



# PenSmart

NEWS BY



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

## HAVE YOU MET MR. EDDAH?

Mr. Eddah joined the Contributory Pension Scheme (CPS) in 2007. He chose NLPC PFA because of our integrity, experience and expertise.

Quoting the internationally acclaimed personal Finance expert, Suze Orman “to enjoy a long comfortable retirement, save more today”, he took advantage of the opportunity and started making Additional Voluntary Contribution (AVC) monthly. This is because he realised that an AVC was an opportunity to augment his wealth at retirement.

Over the years, he has been impressed with the performance of NLPC PFA in responding to enquiries, providing relevant information promptly and investing his contributions safely and profitably.

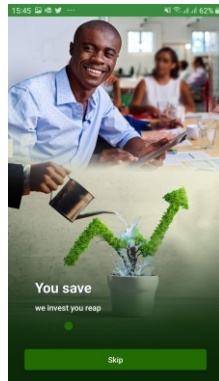
He said he is closer to retirement everyday and favours choosing a Programmed Withdrawal Agreement (PWA) so that the delightful relationship with NLPC PFA can continue in retirement. He is undaunted by his approaching retirement because of the huge balance he has accumulated in his RSA through his partnership with us.

For Mr. Eddah, a brighter future at retirement awaits him on the horizon. Our motto – “creating a brighter future for you” - is real.

### IT'S TIME TO VERIFY YOUR EMAIL AND PHONE NUMBER!

This is why:

- Ensures safer delivery of news like transactions, balances and personalised alerts.
- The **FASTEST** way to receive RSA statements.
- Increased Confidentiality and Accountability.
- To provide Consent under the Nigeria Data Protection Regulation (NDPR).



Get our PenSmart App - Update your personal information, Initiate your Benefits, check your RSA balance and Transaction History, passcode management, set up security questions, FAQs.

Click or Scan below



**AUTOMATION OF ANNUAL PRE-RETIREMENT VERIFICATION AND ENROLMENT FOR RETIREES/PROSPECTIVE RETIREES OF FEDERAL GOVERNMENT TREASURY-FUNDED MINISTRIES, DEPARTMENTS AND AGENCIES (MDAS)**

The long awaited Retirement Bond Enrolment and Verification exercise for retirees of the FGN is underway. If you retired after January 2021 or if you missed the previous enrolment exercise start arranging your required documents.

In order to be captured during the exercise, kindly visit any of our offices close to you and ensure the following:

Step	Activities
1	<b>ENSURE</b> your Data Recapture is successful. If uncertain, please contact us.
2	Using a web browser, go to the Enrolment Exercise portal: <a href="http://WWW.PENCOM.GOV.NG">WWW.PENCOM.GOV.NG</a> and create your retiree user account.
3	Login with your user account created as a retiree on the Enrolment Portal and update your employment details. Also, upload all required supporting documents
4	<b>ENSURE</b> that your records have been duly listed on the Enrolment portal by your PDO.
5	Proceed to our closest office with original documents for verification, validation and submission to PenCom. You will be issued an Enrolment Slip following a successful submission to PenCom.

**It's so simple! Go do it! Remittance of your Accrued Pension Benefits will no longer be delayed. Our staff are ready to help you get started.**

**Contact Centre: 01 - 448 2780 & 01 - 462 3230**

312, Ikrodo Road, Anthony, Lagos. [info@nlpcpfa.com](mailto:info@nlpcpfa.com) [www.nlpcpfa.com](http://www.nlpcpfa.com)

Tel: 012793580 - 2, 0807 430 9406

[facebook.com/nlpcpfa](https://www.facebook.com/nlpcpfa) @nlpcpfa @nlpcpfa

## We Are At Your Service!

### INDUSTRY UPDATE

**Ethical Fund Available: Everyone is included!**

In line with the Multi-Fund Structure Regulation, we offer a Non-Interest (Ethical) Fund VI in compliance with Islamic and other established non-interest principles as a pension fund investment. Contact us to register on: <https://eps.nlpcpfa.com/account/Register> or transfer on: <https://eps.nlpcpfa.com/TransferRSA>.

**Recapitalisation:** The National Pension Commission (PenCom) has directed all PFAs to increase their shareholders Fund from N1 Billion to N5 Billion. Consequently, NLPC PFA is committed to this recapitalisation exercise by ensuring the objective is met on or before the April 2022 deadline.

**Have you had your 2.5% boost?** Retirees of the Federal Government Treasury Funded MDAs qualify for a 2.5% differential payment arising from an increase in contributions rate from 7.5% to 10% as contained in PRA 2014. PenCom has commenced payment of this deficit to those who retired between 2019 and 2020.

Q2 2021 CHANGES IN UNIT PRICES				
RSA TYPE	FUND	APRIL	MAY	JUNE
Contributory Pension Scheme (CPS)	I	-3.27%	0.33%	0.98%
Contributory Pension Scheme (CPS)	II	-1.31%	0.23%	1.24%
Contributory Pension Scheme (CPS)	III	-0.26%	0.33%	0.84%
Contributory Pension Scheme (CPS)	IV	0.01%	0.46%	0.81%
Micro Pension Plan (MPP)	V	0.37%	0.91%	0.93%

**INDUSTRY:** The negative Return on Investment (ROI) caused by market volatility which impacted the investment climate in Q1 2021, not only became positive, but also impressive in Q2, 2021 as pension assets grew by N320 billion from N12.34 Trillion as at end of March to N12.66 Trillion by end of June 2021.

- Pensions paid by the 20th of each month, but earlier during festive periods
- Highly satisfying service delivery and customer relationship management

**COMPANY:** Despite the recent ROI upheavals in the pension industry, NLPC PFA is now on a growth trajectory as shown in the table above. Our performance from inception to June 2021 - a better performance indicator because of long-term nature of pension funds - shows that we are one of the top 5 PFAs in Fund II, III and IV. We are competitive, ready to add value and deliver a return that will make our clients happy at retirement.

### VERIFY YOUR EMAIL

- **Step 1:** Request for email verification link by **CALLING - 01 448 2780** or **SEND** an email - [customercare@nlpcpfa.com](mailto:customercare@nlpcpfa.com).
- **Step 2:** On confirmation of your identity, a link will be sent to your inbox.
- **Step 3:** Click on the link and follow the steps to verify your email address and consent to receiving e-statements.
- **Step 4:** On completion of Step 3, you will receive a prompt that your email address has been verified and that you have consented to receiving quarterly e-statements.

The verification of your registered email address automatically includes you receiving periodic Statements of account (e-Statement).

### VERIFY YOUR MOBILE PHONE NUMBER

- Step 1: Log in to your account, **CALL - 01 448 2780** or **SEND** an email to [customercare@nlpcpfa.com](mailto:customercare@nlpcpfa.com) to request login details for first-time users.
- Step 2: Once logged into your account, follow the prompt, to verify your phone number - click on **Verify Phone Number**.
- Step 3: Enter the code received on your registered phone number where prompted.
- Step 4: “Your phone number has been verified” will be displayed on your screen.

**N. B. :** Verification processes will be used in a bid to offer continued protection of your personal information and retirement savings.

### OUR WORD IS BOND

In your old age cash is king. We shall grow your funds to make your retirement blissful.

Wale 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.