

**Trustfund Pensions Celebrates Customer Service Week**

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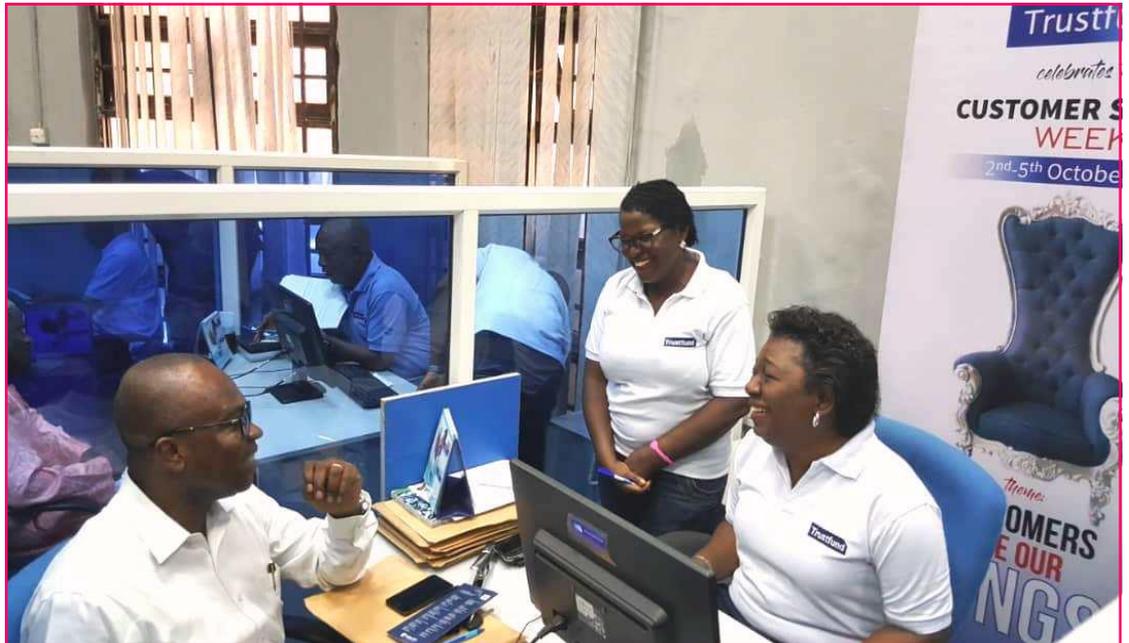
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From Left: Mr. Michael Nzegwu, a Director of AMAC Microfinance Bank and a customer of Trustfund Pensions Limited; being attended to by the Company's Managing Director/Chief Executive Officer, Mrs. Helen Da-Souza (sitting) and Customer Service Officer, Mrs. Chinenye Joshua as part of activities to commemorate the customer service week, in Abuja.

Trustfund Pensions Limited, joined the global business community to mark the 2018 Customer Service Week, on 2nd October 2018. The Company celebrated her esteemed customers through series of activities to mark the week long event.

Though the global theme for the 2018 celebration is "Excellence Happens Here," the Company chose a personalised theme titled; "Customers Are Our Kings".

This was demonstrated by the Company's Managing Director/CEO Mrs. Helen Da-Souza who led EXCO to attend to Customers.

In her goodwill message, Mrs. Da-Souza, noted that: it is not enough to say we are customer centric without devoting

time, attention and appreciation to our teeming customers nationwide. It is also another way of celebrating all the key players in the customer experience; front-line service reps, marketers, support staff and the entire leadership of our Company."

Customer Service Week is an international celebration of customer service and of the people who serve and support customers on a daily basis.

It is celebrated annually in the first week in October when customer-oriented organizations and institutions around the world recognize the importance of customer service excellence to their organizations.

## Trustfund Boosts Savings Awareness among Students



**L-R: ED Finance & Benefits Admin. Trustfund, Mr. Andrew Onyilokwu; Representative of the Principal of Model Secondary School, Maitama, Mrs. Ugoma Akanu-Okoye; Winner of the maiden edition of the Trustfund Pensions Essay Competition for Senior Secondary School Students in the FCT, Miss Glory Chucks Amacha & ED Business & Personnel Admin. Trustfund, at the Award presentation ceremony in commemoration of the 2018 World Savings Day , recently.**

Trustfund Pensions Limited flagged off the maiden edition of its annual essay competition for Students of Senior Secondary Schools in the FCT.

