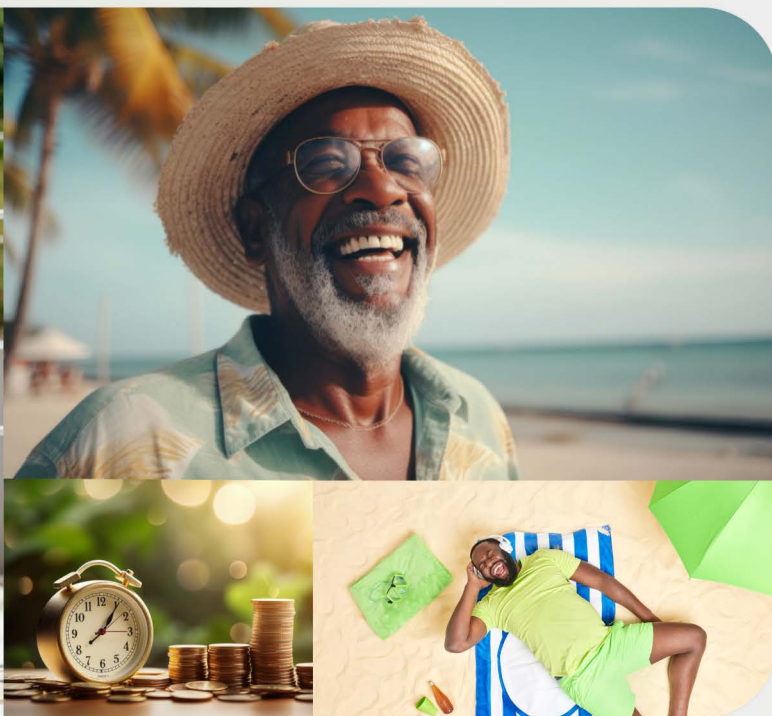




CEO'S QUARTERLY BRIEF

Dear Valued NLPC Customers and Readers,

Welcome back to our quarterly newsletter! We are delighted to reconnect with you after a brief pause, returning with renewed energy and enhanced service offerings.

The first half of 2025 has presented both opportunities and challenges in Nigeria's evolving economic landscape. Through it all, NLPC PENSION has remained steadfast in safeguarding your retirement funds while delivering competitive

returns. We have strengthened our digital infrastructure to serve you better, ensuring seamless access to your information anytime, anywhere. Your trust remains our greatest asset. As we navigate the remainder of 2025, we assure you of unwavering dedication to the security of your funds, transparency in our operations, and excellence in service delivery.

Thank you for your continued patronage. -
S.B Abolarin.

FROM THE EDITORIAL DESK

"We are happy to connect with you through this revitalised edition of our quarterly newsletter. Whether you are a long-standing contributor or a new stakeholder, we appreciate the trust you place in us to protect and grow your retirement savings.

In these pages you will find the latest industry developments, performance highlights, and practical insights designed to empower your

financial journey—from navigating new PenCom regulations to unlocking your RSA for homeownership.

Thank you for allowing NLPC Pension to partner with you in creating a brighter, more secure future."

- **The Editorial Team.**



nlpcpfa

Industry Trends and Regulatory Updates.

The National Pension Commission (PenCom) has introduced a significant regulatory to transform benefit payments processing. Effective June 1, 2025, Pension Fund Administrators (PFAs) now have the authority to independently approve the following benefit applications:

- Programmed Withdrawal
- Retiree Life Annuity
- Temporary Loss of Employment benefits
- Voluntary contributions withdrawals
- Mortgage equity contributions

Recent Highlights in Benefits Payments:

- PFAs must approve eligible benefit applications within two working days of receiving complete documentation
- Pension Fund Custodians (PFCs) must process payments within 24 hours after receiving instructions from PFAs

This streamlined approach aims to significantly reduce waiting times and improve access to pension entitlements for retirees and RSA holders

NAVIGATING MARKET OPPORTUNITIES: YOUR PENSION IN FOCUS

As we navigate the evolving economic landscape of Q3 2025, we're pleased to share key insights that shape our pension fund management strategy.

Global Context While global markets face headwinds from escalating trade tensions and the U.S. tariff regime, we remain vigilant in protecting your investments through strategic diversification across markets and asset classes.

