Pension notes

Q1 | 2019

Our quarterly newsletter ...
Keeping you informed and helping you Retire Well

Goals for the New Year

In 2018, we traversed several *milestones with your partnership and support as we re-affirmed our commitment to excellent customer service. We thank you once again for providing us with the opportunity to serve you as we promise to make your "Stanbic IBTC" experience a satisfying and enriching one in the new year.

Let us move forward and raise a toast to the wonderful journey towards achieving your retirement goals and hope the Year 2019 would gift us with your continued patronage.

Starting a New Year not only comes with reflective thoughts of the year just passed, it also arouses a refreshed optimism for the days ahead. New ideas for self-improvement spring up and conversations turn towards New Year goals that often incorporate an element of improved strength.

The New Year is a great time to set goals. The challenge then, is to find a way to stay the course once set. Below are tips to improve your chances of success:

Specify: You need to make sure of what you actually want. The more specific you are to what you desire, the greater your self-motivation and commitment.

Indicate a time-frame: There are many distractions in life. A proper deadline must be ascertained so as to bind your efforts together.

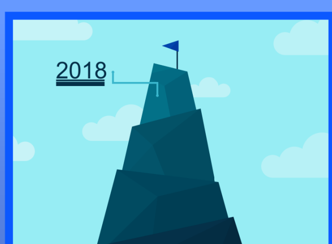
Purpose: Is the goal worthwhile and will it meet your short and long term needs or aspirations?

Measurable: Setting an irrational and undefined goal will lead you nowhere. Identify exactly what it is you will see, hear and feel when you reach your goal.

Likely to be achieved: Your goal should challenge you but should not be impractical. It should be feasible with a well thought out plan. Keep it real

Finally, reward yourself for every achievement no matter how little and enjoy building the life you were meant to live. Remember that change does not come overnight. It begins with little steps!

Happy New Year!



Milestones for 2018

*Milestones achieved in 2018 - Stanbic IBTC Pension Managers Limited (SIPML) got ISO 9001:2015 certified! A testament to our commitment to quality service at all times. SIPML was also awarded Innovative Pension Company of the Year at the 4th Nigeria Finance Innovation Awards 2018

The Stanbic IBTC RSA Fund I, II, III & IV

In line with the investment guidelines issued by the National pension commission, the Fund I,II, III & IV portfolio allocation were as follows on 30 September 2018; Government Securities (72.87%, 82.39%, 91.18% & 69.97%), Money Market (5.92%, 2.43%, 2.79% & 16.83%),Quoted Equities (3.23%,12.32%, 3.99% & 0.20%) and other Fixed Income (17.98%, 2.86%, 2.04% & 13.00%) respectively.

Micro Pension 101

- **Definition**: The Micro Pension Plan is a scheme for the provision of pensions to employees of organizations with less than three employees and to self-employed individuals including persons working in the informal sector
- **Eligibility**: Micro Pension contributors shall be resident in Nigeria.
- **Age criteria**: Any individual not below 18years of age with a legitimate source of income is eligible to participate in the Micro Pension Plan
- **Contributions**: Micro Pension contributors may make contributions daily, weekly, monthly or as convenient to them within any given year

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