



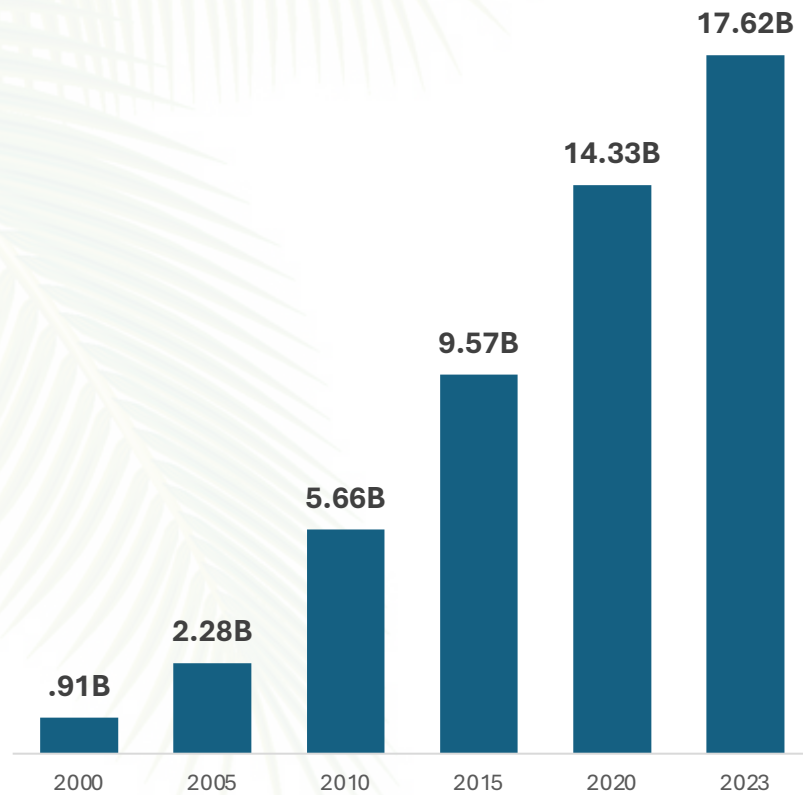
SUTAINANBLE

ECONOMIC GROWTH OF MEMEBRS - NASFUND STORY

9th December 2024
PNG INVESTMENT WEEK
Sydney, Australia

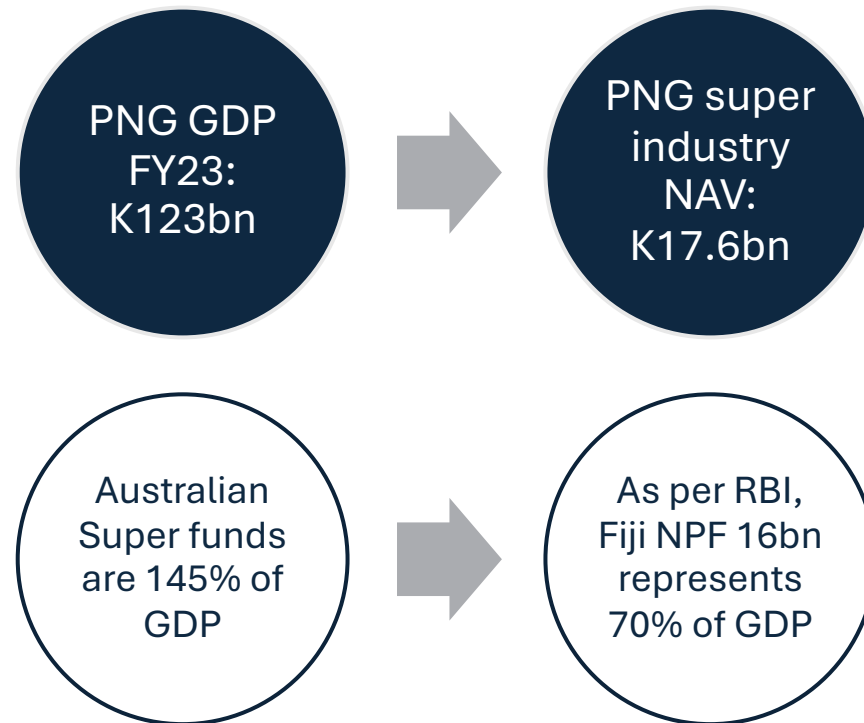


SUPER INDUSTRY PNG NET ASSETS

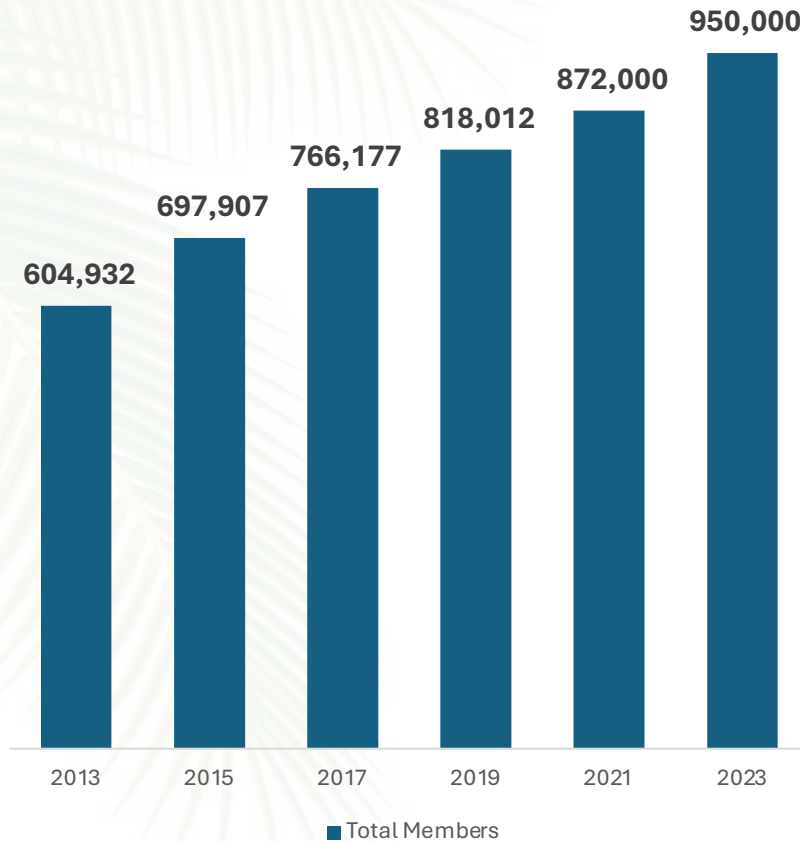


K17.7 billion kina in growth over 23 years since 2000

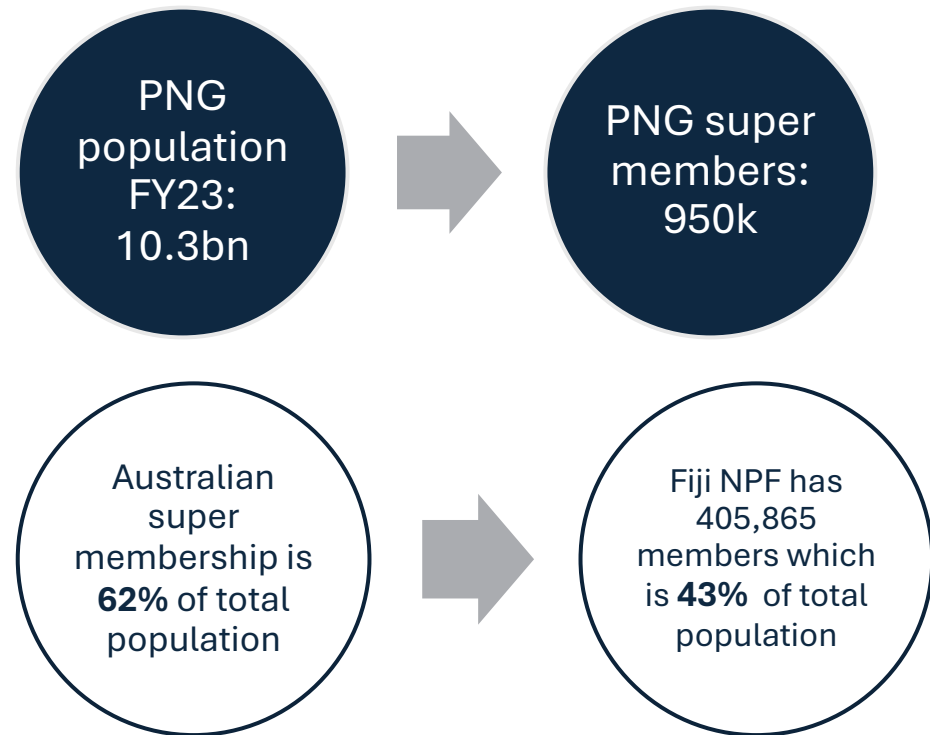
