



THE OCTAGON INDIVIDUAL PENSION PLAN

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The Octagon Individual Pension Plan (IPP) is an affiliate scheme of the Octagon Umbrella Pension Trust Fund. The IPP Scheme is designed to enable members of the public, both the formal and informal sectors, to save for retirement. The IPP is a Personal Pension plan that allows a member to save and/ or increase their retirement savings, thereby establishing long-term financial security.

The IPP is administered by Octagon Financial Services Limited (former Alexander Forbes Financial Services Limited), a licensed Pension Fund Administrator, regulated by the Pension and Insurance Authority (PIA), and Managed (Investment Management) by licensed Pension Fund Managers.

WHO IS ELIGIBLE?

- This product is open to both the formal and informal sector.
- Company owners and executives of incorporated companies who do not participate in an employer pension plan can save for retirement this way.

HOW IT WORKS.

Our IPP is administered on Octagon Pension Administration System (OPAS). Accumulated benefits (contributions) overtime are regarded as retirement benefits.

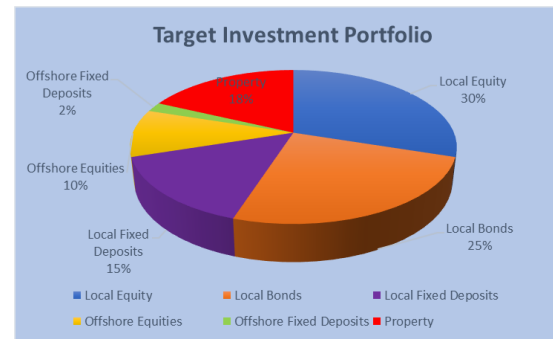
- Contributions statements are made available to each member upon request through the online portal (OPAS).
- 24/7 access to the system for each member to view contributions.
- The member makes an initial deposit of ZMW 550.00.
- The member can make annual contributions of ZMW 6000.00 minimum per annum.
- Currently, a member can withdraw contributions any time after 2 years of contributing.
- Members above retirement age can purchase Annuities with their accumulated contributions.
- Should a case occur where a member dies before or after retirement, the accumulated contributions will be paid to their nominated beneficiaries. Beneficiaries are nominated by the member at the time of Joining the Scheme.
- The IPP allows for any individual to increase contributions and retirement

income by allowing members to make up for the years of service when they may not have contributed enough for retirement. Members can save more through transfers-in, which may or may not be one off.

- The IPP investment returns are tax sheltered. This allows Members to enjoy higher interest returns.
- In case of early retirement, the member is treated as though benefits have been withdrawn at normal retirement. This applies to medical retirement as well.
- At normal retirement, Members can purchase Annuities with their accumulated contributions. An annuity is simply a pension for life paid through an Insurer. Through Annuities, members can have steady income in retirement.



Strategic Investment Asset Allocation

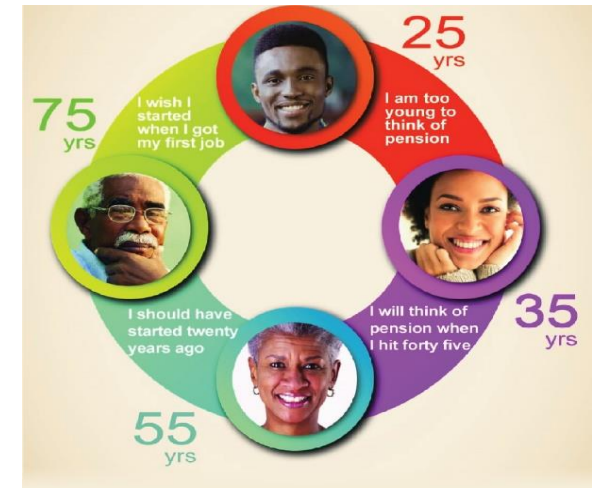


THE PENSION PLAN INVESTMENTS.

To maintain the purchase power of the member funds and hedge against inflation, funds are invested by experienced Fund Managers on behalf of the Trustees and members.

Further, in line with the Pension Scheme Regulation Act, of 1996 (Act No 28 of 1996), Scheme Investments are made as stipulated in the Statutory Instrument 50, Investment Guidelines. The Guidelines have been issued by the PIA, to safeguard member benefits.

Your annual investment returns will vary depending on the annual investment performance



Start Saving Today for a Happy Retirement!

Contact the Administrator

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