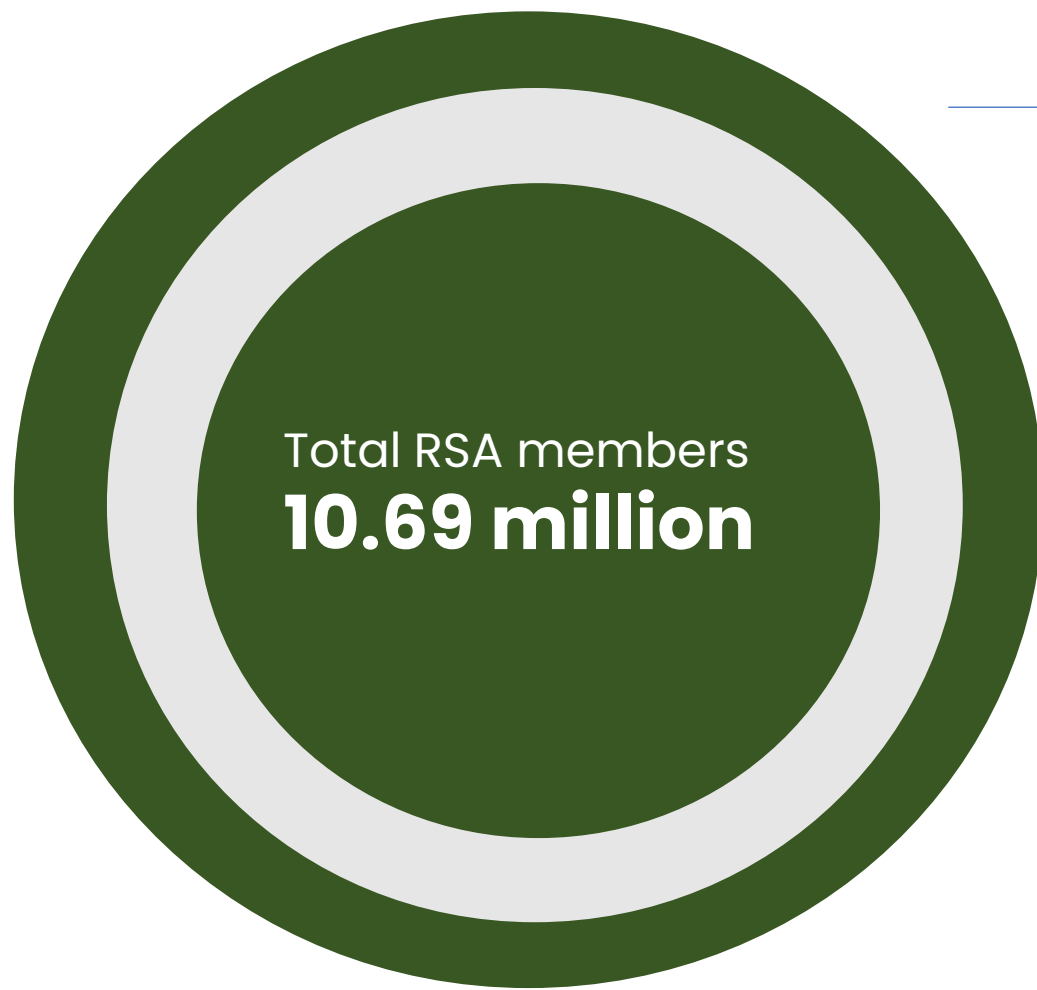


# NIGERIA'S PENSION INDUSTRY Q2 2025 REPORT

SOURCE PENCOM



# RSA Membership

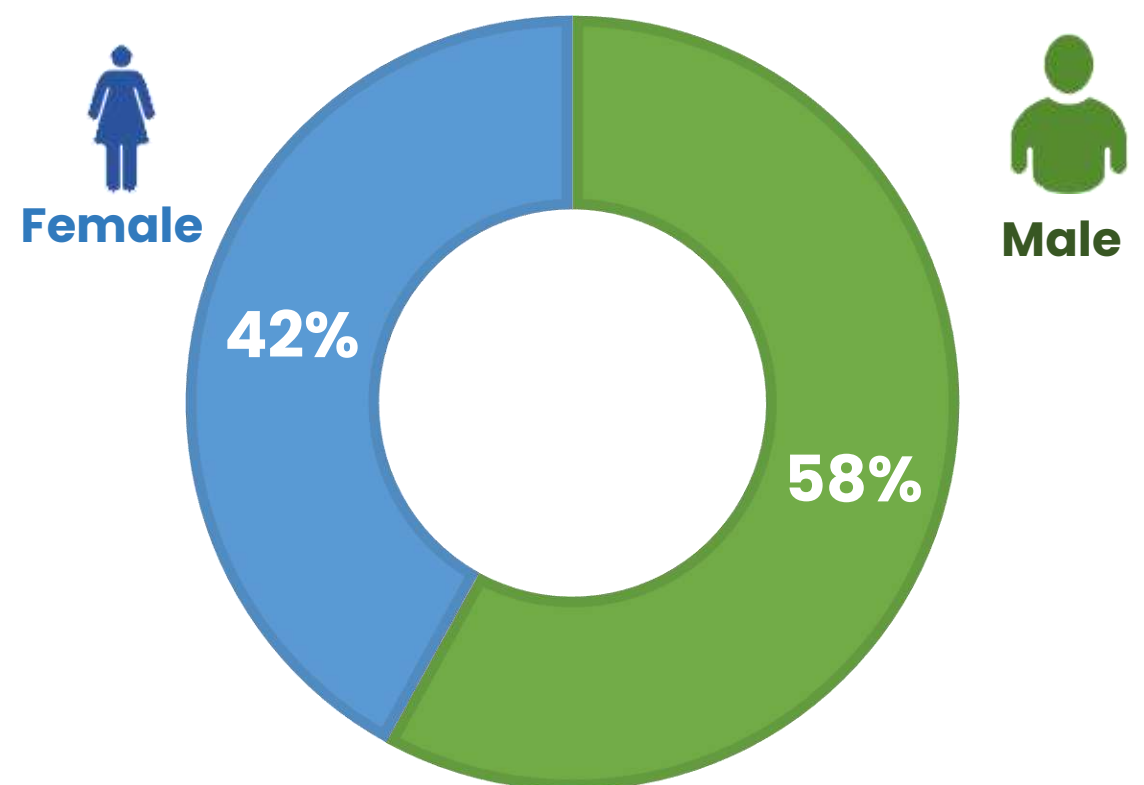


**109,039** new registrations into the CPS

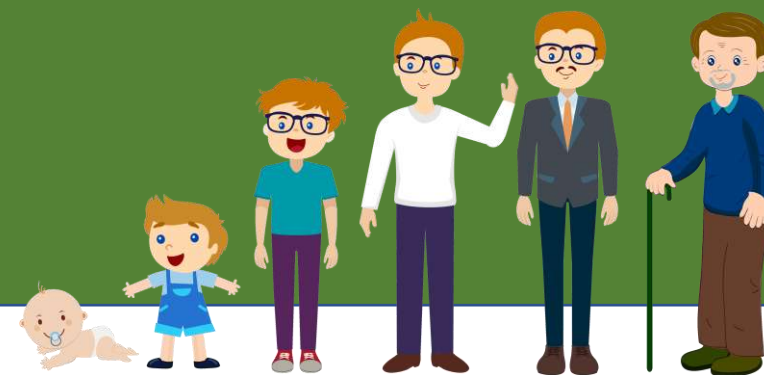
**41.66%** of new registrations are females

## Demographics of New Contributors Into the Pension Scheme

A higher percentage of contributors are males, highlighting the gender gap in the labor force

