



Finance Corner



Productivity & Wellness



Trustfund News

Personal Pension Plan (PPP)

Finance Corner

Financial Security for Everyone



Whether you're a trader, artisan, freelancer or self-employed professional, your retirement should never depend on luck or chance. The Personal Pension Plan (PPP) gives you the power to build your future one contribution at a time, starting with as little as N500.

Formerly known as the Micro Pension Plan (MPP), the Personal Pension Plan expands retirement security to more Nigerians with greater flexibility, transparency and digital convenience. It is designed for:

- Self-employed individuals
- Informal sector workers not covered under the Contributory Pension Scheme (CPS)
- Formal sector employees who wish to make additional voluntary contributions

Importantly, all existing voluntary contributions now fall under the PPP structure.

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What makes the PPP different is that it combines flexibility with structure: your contributions are smartly split, thus 50% goes into your Retirement Savings Account for long-term security, while the other 50% forms a Contingent Portion, accessible after three months (subject to guidelines). However, any withdrawal you make within five years is taxable, while withdrawals after five years are tax-free. The purpose is to reward long-term commitment.

The plan is fully digitized, ensuring easy onboarding, seamless electronic payments through CBN-approved platforms and strong regulatory compliance. For added protection, only Licensed and Approved Pension Agents (APAs) are authorized to onboard contributors. With the PPP, retirement savings are: flexible, accessible, secure, structured and digitally enabled.

Your daily hustle is important. But your future deserves attention too. By saving consistently, no matter how small, you are creating a safety net that grows with you.

