



**NORRENBERGER
PENSIONS LIMITED**





retire
happy

ABOUT US

Norrenberger Pensions Limited (NPL), formerly known as IEI-Anchor Pension Managers Limited, is a licensed Pension Fund Administrator (PFA) which was incorporated in November 2004 and commenced operations in 2006.

Norrenberger Pensions Limited has an authorized and paid-up share capital of N6,232,666,667.00 (Six Billion, Two Hundred and Thirty-One Million, Six Hundred and Sixty-Six Thousand, Six Hundred and Sixty-Seven Naira only). The shares are held by Norrenberger Advisory Partners Limited and eminent Nigerian citizens.

Following the approval of National Pension Commission (PENCOM), Norrenberger acquired IEI-Anchor Pension Managers and re-registered it as Norrenberger Pensions Limited in April 2022; bringing its adroit asset management strategies and track record of success in the financial markets into Norrenberger Pensions Limited. Norrenberger Pensions Limited will leverage Norrenberger's brand strengths and board influence across the country to capture new markets.

The company is properly positioned to provide you and your entire staff with world-class and qualitative pension administration services that ensure the profitability of your pension savings; incorporating excellent customer service. You can enjoy this new opportunity to create and grow wealth for your future.



OUR VALUES



F

Friendliness

Friendliness is the bedrock on which we build our relationships.



I

Innovation

We are dedicated to evolving as a people and providing better and improved solutions that add value to our clients.



R

Responsiveness

We are responsive to our client's needs and inquiries. Providing solutions and resolutions quickly and efficiently.



S

Simplicity

We've simplified our solutions, making them easy for our clients to adopt and implement.



T

Trust

Integrity is at the core of who we are. On this, we are uncompromising.



- **VISION**

To simplify wealth creation.



- **MISSION**

To positively unlock opportunities in society.



OUR **PRODUCTS** **AND SERVICE** OFFERINGS





PRODUCTS

Retirement Savings Account (RSA)
Voluntary Contribution
Micro Pension

SERVICES

RSA Administration
Pension Fund Assets Management
Retirement Benefits Administration
RSA Holder and Retiree Support
RSA Transfer
Institutional Pension Fund Management
Non-Interest Pension Fund Management
NSITF Fund Transfer

RETIREMENT SAVINGS ACCOUNT (RSA)

An RSA is an account into which all pension contributions are remitted and thereafter invested to pay retirement/terminal benefits. This covers both the Public and Private sectors.

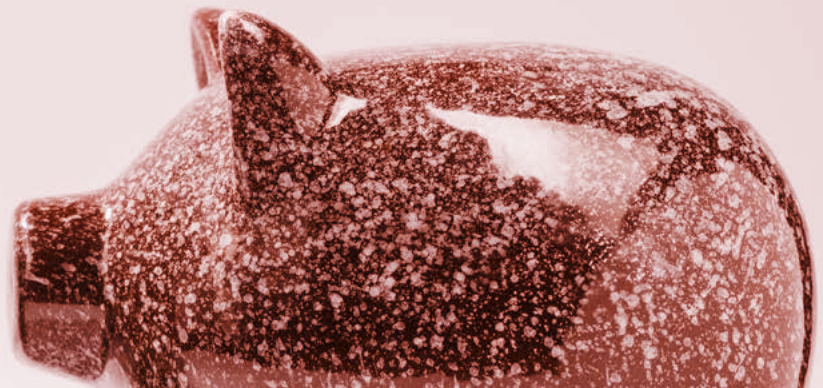
Opening an RSA

To open an RSA with us, simply download and fill out a copy of the RSA Form.

On completion of registration, we will generate your unique PIN and send it to you via SMS. We will also send you, a copy of your Welcome letter to the address provided on your RSA form via registered mail.

Once your PIN is generated, we advise that you immediately inform your employer of your PIN.