The theme of this year's essay was *"saving today leads to a happy tomorrow"*. The grand finale/prize giving day for winners took place at the Company's Head office in Abuja as part of activities to commemorate the 2018 World Savings Day on October 31, 2018.

Trustfund's Executive Director, Business and Personnel Administration, Barrister Musa Nasr, while giving his opening address, stated that the idea of organising such event was birthed by "a call from the National Pension Commission, to all Pension Fund Administrators, Pension Fund Custodians and operators in the industry to mark the World Savings day because the bedrock of the Contributory Pension Scheme that we operate is saving for the future."

Barr. Musa further noted that, "At Trustfund, we felt we should take it a little higher than what the National Pension Commission had

called us to do.

We decided to reach out to the young ones who are our leaders of tomorrow and encourage them to imbibe the culture of savings, so as to prepare them to save when they are gainfully employed."

He added that the competition, which was targeted at Senior Secondary School Students in the FCT, had all the 67 Secondary Schools in the FCT in participation.

According to him, "we reached out to the FCT Secondary Education Board and specifically requested that we target this competition at senior secondary school students in Government Schools.

In all, we had 67 schools that participated in this competition and after a careful scrutiny and marking of the scripts, 10 best essays were selected, out of which the best 4 were shortlisted."

The representative of the Acting Director General of PenCom (Mrs. Aisha Dahiru Usman) Mr. Ademola

Rafiu Adedokun, a Senior Manager in the Compliance & Enforcement Department of PenCom, applauded Trustfund Pensions for bringing up such initiative.

He described the event as a brilliant idea, adding that; "the programme is like a catch them young initiative which is very timely in spreading the culture of savings."

Ademola further stressed that "it is not only the young ones that should be aware of savings but everybody should imbibe the culture of making savings."

Congratulating Trustfund on the successful hosting of the essay competition, the Head Core curricula Department, FCT-SEB, Mrs George Victoria representing the Acting Director/Secretary, FCT-SEB, (Mrs Nanre Emege) noted that, "we in the FCT public schools impact whatever knowledge that we think our youngsters need to be better adults and they have been making us proud across the globe."

While giving her closing remark, Company Secretary/Legal Adviser, Trustfund Pensions, Miss Monica Ani noted that; "we have started a tradition and we believe that we will proceed and continue with it. We will sustain it for as long as possible. We intend to make this a nationwide annual event and not just for the FCT, as this is just a pilot session."

The winning students; Glory Chuks Amacha of Model Secondary School Maitama, Emmanuel Marvellous Chimamanda of Government Girls Secondary School, Dutse, Agianpuye Victoria of Government Girls Secondary School, Kuje and Esther Kayode of Government Secondary School, Karshi were awarded cash prizes for emerging first, second, third and fourth positions respectively. While their various schools were presented with educational materials.

# Transfer of NSTIF Contribution to RSAs: Apathy by Contributors Worries PenCom

Vanguard Newspaper  
By Victor Ahiuma-Young & Monsuru Olowoaje

National Pension Commission (PenCom) has decried perceived apathy of employees who contributed funds into the defunct Nigerian Social Insurance Trust Fund, NSITF transferring same into their respective Retirement Savings Account, RSAs.

At an interactive forum with members of Nigeria Employers Consultative Association, NECA, Acting Director-General of PenCom, Mrs Aisha Dahir-Umar, pleaded with employers among others, to encourage their employees who have contributed to the NSITF Scheme to liaise with the PFAs and in particular, Trustfund Pensions for guidance on how to get their contributions transferred to their RSAs.

Represented by Mr. S. M. Bwala, Head of Compliance, PenCom, Dahir-Umar recalled that following the enactment of the PRA 2014, the Commission was saddled with the responsibility of supervising the transfer of the NSITF contributions of employees into their respective RSAs under the CPS.

To address the challenge of contributor apathy, the Commission had several times featured advertorials in National Dailies requesting NSITF contributors to apply for the transfer of their contributions into their RSAs.



