

Quarter 4 2014 **Reasons to Choose Stanbic IBTC Pension Managers**

Retirement Planning involves all activities geared towards ensuring that your needs are well provided for in the retirement phase of life. A part of such activities includes selection of a Pension Fund Administrator (PFA) or Life Insurer with track record, safety, exceptional service and lots more. At Stanbic IBTC Pension Managers Limited (SIPML), we help you retire well.

●●● 5 Reasons to Choose Stanbic IBTC Pension Managers ●●●

 SAFETY	 TRANSPARENCY	 SERVICE	 TRACK RECORD	 CONVENIENCE
---	--	---	---	---

- ❖ **Safety:** SIPML is backed by strong and reputable financial institutions and is a member of the over 150 year-old Standard Bank Group
- ❖ **Transparency:** *No hidden costs, no ambiguity!* With transaction notifications on all your contributions, quarterly statements and our quarterly newsletter, we make it easy for you to understand all that affect your account with us
- ❖ **Service:** We go the extra mile with our value-added services – pension payments, retirement planning advice, personal financial planning calculator and financial reporting
- ❖ **Track Record:** The Stanbic IBTC Group has been managing funds for companies and individuals for over 2 decades
- ❖ **Convenience:** We have multiple locations in every state of the federation, and ease of account access via our various channels such as ATM, Internet, telephone, e-mail, SMS, Shortcode, Mobile App, Live chat etc.

Pension Industry Updates **Live Chat**

Highlights of Pension Reform Act 2014

- ❖ The rate of monthly pension contribution has increased from the minimum of 15% to 18% of monthly emoluments, where 8% will be contributed by the employee and 10% by the employer. This will improve quality of life for future retirees by enhancing their pension benefits.
- ❖ Any income earned on your Voluntary Contributions (VC) will be subject to tax at the point of withdrawal where the withdrawal is made within 5 years from the date the VC was made.

For more information about the PRA 2014, kindly visit www.pencom.gov.ng

Pension enquiries?

Chat with us online for answers



You can now get quick answers to your enquiries through our live chat service. Simply visit our website www.stanbicibtcpension.com to access the live chat page or log into your retirement savings account through our website and chat with any of our experienced client service consultants.

To sign up for receipt of your Retirement Savings Account (RSA) statements via email only, simply visit our website - www.stanbicibtcpension.com today and enjoy a world of convenience.

The Stanbic IBTC RSA Fund

The Stanbic IBTC RSA Fund ("The Fund") which opened on 02 May 2006 at **N1.0000** closed at **N2.5381** as at 30 September 2014. In line with investment guidelines issued by the National Pension Commission, the Fund's portfolio allocation was as follows on 30 September 2014: Government Securities (**74.70%**), Money Market (**5.93%**), Quoted Equities (**17.67%**), and Other Fixed Income (**1.70%**).

Important Information

Stanbic IBTC Pension Managers Limited will NOT ask for gratification (e.g. money, recharge card etc.) before or after processing your benefits application. Kindly disregard ANY request for gratification neither should you offer money to any organization, agent or staff for the processing of your retirement benefit.