



LIFE

**CIC JIPANGE
PLUS PERSONAL
PENSION PLAN**

Member Handbook



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INTRODUCTION

This Handbook is designed to give to members of CIC Jipange Personal Pension Plan a good understanding of the purpose, structure and operation of the Scheme. CIC Jipange Personal Pension Plan is more commonly known by its abbreviated name CIC Jipange PPP and that is how it is referred to in this Handbook.

The Handbook is intended as a guide for members and gives only an outline of the main provisions of CIC Jipange PPP. The Trust Deed and Rules and the Service Level Agreement executed by each Adhering Employer contain the definitive provisions and if there is any inconsistency between them and this Handbook, the provisions of those Deeds take precedence.

In preparing this Handbook, the Trustee has endeavoured to address as many as possible of the areas where members may need clarification. If you require any additional information, please contact the Scheme Administrator who will assist you.

CIC Jipange PPP is a personal Pension Plan registered under the Retirement Benefits Act and it is subject to the Regulations issued under the Act.

CIC Jipange PPP is established as a Trust by a Trust Deed and Rules. The assets of the Individual Retirement Benefit Scheme are maintained in the Trust and are under control of the Trustee. The Trust Deed and Rules, commonly called the TDR, set out the duties and responsibilities of the Trustee in the management and operation of the Scheme. They are supplemented by the Deeds of Adherence executed by each Adhering Employer.

The Retirement Benefits Act and Regulations set out the regulatory framework within which CIC Jipange PPP operates.

If you want any further information, not contained in this Handbook, please contact the Scheme Administrator (CIC LIFE ASSURANCE LIMITED).

WHY SAVE FOR RETIREMENT?

When you are still aged below and about 30 years, retirement does seem a long way away. Saving for retirement seems to be something that may become important in the future, but “today” it ranks fairly low after mortgage repayments, car loan repayments, school fees, personal development, personal investment etc.

Just a few years later, something changes, you go through a “financial refocusing”, and suddenly retirement looms on the horizon. In no time you will be saying to yourself, “I wish I had done something about my retirement earlier”.

Retirement can be a somewhat traumatic experience, you wake up one day and no-one expects you to go to work, no-one is going to come to you to ask for guidance, instruction, authorisation etc., and those things which were an important part of your life before retirement are no longer important.

So the last thing you need is to have to give up some of the lifestyle things you have come to enjoy – a nice car, shopping, nice holidays etc.

Most financial planners estimate that saving for retirement the conventional way, that is by contributing to a retirement benefits scheme, requires putting aside at least 6% of your salary (plus employer contributions) for 30 years to reach a level which will enable you to maintain a similar lifestyle when you retire.

The best thing about automatic saving through a retirement benefits scheme is that it becomes a habit such that you don’t notice the deductions – but you do notice the growing balance on the annual benefits statement.

So contribute and enjoy saving for your retirement.

WHAT IS A PERSONAL PENSION PLAN?

This is a retirement savings plan that allows individuals to save regularly to build up their retirement income. Membership in the scheme is open to both individual member, especially in the informal sector and self-employed, and also to group members of an employer who has opted to contribute on their behalf, also referred to as a Contributing Employer. Membership is also open to Small and medium sized employers who cannot afford or do not wish to set up a staff retirement benefits scheme.

