

### Designing Your Tomorrow: The Long-Term Power of PPP Fund V

Retirement planning is not a one-size-fits-all journey. Your financial goals are as unique as your lifestyle, your career, and your family's dreams. That is why the **Personal Pension Plan (PPP) Fund V** is designed to give you total control over your financial destiny.

Whether you are building a secure foundation for your children, carving out your independence as an entrepreneur, or preserving a premium legacy, Fund V is your vehicle for long-term capital growth. By moving beyond short-term market cycles and embracing the power of compounding, Fund V ensures that your hard-earned wealth is preserved and expanded for the decades to come.



#### The Structure of Fund V: Tailored to Your Growth Appetite

In line with the latest regulatory frameworks, Fund V is structured into two distinct tiers to match your specific long-term investment philosophy:

- **Fund V Growth:** Optimized for individuals seeking higher returns over a longer horizon through strategic, high-performing equity and growth-asset allocations.
- **Fund V Conservative:** Tailored for steady, predictable capital preservation with a focus on low-risk fixed-income securities.

The Personal Pension Plan is a powerful financial solution designed to help you systematically convert today's earnings and productive capacity into long-term financial security for retirement. Structured to support individuals seeking financial independence in later years, the scheme offers a range of compelling benefits aimed at preserving and growing your wealth over time.

In accordance with the provisions of the Pension Reform Act 2014 (as amended), both your contributions and the investment income generated on your retirement savings are exempt from tax. This tax advantage significantly enhances capital accumulation and supports the long-term growth of your retirement fund. In addition, the professionally managed investment structure is designed to help your savings maintain their value over time and provide a measure of protection against the erosive effects of inflation.

Furthermore, the inclusion of a fee floor mechanism during periods of adverse market volatility provides an additional layer of protection for contributors by safeguarding retirement savings from excessive erosion during market downturns. Altogether, the Personal Pension Plan offers a disciplined, secure, and efficient pathway toward achieving a stable, comfortable, and financially rewarding retirement.

#### ► New Structural Features & Seamless Onboarding

Bringing personal savings and micro-pensions into the formal financial fold has never been easier or more secure. Thanks to the new PenCom framework, Fund V features enhanced accessibility and automated verification:

- **Affordable Entry Points:** You can now actively grow your future with flexible contributions starting **as low as ₦1,000**, structured on a daily, weekly, or monthly schedule that seamlessly fits your personal cash flow.
- **On-the-Ground Support:** Through our network of **Accredited Pension Agents (APAs)**, onboarding is entirely friction-free. A one-time enrolment fee of ₦500 your account set up, allowing you to manage your retirement portfolio right from your local community or marketplace.

#### ► One Fund, Four Destinies: Choose Your Plan

We have designed four unique pathways within Fund V to match exactly where you are in life. Explore the table below to find the perfect plan to grow and protect your wealth:

Plan	Who It's For	What It Focuses On	The Big Benefit For You
Fidelity Fund-For-the-Future Pension Plan	Parents and guardians saving for children under 18.	Giving your children a massive financial head start in life.	By starting early, you let the power of compounding turn steady savings into a secure fund for their university education, adulthood, or first business venture.
FPML Boys-to-Men (BTM) Pensions Plan	Young men, professionals, traders, and artisans building their careers.	Taking charge of your financial future and building your empire.	It helps you systematically grow independent wealth, ensuring you are fully equipped to build a legacy, support a family, and stay resilient against economic shifts.
FPML Boss Lady Pension Fund	Forward-thinking women, female entrepreneurs, and corporate leaders.	Owning your financial independence and confidence.	This plan guarantees your personal and business security, giving you the financial cushion and self reliance to fund your biggest dreams and protect the people you love.
FPML Exotic Pension Plan	Celebrities, public figures, and entertainment icons.	Premium, private wealth preservation and elite asset protection.	You receive a discreet, concierge-level service managed by our senior leadership, ensuring that the wealth you build today becomes a lasting legacy that supports you long after the spotlight fades.

## ► Flexibility You Can Count On: How Accessing Your Money Works

We know life doesn't wait for retirement. While Fund V is designed to build lasting wealth, it is structured to give you the perfect balance of long-term growth and immediate financial peace of mind. Your plan allows you to comfortably scale your portfolio using Voluntary Contributions above your baseline targets.

