

The ending of every year typically comes with mixed feelings ranging from low, to high, to neutral emotions. One of the causes of low emotions popularly called 'end of year blues' is the stress that comes with the expectations and demands of the end of year festivities – the intense build up to the parties, events, family gatherings and so on. After giving so much of yourself, there is a tendency to feel drained mentally and this could affect other facets of your daily life.

As your Pension Fund Administrator, we understand the role of your mental health in living a fulfilled life before and after retirement. That's why we are providing you with a few tips on how you can maintain your mental health:

- Be grateful
- Do something you love with people you love
- · Live in the present

Henry David Thoreau said



What lies before us and what lies behind us are small matters compared to what lies within us. And when we bring what is within out into the world, miracles happen.



There you have it!

As always, we are here to partner with you to make extraordinary happen as we gradually round off 2022.

Happy Holidays in advance, remember to refer your family and friends to us today!

RSA Fund Information

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 30 September 2022: Government Securities (44.16%, 66.98%, 71.80% & 65.66%), Money Market/Cash (31.18%, 15.53%, 18.31% & 23.29%), Quoted Equities (6.74%, 10.46%, 2.79% & 0.51%), Alternative Assets (Including mutual funds) (3.35%, 1.20%, 0.05% & 0.10%) and Other Fixed Income Instruments (14.57%, 5.83%, 7.05% & 10.45%).