1. DEFINITION OF TERMS USED IN THIS HANDBOOK

<p>FINANCIAL ASPECTS</p>
<p>Member Account This is the account maintained in CIC Jipange PPP for each Member. Where applicable, your Member Account is split into two portions called the Member Portion and the Employer Portion. The reason for this split is that there are different regulations affecting how and when you can access the separate Portions.</p>
<p>Accumulated Credit This is the balance at any time of your Member Account incorporating both the Member Portion and Employer Portion.</p>
<p>Member Portion This Portion comprises the sum of all your own contributions to CIC Jipange PPP, both compulsory and voluntary, and the investment income they have earned.</p>
<p>Employer Portion This Portion comprises the sum of all the contributions to CIC Jipange PPP made in respect of you by the employer and the investment income they have earned.</p>
<p>Vesting This relates to how and when you become fully entitled to the accumulated benefits in your Member Account. Under the Rules of CIC Jipange PPP you are fully and immediately entitled to the Member and Employer Portions of your benefits.</p>
<p>Employer contributions A Service Level Agreement executed by your employer specifies the rate of the employer's contributions to CIC Jipange PPP in respect of you, mostly expressed as a percentage of your salary. These contributions are remitted directly to CIC Jipange PPP and credited to the Employer Portion of your Member Account.</p>
<p>Member contributions These are contributions specified in the Personal Pension Plan Agreement Form and which you remit to the Jipange Pension Plan. The rate can be a percentage of your earnings or a specified amount. In the event your contributions are made through an employer, these contributions are deducted directly from your salary and remitted to CIC Jipange PPP and credited to the Member Portion of your Member Account. This option allows you to efficiently take advantage of the tax incentives.</p>
<p>Additional Voluntary Contributions (AVCs) The Rules of CIC Jipange PPP permit you to make additional contributions, called AVCs. These AVCs are credited to the Member Portion of your Member Account.</p>
<p>Investments CIC Jipange PPP's assets are fully invested in the CIC Life Assurance Company Limited Guaranteed Fund. The Guaranteed Fund invests in a variety of investments including shares quoted on the Nairobi Securities Exchange, Kenya Government Bonds and Treasury Bills and deposits with banks. CIC Life Assurance Company guarantees the capital value of the Guaranteed Fund including past income received in the Guaranteed Fund. It also guarantees a minimum rate of future income (currently 5% p.a).</p>

Investment Yield

The yield from CIC Jipange PPP's investments is made up of interest declared by the Guaranteed Fund. This interest derives from the net investment income earned by the Guaranteed Fund, after deduction of its operating expenses. The CIC Jipange PPP Trustee and the Approved Issuer of the Guaranteed Fund always aim to achieve the best yields possible without taking unacceptable risks.

Operating Expenses of CIC Jipange PPP

All the administrative and operating expenses are currently borne by the CIC Jipange Personal Pension Plan.

Interest

The net investment yield, after allowing for the operating expenses, is distributed among the Member Accounts by way of interest. This is distributed pro-rata between the Member Portions and the Employer Portions.

MEMBERSHIP ASPECTS

Contributing Employer

A Contributing Employer is an employer who has voluntarily agreed to contribute to the Scheme in respect of its employees.

Employed Member

An Employed Member refers to a Member of the Scheme whose employer or Contributing Employer, has agreed to make employer contributions to the Scheme for as long as the Member continues to be its employee.

Active Member

An Active Member is a Member who has joined CIC Jipange PPP and is still making monthly contributions to CIC Jipange PPP.

Deferred Member

A Deferred Member is any Member of the CIC Jipange PPP, who is no longer making contributions to the Scheme but who still has a balance in his Member Account.

Founder

Is the establishing entity of the CIC Jipange PPP. The Founder of CIC Jipange Personal Pension Plan is **CIC Life Assurance Company Limited**

BENEFITS ASPECTS

Normal Retirement Age

Normal Retirement Age (usually called NRA) is the age at which all members of the Scheme are expected to retire. It is the age not less than fifty (50) years and not above seventy five (75) years. A member shall elect their preferred retirement age when filling the Personal Pension Plan Agreement/Proposal Form.

Late Retirement

Late Retirement means retirement from the Scheme at any time after the Normal Retirement Age.

Early Retirement

Early retirement is possible as long as you are the age of 50 years. If you are leaving employment after age 50 years and you wish to access all of your benefits immediately in accordance with the Rules, you may apply for early retirement.

Medical Retirement

Medical retirement is possible if you are suffering from a long-term medical condition, or permanently disabled, which makes it impossible for you to carry out the duties which go with your job. To be eligible for medical retirement you must submit a certificate to this effect by a doctor acceptable to the Trustee.

Early Leaving

Early leaving applies when you leave the employer's service before attaining the retirement age. This may be in the case of resignation, termination etc. The difference between early leaving and retirement is that, on early leaving, you are only allowed to access the full Member Portion plus a maximum 50% of the Employer Portion of your Member Account. The 50% remainder of the Employer Portion is deferred and can only be accessed when you become eligible to retire. This is called "preservation" of the Employer Portion.