File Photo: Aged Pensioners waiting for their entitlement

I wish to implore all employers to encourage their employees who have contributed to the NSITF Scheme to liaise with the PFAs and in particular, Trustfund Pensions for guidance on how to get their contributions transferred to their RSAs. Members who contributed to the NSITF Scheme can also visit the Commission's website for the guidelines on the transfer of NSITF contributions."

**Trustfund**

## Trustfund Pensions Ltd.

- Retirement Savings Accounts Administration
- Pension Fund Assets Management
- Retirement Benefits Administration
- RSA Holders and Retirees' Support

Retire With Maximum Benefits

...Pension is all about Trust

Plot 42/0/021, Labour House, Central Business District P.M.B. 254, Carli Ahuja  
Tel: 08065070760, 07095304792, 09462040 (Hotline)  
SMS: 07067316236  
Email: enquiries@trustfundpensions.com  
Website: www.trustfundpensions.com

# Micro Pension Scheme Targets N3tr to Pension Assets, 12m Contributors

The Guardian Newspaper  
By Victor Uzoho

## Scheme to commence January 2019

The National Pension Commission (PenCom) has disclosed that the Micro Pension Scheme which the Federal Government recently approved its operational guidelines, is expected to attract over N3 trillion into the nation's Pension Assets and capture about 12 million contributors within five years.

PenCom disclosed this at the 2018 Media Retreat organised by the Pension Fund Operators Association of Nigeria (PenOp), held in Lagos recently.

According to the Commission, the federal government has set January 2019 as the month of commencement of the new scheme that seeks to end poverty at old age and ensure that Nigerians live better lives after retirement.

The scheme aims to capture the informal sector who are not already on the Contributory Pension Scheme (CPS) into the nation's pension basket, thereby growing the economy and driving financial inclusion.

In her remarks, the Executive Secretary, PenOp, Susan Oranye, stressed that



although the pension funds have grown to N8.2 trillion, with number of contributors at about 8 million, the country's huge population of over 160 million people indicates a lot of potential in the pension industry.

Speaking on behalf of the Commission, the Head, Research & Corporate Strategy, PenCom, Farouk Aminu, stated that the scheme would boost the growth of pension assets in the country.

He maintained that the scheme was positioned to capture people in the informal sector of the economy and expand the reach of the new pension scheme.

He said: "When more people subscribe to the plan, it will increase the pension assets, hence, allowing pension fund operators to invest more funds for economic growth and development.

Head, Corporate Communications, PenCom, Peter Aghahowa, said the micro pension scheme was made flexible for potential contributors, as the method of contribution would be decided by the contributors.

"Contributors are to choose whether they want to contribute daily, weekly, monthly or quarterly, and anybody who is 16 years and above is eligible to join this scheme," he said.

He stressed that PenCom as the regulator is working jointly with the operators in the pension industry to ensure the seamless operation of the Scheme.

# HEALTH DIGEST

DEALING WITH...



**NEXT PAGE**

**S**tress is a reaction to a situation where a person feels threatened or anxious. Stress can be positive (e.g., preparing for a wedding) or negative (e.g., dealing with a natural disaster). The symptoms may be physical or emotional.

Everyone—adults, teens, and even children—experiences stress at times. Stress can be beneficial. It can help people develop the skills they need to deal with possible threatening situations throughout life. Stress is not helpful when it prevents a person from taking care of themselves or their family. You can put problems into perspective by finding healthy ways to cope. Getting the right care and support can help reduce stressful feelings and symptoms.

## Healthy Ways to Cope with Stress

Feeling emotional and nervous or having trouble sleeping and eating can all be normal reactions to stress. Here are some healthy ways you can deal with stress:

### Take care of yourself.

Eat healthy, well balanced meals. Exercise on a regular basis. Get plenty of sleep. Give yourself a break if you feel stressed out.



## GETTING READY FOR THE HARMATTAN

The harmattan season is fast approaching, one of the coldest and driest seasons in West Africa. This period is usually between October/November to April/May. To some people it is a dreadful period and to others it is one of the best seasons and often times the only difference between these categories of people is their ability to cope with the weather.

## The SKIN and WATER

The skin takes the full blow of the dryness and harshness of the weather. For you to maintain a glowing skin during this coming dry season you need to drink a lot of water, water is not just free and easy to get, it's also highly beneficial. Apart from satisfying thirst, water gives you that clear, youthful and glowing skin that leaves people wondering what body lotion you are using. This is because water improves skin complexion and also moisturizes the skin keeping it soft and smooth. In this dry season, water is the 99% sure way of keeping a fresh looking skin.

