



Customer **NEWSLETTER**

APRIL EDITION 001



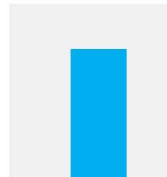
Finance



Health

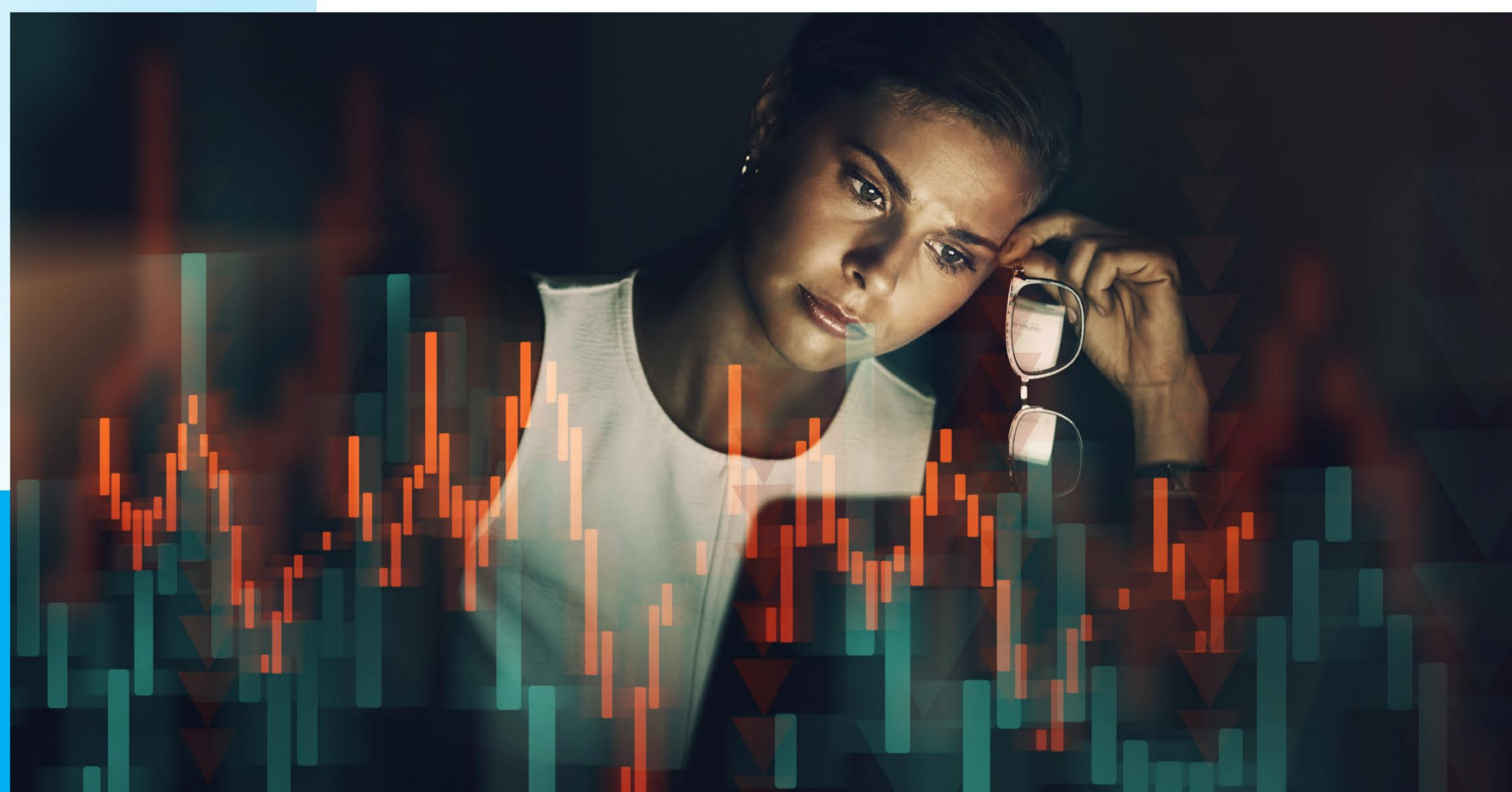


Pension



FUND TYPES & RISK LEVELS

Finding Your Comfort Zone



Your pension savings are never idle—they're constantly at work, growing and laying the foundation for your future. Under the Multi-Fund Structure, you can choose how your funds are invested based on your goals and comfort with risk.

Think of the RSA Multi-Fund Structure as a way to personalise pension investment. The funds are essentially different “baskets” of

investments with varying comfort levels of risk, return potential, matched to your age, stage in life and investment preference.