Note:

If you leave early and emigrate from Kenya without any intention of returning, you may apply to have access to all of your Employer Portion, subject to provision of documentary evidence satisfactory to the Trustees.

Deferred Benefits

Deferred benefits are the benefits you leave in the Scheme when you cease being an Active Member and become a Deferred Member.

TRUSTS

Trust

A "Trust" is a legal arrangement under which assets are held by one group of people (the Trustees) for the benefit of another group of people (the Members and Beneficiaries). The Retirement Benefits Regulations in Kenya require that all the assets of retirement benefits schemes must be held in a Trust.

Trustees and Trust Corporation

The Trustees are the people who are charged with the responsibility for holding and managing the assets of the Trust.

A Trust Corporation means a trust company incorporated under the Companies Act and is charged with similar responsibility as a Board of Trustees.

There are laws and regulations governing the duties and responsibilities of Trustees / Trust Corporation and these laws and regulations are supplemented by the Trust Deed and Rules of CIC Jipange PPP.

Kingsland Court Trustee Services Limited ("Kingsland Court") is the sole corporate trustee of CIC Jipange PPP.

Trustee Meetings

Trustees of registered retirement benefits schemes are required to meet at least twice per year to review matters relating to the scheme and to review reports from service providers Kingsland Court's as the Corporate Trustee meets every quarter with all the departments of CIC involved in the operation of CIC Jipange PPP to review their reports focussing on governance and risk management, performance and member rights and relations.

Service Providers

The RBA Regulations require the Trustee to appoint professional service providers for the following functions:

- **Approved Issuer:** CIC Life Assurance Company Limited
- **Administrator:** The Administrator is CIC Life Assurance Company Limited

<p>SCHEME STRUCTURE</p>
<p>Pension A pension is a monthly income in retirement as stipulated in the contract terms. An Annuity is a Pension purchased from an insurance company.</p>
<p>Pensionable Salary This is the basic salary paid to an Employee excluding all allowances and fluctuating emoluments. This is the basis for calculating contributions payable to the Scheme.</p>
<p>Income Drawdown A programme whereby a Member having retired, opts, instead of purchasing an Annuity from a Registered Insurer, to draw down his Accumulated Credit directly from a registered Income Drawdown Fund in periodical instalments over a period of not less than ten (10) years.</p>

<p>OTHER FREQUENTLY USED TERMS</p>
<p>Pensionable Service Your Pensionable Service starts when you are confirmed to the permanent staff of the employer and continues until you leave the employer's service for any reason.</p>
<p>Nomination of Beneficiary In order to minimise any possible delays in processing your benefits in the event of your death while still a Member of CIC Jipange PPP, you are encouraged to complete and frequently update the nomination of beneficiaries form as your personal circumstances change to inform the Trustees how you would like your benefits to be shared among your selected Beneficiaries.</p>
<p>Beneficiary The TDR defines Beneficiary as a person who becomes entitled to receive a benefit on the death of a Member.</p>
<p>Dependant The TDR defines your Dependants as including your Spouse, children or adopted children and any other persons who were, in the opinion of the Trustees, substantially dependent on you, before your demise.</p>

2. WHAT IS CIC JIPANGE PERSONAL PENSION PLAN?

CIC Jipange Personal Pension Plan is a registered Scheme that allows individuals to save regularly for their retirement income. Membership in the scheme is open to both individual member, especially in the informal sector and self-employed. It is also open to group members of an employer who has opted to contribute on their behalf and to Small and medium sized employers who cannot afford or do not wish to set up a staff retirement benefits scheme. In designing the Scheme careful attention has been paid to:

- **Member Rights and Relations**
The members are the whole reason that the Scheme exists. Members' rights and obligations are commented on later in this Handbook.
- **Transparency**
The operation of CIC Jipange PPP is completely transparent. The main criticism of some pooled arrangements is that little or no information is provided on investments, yields, costs etc. CIC Jipange PPP is committed to full disclosure.
- **Prudent Investment Policy**
The Scheme employs a very prudent investment policy that ensured that Scheme funds are invested in approved and secure investments. The goal is to ensure that the members receive a good return while safeguarding their savings. The investment structure adopted by the Scheme is to ensure that good returns are offered on the Members' savings.
- **Flexibility**
The design of the Scheme gives its members the optimum degree of flexibility in terms of contributions remittance, benefits design and access while also giving to members options for making AVCs, nominating beneficiaries.