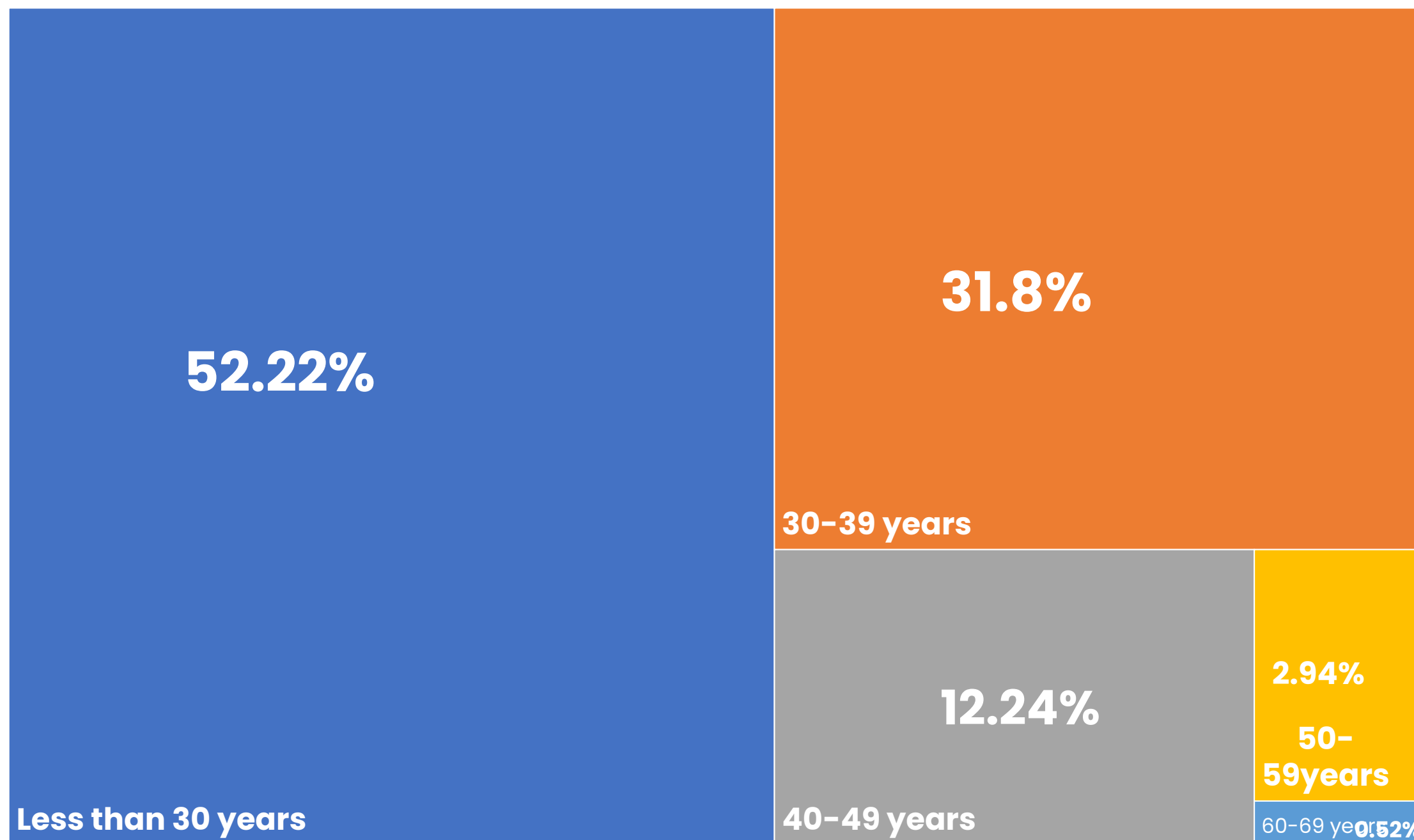


# Age



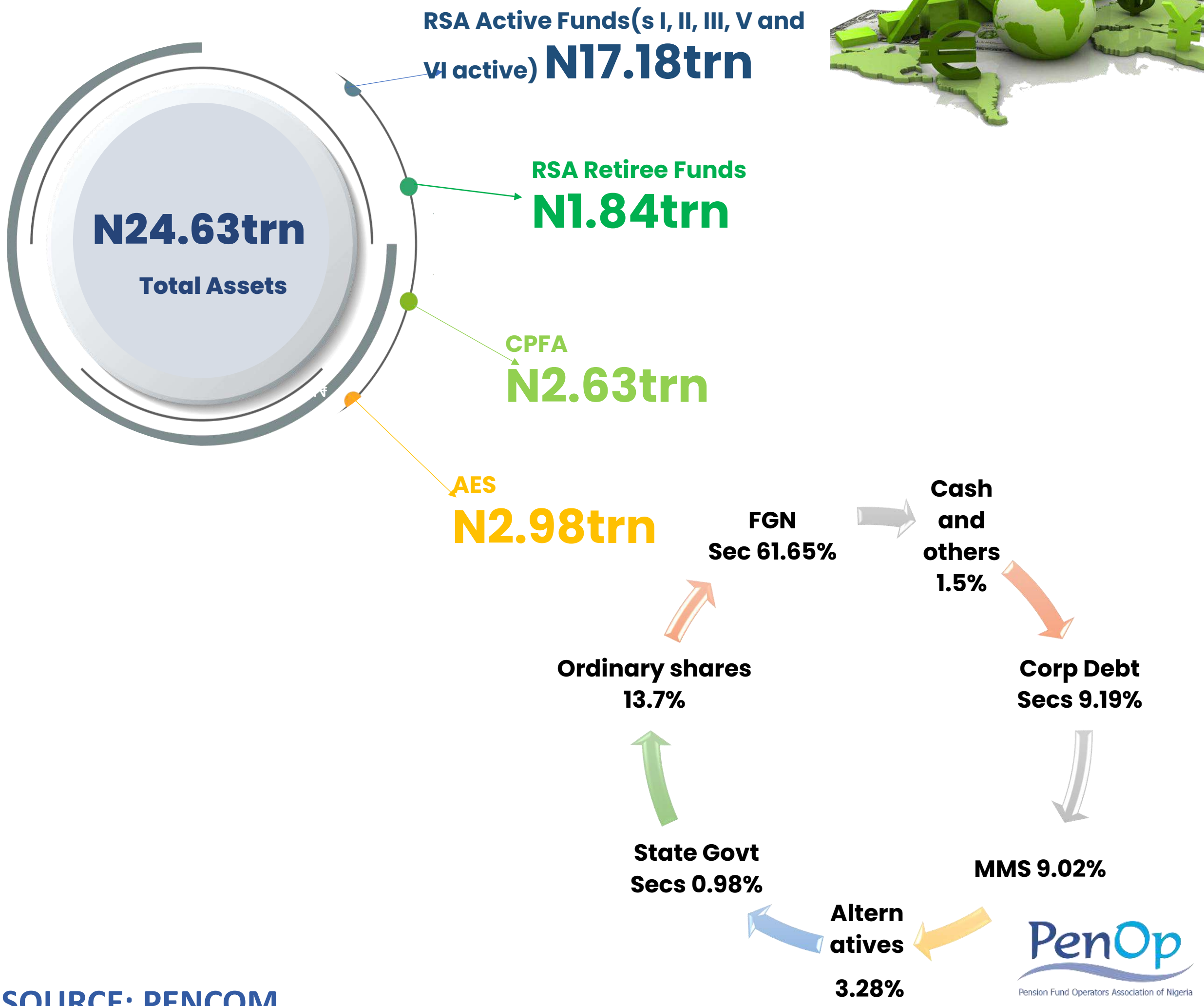
More than half of new RSA registrations are workers in their thirty and below.

Age



SOURCE: PENCOTM

# Pension Fund Portfolio



SOURCE: PENCOM



# Pension Fund Portfolio



**Pension Contributions (Inception. – 31st Mar. 2025) - ₦12.12 trillion**

**₦6.30 trn**



**Public Sector**

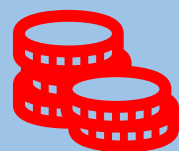
**₦5.83...**



**Private Sector**

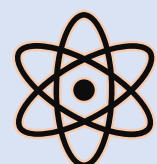
**Pension Contributions received in Q2:2025 - ₦426.42 billion**

