



What is the Ubuumi Personal Pension (UPP)?

The UPP is an affiliate scheme of the Octagon Umbrella Pension Trust Fund, **designed for individuals in both the formal and informal sectors to save for retirement.**

It empowers you to build long-term financial security by saving and/or boosting your retirement income.

The UPP is administered by Octagon Financial Services Limited, a licensed Pension Fund Administrator regulated by the Pension and Insurance Authority (PIA), with funds managed by licensed Pension Fund Managers.



Start Saving Today for a Happy Retirement!

Choose the Ubuumi Personal Pension (UPP) and take charge of your financial future.

Contact Us

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Ubuumi Personal Pension (UPP)

"Because Life Deserves Security"

Ubuumi means Life. The UPP is designed to help you live fully today while securing your tomorrow



Who Can Join?

- Open to any individual in the formal or informal sector.
- Ideal for business owners and executives of companies not covered by employer pension schemes.
- Suitable for anyone seeking a flexible, reliable, and secure way to save for retirement.

How It Works

1. **No Joining Fees** – start saving with ease.
2. Minimum annual contribution: ZMW 6,000.00.
3. **Flexible contributions** – save at your own pace and top up whenever possible.
4. **Payment made easy:**
 - Pay via Mobile Money platforms (MTN, Airtel, Zamtel) – quick, secure, and convenient.
 - Pay via Bank Transfer or Bank Deposit if preferred.
 - For those who want consistent savings without reminders, set up a monthly auto-deduction directly from your bank account. This ensures regular contributions, helping you build up retirement savings seamlessly.
5. **24/7 online access** via Octagon Pension Administration System (OPAS).
6. **Withdrawals allowed any time after 2 years of contributing.**
7. At retirement, use your savings to purchase an **Annuity for guaranteed income for life.**
8. In the event of death, your nominated beneficiaries receive your accumulated contributions.
9. **Contributions and returns are tax-sheltered**, giving you more value.

Investment Advantage

Your savings are invested by experienced Fund Managers to:

- Preserve value against inflation.
- Deliver consistent, long-term returns.
- Comply with investment guidelines under the Pension Scheme Regulation Act, 1996 and PIA rules.
- This ensures your pension is safe, secure, and steadily growing.

