question: What is an Invalidity Grant?**

Answer: An Invalidity Grant is a one-time lump-sum payment made to an insured person who is permanently incapable of work due to invalidity but does not meet the contribution requirements for an Invalidity Pension.

120. **Question: What happens to my Permanent Disablement Benefit if I retire earlier due to incapacity arising from the same disability?**

Answer: If you qualify for both benefits, NASSCORP will pay only the benefit with the highest value, in accordance with the NASSCORP Act.

121. **Question: Where can an insured person submit a benefit claim?**

Answer: Benefit claims may be submitted at the nearest NASSCORP Regional Office or any other office designated by NASSCORP.

122. **Questions: What happens if I do not have a bank account or mobile money account to receive my benefit?**

Answer: NASSCORP will assist you open an account with the bank or mobile money service of your choice.

123. **Question: When should I report the death of a pensioner?**

Answer: The death of a pensioner should be reported to the nearest NASSCORP Regional Office immediately or no later than 30 days after the death, together with the required supporting document to prevent overpayments and ensures timely processing of any Survivor’s lump-sum Benefit.

124. **Question: What happens if my father is sick and/or bedridden and cannot collect his retirement pension?**

Answer: He may authorize a trusted family member or legally authorized representative to collect his benefit on his behalf by submitting a notarized letter of authorization and any other required documents, subject to NASSCORP's verification and approval.

SECTION 6: FREQUESNTLY ASKED QUESTIONS ON COMPLIANCE AND PENSION REFORM

125. **Question: What does compliance mean under NASSCORP?**

Answer: Compliance means adhering to NASSCORP's laws, regulations, and contribution requirements**.**

126. **Question: What is social security fraud?**

Answer: Social Security fraud occurs when a person or organization deliberately provides false information, conceals facts, or misuses benefits or contributions to obtain an unlawful advantage.

127. **Question: Why does NASSCORP inspect employers' contribution records?**

Answer: To ensure employers' eligible workers are properly registered, contributions are correctly calculated and remitted as required by law.

128. **Question: Why does NASSCORP request payroll records from employers?**

Answer: NASSCORP requests payroll records to verify employee information, confirm contributions, ensure compliance, and facilitate the accurate processing of future benefits.

129. **Question: What is a Social Security Clearance Certificate?**

Answer: It is an official document issued by NASSCORP confirming that an employer has complied with NASSCORP's registration and contribution requirements.

130. **Question: Why is Social Security Clearance Certificate important?**

Answer: A Social Security Clearance Certificate demonstrates an employer's compliance with NASSCORP requirements. It may be required for government contracts, business transactions, and other regulatory purposes.

131. **Question: What happens during a compliance inspection?**

Answer: NASSCORP reviews payroll records, employee registration records, and contribution records to verify compliance with the law.

132. **Question: Can contribution non-compliance affect future benefits?**

Answer: Yes. Failure to register employees or pay required contributions may delay or affect the payment of required benefits.

133. **Question: What is pension reform?**

Answer: Pension reform is the process of improving the pension system to make it more sustainable, efficient, transparent, and responsive to the current needs of contributors and beneficiaries.

134. **Question: How can pension reform affect workers?**

Answer: Pension reform may affect contribution rates, retirement conditions, benefit levels, and eligibility requirements.

135. **Question: What reforms have been introduced under NASSCORP?**

Answer: Reforms have included expanded coverage, improved benefits, strengthened compliance measures, and changes to contribution and pension rules.

136. **Question: Why were the NASSCORP and Civil Service pension schemes harmonized?**

Answer. The Schemes were harmonized to create a more sustainable, efficient, and equitable pension system for public employees, while improving benefit administration.

137. **Question: Why is NASSCORP important to workers and their families?**

Answer: NASSCORP provides income security through retirement, invalidity, employment injury, and death helping to protect workers and their dependents against loss of income.