Just like you wouldn't give the same diet to a toddler and a marathon runner, we don't give the same investment mix to a 25-year-old and a 65-year-old.

THE FUND TYPES IN SUMMARY

FUND I



The most aggressive growth fund, open only to RSA holders under 50 years of age by request. It has a higher proportion of equities (stocks) and other growth assets. The aim is to take advantage of time—younger people can ride out market fluctuations and benefit from higher returns over the long term.

FUND II



The default fund for RSA holders below 50. It has a balanced mix -growth assets for returns, but enough fixed-income securities for safety. It's the “middle ground” between growth and safety or should I say, ambition and caution.

FUND III



The default for RSA holders aged 50 and above. It's more focused on capital preservation-protecting capital while still generating modest returns. At this stage, stability is more important than aggressive growth.

FUND IV



Exclusively for retirees who are drawing benefits under Programmed Withdrawal or Annuity. It is the most conservative-prioritising steady income and stability i.e. capital preservation.

FUND V



Personal Pension Plan - typically for every Nigerian (both at home or in the diaspora) - self-employed, informal workers, formal workers, business owners, professionals, children and retirees. It gives them access to professional pension fund management and the flexibility to grow their retirement savings regardless of irregular income patterns.

FUND VI



The Non-Interest Fund also known as No Interest-based instruments. In Fund VI, the Investments are made in full compliance with non-interest finance rules (Shariah-Compliant). They are available to any RSA holder who prefers ethical, interest-free investment options.

These six funds are your pension's personalized investment wardrobe. The right “fit” depends on who you are, your age, your comfort with risk and your financial goals. Every RSA holder can switch funds once a year free of charge. If you want to switch more than once in the same year, there's a small fee, which is determined by the commission i.e. PENCOM.

By understanding your risk comfort zone, you can make informed decisions that help your pension grow steadily and safely.



Reflection

Smart investing starts with self-awareness. The right fund choice helps your money grow at your pace-confidently and sustainably.



YOUR PENSION, YOUR CHOICE, YOUR GROWTH.

