Customer
NEWSLETTER

AUGUST EDITION

Finance **Health** **Pension**

RETIREMENT PLANNING AT ANY AGE
IT'S NEVER TOO EARLY OR TOO LATE

Retirement planning is not defined by age; rather, it is built through awareness, discipline and consistent action. Whether you are 25 or 55, the best time to take a deliberate step towards securing your retirement future is now.

The earlier you begin, the more time you have to prepare, adjust your strategy and build greater financial confidence for the years ahead. However, if you are already approaching retirement, it is never too late to take stock of your position and make informed decisions about your future.

Start Where You Are

Begin by understanding where you currently stand. Review your Retirement Savings Account (RSA) balance, familiarise yourself with your fund type and reflect on your retirement goals. Then, consider the steps you can take to strengthen your retirement preparedness:

01 **Consider voluntary contributions:** Where your financial circumstances permit, additional contributions can complement your regular pension savings and help strengthen your retirement nest egg over time.

02 **Invest in continuous learning:** Financial literacy is an important part of retirement planning. The more informed you are about your pension and broader financial decisions, the better positioned you are to plan with confidence.

03 **Seek professional guidance:** Where you require clarification or guidance on your pension account, our team at Trustfund Pensions is available to provide relevant information and support to help you better understand your pension journey.

Retirement Is a Journey, Not a Destination: Retirement should not be viewed as the end of a career. It is a new chapter that can be approached with greater confidence when adequate preparation begins early and continues consistently.

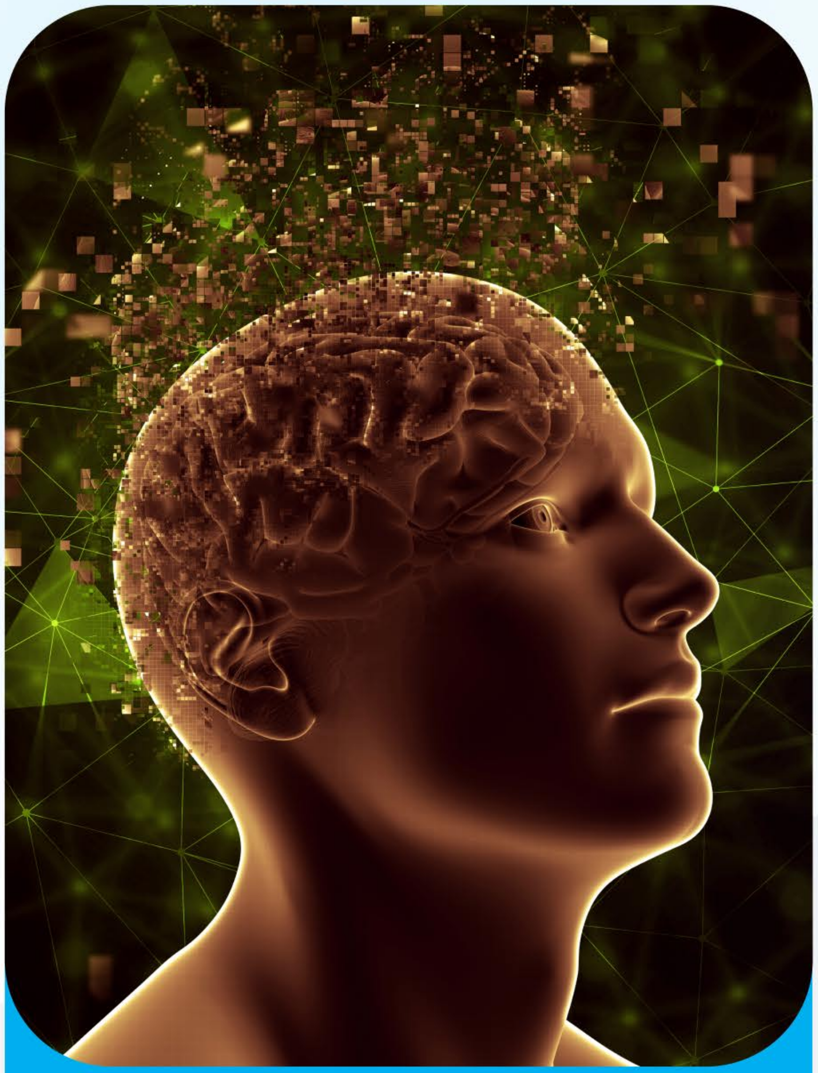
Reflection

Every age has a strategy. What truly matters is starting, staying informed and remaining consistent.