Nigeria's Strengthening Position The domestic economy shows encouraging signs:

- **Inflation cooling:** Down to 22.97% in May 2025 from 23.71% in April
- **GDP growth accelerating:** 3.84% in Q4

2024, with full-year 2024 growth at 3.40%

- **Regulatory advancement:** The new Investment and Securities Act 2024 enhances investor protection and market transparency

Our Strategic Response In anticipation of declining interest rates and improving market conditions, we are:

- Strategically positioning in fixed-income securities across various tenors
- Selectively increasing equity exposure to capture growth opportunities
- Maintaining balanced diversification to optimize returns while managing risk

DID YOU KNOW?

You can unlock Your Pension Savings for Homeownership.

Did you know that you can access up to 25% of your Retirement Savings Account (RSA) balance to fund the equity contribution for your dream home? The Pension Reform Act 2014 allows you to make this groundbreaking move, bridging the homeownership gap while actively working. With NLPC Pensions is ready to guide you every step of the way to ensure you maximize this benefit.

To qualify, you must have contributed to your RSA for at least 5 years, remain in service with at least three years until retirement, and have successfully participated in the RSA data recapture exercise (if registered before 2019).

You'll also need a property offer letter, an approved mortgage lender, and the required documentation as outlined by the National Pension Commission (PenCom).

At NLPC Pension, we make it easier than ever to achieve your homeownership goals while securing your future.

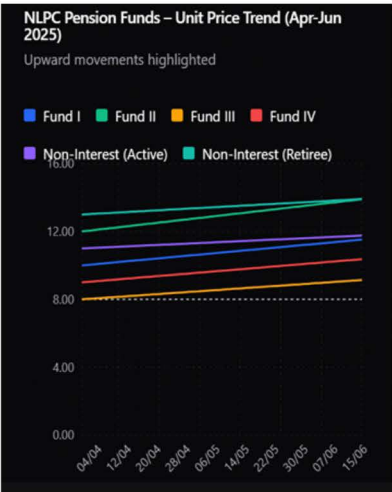
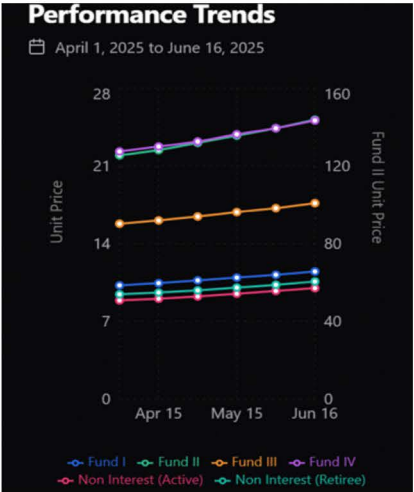
Ready to begin? Contact the NLPC Mortgage Desk via CSU@nlpcpfa.com or call 07000-2255-6572732 and take the first step toward owning your dream home today.



MARKET PERFORMANCE SECTION

Unit Price History Trend & Performance for Q2 2025

Throughout the last quarter, every NLPC fund recorded uninterrupted unit-price gains, underscoring our disciplined investment strategy and resilient portfolio. The upward trajectory—visible across conventional and non-interest funds—offers continued confidence that members' retirement savings are well positioned for sustainable long-term growth.

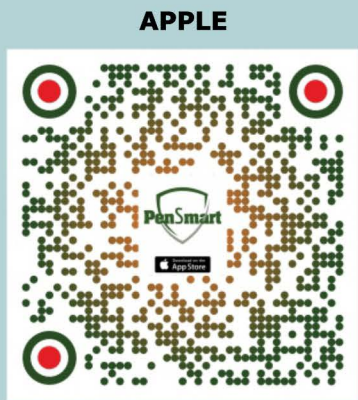


Fund Name	Growth Rate
Fund I Growth	+12.20%
Fund II Growth	+14.58%
Fund III Growth	+11.71%
Fund IV Growth	+12.56%
Non Interest (Active)	+12.36%
Non Interest (Retiree)	+12.17%

