

PENSMART NEWS



RC614764
NLPC PFA
(NLPC PENSION FUND ADMINISTRATORS LIMITED)
...creating a brighter future for you!

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01. RECAPITALIZATION

- We are pleased to inform you that NLPC PFA has since been able to meet up with Commission's directives on Recapitalization. As a result of this, stakeholders, particularly RSA holders should expect increased efficiency, effectiveness and improved service delivery from us.



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02. Five years review on performance from 2017 – 2021.

- Fund II - It is a default fund under the multifund structure for RSA holders from the age of 49 and below. It's maximum exposure of 55% of portfolio value invested into variable income instruments. We have been able to return 89.40% on investment.
- Fund III – This is the pre-retiree stage with RSA holders from Age 50 Above. The maximum exposure is 20% of portfolio value invested into variable income instruments. Our return on investment is 64.59% ranking as the second PFA with the highest return on investment. RSA holders in Fund III can write to be moved to Fund II but cannot be in Fund I.
- Fund IV – This is the Retiree Fund with maximum exposure of 10% of portfolio value invested into variable income instruments. All RSA holders that are retired are automatically moved to Fund IV and cannot be moved to other Funds. Our performance in the last 5 years showed a growth of 109.56% leading other PFAs.



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03. FUND PERFORMANCE

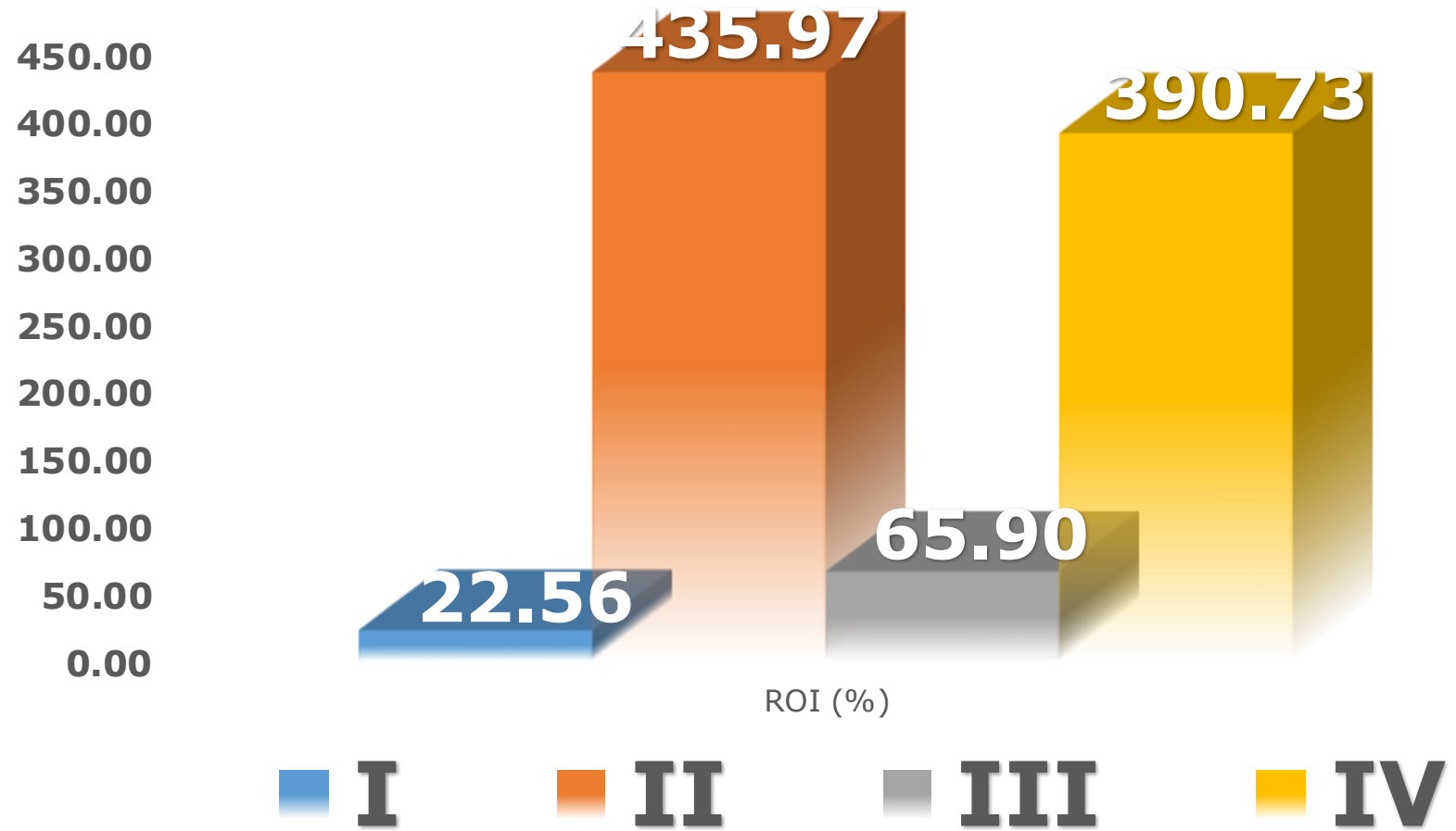


FUND PERFORMANCE AS @ MONTH OF APRIL 2022

Fund	Closing Price	YTD Returns %	Annualized Returns %
RSA Fund I	1.2573	3.64	11.06
RSA Fund II	5.4958	3.33	10.13
RSA Fund III	1.6991	3.23	9.83
RSA Fund IV	5.0093	2.90	8.82
RSA Fund V	1.1593	3.27	9.94
RSA Fund VI	1.0797	7.52	22.87



04.



05. UPDATE ON BENEFITS

Do you know...

That where the RSA balance cannot provide a monthly/quarterly pension or annuity of at least one third of the prevailing minimum wage, the retiree shall be allowed to take the entire balance in the RSA en-bloc?

Oh yes!

The National Pension Commission (PENCOP), has made a new provision on en-bloc payment (bulk settlement) to Retirees with insufficient Retirement Savings Account(RSA) balances, to address some of the issues of low monthly pensions.



o6. LIFESTYLE: Health Benefits of Walking

Prevents disability in old age

Strengthen the heart

Delays aging

Improves mood

Increases lung capacity

Lower blood pressure

Speeds up digestion

Boost immunity

Helps in weight loss

Reduces dementia risk

Reduces chronic diseases



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07.
We are
accessible on
these
platforms:

- Wide range online presence
- Branch offices nationwide.
- Webchats
- 24/7 Multi-lingual Contact Centre
- Email - csu@nlpcpfa.com
- PENSMART mobile App
- WhatsApp (CLINT)- +234 904 444 4040



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