Because these funds lock into a wider pool of high-yield institutional investments, every extra Naira you put in today works twice as hard over time. Your contributions are split down the middle to give you total control:

- **50% Cash-Out Portion (Your Safety Net):** Half of your savings goes into a flexible pool that you can access when life happens. After contributing for just three months, you can make partial withdrawals from this portion up to two times every calendar quarter, completely tax-free!
- **50% Retirement Portion (Your Future Empire):** The other half stays safely locked away to compound quietly in the background, securing your standard of living for your later years.

## ► How Withdrawals Work Across Our Plans:

- **For Professionals, Entrepreneurs & Creators (Boys-to-Men, Boss Lady, and Exotic Plans):** If an unexpected business emergency or a life milestone arises, you don't need to stress. You can confidently request a partial withdrawal from your flexible portion via **FidApp Plus** or by reaching out to your advisor. Your funds are processed cleanly, leaving the rest of your empire growing completely untouched.
- **For the Next Generation (Fidelity Fund-For-The-Future Plan):** Because this plan is opened by a parent or guardian for a minor under 18, it is uniquely protected. To ensure the child receives the full exponential benefit of an early start, the funds cannot be casually withdrawn. The savings stay fully locked, compounding tax-free, until the child turns 18. At that milestone, ownership is smoothly handed over to them, giving them an incredible, untouched financial foundation to launch their adulthood.

## ► Core Benefits of Personal Pension Plan

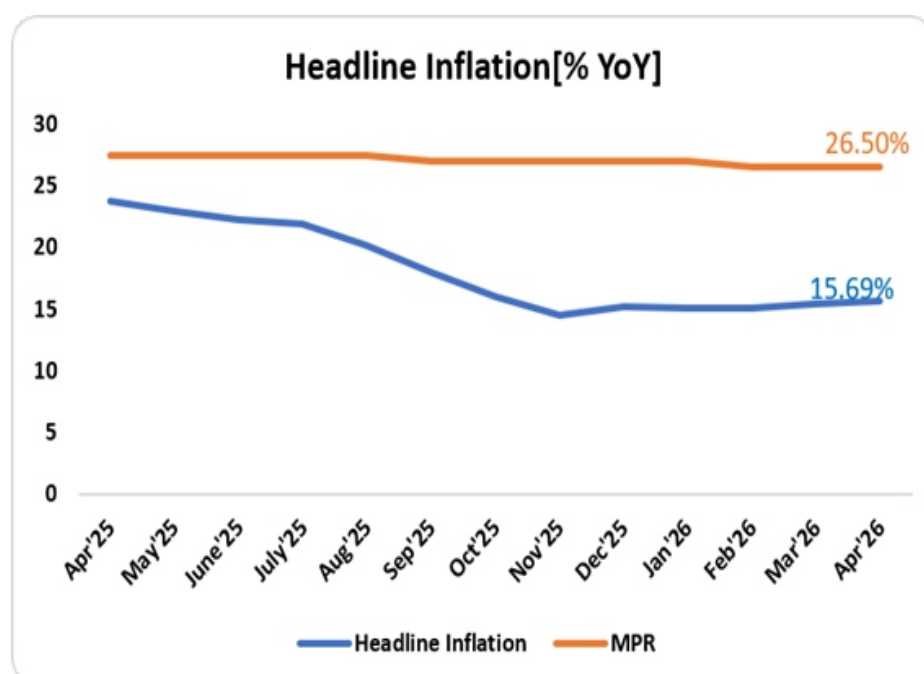
- **Inflation Protection:** Long-term asset allocation outpaces transactional cash savings, keeping your purchasing power intact.
- **Uncompromising Security:** Backed by PenCom's zero-fee rule when fund valuations face pressure, keeping your baseline secure.
- **Flexibility:** Contributions scale up or down based on your business cycles, seasonal earnings, or milestone events, with quick access to your safety net.

**Secure Your Tomorrow Today:** Ready to activate your Fund V account or transition to a specialized plan? Contact our dedicated advisory desk at [customercare@fidelitypensionmanagers.com](mailto:customercare@fidelitypensionmanagers.com) or speak with an FPML Accredited Pension Agent today.