With your RSA now fully functional, you will receive an SMS alert anytime a payment is made into your RSA.



VOLUNTARY CONTRIBUTION

Voluntary Contributions (VCs) are additional funds you can add to your mandatory pension contributions for retirement purposes. These funds would be deducted from your monthly emolument by your employer and remitted into your Norrenberger Retirement Savings Account (RSA), along with your regular pension contributions.

Benefits of VCs

Voluntary Contributions made have tax incentives that could lower your overall tax liability

The holder is at liberty to decide the amount or frequency of the contributions; e.g. monthly, quarterly, bi-annually, or annually.

You can withdraw or liquidate 50% of your VCs that have been credited into your RSA for once every two years, from your last approved withdrawal date. Note that tax will be deducted on the accrued interest at the point of withdrawal where contributions is less than 5 years.

The NPL VCs product is managed by our experienced professionals



MICRO PENSIONS

Micro Pension Plan refers to an arrangement for the provision of pensions to the self-employed and persons operating in the informal sector through the Contributory Pension Scheme.



Mode of Withdrawal

Every contribution is split into two:

The Contingent portion (40%) and the Retirement Benefit portion (60%).

Retirement Benefit Withdrawal

A Micro Pension Contributor shall be eligible to access the contingent portion of the balance of his/her RSA three (3) months after making the initial contribution. Subsequently, he/she can make withdrawals once in a week, from the balance of the contingent portion of the RSA.

Contingent Withdrawal

Contributors upon retirement at age 50 years or above can access their retirement benefits. This is also applicable to contributors who retire on medical grounds.

RSA ADMINISTRATION

01 | Fill RSA form while attaching complete supporting documents.

02 | Business Development (BD) staff passes fully completed form to PIN generation unit.

03 | Personal Identification Number (PIN) generation unit uploads customer details to Enhanced Contributor Registration System (ECRS) portal to get the customers unique PIN number.

04 | Once PIN gets generated, customer receives it via SMS or email.

05 | Then we advise the client to immediately give the PIN to his employer to commence remittance.

PENSION FUND ASSETS MANAGEMENT

As a Pension Fund Administrator, our unique responsibilities include the management of Gratuity schemes, Legacy funds, and other managed funds with tailored deliverables and value taken into consideration.

Pension Funds



RSA Fund Management



Non-Interest Pension Fund Management



NSITF Fund Transfer



Legacy Fund Management



RETIREMENT BENEFITS ADMINISTRATION

Our objective is to ensure that all our clients, including beneficiaries of deceased/missing persons, have access to their benefits as and when due in compliance with the Pension Reform Act 2014, and the rules and regulations guiding the Administration of Retirement and Terminal Benefits issued by the National Pension Commission.

25% Withdrawal

This is applicable when a retiree is yet to attain the minimum mandatory retirement age of 50 and needs to exit the scheme temporarily which can only be accessed four months after leaving employment.

Programmed Withdrawal at Retirement

Programmed withdrawals refer to withdrawals of funds on a regular basis, which may be monthly, quarterly etc. A RSA holder upon attaining retirement age or age 50 (whichever is later), can request for the balance in his/her RSA to be paid via programmed withdrawal.

Death Benefit

Payment made to the survivor(s) of a deceased contributor/pensioner. This can only be claimed by the next of kin of the deceased on our database.



Enbloc Payment

This refers to the withdrawal of the total RSA balance where a retiree has a total RSA balance of N550, 000.00 (Five Hundred and Fifty Thousand Naira) or less at retirement. A Retirement Savings Account (RSA) holder upon attaining retirement age or age 50 (whichever is later), can request for the balance in his/her RSA to be paid via programmed withdrawal.

Lumpsum

A lump sum payment refers to a one-off payment of money. An RSA holder upon attaining retirement age will be eligible to make a lump sum withdrawal provided that the amount left in the RSA after the lump sum withdrawal is sufficient to purchase an annuity or fund programmed withdrawals that will produce an amount that is not less than 50% of the RSA holder's total annual remuneration at the date of his retirement.