PNG super industry is approximately 14% of the nation's GDP



SUPER INDUSTRY PNG MEMBERSHIP

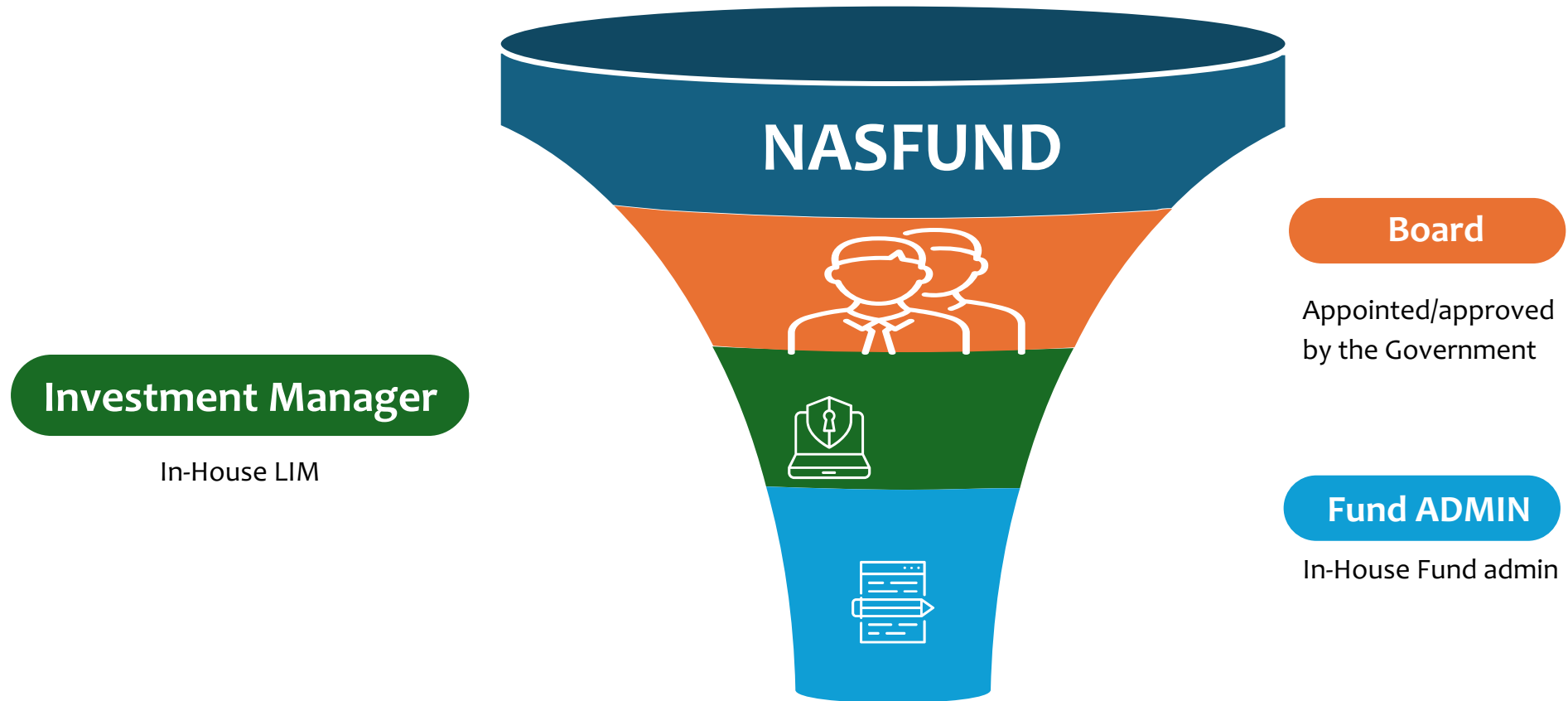


PNG super members represent circa 9% of the total population.



PNG SUPERANNUATION PRIOR TO 2000

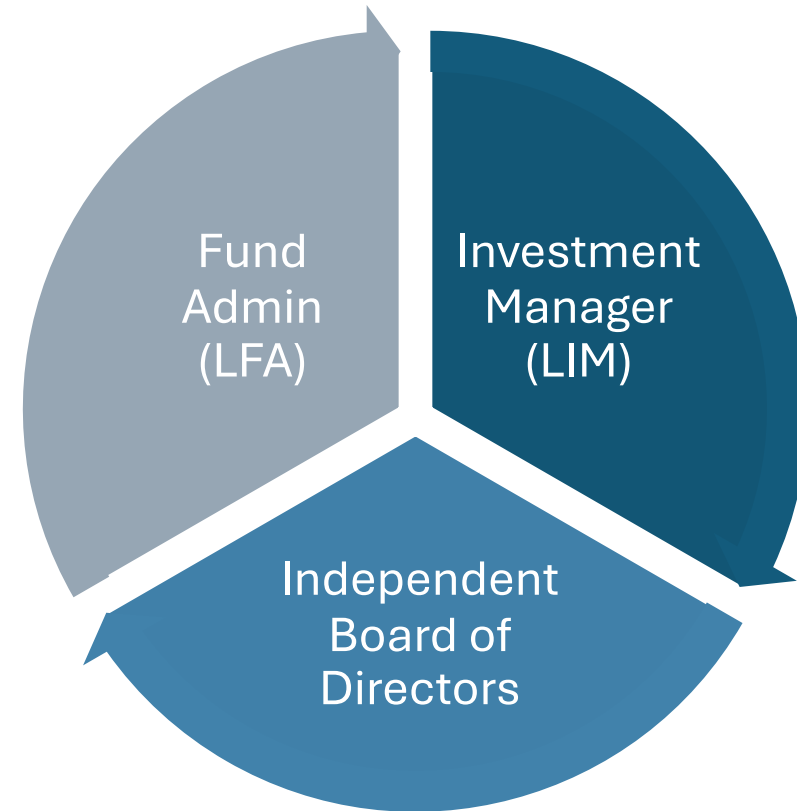
In-house Fund Admin / In-house LIM / Government appointed and approved board and reporting to minister of Treasury



