Contribution is based on gross wages. Your employer will deduct 8% as your contribution, whilst the employer contribution is 10%.

**Changing from a compulsory to a voluntary member**

This option is available to members who are no longer employed or do not qualify as a compulsory member. To apply, you will need to submit the following to any FNPF office:

- Completed 3V form
- Original or certified copy of birth certificate post 2000 extract
- TIN registration letter or Joint ID card

After the application is approved, your status will then be converted to a voluntary member.

**Interest Payment, SDB, Nomination**

Interest is added to your account once a year. The Special Death Benefit (SDB) premium is deducted from your account once annually to qualify for SDB payment that is added to your account balance should you pass away before you fully withdraw.

You will also be given a Nomination Form to choose those you wish to receive your money in your FNPF account if you die before full withdrawal.

**What happens to my account when I die?**

Upon your death, your nominees will receive your funds plus SDB. 

*Note* that SDB does not apply after a member fully withdraws from the Fund.

If you have registered a Memorandum of Administration (MOA); $2,000 from the SDB will be paid to your nominated executor.

If you fail to nominate anyone or if your nomination is invalid, your funds will be paid to the High Court, who will decide those that will receive your money in accordance with the law.
There are 2 types of membership with the FNPF:
- Compulsory
- Voluntary

Unlike normal wage earning members, voluntary members are those who pay their own contributions.

**Who can be a Voluntary Member**
- School students
- Sweet seller
- Fisherman
- Market vendor
- Taxi driver
- Domestic worker
- Cane cutter
- Unemployed
- Farmer
- Company director (holding less than 20% share in a company)

**Benefits**
You are entitled to the same benefits as our compulsory members including
- Housing Assistance
- Education Assistance (Local and Overseas)
- Funeral Assistance
- Medical Assistance (Local and Overseas)
- Tax free annual interest

**Retirement Benefits**
When you are 55, you will be entitled to the following retirement options:
- Life Pension
- Joint Pension with spouse
- Part-Life Pension, part joint pension, part lump sum
- Full lump sum
- Term Annuity

**Voluntary Charges**
$50 is the amount required to open your Voluntary Membership account. This is to accommodate the Special Death Benefit premium that covers you for the first year of membership.

**Contribution**
Minimum of $7 per month with no maximum limit

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### Registration and documents to provide

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Completed FNPF 3V</td>
</tr>
<tr>
<td>2</td>
<td>Original or Certified copy of your marriage certificate if you are using your married name (post 2000 extract)</td>
</tr>
<tr>
<td>3</td>
<td>Original or Certified copy of your marriage certificate if you are using your married name (post 2000 extract)</td>
</tr>
<tr>
<td>4</td>
<td>1 recent passport photo duly certified</td>
</tr>
<tr>
<td>5</td>
<td>Any other form of ID e.g. driver’s license, EVR card, FNPF or Joint ID card or passport</td>
</tr>
<tr>
<td>6</td>
<td>Must be Fiji Citizen and restricted to ages 16 to 54 years only</td>
</tr>
<tr>
<td>7</td>
<td>TIN letter from FRCA</td>
</tr>
</tbody>
</table>

Submit the completed FNPF 3V form with the required documents to any FNPF office or by sending your request through mail to: Chief Executive Officer, Fiji National Provident Fund, Private Mail Bag, Suva or by e-mail on information@fnpf.com.fj or visit our website www.myfnpf.com.fj

Once application is approved, you will be registered and given a membership number. You will be given payment forms to submit with each contribution you pay.

### Making a payment
- Cash or cheque to any FNPF Office
- Telegraphic Money Order (Post Office fee of $1.44 per transaction)

### Transition from voluntary to compulsory member
Your status will be changed to a compulsory member when you are contracted for/of by an employer, who pays for your contributions. At this point you are no longer permitted to pay any contributions voluntarily as a member can either be voluntary or compulsory but, not both at any one time.

Remember, you will need to provide your FNPF number and details to your employer to ensure that your contributions are paid to your account.