Your retirement future is shaped by the decisions you make today. Take the time to understand your pension, review your progress and make informed choices that support your long-term goals.

Plan smart. Prepare today. Trustfund Pensions stands with you every step of the way.

Emotional Fitness And Resilience: Strengthening Your Mind Like A Muscle



“Strong minds build strong lives - keep nurturing yours”.

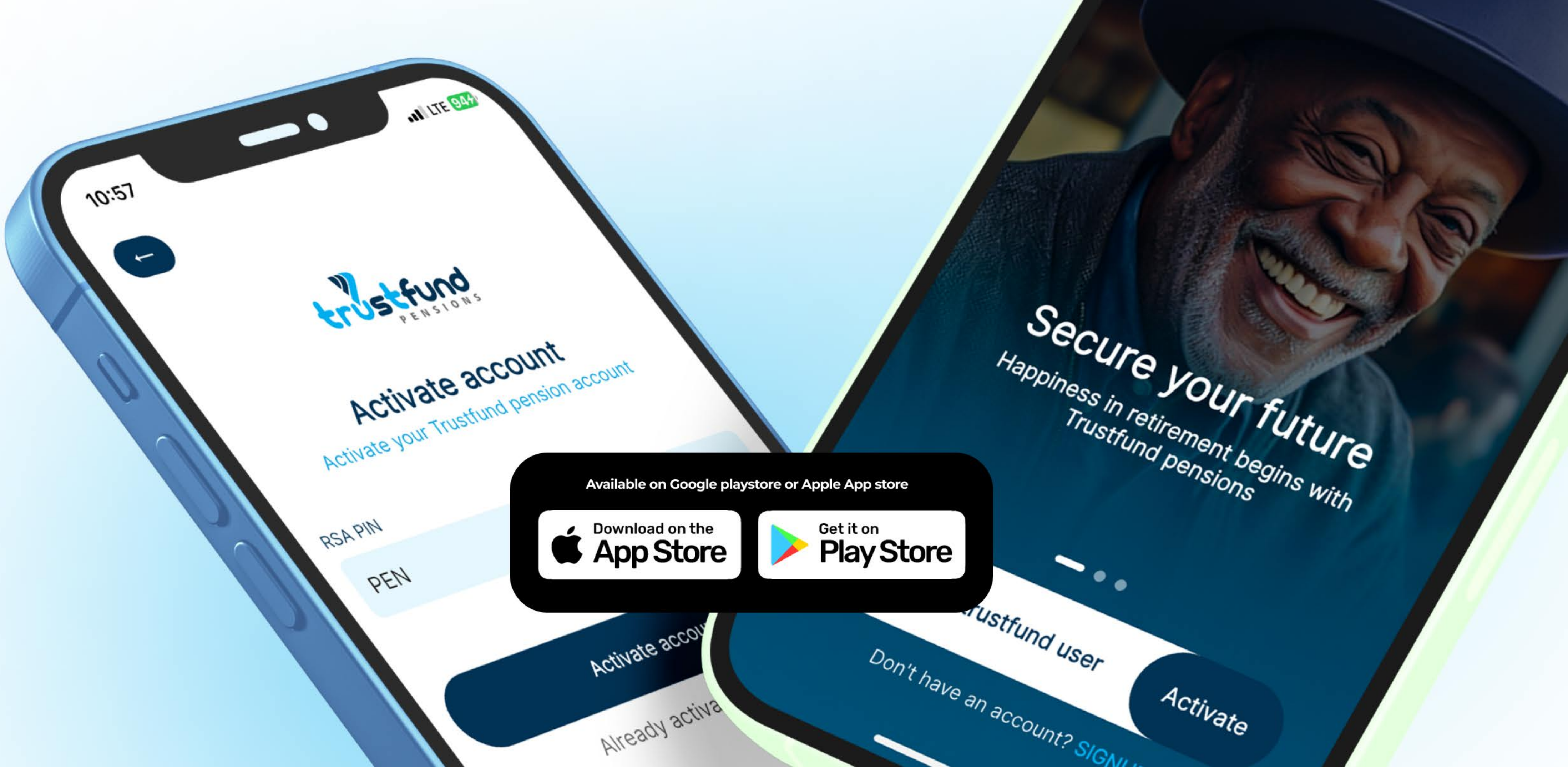
Emotional fitness and resilience, much like physical strength can be built through consistent practice and intentional care. It begins with self-awareness-understanding how you feel, why you feel it and how best to respond.

