



**Stanbic IBTC**  
Pension Managers

# STAY ALERT, STAY SAFE

The EMBER months are here again!!!  
While you are in high spirits, anticipating events and making plans towards the forthcoming festive season, it is important to prioritise your safety.

## Here are some safety tips you can consider as we wind down the year



Avoid isolated areas, especially at night and always be aware of your surroundings

Keep your emergency contacts handy and easily accessible for emergency cases. You can also consider using apps that help track your location



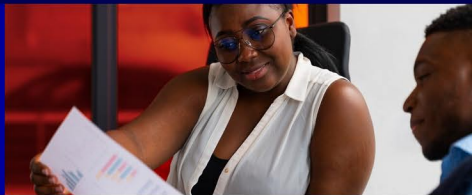
Be as discreet as possible when making calls in public spaces

Ensure valuables such as laptops, cash, phones, handbags and more are kept out of sight especially when in transit



Avoid disclosing your movement or travel plans on social media

Avoid sharing sensitive information such as the password to your accounts to third parties



Remember, we would not ask you for your sensitive information via email or SMS nor would we ask for gratification in any form before or after processing your benefits application. Kindly disregard ANY request in these forms.  
Your safety is paramount.

**Stay vigilant and stay safe always!**

## Fund performance for Q3 2024

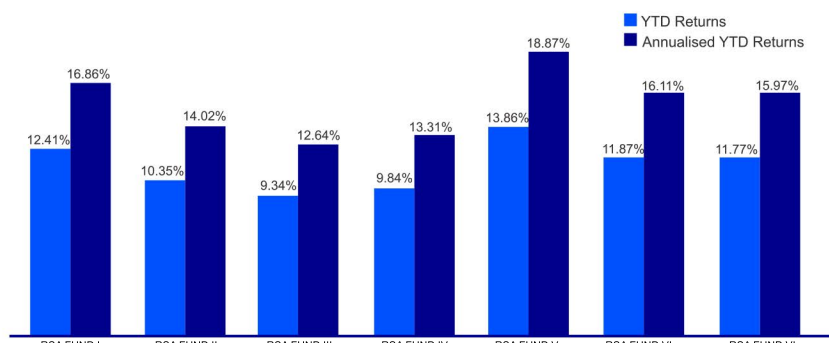
The global economy showed recovery signs in Q3 as inflation eased, affording major central banks the opportunity to ease policy rate. However, geopolitical uncertainties still posed significant risks to economic stability, impacting investor confidence and market performance.

Amidst fiscal and monetary reforms, Nigeria's economy grew by 3.19% in Q2 2024 and is projected to achieve 3.1% growth for the year based on IMF projections. Efforts to curb inflation showed progress, with headline inflation dropping to 32.15% in August. To sustain this momentum, the CBN's Monetary Policy Committee maintained a hawkish stance throughout the quarter.

The capital markets witnessed an increased level of activity as yields on fixed income assets remained elevated and banks shored up their capital base in line with regulatory directive. Overall performance was however underpinned by a weak macroeconomic context. Nevertheless, your pension contributions with Stanbic IBTC Pension Managers continued a steady growth trajectory in 2024 – as shown in the chart.

Despite ongoing global and local challenges creating market uncertainty, we are committed to safeguarding your pension savings and ensuring better returns in the final months of 2024.

Year to Date & Annualized YTD Returns as at 30 September 2024



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