## ► Macroeconomic Review: Stability Amid Policy Pauses

The latest economic data highlights a landscape focused on long-term stability:

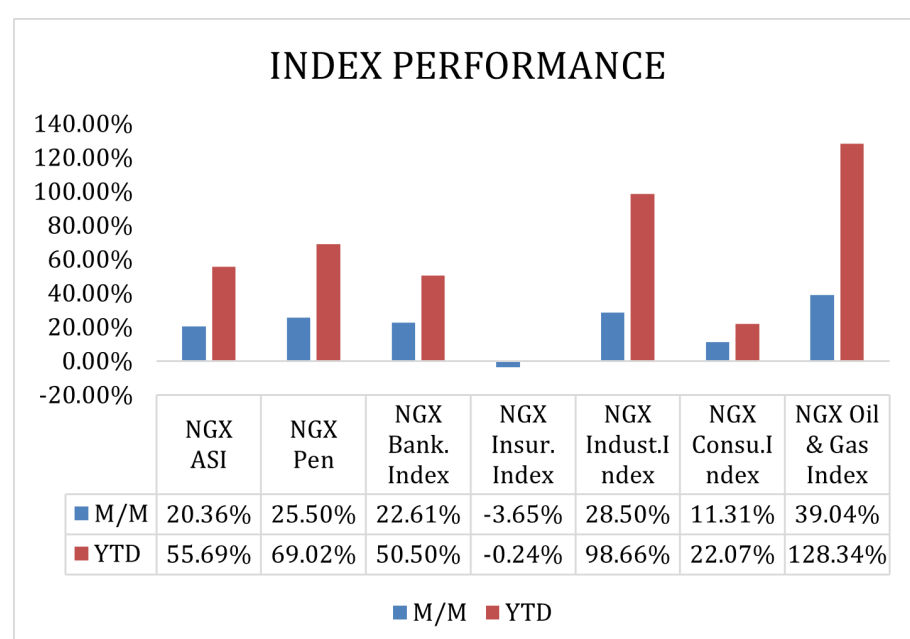
- **Inflation Check:** Nigeria's headline inflation rose slightly to 15.69% in April (up from 15.38% in March), pushed by global energy costs. However, month-on-month pressures are actually moderating, with core inflation cooling to 15.68% (down from 16.21%).
- **Interest Rates Hold Steady:** In its late-May 2026 meeting, the Central Bank's Monetary Policy Committee voted unanimously to keep all key rates unchanged, holding the Monetary Policy Rate (MPR) at 26.50%.
- **The Good News for Investors:** The decision to pause rate hikes brings much-needed clarity and stability to the fixed-income and stock markets. Best of all, real interest rates remain positive, meaning nominal market returns are continuing to outpace inflation.



**The Long-Term Takeaway:** The Central Bank's cautious stance signals confidence that the economy is resilient enough to absorb external global shocks. For our contributors, positive real returns mean that a disciplined, long-term approach to your pension savings remains your most reliable strategy for building and protecting real wealth.