Every time you pause to reflect instead of reacting, you’re strengthening your inner balance.
Practice simple yet powerful habits such as reflecting before reacting, maintaining a journal (diary) to process emotions, finding healthy outlets for stress and cultivating a supportive network of relationships. These mindful practices help you stay grounded amid life’s pressures.

True emotional strength doesn’t mean the absence of or avoiding challenges; it’s the ability to stay composed, focused and optimistic through them. When the mind is steady, setbacks become lessons and every difficulty becomes an opportunity for growth.

Seamless Pension Access.
Wherever Life Takes You.

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



Trustfund Pensions Targets ₦2tn AUM After Strong 2025 Performance (THE VANGUARD): Trustfund Pensions Limited has set a target of growing its Assets Under Management to ₦2tn by the end of 2026 after increasing its asset base to ₦1.54tn in 2025. The company recorded strong growth across key metrics, including a 63% rise in RSA registrations, 25% growth in AUM, and 68% increase in profit after tax. Managing Director Uche Ihechere said the firm plans to achieve its growth ambitions through both organic expansion and a proposed business combination that could boost total assets to ₦4.2tn, positioning it among Nigeria's leading Pension Fund Administrators.

PenCom Extends Investment Flexibility for PFAs with Two-Year Regulatory Forbearance (THE SUN): The National Pension Commission (PenCom) has granted Pension Fund Administrators (PFAs) an additional two-year regulatory forbearance, allowing them to invest pension assets in securities issued by the parent companies of their Pension Fund Custodians (PFCs). The policy is aimed at expanding investment opportunities, improving portfolio diversification, and enhancing returns amid a limited supply of quality investment instruments in the domestic market.

