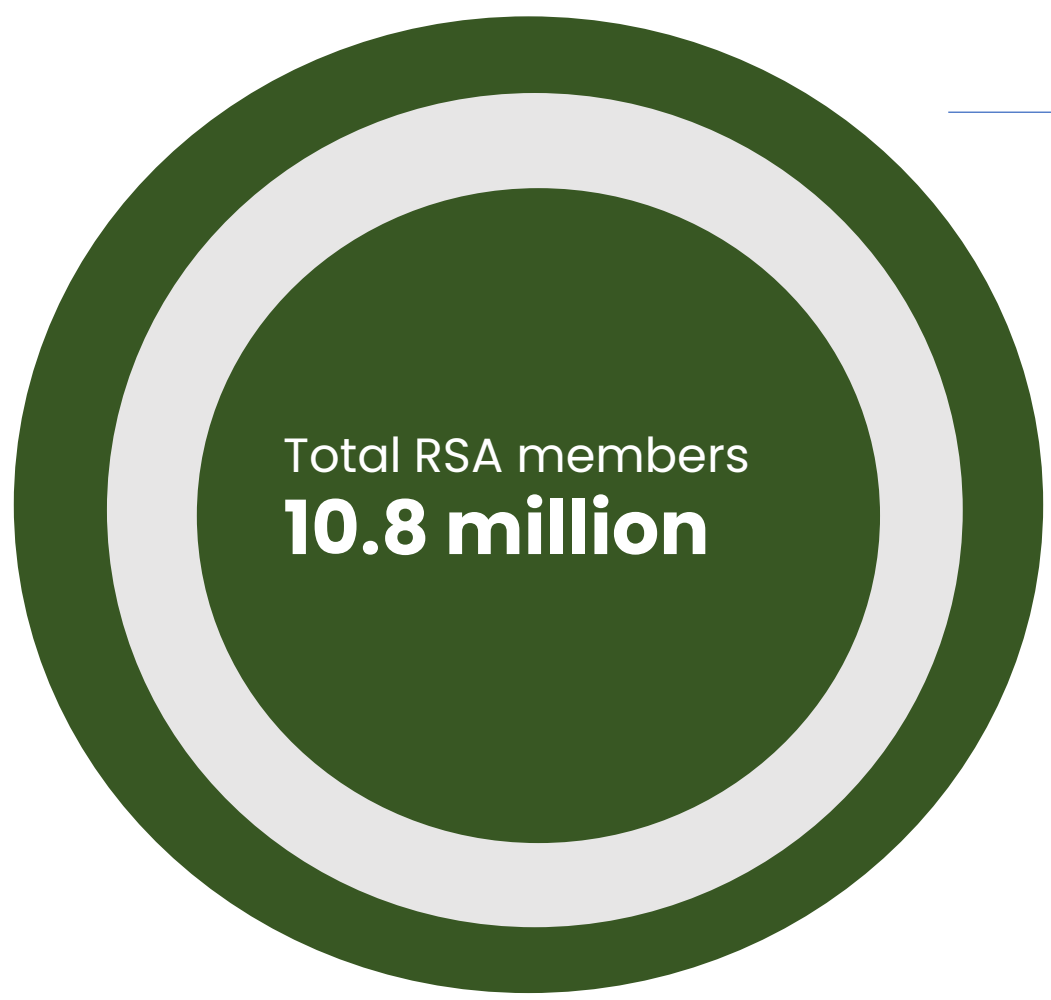


NIGERIA'S PENSION INDUSTRY Q3 2025 REPORT

SOURCE PENCOM



RSA Membership

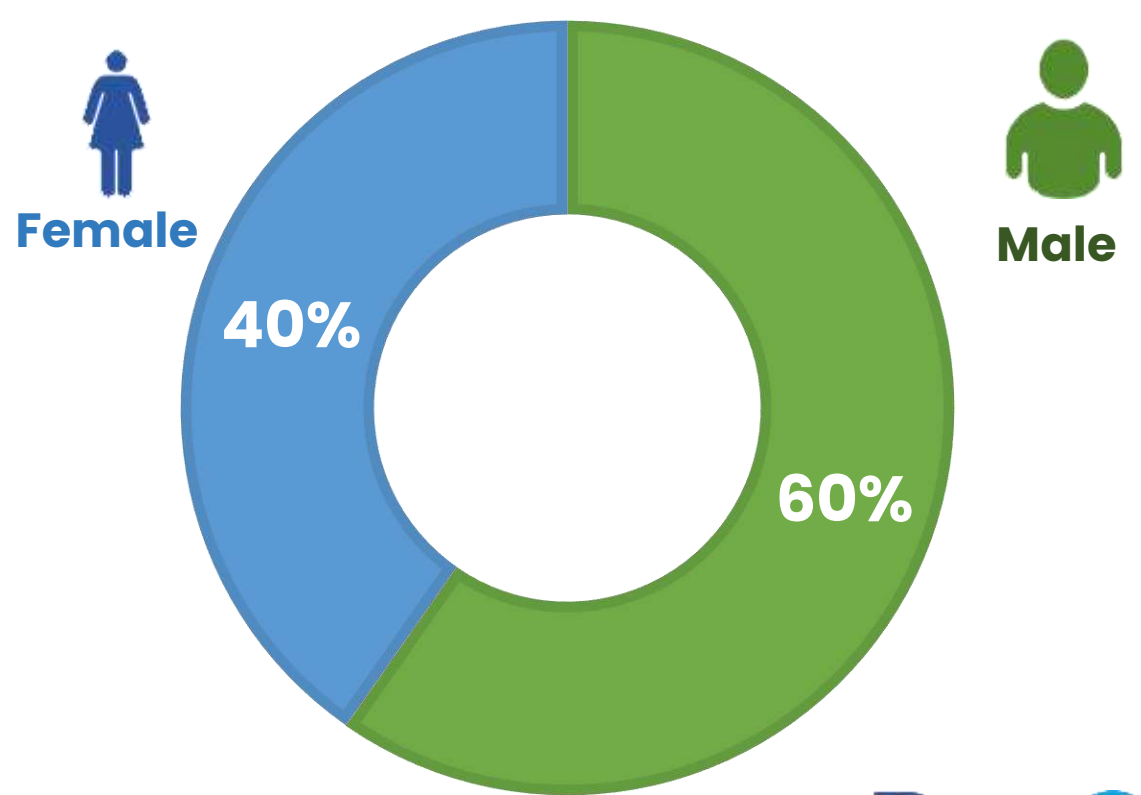