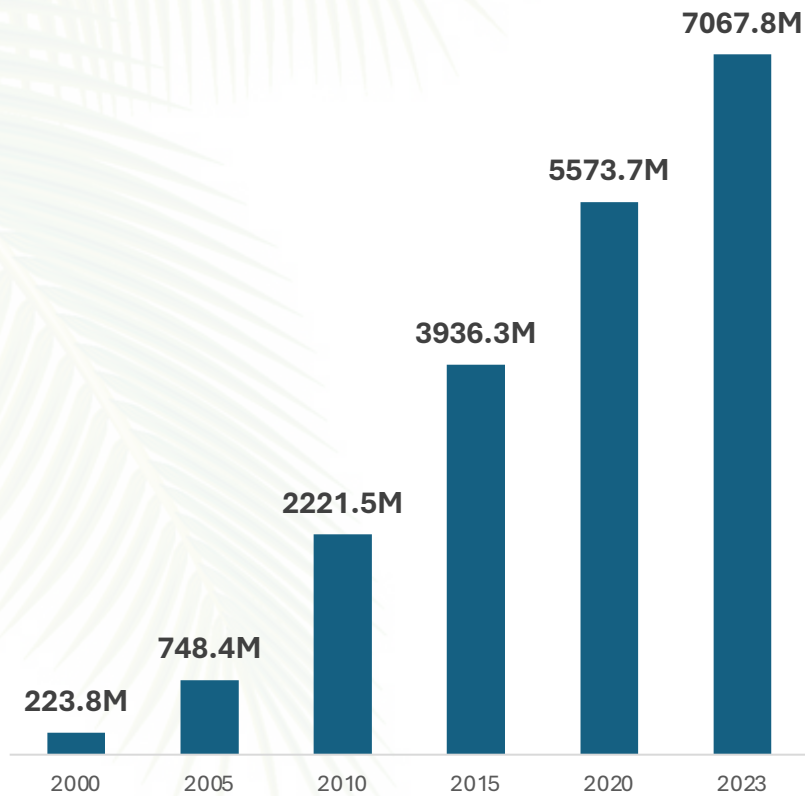
POST SUPER ACT REFORMS

Following the reforms of the Super Act 2000, the superannuation industry:

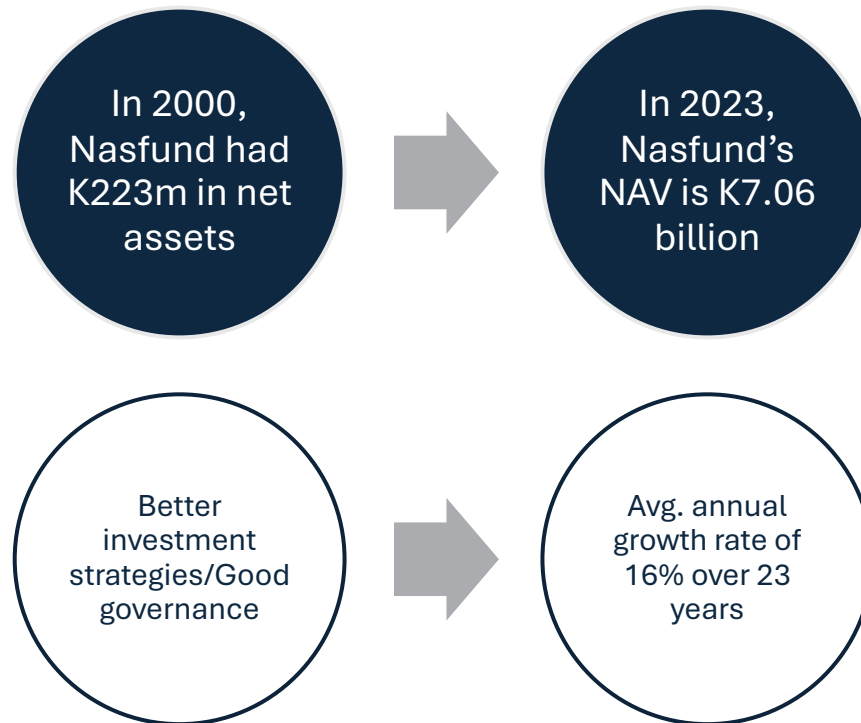
- Outsourced Fund Administration (LFA)
- Outsourced Investment Management (LIM)
- Improved its governance and transparency of its Board by introducing Fit & Proper regulation by BPNG and appointment of Independent Directors



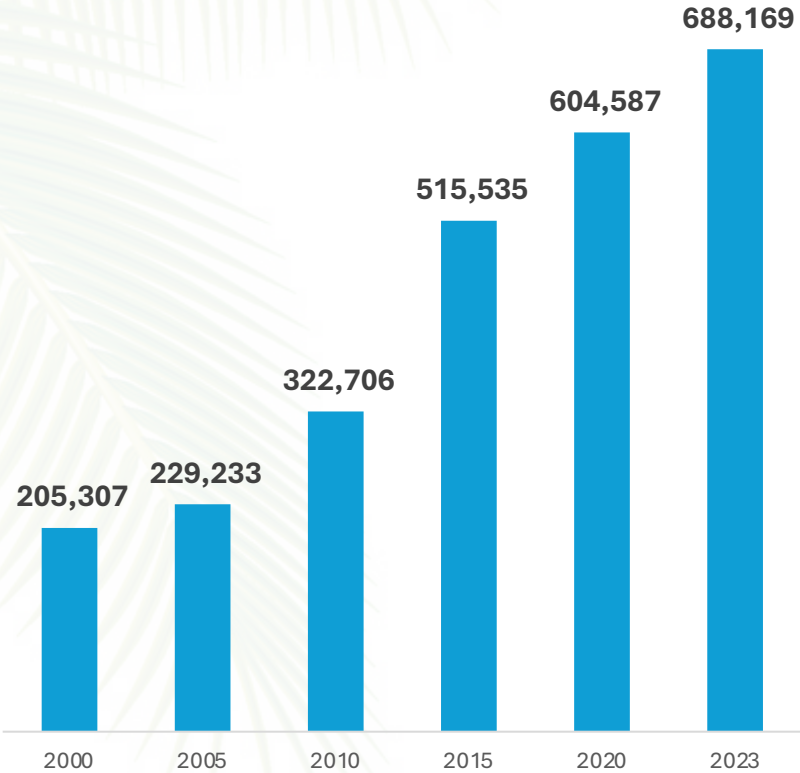
NASFUND NAV GROWTH



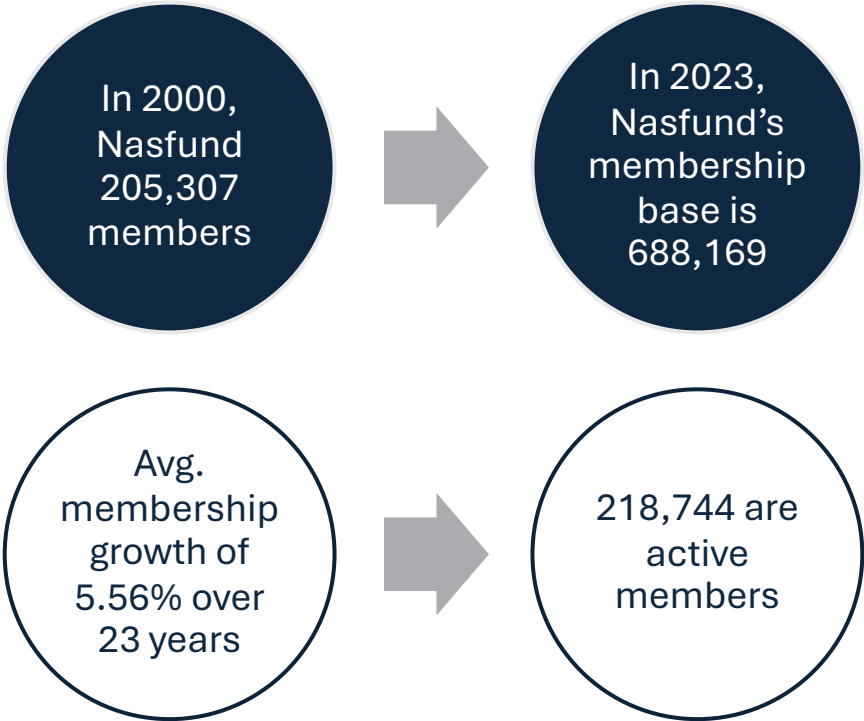
NAV growth a testament to Act reforms & improved investment strategies among other things