# Pay-outs to retirees



Lump-sum payments by  
programmed withdrawals  
-Q2

**N48.51bn**



Lump-sum payments  
through life annuity- Q2

**N125.22bn**



Annuity payments  
from inception

**N0.64Trn**



RSA Mortgage pay-outs  
Q2

**N42.3Bn**



Programmed payments  
from inception

**N2.48Trn**



Approval of death  
benefits- Q12

**N7.82bn**



En-bloc payments of  
retirement benefits- Q2

**N14.72bn**



Withdrawals of 25% RSA  
balance- Q2

**N11.34bn**

# Personal Pension Plan (PPP)

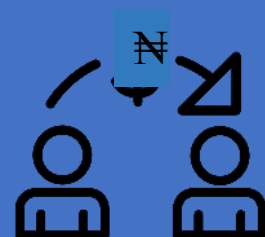


Total Number of Funded RSAs –  
**15,763**

Contingent Withdrawals –  
**₦5.89 million**



New Micro Pension  
Contributions  
**₦109.10mn**



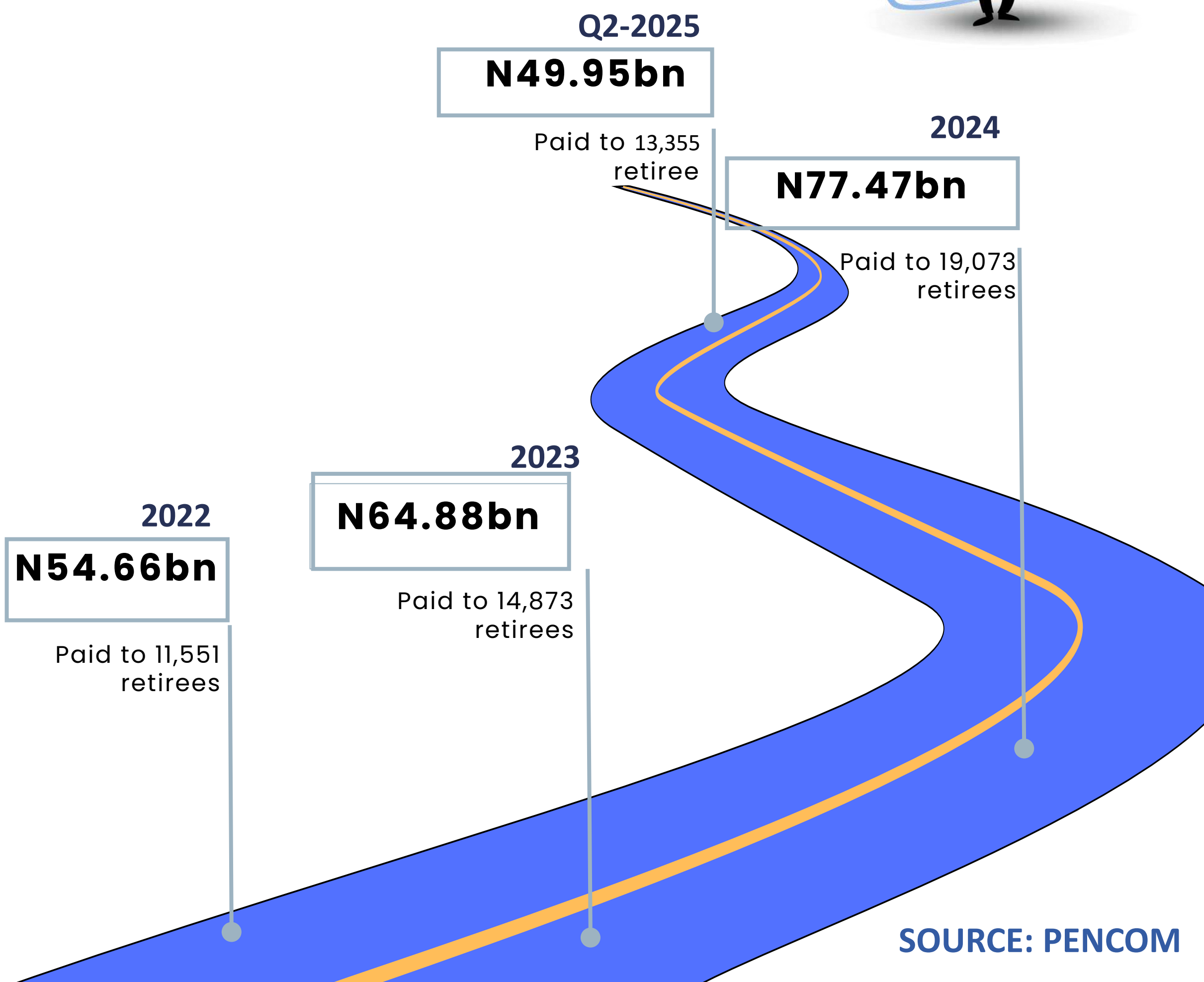
Total Participation  
**202,588**



Total Micro Pension  
Contributions  
**₦1.28bn**



# Accrued Benefit Payment



# RSA TRANSFERS

