

**NATIONAL  
SOCIAL SECURITY  
AND  
INSURANCE TRUST**



**Invalidity Benefits**



**" LEAN ON NASSIT "**



**What is Invalidity?**

Invalidity is when a determinable physical or mental impairment prevents a member or contributor from engaging in any gainful employment.

The member must have an extreme impairment, which makes him permanently unable to do the work he/she did previously or to engage in any other gainful employment.

**How can a member be entitled to an Invalidity Pension?**

For a member to qualify for an Invalidity pension, the following conditions must be met:

- (a) The member must be less than 60 years old.
- (b) He/she must have been declared permanently and totally incapable of further employment by a qualified and recognized medical officer and certified by the Medical Board.
- (c) He/she must have paid contributions or earned credits for at least sixty (60) months of which twelve (12) months' contribution must have been paid during the thirty-six months preceding the commencement of invalidity



## How is Invalidity pension calculated?

After the Medical Board has certified a member invalid, the Invalidity pension will be calculated as follows:

No. of months of contributions or credit  
= **A**

Difference between year of invalidity and national retirement age (60 years) divided by 2

**B**

### EXAMPLE

If employee Y started contributions at age 30 and worked for 10 years before becoming invalid, it means the employee is now 40 years old, and still has 20 more years to reach the national retirement age of 60 years.

To calculate the invalidity pension, NASSIT will work out the difference between the age of invalidity (which in this case is 40 years) and the national retirement age (which is 60 years). The difference is 20 years.

NASSIT will then divide this figure by two, which will give them 10 years.

Then the Trust will add the number of years Employee Y actually contributed and the difference quoted above to get the total.

This means Employee Y will be paid an invalidity pension as if he actually contributed for 20 years, and not 10 years, which translates into 40% credits.



The Invalidity pension paid will therefore be 40% of the average of Employee Y's best five (5) years earnings. This will be paid till age 60 when it will be converted into old-age pension.

What will happen if a member is not eligible for an invalidity pension ?

If a member does not meet the minimum contribution requirement of sixty (60) months before becoming invalid, a lump sum invalidity benefit called a grant will be paid to that member.

How much is the Invalidity grant ?

The Invalidity grant is 1.5 times the average monthly earnings times the number of years contributed.

When will an Invalidity Pension cease ?

The entitlement to an Invalidity pension shall cease on the following conditions:

(1) If the Medical Board determines that the member is no longer invalid;



Or

(2) If the Invalid member commences work other than work, which is determined by the Medical board as beneficial for rehabilitation purposes;

Or

(3) When the Invalid member reaches age 60;

Or

(4) When the Invalid member dies.

### What is the Medical Board ?

The Medical Board consists of three persons not being employees of the Trust but appointed by the Board of Trustees. Two of these three persons are medical practitioners of proven ability; one of whom is chairman, and the third is a person that belongs to another profession recognized by the laws of Sierra Leone.



**If you have any queries about the information contained in this brochure, please contact:**

**The Public Affairs Department,**  
*National Social Security and Insurance Trust*  
*(NASSIT),*  
*P.O. Box 29,*  
**35A Lightfoot Boston Street,**  
*Freetown*  
*Telephone: 225365*  
*Email: [nassit@sierratel.sl](mailto:nassit@sierratel.sl)*

*Western Area Office*  
*Guma Building*  
*Lamina Sankoh Street*  
*Freetown*

*Northern Regional Office*  
*27 Lady's Mile,*  
*Makeni*

*Southern Regional Office*  
*11 Bojon Street,*  
*Bo*

*Eastern Regional Office*  
*2 Sahara Street*  
*Kenema*

**Published by**

The Public Affairs Department,  
NASSIT,  
Freetown

*Designed by Media Solutions*