NASFUND MEMBERSHIP GROWTH



Membership growth a result of increased jobs as well as employers



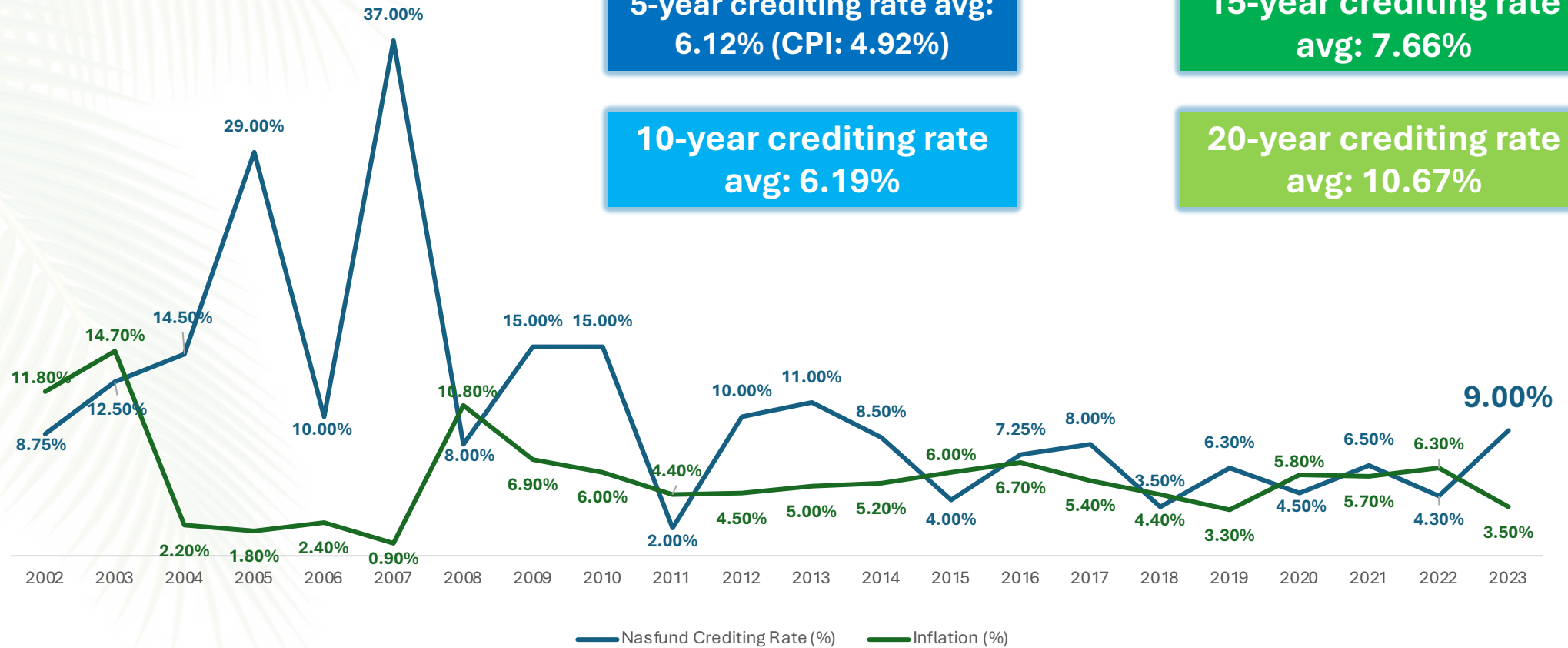
RETURNS **CREDITING RATE VS INFLATION**

**5-year crediting rate avg:
6.12% (CPI: 4.92%)**

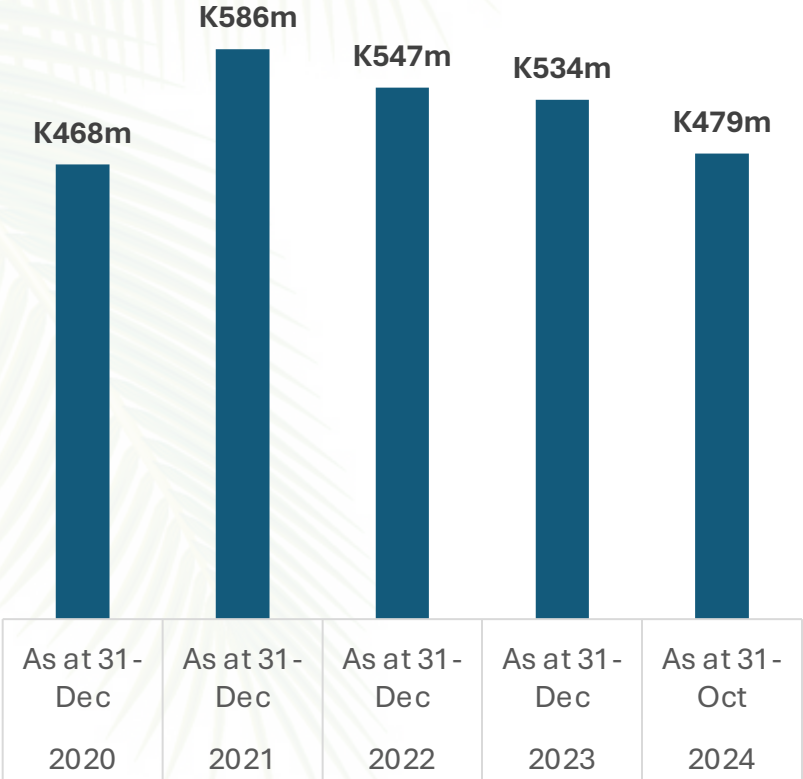
**15-year crediting rate
avg: 7.66%**

**10-year crediting rate
avg: 6.19%**

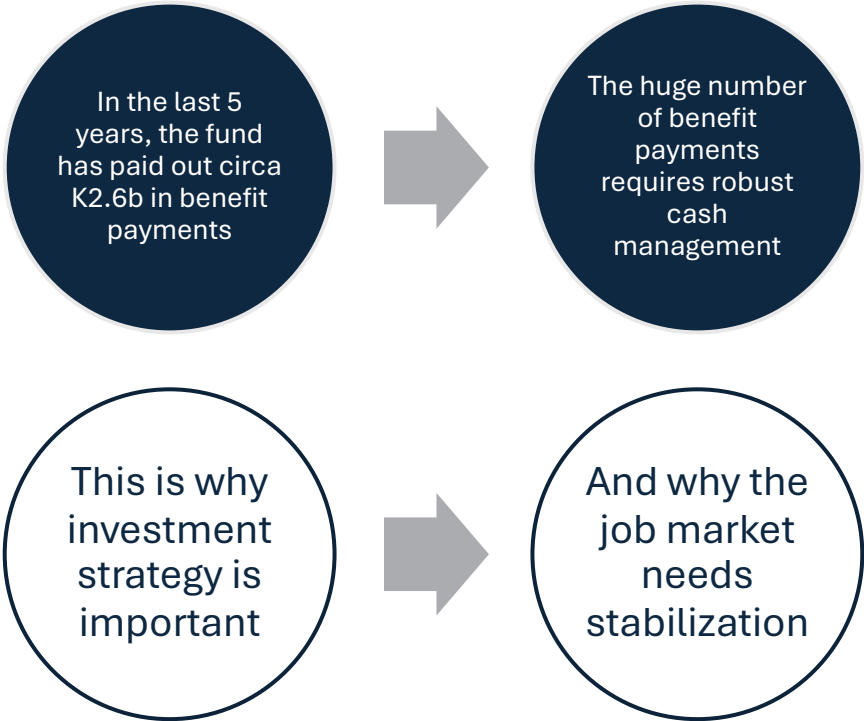
**20-year crediting rate
avg: 10.67%**



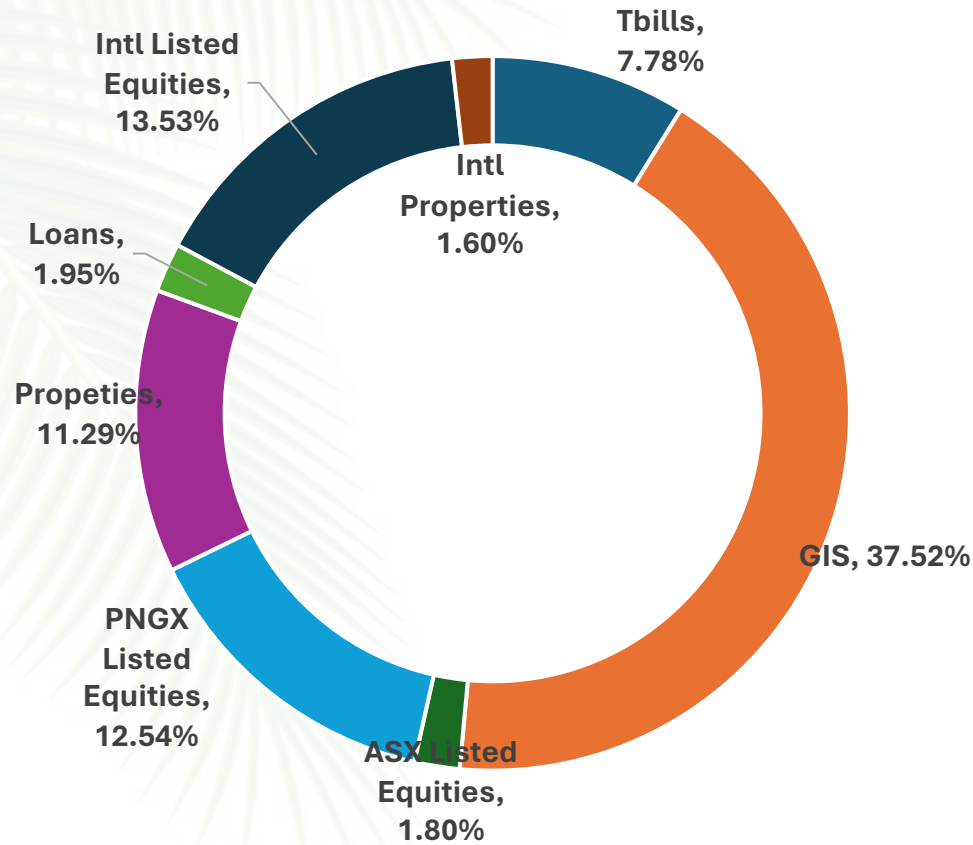