SECTION 7: FREQUESNTLY ASKED QUESTIONS ON INVESTMENT OF PENSION FUNDS

138. **Question: Why does NASSCORP invest pension funds?**

Answer: NASSCORP invests pension fund to ensure sufficient financial resource are available to pay future benefits while maintaining the long-term sustainability of the pension scheme.

139. **Question: Are the pension funds the property of Government?**

Answer: No. The Pension funds are held in trust for insured workers and beneficiaries and managed solely for the purposes provided under the law.

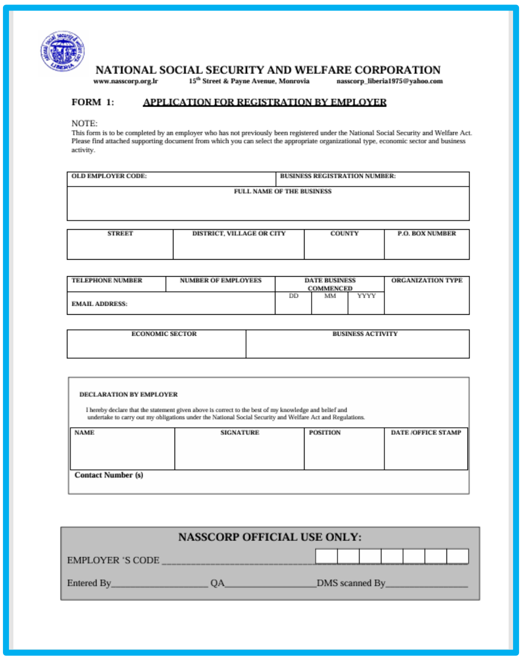
140. **Question: Can NASSCORP pension funds be invested outside Liberia?**

Answer: Yes, where permitted by law and investment regulations.

APPENDIX A: **REGIONAL OFFICES AND LOCATION INFORMATION**

LOCATION	REGION
Monrovia	Region-1A Region-1B
Buchanan	Region-2
Tubmanburg	Region-3
Kakata	Region-4
Gbarnga	Region-5
Ganta	Region-6
Harper	Region-8
Greenville	Region-9

APPENDIX B: BENEFIT CLAIM FORMS



NATIONAL SOCIAL SECURITY AND WELFARE CORPORATION
www.nasscorp.org.lr 15th Street & Payne Avenue, Monrovia nasscorp_liberia1975@yahoo.com

FORM 1: APPLICATION FOR REGISTRATION BY EMPLOYER

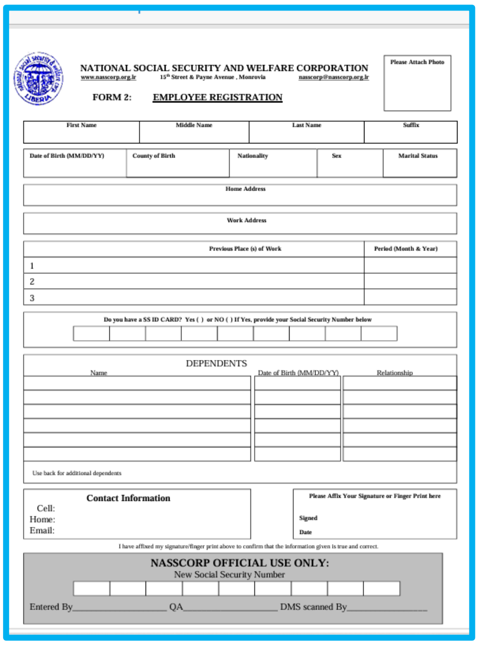
NOTE:
This form is to be completed by an employer who has not previously been registered under the National Social Security and Welfare Act. Please find attached supporting document from which you can select the appropriate organizational type, economic sector and business activity.

