

Quarter 2 2012

The A-Z of your RSA Statement

Below is a detailed description of what each item on your RSA statement stands for. This can be understood by matching the alphabetical descriptor to the Key (definitions) below.

A ← RETIREMENT SAVINGS ACCOUNT STATEMENT FOR THE PERIOD 01 JANUARY 2004 TO 10 MAY 2012

A. General Details

B ← **OBIKA MUSA AYODELE** → **C**
 237B MURI OKUNOLA STREET
 VICTORIA ISLAND LAGOS

D ← **PEN123456789101** → **E**
 ABC Trading Limited

F ← Date of First Contribution: 01 January 2012 → **G**
 Email: ABC123@yahoo.co.uk → **H**
 Tel: 08028410000 → **H**

Please check your email, address and phone number.

Need to update your details?

Just send an email to pensionsolution@stanbicibt.com and you'll get a response within 24 hours!

B. Statement Summary

I ← Contributions From Inception:	1,714,647.84
Total Withdrawals from Inception: → J	0.00
K ← Net Contributions to date	1,713,847.84
Gains/(loss) from inception → L	50,166.27
Current Value → M	1,764,014.11
O ← No. of Units Held → N	947,070.82
Unit price	1.8626

C. Transactions for the Period

Description	Date	Mandatory[N]	Voluntary[X]	Pre-Act/NSITF[Y]	Total[Z]
P ← Balance B/F		0.00	0.00	0.00	0.00
Q ← December 2011					
R ← Employee	07-Feb-12	107,165.49	0.00	0.00	107,165.49
S ← Employer	07-Feb-12	107,165.49	0.00	0.00	107,165.49
T ← Admin fee	07-Feb-12	(100.00)	0.00	0.00	(100.00)
U ← Withdrawals					
Net Contributions to Date					1,713,847.84
Gains/(Loss) in the Period					50,166.27
Gains/(Loss) for other Periods					0.00
Current Value					1,764,014.11

KEY TO ALPHABETICAL DESCRIPTORS

A Title of the document and the period statement relates to	N Total number of units held by RSA holder as at date of statement
B Full name of RSA holder	O Current Price per unit of the RSA Fund as at date of statement
C Correspondence address of RSA holder	P Balance brought forward from previous quarters before the current period
D RSA Personal Identification Number (PIN) issued by PenCom	Q Period the specific contribution relates to
E Name of RSA holder's employer	R Employee portion of the contribution for period
F Date first contribution was received into RSA	S Employer portion of the contribution for period
G Email address of RSA holder	T Administrative fee charged at N100 per month of contribution
H Telephone number of RSA holder	U Withdrawals from RSA during the period
I Total amount of contributions received into RSA since inception	V Date on which contributions were credited to RSA
J Total amount of withdrawals made from RSA since inception	W Summation of employee and employer contributions for the period
K Total amount of contributions less withdrawals and fees	X Voluntary portion of the contribution for the period
L Total amount of money gained (or lost) on contributions since inception	Y Pre-Act/NSITF contributions received
M Total contributions plus gains earned (or less losses incurred)	Z Total contributions received into RSA

The Stanbic IBTC RSA Fund

The Stanbic IBTC RSA Fund ("The Fund") which opened on 02 May 2006 at N1.0000 closed at **N1.8759** as at 30 June 2012. In line with investment guidelines issued by the National Pension Commission, the Fund's portfolio allocation was as follows on 30 June 2012 : Government Securities (**79.06%**), Money Market (**7.40%**), Quoted Equities (**12.78%**), and Others (**0.76%**).