## ► Capital Market

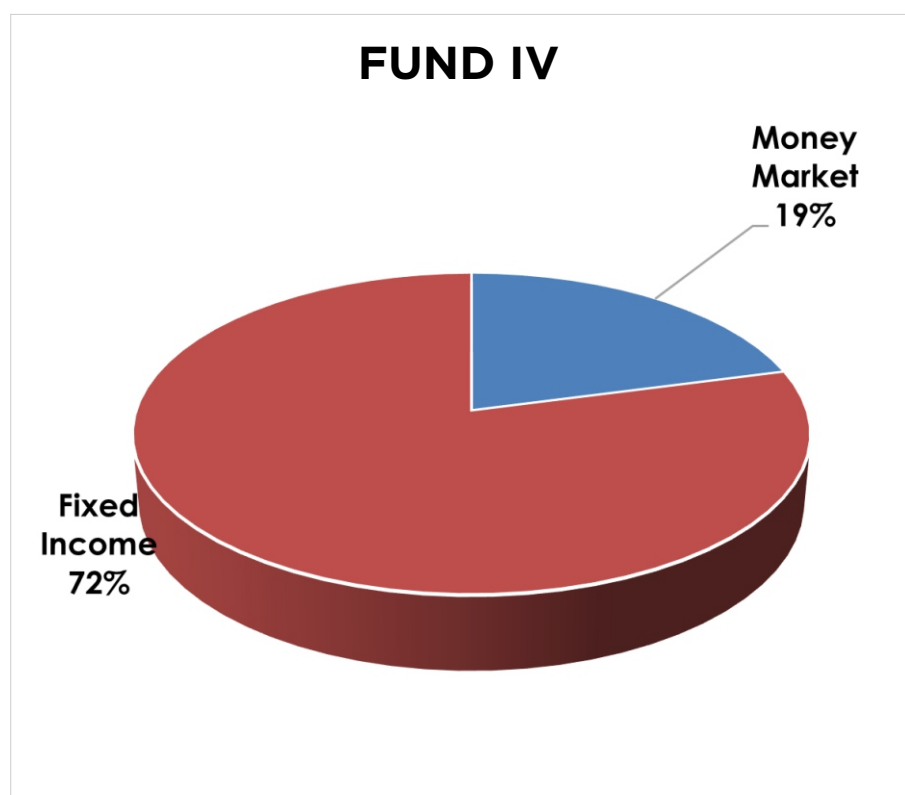
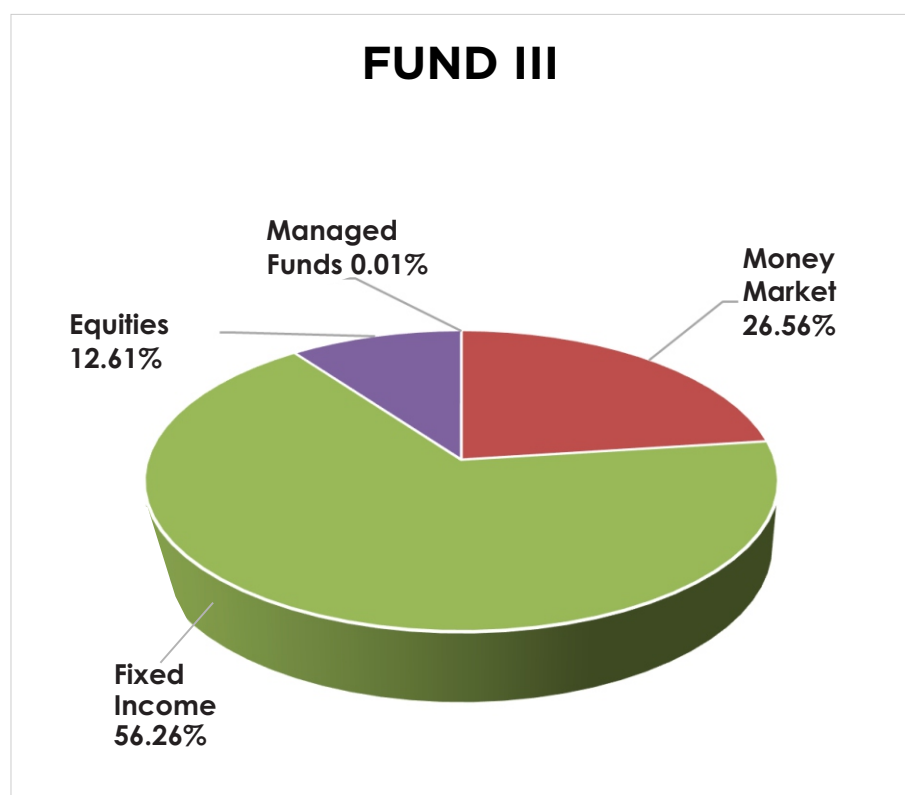
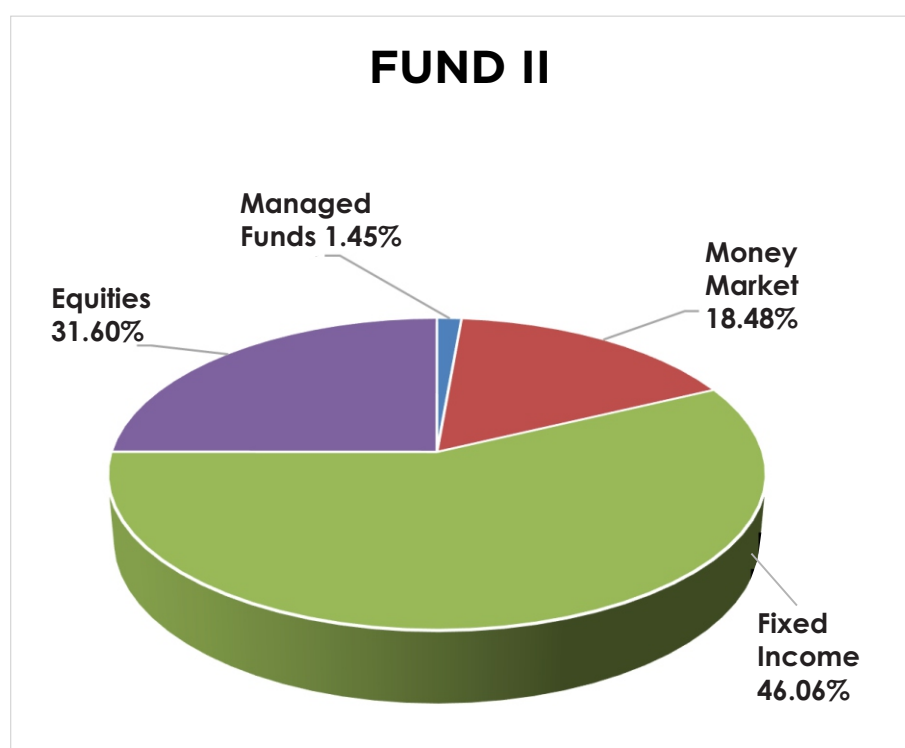
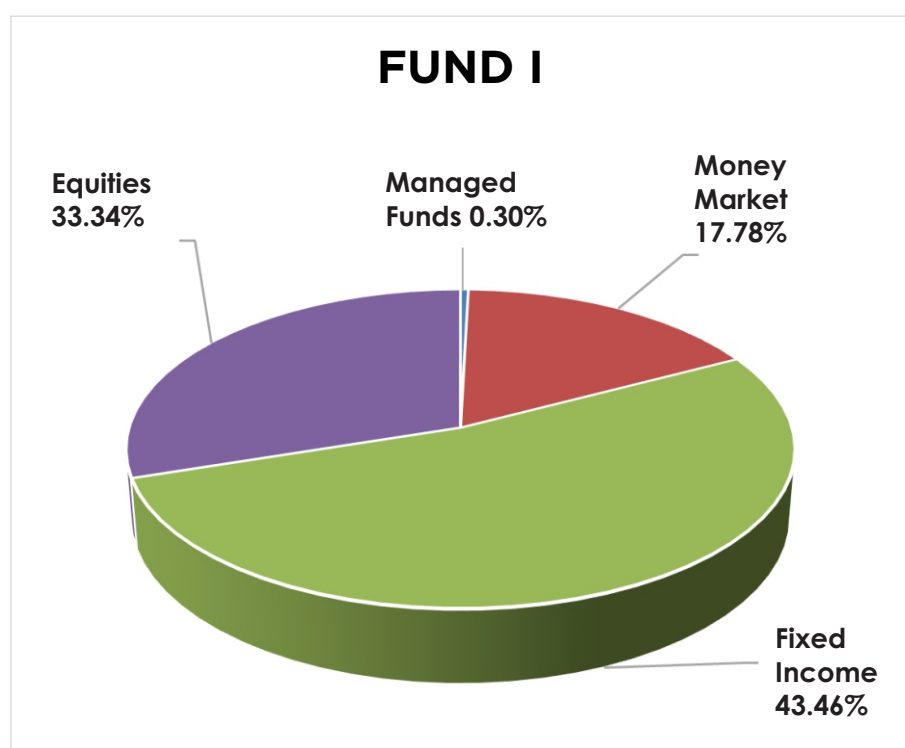
The Nigerian stock market delivered exceptional results, showcasing strong investor confidence and robust growth across major sectors. The overall stock market surged by 20.36% month-on-month, bringing its impressive year-to-date growth to 54.82%. Reflecting our strategy of investing in fundamentally sound assets, the NGX Pension Index led the charge with a remarkable 25.50% growth, pushing its total year-to-date return to 69.02%. Other major engines of the economy powered this momentum, with the Oil & Gas sector leaping by 39.04%, Industrial Goods gaining 28.50% behind large-cap cement counters, and the Banking sector rebounding strongly with a 22.61% increase.



