



# Invest towards your retirement: A good time to start

Welcome to 2022! Another opportunity to start afresh and chart your path for the year.

While at it, have you pictured what a good life will be at retirement?

Do you have any plans that will help bring this picture to life?

If no, no worries! As your trusted Pension Fund Administrator, we are here to support you through this journey. Here are a few pointers to help you achieve your retirement goals, especially as you begin the New Year:



## Define your goals

Picture what a fulfilled life would be at retirement, then take deliberate steps towards achieving this dream.

## Program your savings

Don't be lured into joining the YOLO geng ("You Only live Once") and spend lavishly. Be disciplined about your savings.

## Prioritise your health

Age and retirement are accompanied with physical, psychological, and emotional adjustments. Prioritise activities that will positively impact your physical and mental wellbeing.

## Invest wisely

Don't follow the crowd. Always seek professional advice when it comes to investments.

Remember, Stanbic IBTC Pension Managers is here to help you RetireWell!

Call us today on **01-271-6000** or email - [pensionsolution@stanbicibtc.com](mailto:pensionsolution@stanbicibtc.com)

Here's wishing you a Happy New Year and a prosperous 2022!

**#GoforYourFuture**

## The Stanbic IBTC RSA Fund

In line with the investment guidelines issued by the National Pension Commission, the portfolio allocation for Fund I,II,III & IV were as follows as at 31 December 2021: Government Securities (43.23%, 67.60%, 75.82% & 62.19%), Money Market (29.60%, 16.86%, 16.41% & 31.82%), Quoted Equities (9.78%, 11.14%, 3.23% & 0.61%), Alternative Assets (Including mutual funds) (4.00%, 1.23%, 0.06% & 0.10%) and Other Fixed Income Instruments (13.39%, 3.17%, 4.48% & 5.28%).

**Stanbic IBTC IT CAN BE™**

Pension Managers  
A member of Standard Bank Group