

ENJOYING RETIREMENT

Hello everyone, have you ever wondered or given a deep thought to the fact that one day you will be retiring from your present day job? If you have, what steps have you taken to ensure a happy living? Retirement should be a time when you catch up on things you sacrificed while in active service and have more time to yourself. Enjoying all these while your income is streaming in through various channels is possible.

If you don't have plans already, let me share with you a few tips in bringing these things to reality.

Perhaps the following tips will help live a more purposeful life;

- 1. Continue Your Hobbies:** What were your favorite pastimes before you retired - crocheting, gardening, dancing, or golf? There's no reason to stop now. You may need to alter your hobbies to fit your physical abilities, but you can and should still do the things you enjoy most.
- 2. Exercise regularly:** Take walks, go swimming and work in the garden. Every little bit helps you stay active and healthy.
- 3. Trade inactive time for active time:** That is, instead of being on the computer, go bowling with friends. Instead of watching television, try playing a game that makes you get up and move.
- 4. Voluntary Contribution-** Are you aware that voluntary contribution is available to you as an RSA holder? The good news is that you can take advantage of it, very simple to operate, while you contribute with your regular deductions, you can take a step further by sacrificing a little more by contributing an amount as decided by you (for the sake of the future) and contribute to your RSA. This simple act delivers to you an edge over others, it simply increases your return on investments and on the long run increases your retirement package.

ISO 9001:2008 CERTIFIED

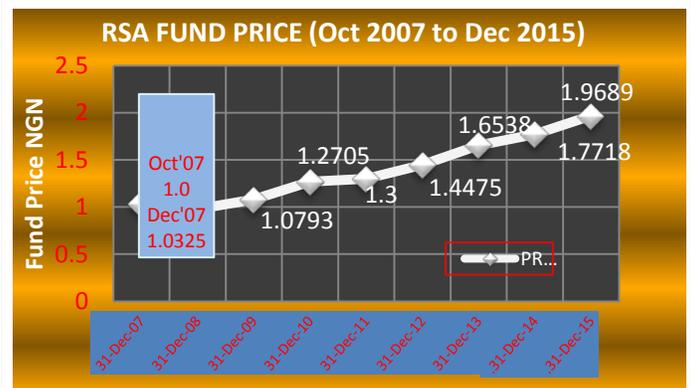
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We request that you kindly complete the Client Familiarity Index (CFI) (Know Your Customer form) with the current status of your basic information such as name, address, date of birth, e-mail address, next of kin etc. for identification purposes. This is to enable us maintain contact with you as well as effectively give you excellent services. The form can be downloaded from our website www.fugpensions.com and you can obtain one from any FUG Pensions office close to you

INVESTMENT CORNER



FUG Pensions Self Service Platforms



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Check your Account Online

- Go to www.fugpensions.com
- On the homepage
- Click on client's area
- Click on Check your Account Balance
- Enter your Username and Password
- Click on Login

Contact Center

- 08186837545
- 07064974880
- 08059994038
- 08085043135
- Direct lines: 019049470-4

Interactive Voice Response

This enables you to check your account balance by listening to our IVR machine.

Call 08186837574, 07064978800, 08059994038, 08085043135, and listen to voice prompt.

To check your Account balance PRESS 2
Enter the 12 digit of your PIN and end with a pound key e.g. 100768554432#
The machine will then respond with your RSA.

Checking Account on Mobile Phones

- Go to Google play for Android Phones or Nokia App Stores for Nokia Phones and iTunes/App Stores for iPhone.
- Then search for fug pensions
- Download the FUG MOBILE APP
- Go to the menu and utilize any service option of your choice



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ASSET CLASS	ALLOCATION
FGN Bond	67.42%
State Govt. Bond	5.83%
Supranational Bond	1.40%
Corporate Bond	8.23%
Equities	3.26%
Open & Close End Fund	0.78%
Money Market	11.29%
Treasury Bills	0.00%
Cash & Other Income	1.80%
TOTAL	100%

