



5

RetireWell

Tips To Help You Plan Towards Retirement

Welcome to 2021 - the year we've all been looking forward to! May the New Year bring you and your family peace, joy, restoration and good health.

As you plan your goals for the new year, we thought to remind you of the benefits your pension has on your long-term finances.

While some may see retirement as an end to the good life, we see it as an opportunity for a new beginning with endless possibilities. The difference between these two viewpoints is simple - proper planning.

Here are some tips to help you plan effectively for retirement:

01

Bust the myth that it's too early or too late to start preparing for retirement. The best time to start preparing for retirement was when you got your first job. If you missed it then, the NEXT best time is NOW.



02

Visualise how you'd like to enjoy your retirement and let that guide the investment decisions you make today.



03

Make voluntary contributions to augment your retirement savings. The pension calculator on our website (www.stanbicibtcpension.com) will help you determine how much voluntary contributions you need to make to meet your retirement goals. Try it today!



04

Boost your savings by spending on necessary items only and invest the savings in opportunities that align with your long-term goals.



05

Live a healthy and active life by eating nutritious food and exercising often.



We hope you find these tips useful. Remember, our self-service channels are available to provide instant solutions to your requests or enquiries – visit our website (www.stanbicibtcpension.com) to get started.

Happy New Year!

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 2020: Government Securities (54.95%, 71.93%, 80.99% & 66.50%), Money Market (17.27%, 13.57%, 12.84% & 22.77%), Quoted Equities (13.64%, 11.05%, 3.31% & 0.40%), Alternative Assets (Including mutual funds) (6.21%, 1.27%, 0.06% & 0.11%) and Other Fixed Income Instruments (7.93%, 2.18%, 2.80% & 10.22%).

Important Information

Have you started referring Stanbic IBTC Pension Managers to your family and friends? The National Pension Commission (PenCom) has declared the pension transfer window open. Get your loved ones to join us by simply sending us an email via pensionsolution@stanbicibtc.com with their names and contact information and we will get in touch with them.