BENEFIT PAYMENTS



The fund employs robust investment & cash management skills to plan for withdrawals



SAA AT A GLANCE



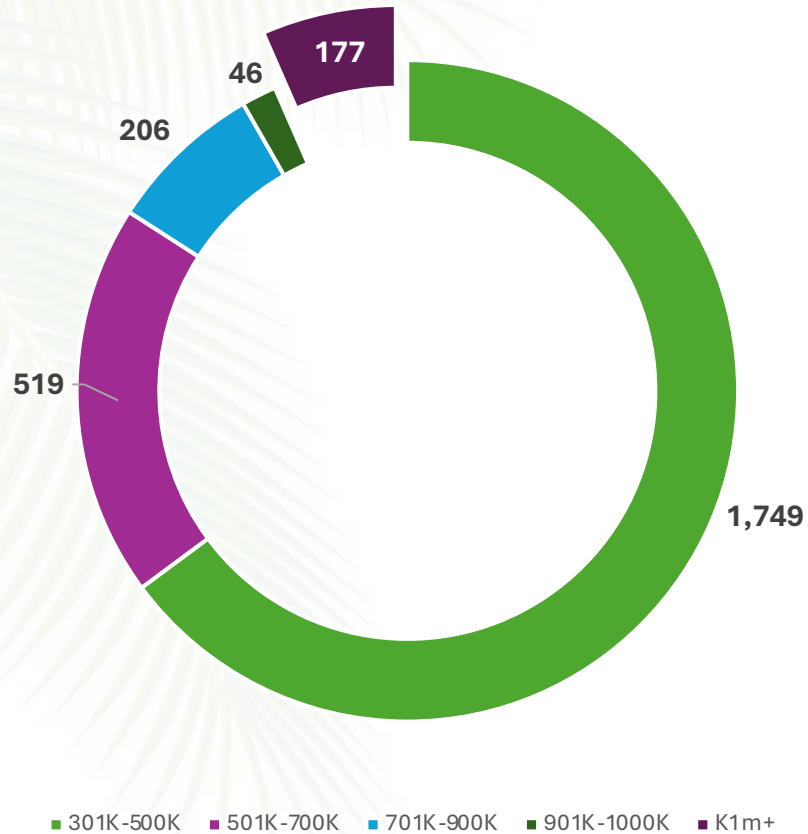
SAA is required by BPNG Prudential Standards to mitigate risks. It works on the principle of not putting all eggs in one basket (diversification).

Exposure to government securities is 46% (38% is GIS and 8% is T-Bills)

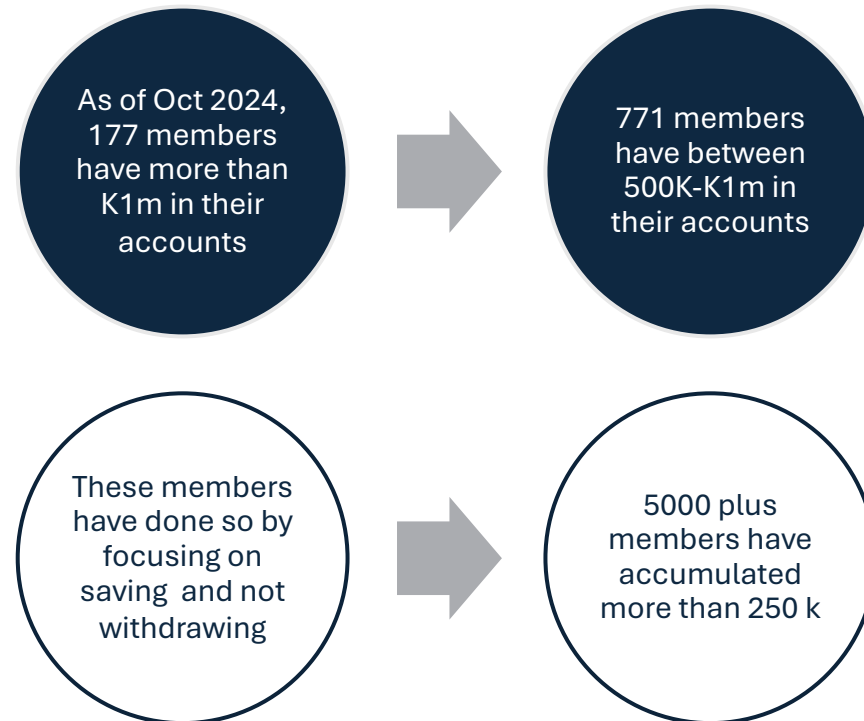
International portfolio represents 15.5% of the SAA