To these advantages are added the CIC brand name and proven commitment to delivery of value and quality.

3. MEMBERSHIP OF CIC JIPANGE PERSONA PENSION PLAN

What are the conditions for joining the Scheme?

Anyone over 18 years and below 75 years of age who is either employed or self-employed can join the Scheme.

How do I join the Scheme?

You will be required to complete a joining form for membership and submit any other documents the Trustee may request (birth certificates, marriage certificate, KRA PIN etc). The Trustee will then formally admit you to membership of the Scheme and a Member Account shall be opened in your name.

Can I transfer my benefits from another retirement benefits scheme to the Scheme?

If you previously were a member of another registered scheme and are now a Member of CIC Jipange PPP you may, subject to any necessary consents, transfer to CIC Jipange PPP the value of the benefits due to you from your previous scheme. The conditions of such transfers vary from case to case, particularly if the other scheme is not structured the same as CIC Jipange PPP, and you should obtain full details from the CIC Jipange PPP Trustee before instructing the trustees of the other scheme to transfer any value.

Can I transfer my benefits from CIC Jipange PPP to another retirement benefits scheme?

Yes. You may request the Trustee of the Scheme to transfer your accumulated benefits to another established and registered retirement benefits scheme in the country.

4. CONTRIBUTIONS TO CIC JIPANGE PERSONAL PENSION PLAN

Must I contribute to CIC URBS?

As a Member of the Scheme you should make contributions at the rate expressed in the Personal Pension Plan Agreement/Proposal Form that you had filled.

If you are an Employed Member and contributions are being made by your employer or Contributing Employer, contributions shall be made based on the terms expressed in the Service Level Agreement executed by the Employer. This amount will be deducted from your salary each month through the payroll and paid to the Scheme.

Can I make Additional Voluntary Contributions to the Scheme?

If you wish, you may make Additional Voluntary Contributions (AVCs) to the Scheme. If employed, these amounts will be deducted from your salary each month through the payroll and paid to Scheme. At retirement or when you leave the Scheme your AVCs will be treated in the same way as your compulsory Member contributions.

How much will my Employer contribute to the Scheme in respect of me?

Your employer will contribute to the Scheme at the rate specified in the Service Level Agreement. This amount will be paid every month by the employer and remitted directly to the Scheme.

Can I continue to make contributions to the Scheme after I have left employment of my Contributing Employer?

Yes. The Scheme is a personal Pension Plan which means that it has been established to cater to you as an Individual. This means that your membership is not affected by change in employment. Nevertheless, you have to advise the Trustee in the event of such a change.

Do I still have to contribute to NSSF?

Yes, the law as it stands today requires you to be a member of NSSF. The statutory contributions to NSSF due by you and your Employer will continue to be paid.

Is there a contribution limit?

The Scheme has a minimum contribution limit of Kshs.500.00 per month which makes it one of the most affordable Schemes in the market. Whereas lump sum contributions are acceptable, members can also make their contributions monthly, quarterly, bi-annually or annually. There is no maximum contribution limit.

Are pension contributions to my account subject to AML rules?

Yes. The Scheme is required, as prescribed by the Proceeds of Crime and Anti-Money Laundering Act, to monitor on an on-going basis all complex, unusual, suspicious, large or such other transactions as may be specified in the regulations.

5. INVESTMENTS AND INTEREST

Who is responsible for investing and how do they make investment decisions?

The ultimate responsibility lies with the Trustee of the Scheme. To comply with the Regulations the Trustee is required to employ a professional to perform these duties.

How and where are the Scheme funds invested?

In order to minimise risks the Founder and the Trustee resolved to invest 100% in CIC Guaranteed Fund.

From what source will I receive interest on my Accumulated Credit?