129,154 new registrations into the CPS

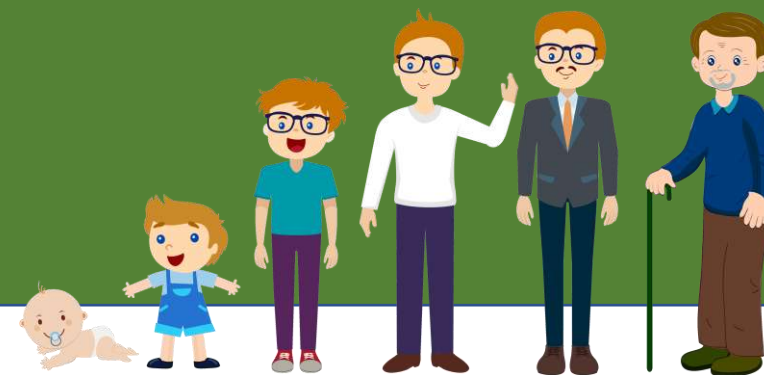
40.30% of new registrations are females

Demographics of New Contributors Into the Pension Scheme

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

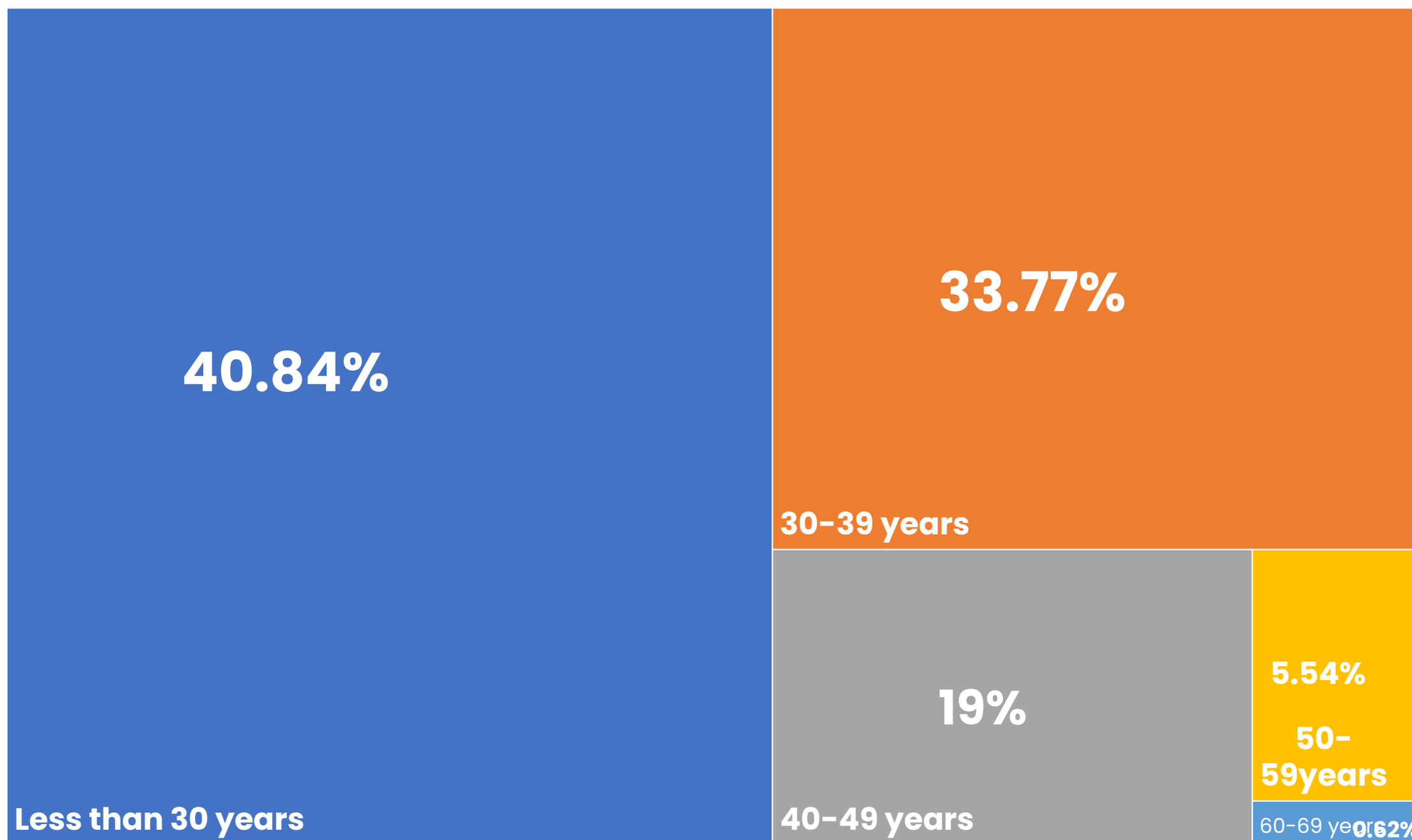