Additional Voluntary Contribution Payment

A contributor can withdraw from the balance standing to his/her Voluntary Contribution (VC) Account. However, income earned on any voluntary contribution made shall be subject to tax at the point of withdrawal where the withdrawal is made before the end of five years from the date the voluntary contribution was made.

Our Unique Customer Experience



Issue RSA PINs
within 24 hours of
registration



Credit RSA within
5 working days of
payment



Instant notification
by SMS on crediting
of account



Monthly notification
by SMS of RSA
balances



Payment of retirement
benefits within 14
working days after
retirement date



Payment of monthly
pension to bank account
not later than 15th day of
every month



Instant notification
of pension payment
by SMS



Statement of
account by email
& Online access to
statement of account



Assigned
Relationship
Account Managers

WHY CHOOSE US?

GROUP STRUCTURE

NPL is part of the Norrenberger Financial Group that offers a bundle of services that can be leveraged on from investment, asset and wealth creation, to mention a few.

IT PROWESS

Robust operational and ICT infrastructure via several platforms, including social media handles - WhatsApp, Twitter, LinkedIn and Instagram.

PENSION ADMINISTRATION

NPL currently pays over 910 pensioners monthly.

ASSET SIZE

NPL presently manages over N134bn (One Hundred and Thirty-Four Billion)

EXPERIENCE

Our organization has over 15 years experience in individual contributory pension scheme.

MEMBERSHIP SIZE

Manages over 100,000 in membership under the new scheme.

WHY CHOOSE US?

PAST AWARDS

Multiple award winner as African best innovative PFA, service delivery award and Fastest growing PFA in 2017 and 2018 respectively.

MOBILE APP

The Norrenberger-Mobile App allows members to access their RSA balances through mobile phones.

BRANCH NETWORK

Nationwide branch network.

ROI PERFORMANCE

Consistent and competitive Returns on Investment.

OUR PORTFOLIO CUTOMERS

FEDERAL GOVERNMENT



NIGERIA PORTS AUTHORITY



NIGERIA IMMIGRATION SERVICE



NIGERIAN CUSTOM SERVICE



FEDERAL CAPITAL TERRITORY ABUJA



UNIVERSITY OF NIGERIA NSUKKA



UNIVERSITY OF BENIN



UNIVERSITY OF CALABAR



NIGERIAN TELEVISION AUTHORITY



Federal Mortgage Bank of Nigeria



Federal Ministry Of Justice



FEDERAL AIRPORT AUTHORITY OF NIGERIA



NATIONAL ASSEMBLY

STATE GOVERNMENTS



OTHER CORPORATE CLIENTS



PENSION FUND CUSTODIAN

FIRST PENSION CUSTODIAN NIGERIA LIMITED

Address: 6 Maduike Street, Off Raymond Njoku Street,
Ikoyi, Lagos State

Telephone: +234-1 21777800, +234-1 2777801

ZENITH PENSION CUSTODIAN LIMITED

Address: Plot 87, Ajose Adeogun Street, Victoria
Island Lagos State

Telephone: +234 -2712793

UBA PENSION CUSTODIAN LIMITED

Address: 3rd Floor, 22B Idowu Taylor Street, Victoria
Island Lagos State.

