PenSmart News By

RC:614764
NLPC PFA
(NLPC PENSION FUND ADMINISTRATORS LIMITED)
...creating a brighter future for you!

RESILIENCE: PERFORMANCE DURING THE PANDEMIC!

Despite the lull in the global financial markets due to the Covid-19 pandemic lockdowns across many countries, Nigeria included, we at NLPC were able to navigate our way to a stellar performance in 2020.

Independent analysts noted that we maintained a dominance in the industry by return on contribution for Funds II, III & IV, but average for Fund I. Our ROI in these Funds (II – IV) were considerably greater than the prevailing inflation rate as highlighted in the table below.

One should note that past performance is not a guarantee of returns in the future, especially since there are factors beyond our control as investment managers. While we can exercise control of asset allocations, or forecast the direction of the market and set our level for risk tolerance, it is government policies that have the greatest impact on the financial environment.

We do not have any control of government policies. Be it Monetary or Fiscal policy, either can work for or against us affecting the markets and directly impact unit prices.

We rely on our expertise, experience and capability to deliver great results so that you can benefit from great returns and retire happy.

MEMORABLE QUOTE

"To enjoy a long comfortable retirement, save more today". Do not save or invest what is left after spending, but spend what is left after saving or *investing*"

Warren Buffet

THE KNOWLEDGE SECTION - "CLOSING INVESTMENT VALUE" (CIV).....

In short, CIV = Net Contributions + Returns on Contributions (ROI) or Accumulated Units x Current Unit Price. Additional remittances lead to increases in net contributions and accumulated units. CIV and Unit Price are subject to fluctuations as a result of market forces. Your alerts are indicative of the true position of your investments.

We remain one of the best and most competitive for RO!.

We Are At Your Service!

OUR WORD IS BOND

At NLPC PFA, we will not compromise when it comes to the safety of your pension fund and assets.
Safety First, Security Always!

A. O. Kolawole
MD/CEO

WORD TO THE WISE

No member of our staff should ask for money nor be given money for any reason in carrying out their service to our valuable customer.

WHAT WE DO

We manage pension contributions for individuals in both the formal and informal sector of the economy, invest pension funds and pay retirement benefits to our customers. We continuously rank among the leading PFAs in Nigeria. We pride ourselves on our integrity and will to serve you to your satisfaction.

RSA FUNDS	RETURN ON INVESTMENTS (%)	INFLATION AS AT DEC 2020 (%)	INFLATION ADJUSTED RETURN (%)
I	26.95	15.75	11.20
II	39.27	15.75	23.52
III	39.86	15.75	24.11
IV	36.23	15.75	20.48

UPDATE - THE TRANSFER WINDOW

There are good reasons to transfer in to NLPC PFA or to stay with us.....

- Advantage of excellent returns
- Online access or mobile app access to RSAs 24/7
- Prompt crediting of contributions accompanied by SMS alerts confirming balance of contributions including accrued returns
- "Exit" discussions six months to a year prior to leaving service
- Prompt payment of retirement benefits (based on completion of all documentation)
- Pensions paid by the 20th of each month, but earlier during festive periods
- Highly satisfying service delivery and customer relationship management

PROMPT PAYMENT, HAPPY RETIREE!

In 2020, NLPC PFA ensured that about two thousand Retirees were paid more than six billion Naira in Lump sum payments, over eleven thousand Retirees drew monthly pensions of five billion Naira. Another noteworthy mention was that over four thousand retirees also enjoyed Enhancement to their Monthly pension within the course of the year. In all, we facilitated the prompt payment of over fifteen billion Naira to RSA holders of all categories to ensure retirement benefits are paid as and when due.

START THE TRANSFER TO US

- **Step 1**: Recapture with your current PFA
- **Step 2**: Contact NLPC PFA to initiate RSA transfer
- **Step 3**: Provide details (Name and PIN) and authenticate finger print
- **Step 4**: NLPC PFA receives pension assets

EASY ACCOUNT ACCESSIBILITY

You can also log into your account dashboard on:

https://eps.nlpcpfa.com/Account/login

Be sure to download our PenSmart mobile app from your app store today!

Google Play

Download on the App Store

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