Age



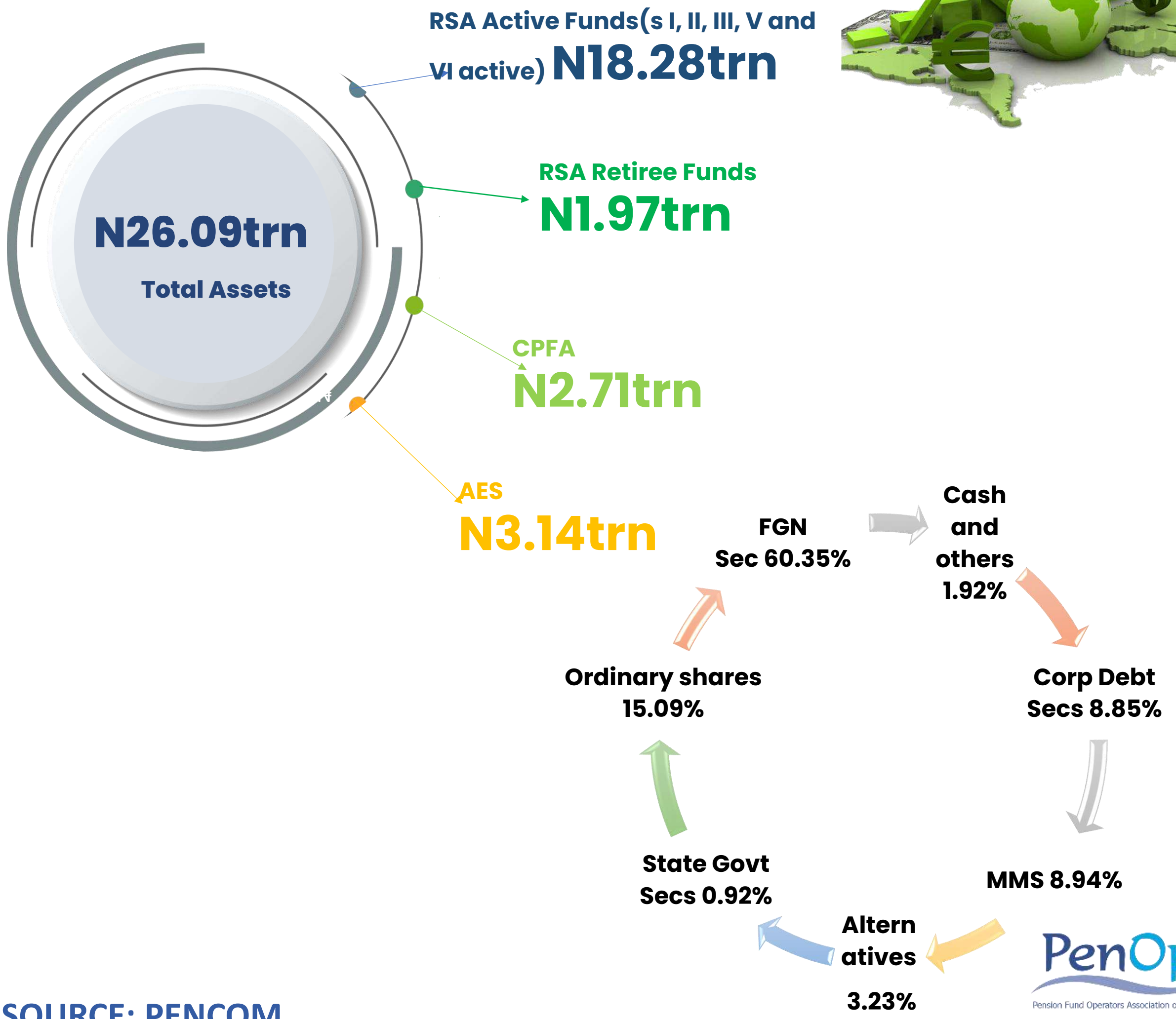
More than half of new RSA registrations are workers in their thirty and below.