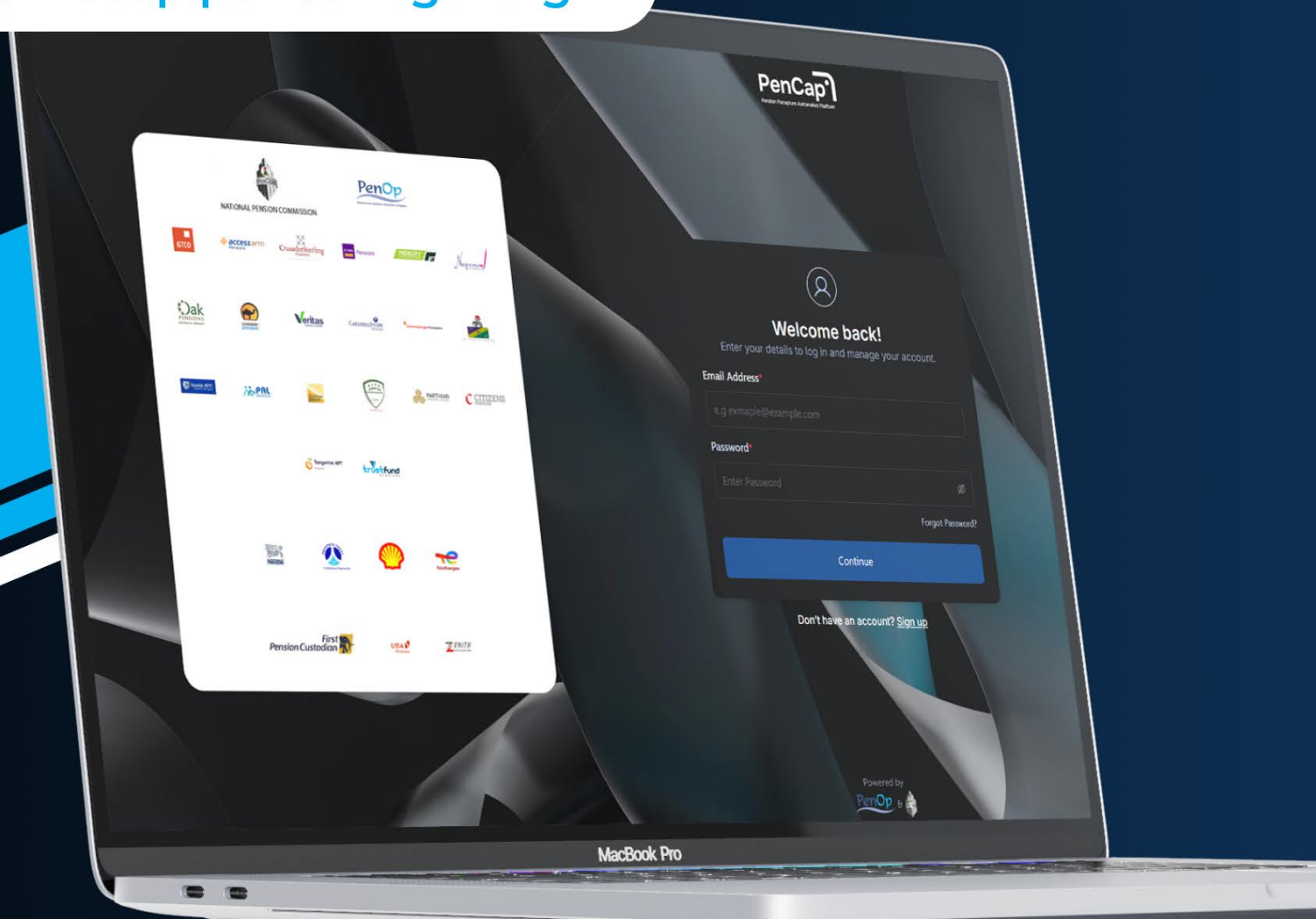
Important Announcement

Data Recapture Exercise

Dear Customer, Kindly update your pension records today to enjoy seamless pension transactions

VISIT

www.pensionrecap.pencom.gov.ng



Seamless Pension Access. Wherever Life Takes You.

Trustfund Mobile App is Here! Simple. Secure. Designed for You.

STEPS TO DOWNLOAD THE APP

Step 1

Visit google playstore on an android device or apple app store on an iphone.

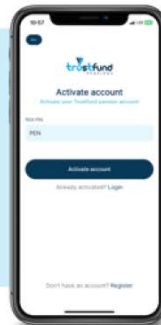


Search for 'Trustfund mobile app' and click on "Trustfund mobile" with the Trustfund logo to install.

Step 2

Step 3

Open the app and choose the "Activate" option. Enter your RSA PIN and click on "Activate Account".

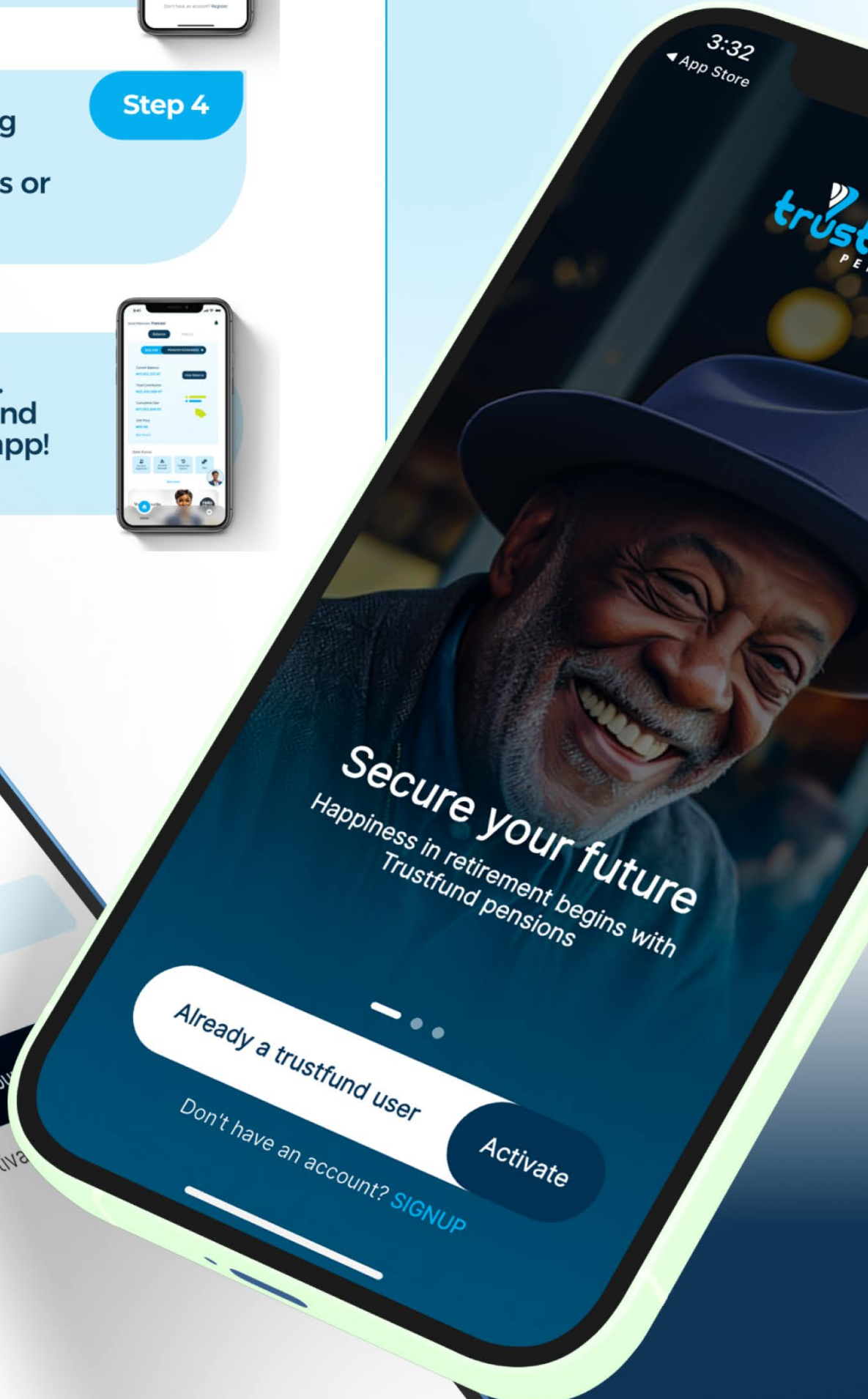
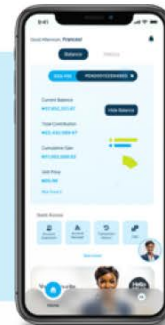


