



National Social Insurance Fund of Cameroon

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Some simulations

Annual declaration of income		Rate of contributions	Amount of contributions to pay		Minimum pension to receive upon stoppage of work as from 50 years (If you contributed for 180 months)
Monthly	Annual		Monthly	Annual	After 15 years of contribution
36.270	435.240	8,4%	3.046	36.552	19.000/month
70.000	840.000	8,4%	5.800	70.560	21.000/month
100.000	1.200.000	8,4%	8.400	100.800	30.000/month
200.000	2.400.000	8,4%	16.800	201.600	60.000/month
300.000	3.600.000	8,4%	25.200	302.400	90.000/month
400.000	4.800.000	8,4%	33.600	403.200	120.000/month
500.000	6.000.000	8,4%	42.000	504.000	150.000/month
600.000	7.200.000	8,4%	50.400	604.800	180.000/month
750.000	9.000.000	8,4%	63.000	756.000	225.000/month

NB :

- Beyond 180 months of insurance, for every extra period of 12 months, you are entitled to 1% bonus in addition to the 30% of your initial RMM;
- The normal retirement pension is only paid to the insured and his/her rightful claimants;
- The total amount of contributions paid by an insured for his/her pension during 180 months is recovered after 4 years and 2 months after retirement, but the NSIF continues to pay the same pension until the death of the insured;
- In case of death of the principal insured, the pension is paid to his rightful claimants (minor children, spouses until death and ascendants) ;
- If you have contributed for more than 12 months and less than 180 months, you are entitled to an allowance paid in lump sum



Workers of liberal professions and the informal sector



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«We can also be entitled to an Old age pension»

You will never live alone

What is Voluntary Insurance?

Voluntary insurance is a guaranteed system for the payment of an old-age pension or allowance in return for a voluntary payment of an annual contribution in order to benefit from this contribution in case of old age, disability or death.

Where to subscribe a Voluntary Insurance?

You can go to either of both specialised Centres in Yaounde and Douala. Or in any other Social Insurance Centre of your choice, in Cameroon.

What are the documents required?

For a new insured

you must bring the following documents :

- 1- An application for registration (on a printed form provided by the NSIF) completed and duly signed by the person concerned ;
- 2- An unstamped certified true copy of the birth certificate ;
- 3- An unstamped certified true copy of the photocopy of the National Identity Card ;
- 4- An unstamped certified true copy of birth certificates of children, if applicable ;
- 5- A location plan of the residence or place where the activity is carried out ;
- 6- Justification of income (Certification of declaration of income of the financial year prior to production of an Attestation on honour in the absence of proof of income).

For a former worker

Those who have not completed 180 months of contributions required by the compulsory social security scheme should in addition produce:

- 7- A certificate of employment or notice of termination of activity with the last employer ;
- 8- An affidavit of non-affiliation to a pension scheme or non-receipt of a pension.

Declaration of income and payment of contributions?

1-Declaration of income

The annual income to be declared should be between CFA F 435 240 and CFA F 9.000.000 per year, i.e. FCFA 36 270 and 750 000 per month.

2- Payment of social contributions

Voluntary Insurance only covers the Old-age, Invalidity and Death pension branch of which the contribution rate is 8.4% of the annual income declared. The amount of expected social contributions over the year is equal to 8.4% of the annual income declared by the voluntary insured.

Amount of social contributions = $\frac{8.4\% \text{ of annual income}}{12}$

The amount of social contributions due for the period of reference is paid by the voluntary insured in banks and approved financial institutions, by any means of payment on or before the 15th day of the month following the due period used for payment.

N.B. : To obtain a receipt from the NSIF, the insured is required to submit proof of payment.

Workers of the Informal sector !

Craftsmen, farmers, taxi drivers, bike riders, hairdressers, call box operators, pushers, trader, buyam-sellam, shopkeepers, photographers, shoe menders etc. ...

Workers of liberal professions !

Lawyers, private doctors, engineers, notaries, electricians, IT analysts etc..



**AT OLD-AGE, WE'LL ALSO
HAVE A RETIREMENT PENSION**

Where to pay?

- In Social Insurance Centres across Cameroonian territory;
- **In the following partner banks:** ECOBANK; AFRILAND FIRST BANK; UBA; SCB; SGBC;
- **In micro finance institutions:** Express Exchange ;CCA; Express Union, Renaprov...
- **Electronic Payment:** Orange Money (OM) ; Mobile Money (MoMo); On line by Credit card (via www.cnps.cm)

How to receive a pension?

After contributing for 180 months in a row, the voluntary insured can, as from 50 years, request the payment of the various benefits provided by the law.

For each additional year of contribution besides the 180 months, 1% is added to the rate of calculation of the pension.

The pension is paid throughout the life of the beneficiary and to rightful claimants in case of death of the beneficiary.

The insured person who has not accomplished 180 months of contribution shall receive an allowance in a lump sum.

Beneficiaries in case of death of the principal insured.

Rightful claimants

- No.1 : Spouse(s)
- No.2 : Minor children (<21 years)
- No.3 : Ascendants (father and mother).