## BODY LOTION

Protect your skin from the dry harmattan with the best body moisturizer/lotion that contains enough vitamins to battle skin dryness. After taking your bath, it is best to apply the lotion while the skin is still damp to lock in moisture. While applying the lotion, take note of those parts of the body that are always dry like the knuckles, heels, soles, elbows etc.

### Talk to others.

Share your problems and how you are feeling and coping with a parent, friend, counsellor, doctor, or religious leader.

### Avoid drugs and alcohol.

These may seem to help with the stress. But in the long run, they create additional problems and increase the stress you are already feeling.

### Take a break.

If news events are causing your stress, take a break from listening or watching the news.

### Recognize when you need more help.

If problems continue and it's leading to depression or you are thinking about suicide, talk to a psychologist, social worker, or professional counsellor.

Hand cream is also a must have in this weather which should be applied during the day and at night too.

## SOAP

Mild soap is recommended in this season as medicated soaps are not advisable because it is harsh and will likely leave fine lines on your face where the skin is most sensitive.

## LIP BALM

The lips tend to crack and tear normally when dry but in this coming weather it might get worse. Dry and chapped lips can be very painful but application of the appropriate lip balm can go a long way in protecting and keeping the lips moist. Lip balms are always available in beauty shops.

## WHAT TO WEAR

Often times this is a major issue that we face during this period but then again if there's a problem, there must be a solution.

It is advisable to go for cotton wears because leather or nylon might damage the skin under the sun. The wears should be loose enough to allow some comfort. Turtle necks and long sleeves will go a long way in protecting your skin against the early morning cold and the afternoon harsh sun.

A pair of socks should be worn after applying moisturizer especially by those who are prone to heel fissures.

Hand gloves also come in handy during this period. Often times when someone mentions hand gloves, the mental picture we cre-

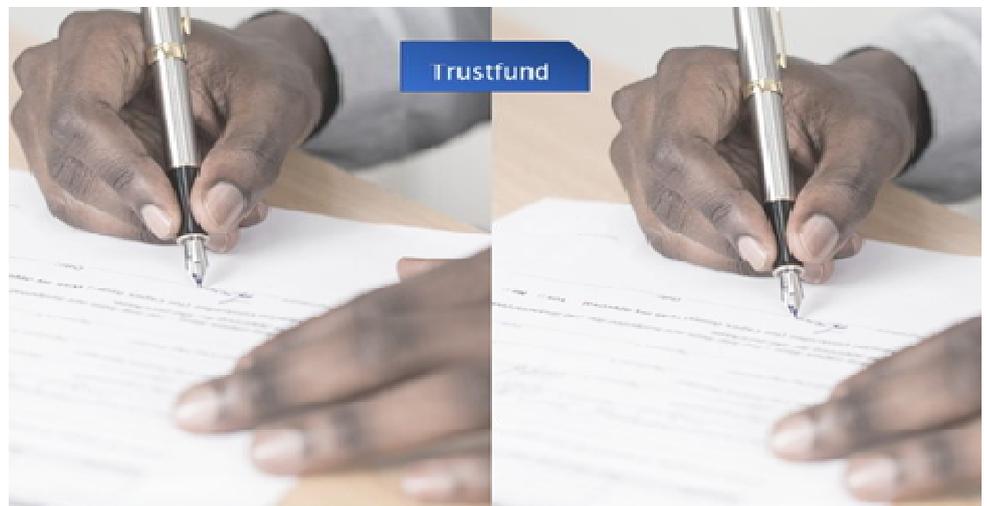


ate is of those black leather gloves worn by mechanics and plumbers but that's a misconception because there are varieties of colourful and beautiful fashionable hand gloves that can be worn to ward off cold and still look fantastic, cotton gloves is a good way to start.

## JEANS!!!

Jeans is to fashion what almighty formula is to mathematics. The jean material shields you from both cold and the harsh sun. This is a clothing item you can wear in whatever weather.

Now we should be ready to welcome the dry season with open arms (and of course, sweatshirts).