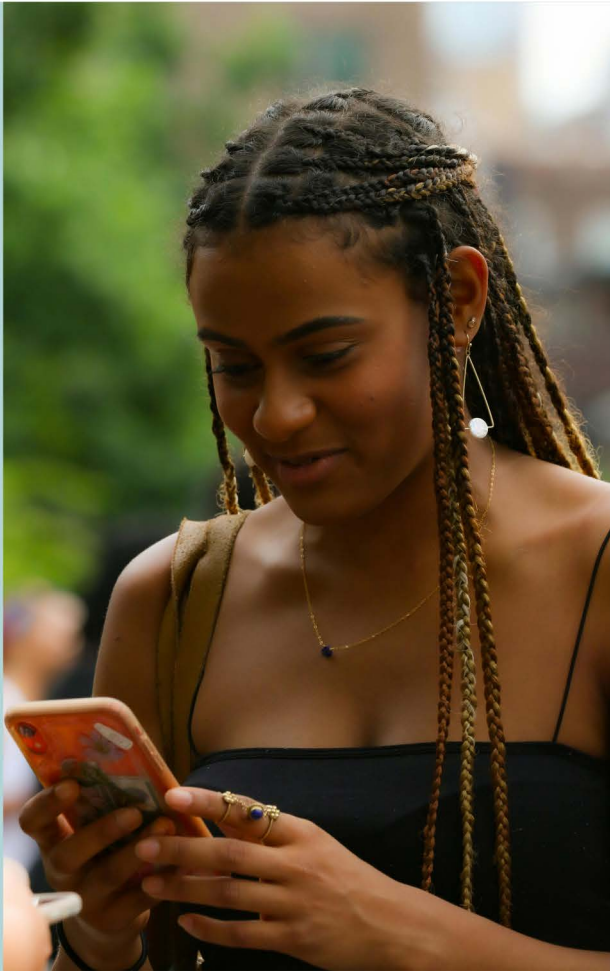
All funds are indeed showing positive growth trends, with Fund II Growth leading at +14.58% and Fund III Growth showing the lowest (but still positive) growth at +11.71%. The overall performance range is relatively tight, spanning from 11.71% to 14.58%.

Digital Interaction

Get (Scan) our PenSmart mobile app from the Google Play Store or Apple App Store now and manage your RSA!



When you choose a new password, make sure it's at least eight characters long and includes a mix of character types: at least one lowercase letter, one uppercase letter, one number, and one special symbol (like !, @, #, or ?). That simple blend of length and diversity keeps your account far more secure.





Lifestyle & Wellness Corner: Eat Well, Live Well, Retire Well

A vibrant retirement begins on your plate, because daily deposits of nourishing choices today translate into energetic tomorrows— and your retirement dreams deserve a healthy you to enjoy them.

The Power Plate: Nigerian Superfoods.

Green is Gold

Swap that imported salad for our local champions! *Ugu* (pumpkin leaves), *efo tete* (African spinach), and *bitter leaf* aren't just affordable – they're nutritional powerhouses. A daily serving of vegetable soup isn't just tradition; it's medicine on your plate.

FAQ Section



- 1. How do I start the process with NLPC Pension to access my 25% for a mortgage?**
Once you have a property offer letter and have engaged with a mortgage lender, you can approach NLPC Pension directly. We will guide you on the required documentation and assist with your application to PenCom for approval.
- 2. Can I use this benefit more than once?** No, the 25% RSA balance access for residential mortgage equity contribution is a one-time benefit.
- 3. What if the 25% of my RSA balance isn't enough for the required equity contribution?** If your 25% of RSA balance is

less than the required equity contribution, you will need to deposit the difference directly with your mortgage lender. The pension funds released will only cover up to 25% of your total RSA balance.

- 4. I once withdrew 25 % after job loss—am I still eligible?**
Absolutely. Once you're back in active employment and meet the 60-month contribution requirement, you can still access 25 % for a mortgage.

WISDOM CORNER

"The future belongs to those who prepare for it today." - **Malcom X**

"Planning is bringing the future into the present so that you can do something about it now." - **Alan Lakein**

Contacts & Resources

Head Office:

312 Ikorodu Road, Anthony, Lagos. Nigeria

Web: www.nlpcpfa.com

Email: CSU@nlpcpfa.com, info@nlpcpfa.com

Phone: 07000-2255-6572732

WhatsApp **CLINT**: 0904-444-4040



nlpcpfa