Telephone: +234-2718000, +234-2718000-4

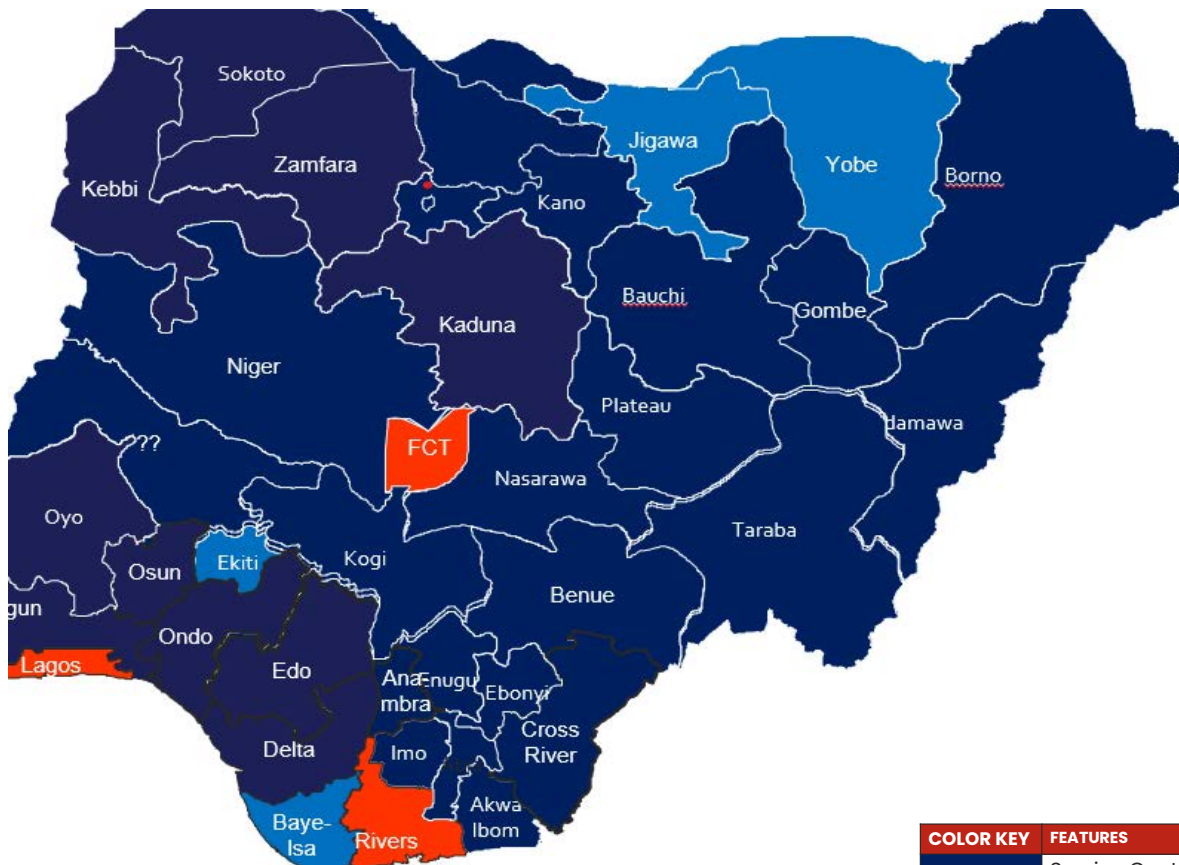
RSA ACCOUNT DETAILS



Bank: UBA PLC

Account Number: 1006236132

Sort Code: 033153665

NATIONWIDE PRESENCE



COLOR KEY	FEATURES
	Service Centre
	Branch

OUR LOCATIONS

FCT-ABUJA

No 22, Otukpo Street, Off Gimbiya/
Onitsha Street, Area 11, Garki, Abuja.

FCT-ABUJA

Suite D6 Kaita Plaza, Gwagwalada,
Abuja.

SOKOTO

No.1 Aliyu Jodi Road, UBA Plc, Sokoto
State.

KADUNA

BOI Building, (Former NIDB House)
Ground Floor 18, Muhammadu
Buhari Way, Former Rwaff Road,
Kaduna State.

KATSINA

C/O UBA Plc, No 2, IBB Way,
Opposite former Nakowa Bakery,
Katsina.

KANO

No. 117 Iro Kurfi Plaza, Beside Yasara
Filling Station, Ibrahim Taiwo Road,
Kano State.

