Customer

NEWSLETTER

JULY EDITION

Finance

Health

Pension

SAFETY OF PENSION FUNDS
TRUST. TRANSPARENCY. REGULATION.

Your pension funds are among the most secure forms of savings in Nigeria and here's why: they're protected by a robust system built on transparency and multiple layers of regulatory oversight. At Trustfund Pensions, we understand that your pension represents more than just savings but your financial security at retirement. That's why we ensure that every contributor's fund is managed with the highest standard of care and accountability.

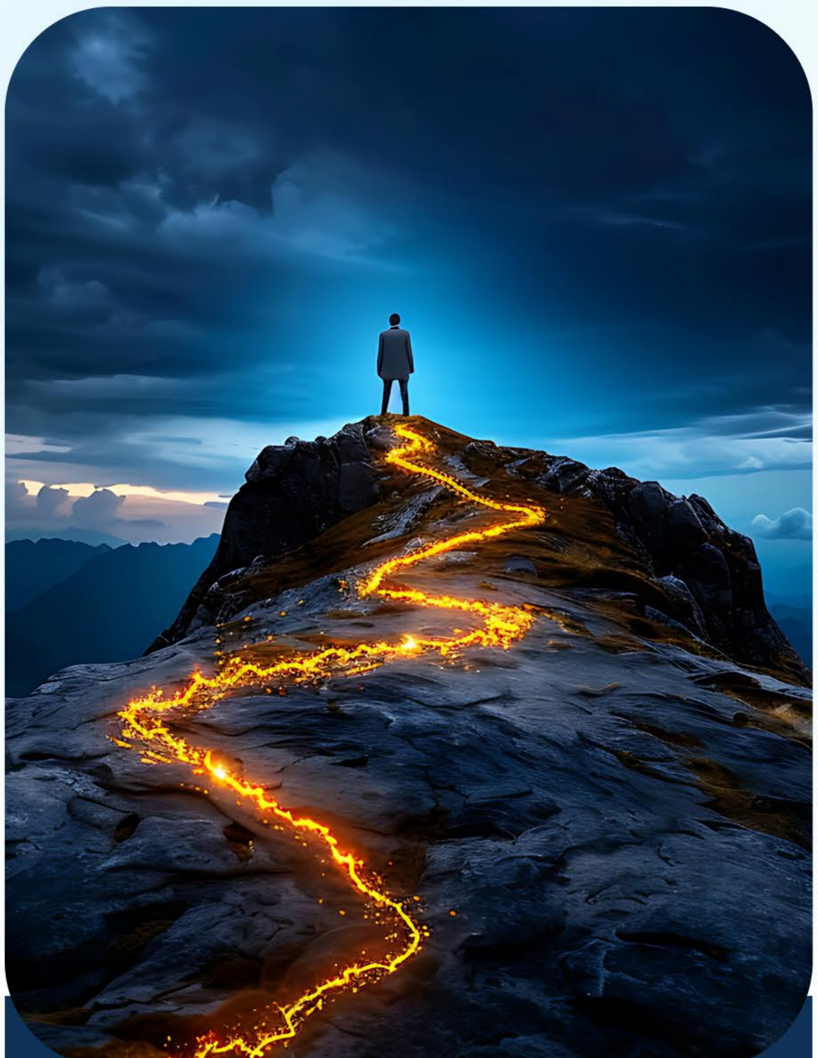
Strict PenCom regulations, independent custodians and regular audits ensure that your funds remain safe, transparent and tamper-proof. Neither Trustfund nor any PFA has direct access to your money. It's held by licensed custodians under PenCom's supervision.

At Trustfund Pensions, we operate with one guiding principle; your security comes first. From investment decisions to reporting and compliance, every process is anchored on integrity and transparency. Because for us, when it comes to our customers' future, there is absolutely no room for compromise.

Your pension is more than savings but a protected security, built on trust and backed by regulation. We are responsible for managing and growing your funds but have no direct access to your pension's assets.Instead, all funds are securely held by independent, licensed Pension Fund Custodians (PFCs), who operate under PenCom's close supervision.

Your peace of mind is our greatest investment.

The Power Of Purpose: How Meaning Fuels Fulfilment And Health



Why do we do what we do? What influences our choices and motivates our daily decisions? At the heart of it all lies one constant — purpose.

Living with purpose gives life direction, focus and resilience. It sustains motivation, strengthens our resolve and brings clarity even in uncertain times. When our actions align with deeply held values, everyday routines become more meaningful and fulfilling.

Purpose goes beyond a goal; it is the foundation that gives meaning to every pursuit. So, take time to reconnect with your “why” — what inspires you beyond routine and how your actions contribute to something greater. Whether is saving for a project, planning your retirement, caring for loved ones, mentoring others or making a difference in your community, every act of purpose strengthens emotional balance and holistic wellness.

“When life is guided by purpose, wellness becomes a steady, intentional way of living.