OLD EMPLOYER CODE: BUSINESS REGISTRATION NUMBER:
FULL NAME OF THE BUSINESS
STREET | DISTRICT, VILLAGE OR CITY | COUNTY | P.O. BOX NUMBER
TELEPHONE NUMBER | NUMBER OF EMPLOYEES | DATE BUSINESS COMMENCED DD MM YYYY | ORGANIZATION TYPE
EMAIL ADDRESS:
ECONOMIC SECTOR | BUSINESS ACTIVITY

DECLARATION BY EMPLOYER
I hereby declare that the statement given above is correct to the best of my knowledge and belief and undertake to carry out my obligations under the National Social Security and Welfare Act and Regulations.
NAME | SIGNATURE | POSITION | DATE /OFFICE STAMP
Contact Number (s)

NASSCORP OFFICIAL USE ONLY:
EMPLOYER 'S CODE ____
Entered By____ QA____ DMS scanned By____

Employer Registration Form



NATIONAL SOCIAL SECURITY AND WELFARE CORPORATION
www.nasscorp.org.lr 15th Street & Payne Avenue, Monrovia nasscorp@nasscorp.org.lr

Please Attach Photo

FORM 2: EMPLOYEE REGISTRATION

First Name | Middle Name | Last Name | Suffix
Date of Birth (MM/DD/YY) | County of Birth | Nationality | Sex | Marital Status
Home Address
Work Address
Previous Place (s) of Work | Period (Month & Year)
1
2
3
Do you have a SS ID CARD? Yes ( ) or NO ( ) If Yes, provide your Social Security Number below

DEPENDENTS
Name | Date of Birth (MM/DD/YY) | Relationship
Use back for additional dependents

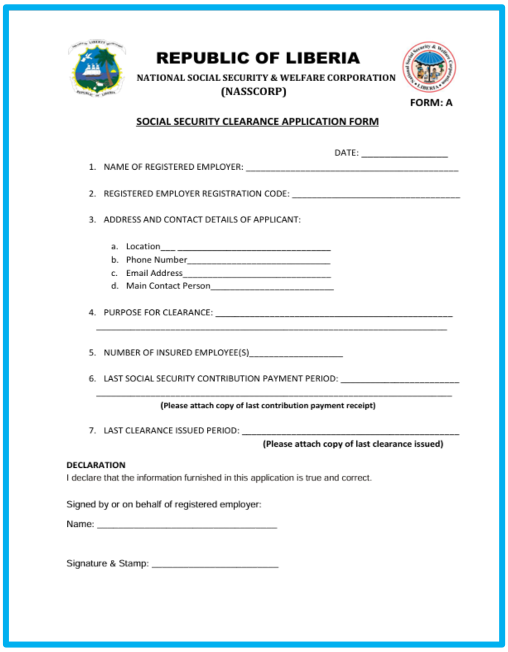
Contact Information
Cell:
Home:
Email:

Please Affix Your Signature or Finger Print here
Signed
Date

I have affixed my signature/finger print above to confirm that the information given is true and correct.

NASSCORP OFFICIAL USE ONLY:
New Social Security Number
Entered By____ QA____ DMS scanned By____

Employee Registration Form



REPUBLIC OF LIBERIA
NATIONAL SOCIAL SECURITY & WELFARE CORPORATION
(NASSCORP)

FORM: A

SOCIAL SECURITY CLEARANCE APPLICATION FORM

DATE: ____

1. NAME OF REGISTERED EMPLOYER: ____
2. REGISTERED EMPLOYER REGISTRATION CODE: ____
3. ADDRESS AND CONTACT DETAILS OF APPLICANT:
   a. Location____
   b. Phone Number____
   c. Email Address____
   d. Main Contact Person____
4. PURPOSE FOR CLEARANCE: ____
5. NUMBER OF INSURED EMPLOYEE(S)____
6. LAST SOCIAL SECURITY CONTRIBUTION PAYMENT PERIOD: ____
   (Please attach copy of last contribution payment receipt)
7. LAST CLEARANCE ISSUED PERIOD: ____
   (Please attach copy of last clearance issued)

DECLARATION
I declare that the information furnished in this application is true and correct.

