



Helping our customers save, invest and plan for the future

We work closely with our customers to develop financial solutions that enable them to save, invest, grow their assets and plan for the future. This is important in maintaining generational wealth, as well as growing new wealth and planning for the unexpected.

Examples of these services include the following:

- We work with our clients to help them save more effectively for their long-term goals, such as educating their children. In South Africa, clients have invested R390 million in 57 000 tax free investment accounts and over R410 million in 14 000 auto share investment accounts.
- Our online share trading business hosted 86 education sessions, reaching 13 080 people in South Africa, to promote investment on the stock exchange in 2018. Our online share trading business also participated in She Invest, an event that focuses on inspiring women to become investors and providing financial advice. Our Nigerian asset management business hosted 93 workshops on saving.
- Standard Trust Limited manages over R1.7 billion in trusts for orphaned children, providing much needed monthly distributions to the guardians of these children to fund their basic education and other needs.
- Our insurance business manages 1.1 million funeral policies, 1.5 million credit life policies (which have paid out more than R800 million in claims in 2018), and 130 000 debt protection plan policies.
- Our Wealth and Investment business runs leadership academies for our clients and their families, to support thoughtful, responsible multi-generational wealth management. In 2018, we hosted academies in South Africa, Kenya and the United Kingdom, at which 175 attendees were exposed to the latest thinking on investment principles, banking and lending, financial planning, leadership and philanthropy.
- In Nigeria, our micro-pension scheme targets the 70% of Nigeria's working population which operates in the informal sector. It aims to improve the standard of living for the elderly, ensure funds are safe, and improve access to mortgage facilities, health insurance and estate planning. The scheme offers flexible contributions, and the opportunity to make withdrawals prior to retirement.

“As the largest pension fund administrator in Nigeria, Stanbic IBTC sees our micro-pension scheme as a great opportunity to deepen financial inclusion in the country. My primary role is to champion the inclusion of every self-employed and hard-working Nigerian within the informal sector market to save for future retirement.”

Bimbo Ladele,
*Head of micro-pension and
agency department,
Stanbic IBTC Pension
Managers Limited*