Age



SOURCE: PENCOTM

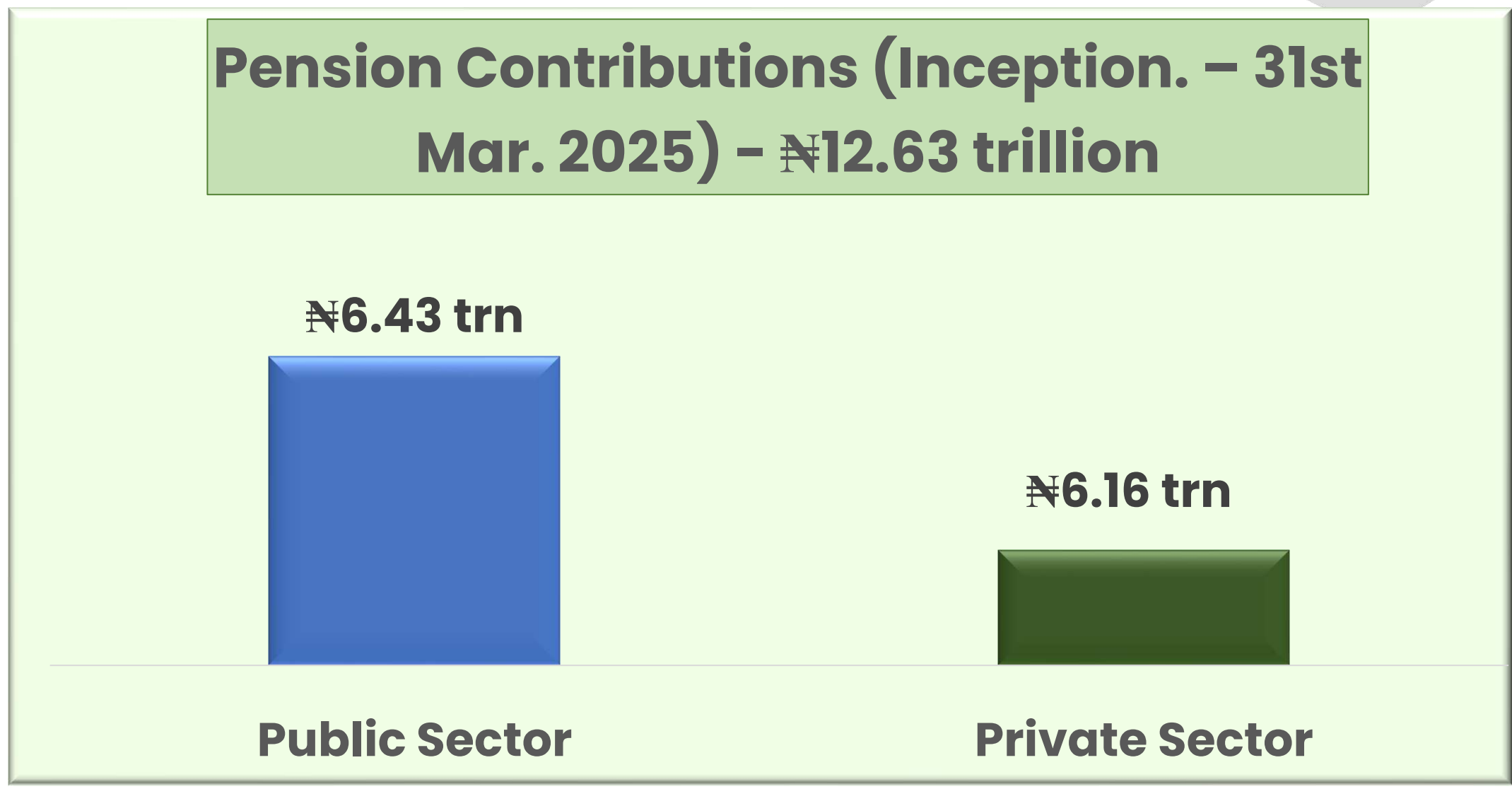
Pension Fund Portfolio



Pension Fund Portfolio

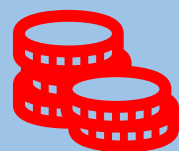


Pension Contributions (Inception. – 31st Mar. 2025) - ₦12.63 trillion



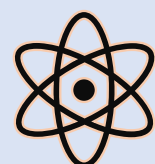
Pension Contributions received in Q2:2025 - ₦503.19 billion

Pay-outs to retirees



Lump-sum payments by
programmed withdrawals
-Q2

N46.72bn



Lump-sum payments
through life annuity- Q3

N86.21bn



Annuity payments
from inception

N1.50Trn



RSA Mortgage pay-outs
Q3

N40.19Bn



Programmed payments
from inception

N2.94Trn



Approval of death
benefits- Q3

N16.83bn



En-bloc payments of
retirement benefits- Q3

N48.77bn



Withdrawals of 25% RSA
balance- Q3

N8.43bn

Personal Pension Plan (PPP)