Prudential standards allow superfunds to have 35% of their portfolio overseas

NASFUND'S WEALTH CLUB



Wealth creation and financial stability achieved through continued saving



**“Compounding
interest is the greatest
force in nature”**

Warren Buffett

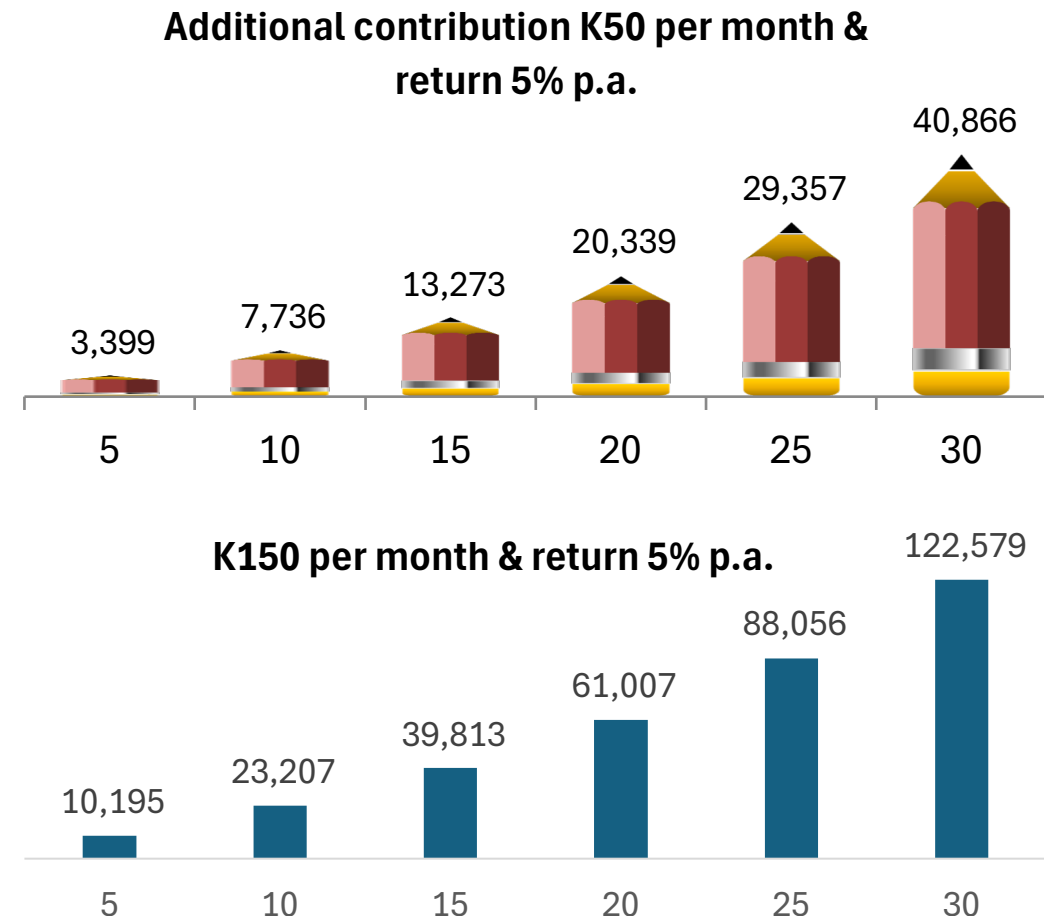


Compounding interest

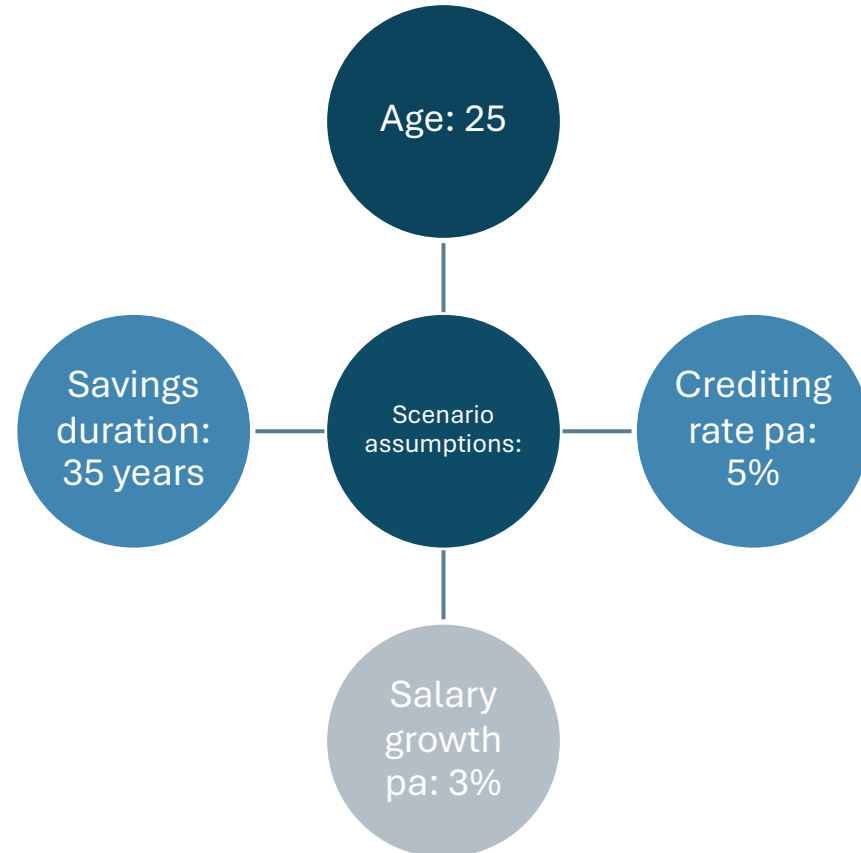
- **Example:**
- Member who has contributed for 30 years.
- **Average of 5% is paid as interest** over the 30 years.

This will happen if members do not touch their funds while still contributing and their savings will grow through the interest that is being credited by the FUND annually.