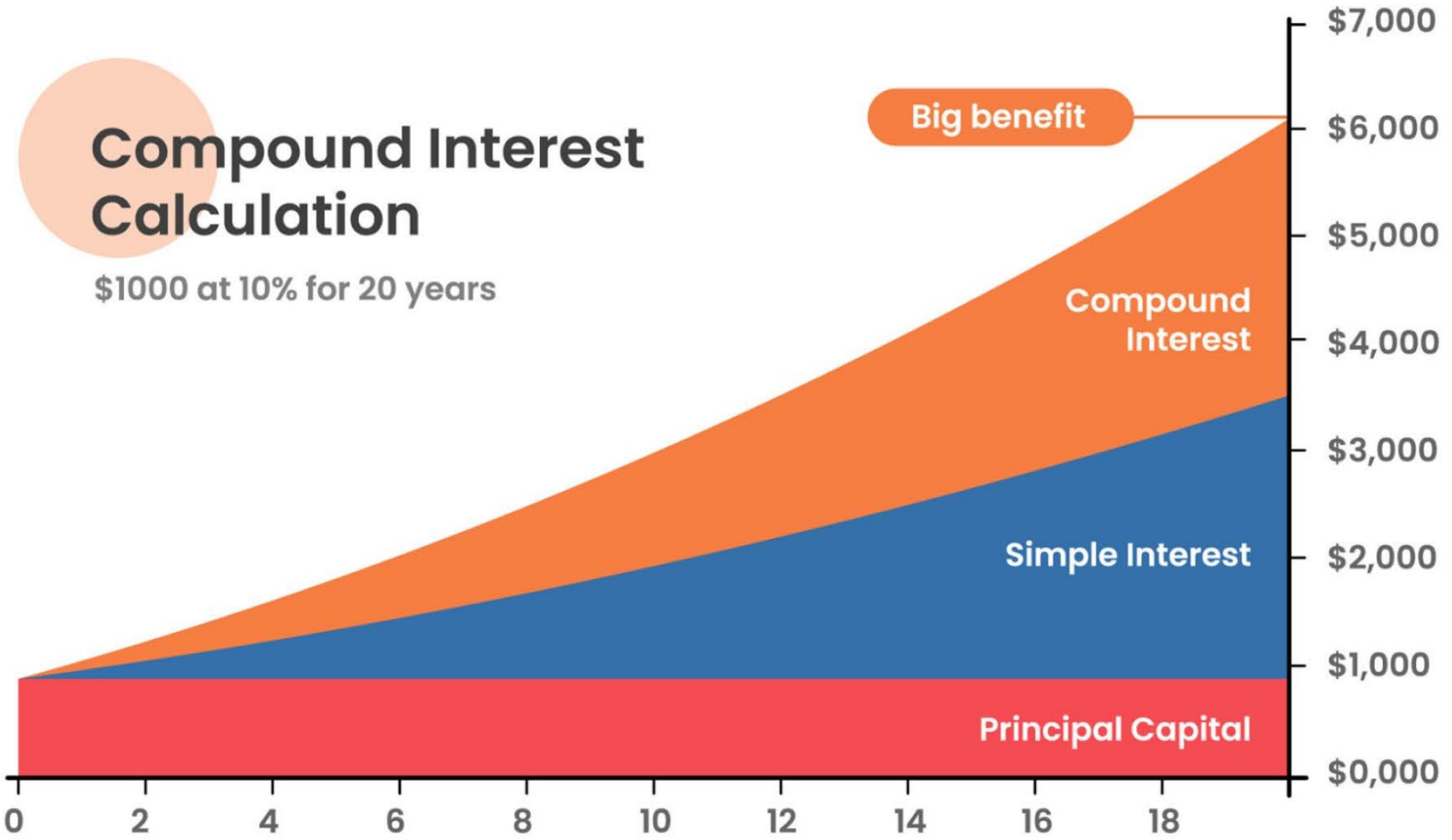
3 Powerful Realities of Finance, Investment, and Pensions

Small financial choices often produce massive, counterintuitive outcomes over time. Here are three surprising facts that highlight how wealth actually accumulates - or disappears.

Starting 10 Years Earlier Can Double Your Retirement Wealth: In pension planning, time matters far more than the amount you contribute. If you invest $200 a month starting at age 25 with an average 7% annual return, you will have accumulated over $520,000 by age 65. If you wait until age 35 to start saving the exact same $200 per month, your total drops to roughly $240,000 - less than half, despite missing only 10 years of contributions. The exponential acceleration of compound growth does the heavy lifting in the final decades.

Inflation silently cuts your cash value in half every 20-25 years: Leaving large sums of money in a standard savings account feels safe, but inflation guarantees a loss in purchasing power. At a modest average annual inflation rate of 3%, $10,000 kept under a mattress or in a zero-interest account will buy only $5,000 worth of goods after 24 years. Investing in assets that outpace inflation - such as equities, real estate, or inflation-indexed bonds—is essential to preserve actual purchasing power over a long-term retirement horizon.

Missing the Top 10 Trading Days Halves Your Investment Returns: When stock markets dip, the instinct to sell and wait for stability is strong. However, market timing historically destroys wealth. A JPMorgan study showed that over a 20-year period, an investor who stayed fully invested in the S&P 500 achieved an annualized return of roughly 9.8%. If that same investor missed just the 10 best single days over those two decades (which often occur immediately following major market drops), their annualized return dropped to 4.5% - effectively cutting their total long-term returns in half.



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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