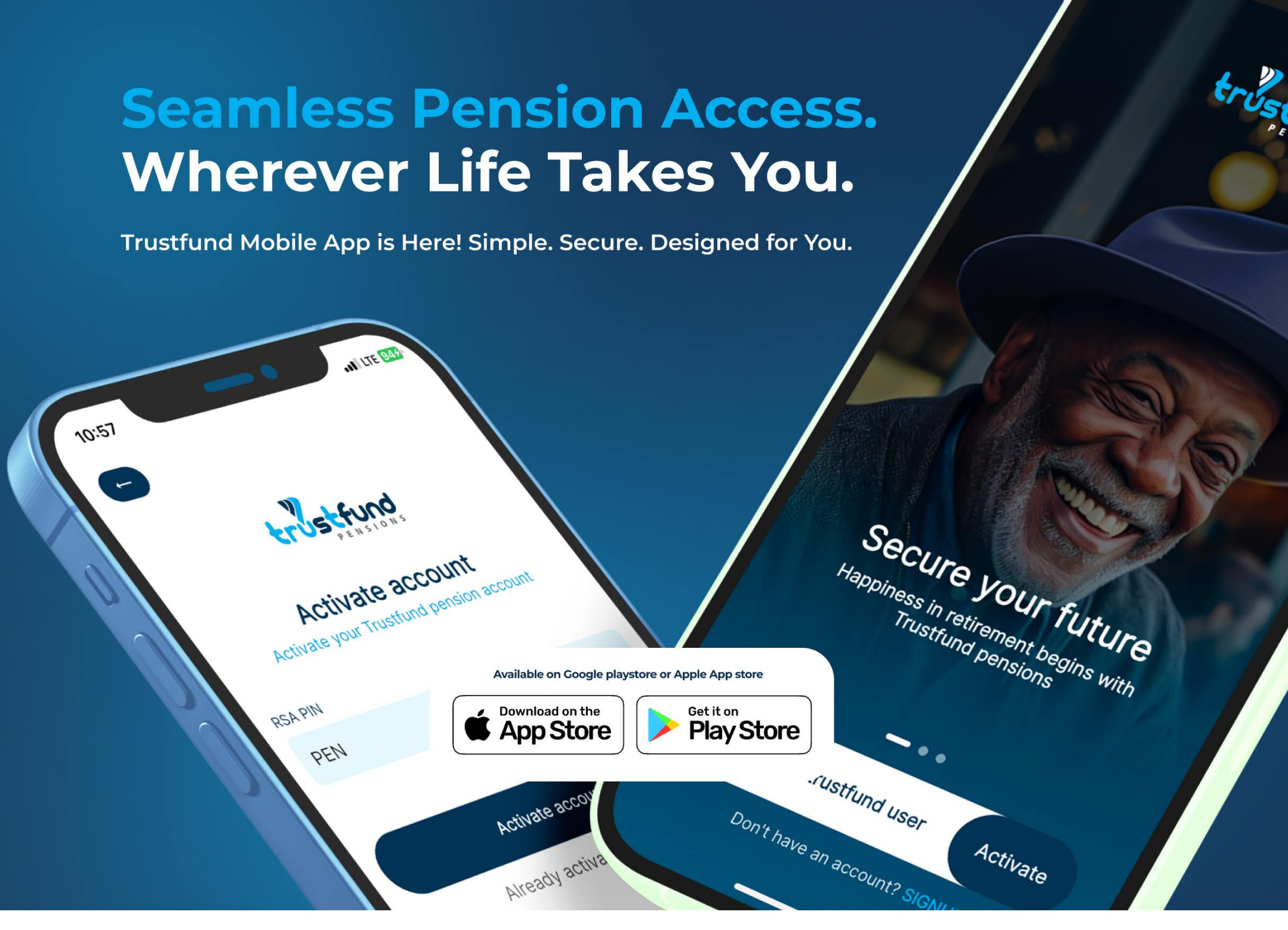
Reflection

Retirement security is for the formally employed alone. It's for everyone who dreams of a stable tomorrow.

Start small. Stay consistent. Secure your future.

Seamless Pension Access. Wherever Life Takes You.

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



Clarity Begins On Your Plate: Eating Well For Energy, Focus And Vitality

Productivity & Wellness



Just as disciplined savings secure your future, mindful eating safeguards your long-term well-being. As you nourish your body with every meal, you are simultaneously sharpening your mental sharpness, deepening your emotional balance and securing your long-term vitality.

Therefore, be intentional about foods that energize and sustain you - fruits, leafy greens, whole grains, lean proteins and consistent hydration. Never underestimate the power of water; it fuels concentration, supports clarity and sustains overall well-being.

Together, these choices form the foundation for lasting vitality.

Reflection

"Nourish your body with intention and your mind will reward you with focus, calm and enduring strength".

BREAKING NEWS

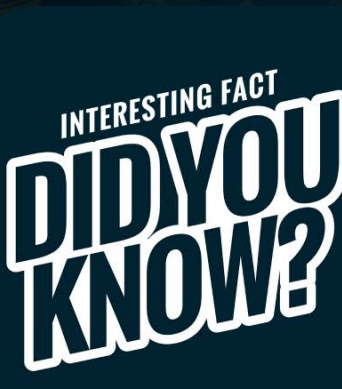
Pension news and updates

2026 BusinessToday Conference to Spotlight Youth Role in Insurance and Pensions: The 2026 BusinessToday Annual Conference and Exhibition, scheduled for April 2, will focus on the pivotal role of young people in reshaping Nigeria's advantage and pension sectors. Themed 'Youth's Advantage: Redefining Insurance and Pensions for a New Era', the event will feature a youth dialogue session on 'Insurance Reforms Made Simple' and a sub-theme session titled 'Start Young, Retire Strong: The PPP Advantage'.

Organisers highlighted the timing amid ongoing recapitalisation efforts in both industries, as operators work to meet regulatory deadlines this year and next.

PenCom Approves 1,173% Pension Increase for 2,116 NSITF Retirees: The National Pension Commission has approved a significant upward review of pensions for 2,116 retirees under the Nigeria Social Insurance Trust Fund, boosting their total monthly payments from N12.56 million to N159.95 million—a 1,173 per cent enhancement. Approved by Director-General Omolola Oloworaran, this marks the first pension increase for NSITF retirees in 21 years.

The adjustment addresses long-standing disparities, restores benefit value amid economic realities, and aligns with statutory provisions under the Contributory Pension Scheme reforms.



Consolidating Your Retirement Accounts Can Improve Clarity And Growth



Many professionals change jobs multiple times during their careers. Under Nigeria's pension system, your Retirement Savings Account (RSA) remains portable. However, unresolved documentation issues or fragmented contribution records can limit visibility and planning efficiency.



Through the RSA Transfer System supervised by the National Pension Commission (PenCom), contributors can seamlessly consolidate and transfer their accounts when necessary.



Clarity strengthens monitoring, stronger monitoring supports better decisions and better decisions drive stronger outcomes.

Trustfund Pensions encourages contributors to periodically review their RSA statements, confirm remittance history and ensure personal data remains up to date.

Retirement planning thrives on organisation- a clear, consolidated pension profile builds confidence and supports sustainable long-term growth. At Trustfund, we believe informed contributors make stronger financial decisions.

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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