BAUCHI

C/O UBA Main Branch, Off
Abdulkadir Ahmed Road, Bauchi.

TARABA

C/O UBA Plc, Investment House,
No 24, Hammaruwa Way, Jalingo,
Taraba State.

GOMBE

Suite 8, First Floor, Adamu Fura
House, Adjacent Ecobank, Biu Road,
Gombe.

PLATEAU

C-O 16-17, Beach Road, Jos, Plateau
State.

KOGI

Papinda Plaza, Aliyu Attah Road
beside AVA Hotel Lokoja, Kogi State.

KOGI

UBA Bank, Obajana, Kogi State.

KWARA

No. 22 Zulu Gambari Road, Ilorin,
Kwara State.

BENUE

65 Crown House, Old Otukpo Road-
High level, Makurdi, Benue State.

NIGER

No 18, Paiko Road, Beside Etisalat
Office, Tunga Minna. Niger State.

OUR LOCATIONS

ONDO

1st Floor, Bank Of Agriculture Building, Alagbaka, Akure, Ondo State.

OGUN-Abeokuta

C/O UBA Plc, 5, Onikolobo Road, Panseke, Abeokuta, Ogun State.

CROSS RIVER

38 MCC Road, Calabar, Cross River State.

EDO-Benin

4D/5A Aruosa Street, Off Sakponba Road, Benin City Edo State.

IMO

C/O UBA Plc, No 60, Wetheral Road, Owerri, Imo State.

OSUN

Suite 36, Afadura Shopping Complex, Alekuwodo Area, Osogbo, Osun State.

OGUN-Otta

91, Idiroko Road - OTTA, Ogun State.

DELTA-Asaba

10, Maryam Babangida Way, Opposite SUBEB, Bureaucratic House, Asaba, Delta State.

ENUGU

C/O UBA Plc, No 53, Okpara Avenue, Enugu, Enugu State.

EBONYI

Shop No. 11, No. 1 Ogoja Road, Opposite Access Bank, Abakaliki, Ebonyi State.

OYO

Base one Office Complex, Right Wing, 1st Floor, Opposite Adeoye Ososami Round About, Ring Road, Ibadan, Oyo State.

LAGOS

No. 2, Okotie Eboh Street, Ikoyi, Lagos State.

DELTA-Warri

Sunsel Plaza, Km 3, Refinery Road, Warri, Delta State.

ANAMBRA-Awka

No 14, Zik's Avenue, Awka, Anambra State.

NASSARAWA

No 12, Zarau Plaza Bukan Sidi Lafia, Nassarawa State.

OUR LOCATIONS

RIVERS

Top Floor, Middle Office, Open Heaven Plaza, No. 4 Ezimbu/ Mummy B Link Road GRA Phase 4 Port-Harcourt, Rivers State.

ABIA

NO. 5 Factory Road, Aba, Abia State

KEBBI

BI Sultan Abubakar Road, GRA, Birini Kebbi, Kebbi State.

ADAMAWA

C/O UBA Main Branch, Galamina Aminu Way, Jimeta, Yola.

ABIA

No.1 Factory Road Umuhia. Abia State.

YOBE

Access Bank Plc. 12B Maiduguri Road, along, Potiskum Road, Damaturu, Yobe State.

AKWA IBOM

7 Ibiam Street, Uyo Akwa Ibom State.

BORNO

C/O UBA, Sir Kashim Way, Bola Junction, Ppp Unity Bank, Maiduguri, Borno State.

ZAMFARA

C/O UBA, Ng 0351 No2, Kantee Road, Gusau, Zamfara State.



nörrenberger Pensions

Head Office

22 Otukpo Street, Off Gimbiya Street,
Area 11, Garki, Abuja.
+234 09 7000800 | +234 81 65722731

Corporate Office

2B, Okotie Eboh Street,
Ikoyi, Lagos.
+234 90 88745192