Signed by or on behalf of registered employer:

Name: ____

Signature & Stamp: ____

Social Security Clearance Certificate

NATIONAL SOCIAL SECURITY AND WELFARE CORPORATION (NASSCORP) C1
15TH Street & Payne Avenue, Sinkor, Monrovia, Liberia

SECTION 5: EARNING HISTORY OF CLAIMANT [Monthly earnings over last ten (10) years or for the tenure of employment if length of employment with current Employer is less than ten (10) years]. Monthly earnings for the last twelve (12) months in case of Employment Injury. [Filled in by Employer]

PERIOD	YEAR												
MONTH	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR	YEAR
January													
February													
March													
April													
May													
June													
July													
August													
September													
October													
November													
December													
Total													

I declare that I, or the aforementioned insured person, was (retired, injured, invalidated, deceased) on the date mm dd yy.

Name of Claimant ____________________ Signature ____________________ Contact # __________

ENDORSEMENT BY EMPLOYER'S AUTHORIZED REPRESENTATIVE

Name ______________________________ Title______________________________ Signature ______________________________ Date ______________

COMPANY
STAMP

Claims Must Be Submitted Through Formal Transmittal Letters

PHOTOGRAPH

SECTION 1: PARTICULARS OF EMPLOYER AND EMPLOYEE (To be filled in for all claims)

Employer's /Entity's Full Name | SS Code | Contact information

Insured person's Full Name (Last Name, First Name Middle Name) | SS Number | Date of Birth (m m d d y y) | Occupation/Type of Job

SECTION 2: DEPENDENTS (widow, widower, children, parents, grandparents)
Fill in for DEATH AND SURVIVOR benefits

Names of Dependents	Age or Date of birth	Sex	Relationship

SECTION 3: EMPLOYMENT HISTORY SINCE SEPTEMBER 1, 1988
(Fill in only if the insured person is not or was not already receiving Social Security pension)

Previous Employer's Name	From Year	To Year	Currency of Earnings	
			LD	USD

SECTION 4: REQUIREMENTS PER TYPE OF CLAIM (To be attached)

Temporary Disablement Benefit (Accident, Industrial or Occupational)	Death Benefit or Survivor's Pension Benefit/Grant	Retirement Pension/Grant & Invalidity Pension/Grant
1. Formal Transmittal Letter from Employer 2. NASSCORP Accident Report from Employer (Form B 26) 3. Two passport size color photos 4. Police Report in case of motor accident or Industrial Accident Report (B 26) 5. Two Eyewitnesses' Statements in case of industrial accident 6. Medical Report/Bill 7. Original Medical Expense Receipt(s) for Re-imbursement	1. Formal Transmittal Letter From Employer/Claimant 2. Certification of Marriage 3. Certification of Death of the Deceased Insured Person 4. One Group Color Photo of Dependents ** 5. Police Report in case of motor accidents 6. Two Eyewitnesses' Statements in case of an industrial accident	1. Formal Transmittal Letter From Employer/Claimant 2. Two Passport Size Color Photos

** Dependents include widow, widower, parents, grandparents, children under age 18 years and up to age 21 years for children in school full time

Social Security Benefits Claim Form

(Front & Back Pages)

NATIONAL SOCIAL SECURITY & WELFARE CORPORATION
www.nasscorp.org.lr 15th Street & Payne Avenue, Monrovia nasscorp@nasscorp.org.lr

FORM B26 ACCIDENT REPORT FROM EMPLOYER

This form must be completed and sent to the appropriate office of the Corporation.
Within 48 hours of the accident being reported to you, if the injured person is likely to suffer permanent disablement or death
Within 14 days of the accident being reported to you in other cases
Where possible the form should be accompanied by the following: a Medical Certificate and Claim Form for whichever benefit is claimed

Form providing details of the injured person's earnings (except where only a claim for medical expenses is being made)

It is an offense under the Social Security Act to fail to report an accident to the Corporation within specified time limits

PLEASE TYPE OR USE BLOCK LETTERS in answering the following questions

PART 1 DETAILS OF EMPLOYER

Name of Employer | Industry | Employer Code No.