## The Objective of the Data Recapture Exercise

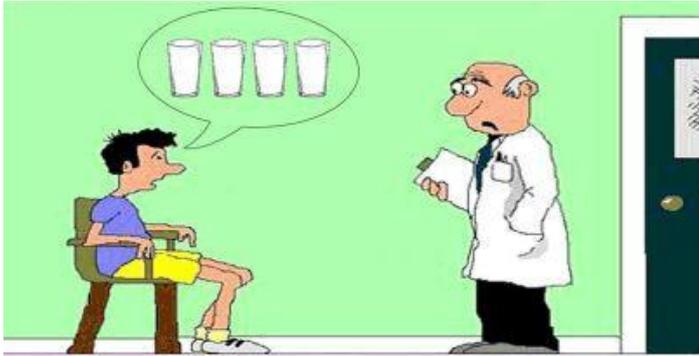
The main objective of the Data Recapture Exercise is to obtain complete and accurate data of all RSA holders (both active and retired

clients in both public and private sectors).

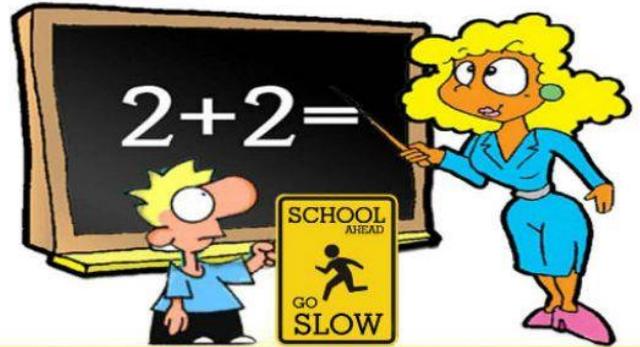
Read more at [www.trustfundpensions.com](http://www.trustfundpensions.com)

pension is all about trust.

# Laugh Out Loud!!!



Doctor: You should take at least 10 Glasses of water every day.  
Patient: It is Impossible.  
Doctor: Why?  
Patient: I have only 4 Glasses at home..!



Teacher: Why are you Late Today?  
Student: Because of sign down the road.  
Teacher: What does a sign have to do with your being late?  
Student: The sign said, "School Ahead, Go Slow!"

**The difference between school and life?**

**In school, you're taught a lesson and then given a test. In life, you're given a test that teaches you a lesson.**

~Tom Bodett

An **Old man** had **8 hair** on his head.

He went to a Barber shop.

Barber in anger asked:

shall I cut or count ?

**Old man** smiled and said:

"Colour it!"

**LIFE** is to enjoy with whatever

you have with you,



# HAPPY NOVEMBER!

# PHOTO SPEAKS

## *Customer Service Week, 2018*



L-R: Managing Director/Chief Executive Officer, Trustfund Pensions Limited, Mrs. Helen Da-Souza; Executive Director Business and Personnel Administration Trustfund Pensions, Barr. Musa Nasr; a Customer of Trustfund Pensions, Mr. Michael Nzegwu; and Executive Director Operations, Trustfund Pensions, Mr. Babatunde Akinsola during the Customer Service Week recently in Abuja.



L-R; Head, Customer Relationship Management, Trustfund, Mrs. Emuesiri Oshodi; ED Finance & Benefits Admin., Trustfund, Mr. Andrew Onyilokwu; ED Business & Personnel Admin., Trustfund, Barr. Musa Nasr, a staff of Securities & Exchange Commission and a customer of Trustfund, Mr. Falomo Stephen; MD/CEO of Trustfund, Mrs. Helen Da-Souza, ED Operations, Trustfund, Mr. Babatunde Akinsola; Head, Business Development & Marketing, Trustfund, Mrs. Eno Adetayo and Chief Compliance Officer, Trustfund, Mrs. Rachael Osa-Obi during the customer service week, 2018 in Abuja.



MD/CEO, Trustfund Pensions, Mrs. Helen Da-Souza (middle); ED Business & Personnel Admin., Barr. Musa Nasr (4th from left); ED Finance & Benefits Admin., Mr. Andrew Onyilokwu (3rd from right); Chief Compliance Officer, Mrs. Rachael Obi (2nd from right) & Head Customer Relationship Management, Mrs. Emuesiri Oshodi (2nd from left) flanked by customers of Trustfund Pensions Limited during the customer service week, 2018 in Abuja.