The **MORE** you **SAVE**, the **MORE** you **EARN** on your ending **BALANCE**

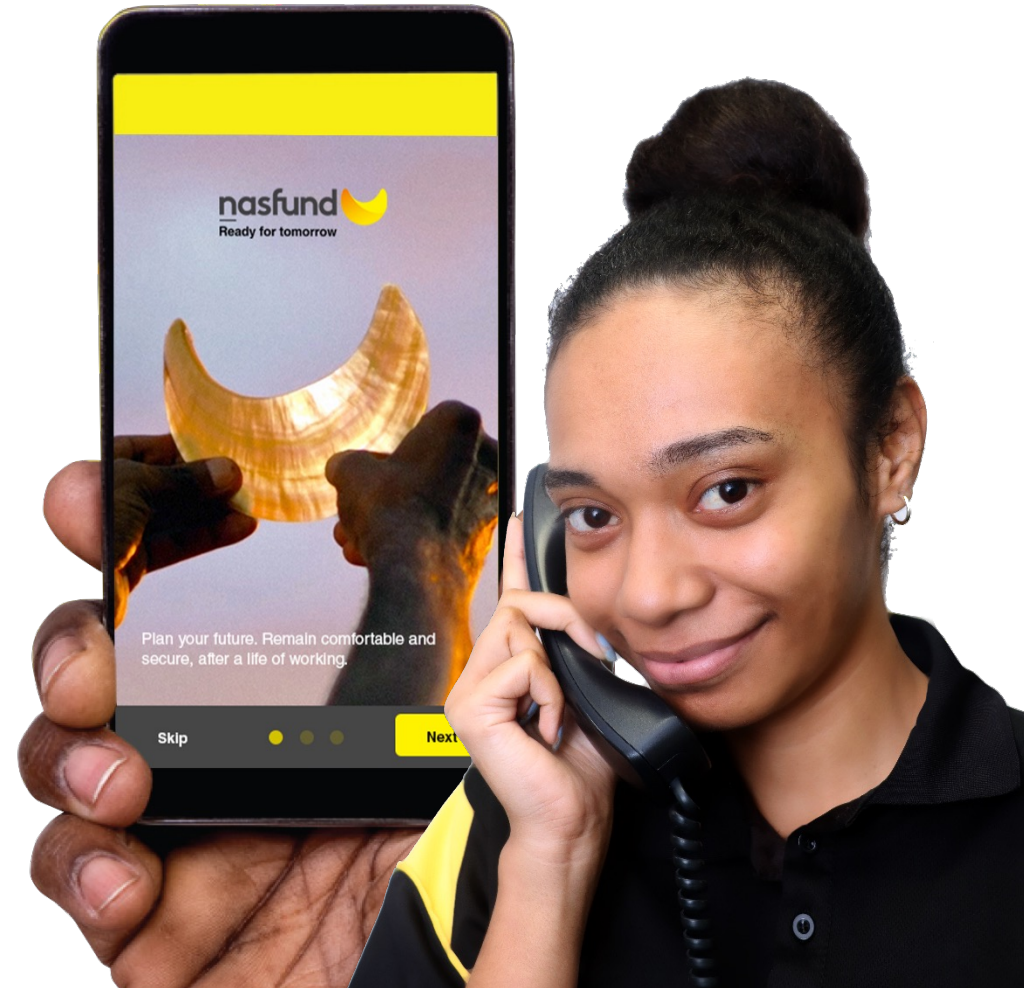


HOW TO JOIN THE **MILLIONAIRE CLUB**



Digital landscape

- **Nasfund online portal/app**
 - Check balances, eligibility and transactions
- **Employer online portal**
 - Ensures quick contribution allocation
- **EsiCall sevis**
 - Inquire about services using our automated system
- **TextBal SMS service**
 - Instant balance check *627*membership*dob#
- **WhatsApp appointment maker**
 - Instant confirmation online for appointments
- **E-withdrawal**
 - Lodge applications online
- **Queueing system – Whatsapp enabled**
 - Management of queues via offline kiosks
- **Nasfund is exploring AI solutions for invoice matching and has delivered the industry's first E-branch, offering digital services.**



TARGETED PRESENTATIONS

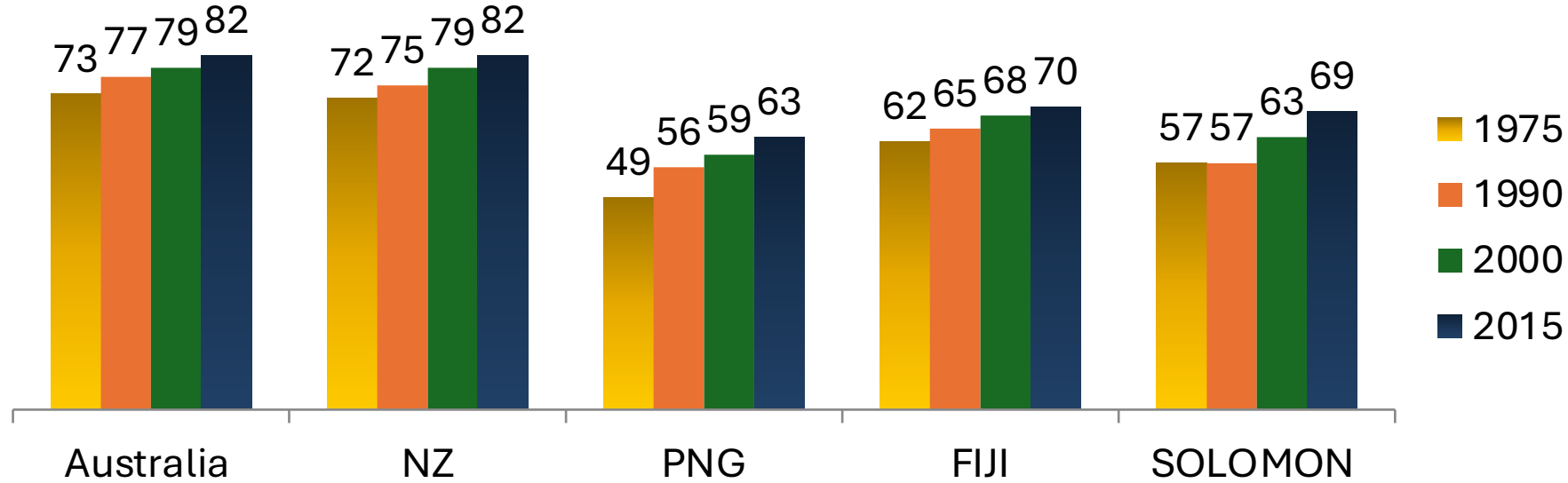


The fund is happy to come in and discuss how to increase your super

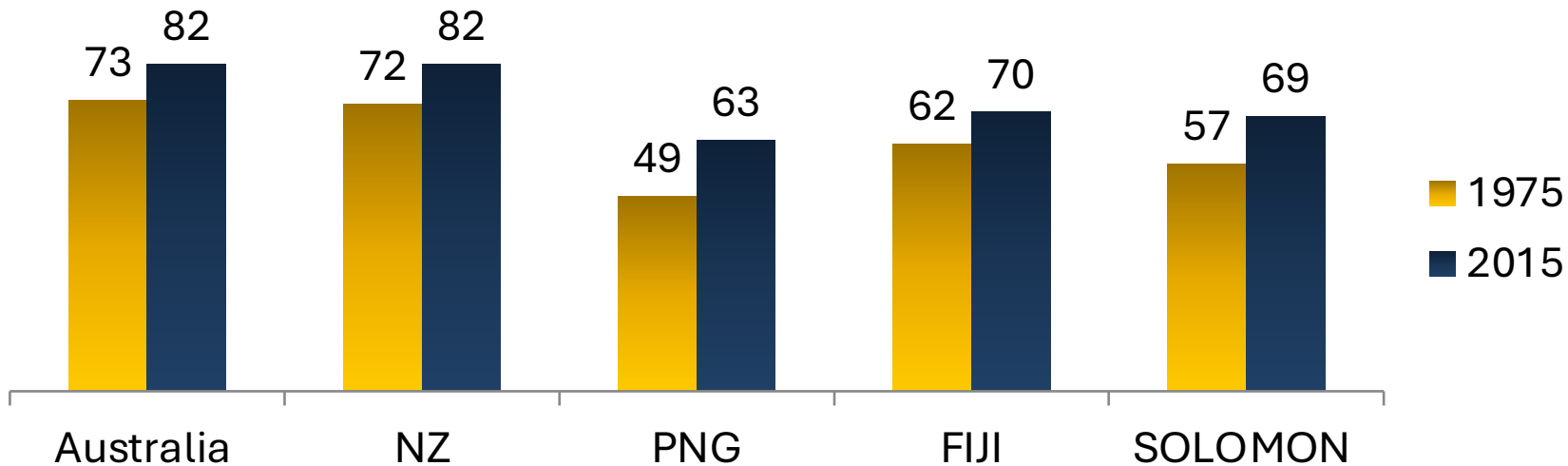
Tailored presentations to various age groups

Presentation on simple and compounding interest calculation and benefits of long-term saving