The overwhelming momentum across these core sectors highlights the deep resilience of the Nigerian economy. While short-term market movements are normal, choosing a structured, diversified pension path positions your funds to tap directly into this high-performing growth, ensuring your wealth outpaces inflation over the long haul.

Three Year Rolling Average	
FUND	Rate of Return
FUND I	27.2219%
FUND II	22.4824%
FUND III	17.4686%
FUND IV	14.8556%
FUND V	14.6834%
FUND VI ACTIVE	26.5627%
FUND VI RETIREE	5.6856%

### Funds' Asset Allocation as of 30th April 2026



### ► Strengthening the CPS Nationwide

To protect state-level workers, the Director-General of PenCom met with various state governors (including Yobe and Ondo) to fully institutionalize the Contributory PS. Key proposals include introducing a **Minimum Pension Guarantee (MPG)** to protect vulnerable retirees, and establishing **Irrevocable Standing Payment Orders (ISPO)** so that pension contributions are automatically deducted at the source to prevent any future arrears.

### ► Mandatory Data Recapture Notice

Efforts to secure and clean up the contributor database have intensified. New documentation requirements and biometric verifications have been introduced to eliminate duplicate accounts and improve system accuracy.

- **Who is this for?** All RSA holders who joined the scheme before July 2019 are required to complete this mandatory exercise.
- **Deadline:** On or before **July 31, 2026**.
- **How to complete it:** You can quickly and securely update your records yourself via the official Self

**Data Recapture portal:** <https://pensionrecap.pencom.gov.ng/>

(Note: If you have already successfully recaptured your data, please ignore this notice.)



## ► Staying Sharp and Healthy in the Rainy Season

As the rainy season sets in, the change in weather brings unique challenges to our daily routines, fitness, and well-being. Whether you are commuting to the office or working from home, staying healthy and active requires a conscious shift in our habits. Here are practical wellness tips to keep you sharp and resilient during the wet months:

- **Boost Your Immunity:** The damp weather often creates a breeding ground for seasonal bugs. Prioritize your health by staying hydrated with warm fluids and incorporating immunity-boosting foods such as ginger, garlic, citrus fruits, and vegetables into your daily meals.
- **Master Indoor Workouts:** Don't let the morning downpours disrupt your fitness goals. On mornings when you cannot go outside for your usual run or walk, switch to indoor alternatives. A 20-minute routine of bodyweight exercises (like squats, lunges, and planks), skipping, or follow-along yoga sessions keeps your blood flowing and energy levels high.
- **Keep Dampness and Cold Away:** Sitting in cold, air-conditioned offices after getting caught in the rain is a quick way to lower your body temperature and compromise your immune system. Always keep a spare set of dry clothes or a warm jacket/sweater at your desk, and opt for closed, slip-resistant footwear to navigate wet floors safely.
- **Defend Against Mosquitoes:** The rains mean more stagnant water, which leads to an increase in mosquito breeding. Protect yourself and your family by ensuring your immediate surroundings are clear of standing water, and use mosquito repellents or nets to prevent malaria.

**The Wellness Takeaway:** A healthy mind and body are the foundation of a prosperous future. By making small, proactive adjustments to your daily routine this season, you ensure that your health remains protected while you continue to build your long-term wealth.

## ► Join our Upcoming Webinar in June

Building Wealth For A Better Tomorrow.



# UNDERSTANDING YOUR PENSION BENEFITS:

What Every RSA Holder Should Know

<https://tinyurl.com/yc6dbk3d>

Venue: Microsoft Teams

Date & Time: Thursday 25th June 2026 | 11:00AM

Building Wealth For A Better Tomorrow.



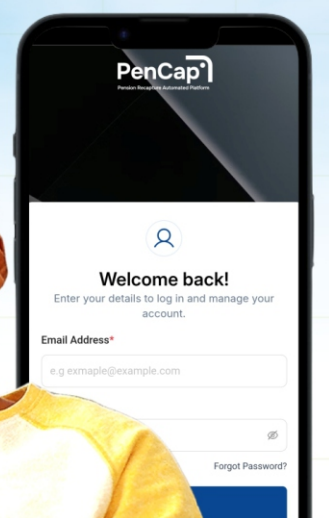
Have you completed your

# Data Recapture?

Do it easily online via the PENCAP Portal.

No branch visit required.

Click to start



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