# PHOTO SPEAKS

## *Customer Service Week, 2018*



**L-R; Customer Service Officer, Trustfund Pensions, Mrs. Chineye Joshua; MD/CEO Trustfund Pensions, Mrs. Helen Da-Souza; and Chief Compliance Officer Trustfund Pensions, Mrs. Rachael Osa-Obi, during the Customer Service Week, 2018 in Abuja.**



**Executive Director, Business Personnel and Administration, Barr. Musa Nasr (middle) and Customer Service Officer, Gerald Onwumelu attending to a customer as part of activities to commemorate the Customer Service Week, in Abuja.**



**Executive Director, Operations, Mr. Babatunde Akinsola (middle) and Customer Service Officer, Abimbola Osifade attending to a customer as part of activities to commemorate the customer service week, in Abuja.**

# PHOTO SPEAKS

## *Customer Service Week, 2018*



Trustfund Customer Service Officers (CSOs) celebrating customers during the 2018 Customer Service Week, recently in Abuja.



Trustfund

**Dear Customer, you are our King.**

**WE ARE IN  
BUSINESS  
BECAUSE OF YOU**

CUSTOMER SERVICE WEEK 2018

# PHOTO SPEAKS

## 2018 World Savings Day



L-R; ED Finance & Benefits Administration, Trustfund Pensions, Mr. Andrew Onyilokwu; Winner of the 2018 Trustfund Essay Competition, Miss Glory Chucks Amacha of Model Secondary School, Maitama; 1st Runner up, Emmanuel Marvellous Chimamanda of Government Girls Secondary School, Dutse; 3rd Runner up, Esther Kayode of Government Secondary School, Karshi; and ED Business & Personnel Administration, Trustfund Pensions, Barr. Musa Nasr, during the 2018 World Savings Day in Abuja.



L-R; Chief Compliance Officer, Trustfund Pensions Ltd, Mrs. Rachael Osa-Obi; a Senior Manager in the Compliance & Enforcement Department of PenCom, Mr. Ademola Rafiu Adedokun; ED Business & Personnel Administration, Trustfund Pensions, Barr. Musa Nasr and ED Finance & Benefits Administration, Trustfund Pensions, Mr. Andrew Onyilokwu during the 2018 World Savings Day in Abuja.



L-R (front row); Trustfund Pensions' Regional Manager, Abuja, Mr. Maurice Ogar; Head of Department, Core curricula, FCT-SEB, Mrs George Victoria, representing the Acting Director/Secretary, FCT-SEB; and Chief Compliance Officer, Trustfund Pensions Ltd, Mrs. Rachael Osa-Obi at the award giving ceremony to mark the 2018 World Savings Day in Abuja.

# PHOTO SPEAKS

## 2018 World Savings Day



Winner of the 2018 Trustfund Essay Competition, Miss Glory Chucks Amacha (middle) being presented with a cash prize by ED Business & personnel Administration, Trustfund Pensions Barr. Musa Nasr.



1st Runner up, Emmanuel Marvellous Chिमamanda of Government Girls Secondary School, Dutse (middle); receiving her cash prize from the representative of the Ag. DG of PenCom and a manager in the Compliance & Enforcement Department of PenCom, Mr. Ademola Rafiu Adedokun; and flanked by teachers and relatives.



2nd Runner up, Agianpuye Victoria of Government Girls Secondary School, Kuje (middle); receiving her cash prize from the ED Business and Personnel Administration, Trustfund Pensions; and flanked by teachers and relatives.

# PHOTO SPEAKS

## 2018 World Savings Day



3rd Runner up, Esther Kayode of Government Secondary School, Karshi (middle); receiving her cash prize from the Head of Department, Core curricula, FCT-SEB, Mrs George Victoria, representing the Acting Director/Secretary, FCT-SEB; and flanked by teachers and relatives.



A cross-section of attendees at the Grand Finale of the maiden edition of the Trustfund Pensions Essay Competition for Senior Secondary School Students in the FCT to commemorate the 2018 World Savings Day, recently in Abuja.



From left; Representative of the Principal of Model Secondary School, Maitama, Mrs. Ugonma Akanu-Okoye, receiving educational materials on behalf of the school from Company Secretary/Legal Adviser, Trustfund Pensions Ltd., Miss Monica Ani .