Life Expectancy 1975 , 1990 , 2000, 2015



Life Expectancy movement between 1975 and 2015



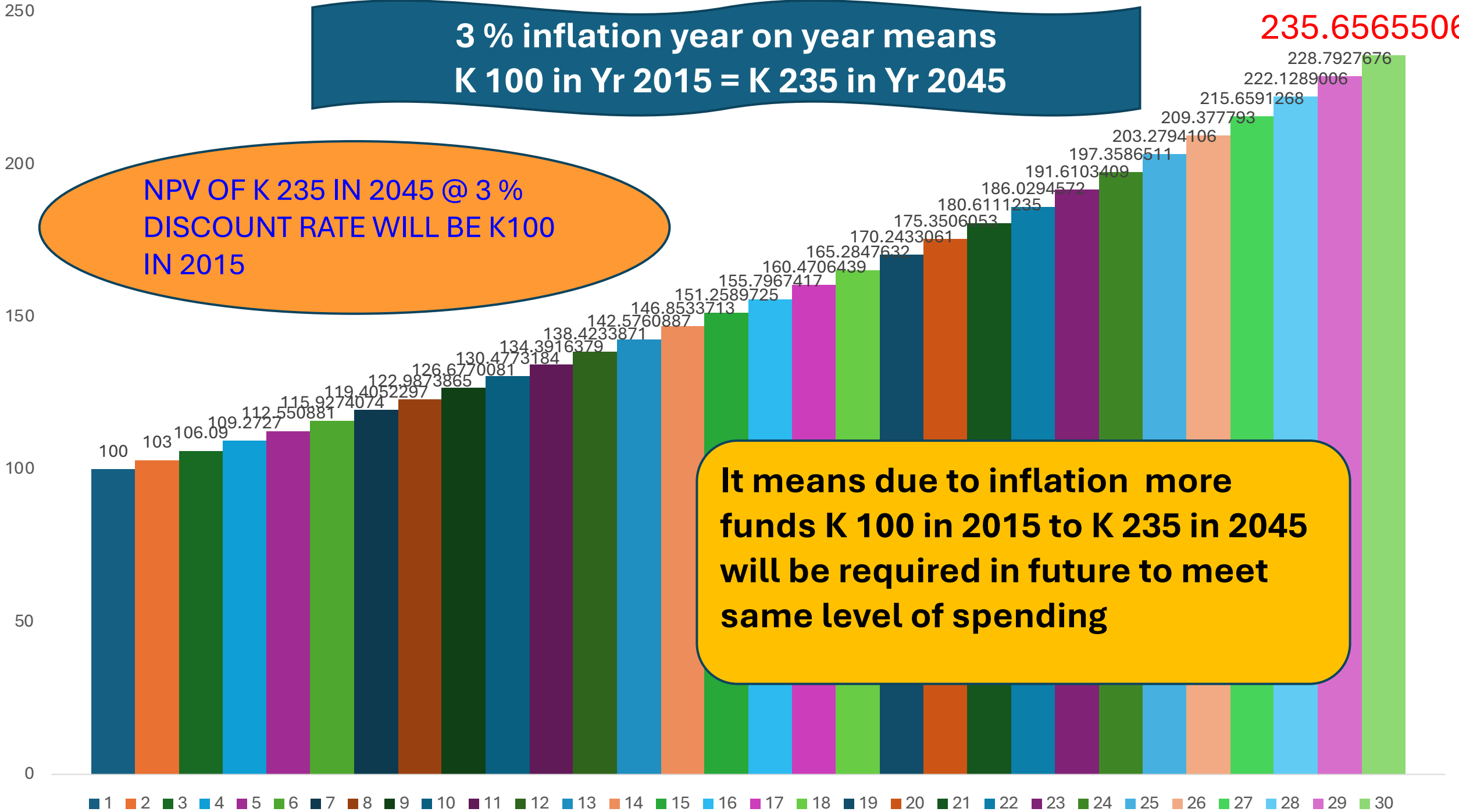
Better healthcare and Economic development leads to Increase in life expectancy - This also means we need to save for Post Retirement Life of close to a decade

**3 % inflation year on year means
K 100 in Yr 2015 = K 235 in Yr 2045**

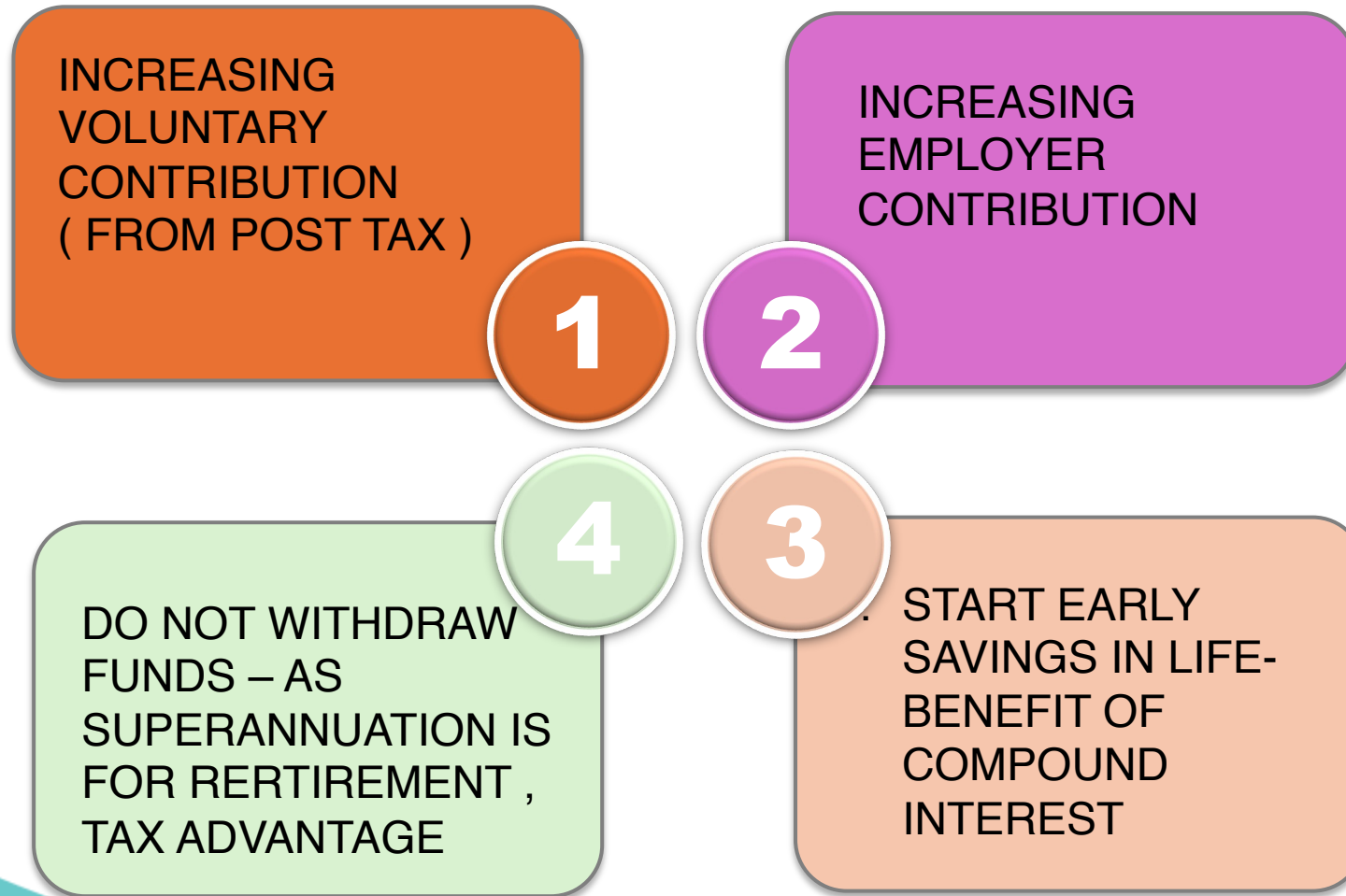
**NPV OF K 235 IN 2045 @ 3 %
DISCOUNT RATE WILL BE K100
IN 2015**

235.65506

**It means due to inflation more
funds K 100 in 2015 to K 235 in 2045
will be required in future to meet
same level of spending**



How to grow and preserve super so that you are ready for tomorrow!



Contact us:



1588



help@nasfund.com.pg



www.nasfund.com.pg

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Ready for tomorrow