Verify your identity using the OTP sent to your registered email address or phone number.

Step 4

Step 5

Create a new password. Log into your account and start using the mobile app!



Don't have an account? Register

CELEBRATING SMALL WINS

The secret to lasting motivation



Big goals may inspire us, but it's the small, steady wins that sustain us. Each time you make a healthier choice, complete a task you've been postponing or simply show up for yourself, you're building the foundation for lasting success.

Recognizing and celebrating these little victories is a powerful strategy for a fulfilled life. It reinforces positive habits, boosts our confidence and reminds us that progress is not always loud or dramatic; sometimes, it's quiet, steady and deeply powerful.

So take a moment to pause and appreciate your growth — that extra glass of water, that morning walk, that decision to rest instead of overwork. These may appear to be minor moments, but in truth, they are milestones that shape a healthier, happier you.

When you learn to celebrate small wins, motivation stops being fleeting and becomes a way of life because success is not one big leap, but the sum of many small, intentional steps.



“Every small win is a quiet triumph, a reminder that progress, no matter how gentle, is still progress. Keep going, keep growing.”



BREAKING NEWS

Pension news and updates

NGX Extends Trading Hours to Boost Liquidity and Investor Access: The Nigerian Exchange Limited has announced extended trading hours from 9:00am to 4:00pm, effective April 27, 2026, following SEC approval. The move aims to improve market liquidity, price discovery and investor participation by aligning NGX with global best practices.

The change, which shifts the opening earlier and extends the close, builds on Nigeria's recent Frontier Market reclassification and is expected to attract greater domestic and international investment.

Regulators Call for Stronger Corporate Transparency in Nigeria: Nigeria's capital market regulators and accountants have urged listed companies to improve transparency, governance, and sustainability disclosures to meet global reporting standards.

Speaking at the ICAN-NGX Corporate Reporting Awards in Lagos, stakeholders said corporate reporting has moved beyond compliance to a strategic tool for investor confidence and long-term resilience. ICAN President Haruna Yahaya emphasised that reports must reflect risk management, sustainability practices, and future preparedness.

INTERESTING FACT
**DID YOU
KNOW?**

You Can Unlock Homeownership With Your Pension Savings

You can leverage a portion of your Retirement Savings Account (RSA) as an equity contribution towards owning your home.

In line with provisions of the Pension Reform framework, eligible contributors can apply part of their RSA balance towards the equity requirement for a residential mortgage, bringing the dream of homeownership closer to reality.

This means you can take a confident step towards owning your home using your RSA, subject to the guidelines and approval of the National Pension Commission (PenCom).

This initiative is designed to empower contributors to achieve one of life's most important milestones while maintaining a structured path towards long-term financial security. It reflects a thoughtful balance between present aspirations and future well-being.

At Trustfund Pensions, we remain committed to helping you make the most of your pension benefits, today and tomorrow.

UNTIL OUR NEXT EDITION

Thank you for your continued trust in Trustfund Pensions.

Every contribution you make today strengthens your path to a secure and dignified tomorrow. We remain committed to protecting and growing your pension with integrity and prudence.

Stay connected as we continue this journey of building lasting financial security together.

The Trustfund Pensions Team



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