Pencom Pencare Initiative

Healthcare Coverage For All Eligible CPS Retirees

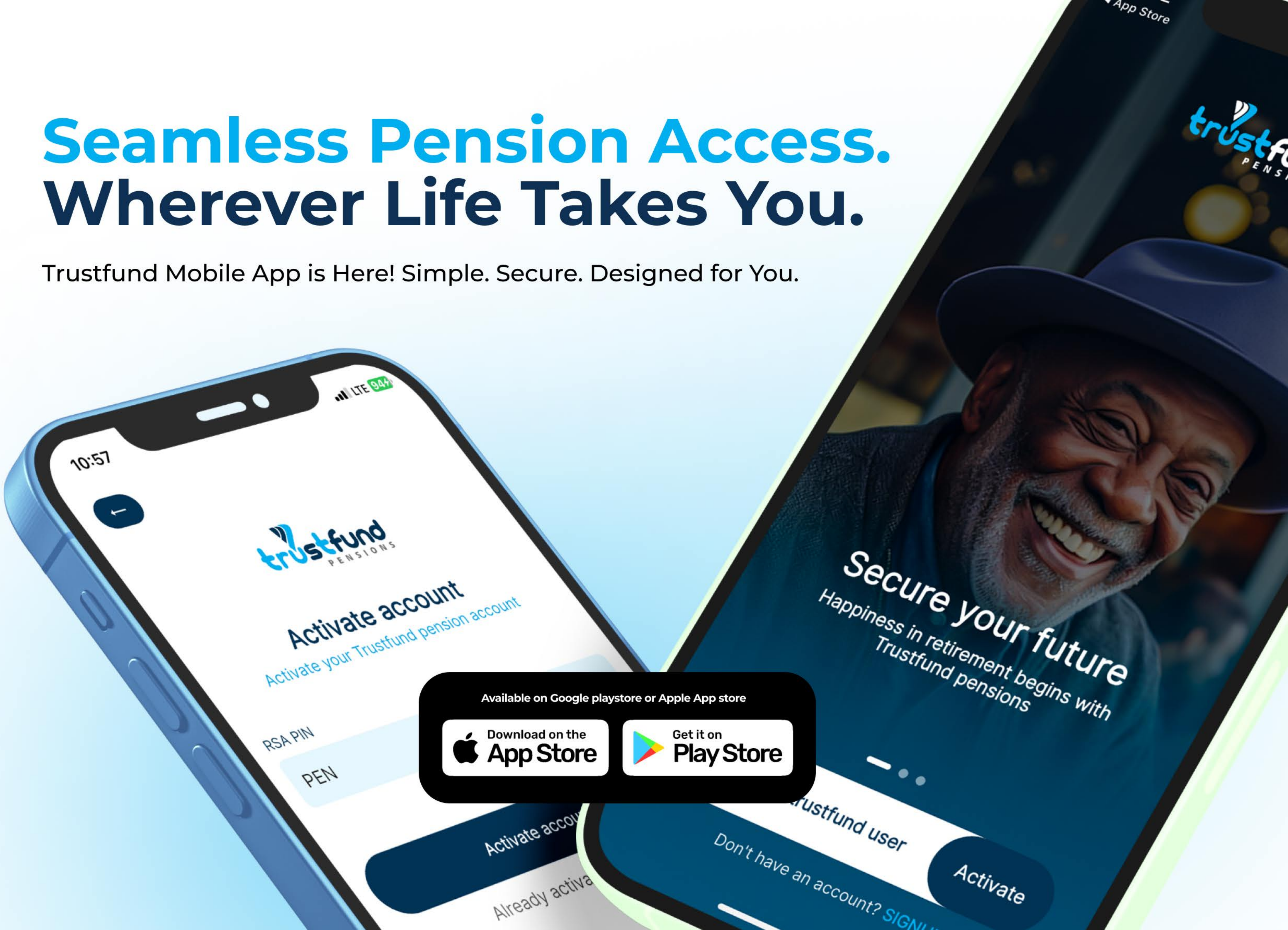
The PenCare initiative, introduced by PenCom, provides eligible retirees with access to medical services through a designated HMO.

Eligibility Requirements

1. **Minimum Age Requirement: 60 years.**
2. **Minimum Monthly Pension of ₦150,000 (One Hundred and Fifty Thousand Naira)**

Seamless Pension Access.
Wherever Life Takes You.

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



Available on Google playstore or Apple App store

Download on the App Store

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PenCom cyber security overhaul: The National Pension Commission has launched a sweeping cybersecurity regulatory overhaul requiring all licensed Pension Fund Administrators and Custodians to implement advanced cryptographic defences by January 1, 2027. The directive, signed by Surveillance Department Director A.M. Saleem, introduces a zero-tolerance policy for document modifications, mandating that electronically signed pension documents be instantly frozen via cryptographic hash to prevent tampering. Operators face severe regulatory penalties for non-compliance, with PenCom describing the initiative as a definitive measure to protect contributors.

PenCom-ICPC recover N3bn pension funds: The National Pension Commission and the Independent Corrupt Practices and Other Related Offences Commission have recovered over N3bn in unremitted pension contributions from defaulting employers in Nigeria's electricity sector. The funds, deducted from employees but withheld rather than remitted into Retirement Savings Accounts, have been fully credited to affected workers. The recovery stems from a joint enforcement initiative under an MoU signed between both agencies in October 2025, reinforcing the collaborative framework to tackle pension contribution defaults and ensure compliance with the Pension Reform Act 2014.

Did You Know Liquidity Matters?

Why Having Accessible Cash Is Just as Important as Investing

Growing your wealth is important—but so is having cash you can access when life happens. A healthy financial plan balances long-term investments with readily available funds for emergencies, unexpected expenses, or opportunities that require immediate action.

Financial experts often recommend maintaining an emergency fund that can cover several months of essential expenses. This helps you avoid dipping into your long-term investments or taking on unnecessary debt when the unexpected occurs.

Build wealth. Keep liquidity. Financial confidence comes from having both.

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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