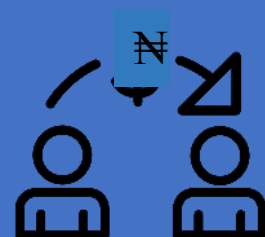


Total Number of Funded RSAs –
13,326

Unfunded Accounts–
191,240



New Personal Pension
Contributions
N134.72 mn



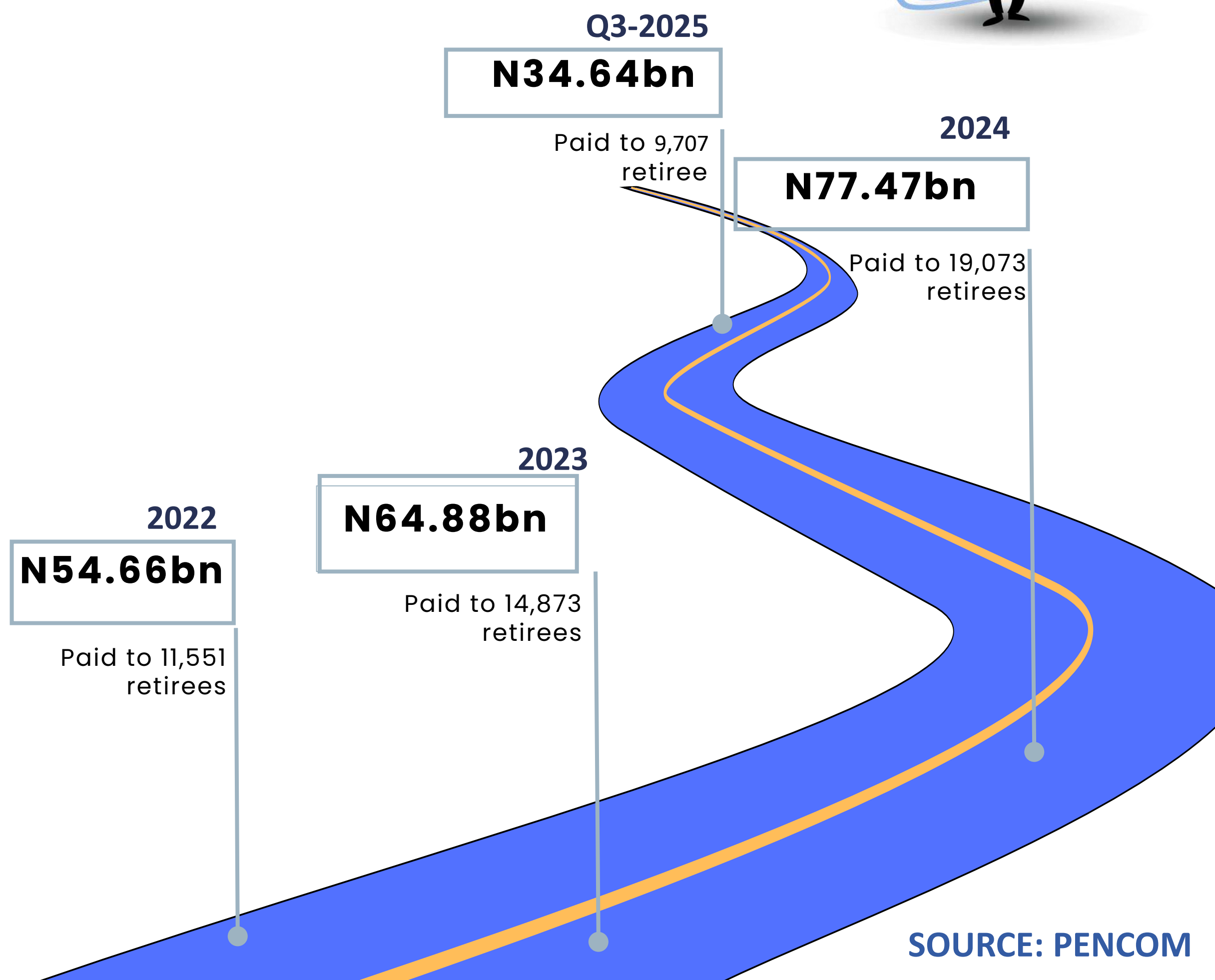
Total Participation
215,914



Total Micro Pension
Contributions
N1.41bn



Accrued Benefit Payment



RSA TRANSFERS