Address of Employers | P.O. Box No | Telephone No.

PART 2 DETAILS OF INJURED PERSON

Full Name | Date of Birth | Social Security No.

Address | Sex (M, F) | Occupation

Department/Shift Working Location | Works No. (If any) | Date of Starting Employment

Do you agree that this person was your employee at the time of the accident? Yes ☐ or No☐ If No give further details

____

____

Please turn over

PART 3 DETAILS OF ACCIDENT

Date | Time | Location of Accident

2a Exactly what was the injured person doing at the time of the accident?______________________

2b Was this something which he was authorized to do in connection with his job? Yes☐ or No☐ If No give further details______________________

3 If the accident did not happen on your premises please explain why the injured person was there?______________________

4a Between what hours was the injured persos supposed to work on the day of accident?________

4b Between what time did he start work in that day________ and what time did he finish work? __________

5a Describe briefly how the accident happened ______________________

5b Name and address of witnesses (2 if possible) ______________________

5c When was the accident reported to you? ☐ ☐

6a Nature and extend of injury (e.g. Loss of finger, fracture,etc.)______________________

6b Has the injured person returned to work? Yes ☐or No ☐If YES give date

6c If the injured has died give date of birth

6d Name of the physician dispensary or hospital from whom or where the injured person received or _______ Is receiving treatment______________________

7 Are you paying wages to the injured person while he is absent from work? Yes ☐ or No ☐

I certify that to the best of my knowledge and belief the above particulars are correct in every respect.

Temporary Disablement Benefit

Wishes to claim Medical Benefit

Death Benefit

Permanent Disablement Benefit

Signature______________________Date______________________

Position______________________Employers Stamp______________________

Accident Report Form B26

(Front & Back Pages)

APPENDIX C: GLOSSARY OF SOCIAL SECURITY TERMS

TERM	DEFINITION
Contribution Refund	The contributions returned to an insured person who does not qualify for benefits under the pension scheme.
Refund of Contribution	The return of contributions that were overpaid, duplicated, or erroneously remitted to NASSCORP.
Insured Person	An employee or worker registered with the social security schemes and covered by its benefits.
Insurable Earning	The portion of an employee's income on which social security contributions are calculated.
Claim	A formal request submitted for payment of social security benefits.
Dependent	A spouse, child, or other eligible family member who relies on the insured person for support.
Beneficiary Verification Exercise	A periodic review conducted to confirm the identity and eligibility of beneficiaries.
Vesting Period	The minimum contribution period required for an insured person to qualify for specific social security benefits.
Waiting Period	A specified period that must pass before a claimant becomes entitled to receive certain benefits.
Date of Entitlement	The official date from which an insured person benefit becomes payable.
Pension Effective Date	The official date from which a pension benefit actually starts.
Date of Retirement	The official date on which an insured person ceases employment and qualifies for retirement benefits.
Contribution Statement	A record showing all contributions credited to an insured person's account.
Pension Award Letter	An official document informing a claimant that a pension has been approved and stating the benefit amount.

Contribution History	A record of all contributions paid by or on behalf of an insured person throughout his/her working life.
Customer Service Center or Customer Care Desk	The office or help desk where insured persons and pensioners obtain information and support regarding social security matters.
Active Contributor	An insured person who is currently employed and making social security contributions.
Contribution Credit	Contributions that have been successfully posted to an insured person's account.
Pension Award	The approval and granting of pension benefit to an eligible insured person.
Commutation of Periodic Payment of Benefit	The conversion of a monthly or periodic social security benefit into a one-time lump-sum payment based on legal and actuarial requirements.
Default Employer	An employer who fails to meet legal social security requirements, including employee registration, contribution payments, or reporting obligations.
Social Security Inspector	An authorized official who visits workplaces, reviews records, and verifies compliance with social security registration, contribution, and reporting requirements.
Insurance Medical Practitioner	A licensed doctor approved by the social security institution to assess a claimant's health condition and provide medical opinions for benefit claims.