CIC Guaranteed Fund pays interest to the Scheme calculated on the daily value of the investments in the Guaranteed Fund. That interest will be distributed as “interest” on Members’ Accumulated Credit after deduction of applicable expenses and taxes.

What rate of interest will my Accumulated Credit earn?

CIC Guaranteed Fund calculates a “declared annual interest rate” as at the end of each financial year (December). The calculation and publication of this rate takes several weeks to complete since it must follow the annual audit and input from the actuary.

Interest will be paid on your Accumulated Credit at the annual rate declared by the CIC Guaranteed Fund which must be not less than the guaranteed rate which is currently 5% per annum. This interest distribution will follow the publication of the declared annual rate.

If you withdraw your benefits from the Scheme during the course of a financial year you will receive interest at the guaranteed rate because the declared annual rate for that year will not have been published. Additional interest shall be payable once the year’s declared rate has been published and the audited accounts approved by the Trustee. You may however opt to leave your benefits in the Scheme until after the end of the financial year to take advantage of the declared annual rate if you believe it may be higher than the guaranteed rate.

How will the declared interest be credited to my Member Account?

Interest will be applied pro-rata on the balances of the Member Portion and Employer Portion of your Member Account. This distribution usually takes place in April after the Scheme audit process is completed.

6. BENEFITS

a. Benefits on Retirement

When may I retire?

You may retire from the Scheme at any time after you attain the age of 50 years.

In addition you may also retire from the Scheme at any time irrespective of your age on Medical Retirement Grounds. This is however subject to submission of acceptable medical evidence and any other documents that the Trustee may request.

What is the value of my benefits on retirement?

The value of your benefits on retirement is the balance of your Accumulated Credit at that time.

How may I take my benefits on retirement?

When you retire as a member of the Scheme you are allowed to take your full Accumulated Credit as a lump sum subject to deduction of any applicable taxes. However, you are also at liberty to use part or all your benefits to buy an annuity, an Income Drawdown, or even both. If you require assistance in doing this the Scheme administrator can guide you where you can get the relevant information, but the decision is entirely yours.

b. Benefits on Death of a Member

What happens if I die while still a Member of the Scheme?

If you die while you are still a Member of the Scheme, the amount of your Accumulated Credit will become payable to your Beneficiaries. It is the responsibility and duty of the Trustee to determine which of your known Dependants should be eligible to receive part of this benefit and how the benefit should be shared among the eligible Dependants.

To guide the Trustee in this exercise it is valuable if you have made a Nomination of Beneficiary. These Nominations help the Trustee to ensure that the benefits are applied correctly and fairly and with the minimum delay.

How are lump sum death benefits distributed?

In general terms lump sum death benefits are payable at the discretion of the Trustee and subject to any prevailing laws. The Trustee must gather information on all potential beneficiaries, evaluate the entitlements and decide who should receive what proportion of the benefits.

There is a provision in the Rules for you to nominate a beneficiary or beneficiaries to receive such benefits. While the Trustee must take your nomination into consideration, it is not legally binding.

c. Benefits on Leaving the Employer's Service before retirement

What is my benefit if I leave employment early for any reason?

If you are an Employed Member and you leave employment early, except on retirement, you are entitled to the full amount of your Accumulated Credit. However, you cannot take it all immediately as a lump sum. At this point you can only access your Member Portion and up to 50% of your Employer Portion as a lump sum. The remaining Employer Portion must be "preserved" until you become eligible to retire. This shall also apply if, for whatever reason, you hold any Employer Portion in your Member Account.

When you leave early, you need to make a choice between the following 3 options:

Option 1. Defer the Whole Benefit

You may elect that the full value of your Accumulated Credit remains in the Scheme as a deferred benefit. It may remain in the Scheme until you become eligible to retire or you may decide to change to Option 2 or Option 3 at any time before you become eligible to retire. The benefits shall continue to earn investment income as long as they are in the Scheme.

Option 2. Access

You may request the Trustee to access your Member Portion plus up to 50% of the Employer Portion of your Accumulated Credit be paid to you immediately as a lump sum. The balance of the Employer Portion will be retained in the Scheme until you are eligible to retire where it shall continue to earn investment income.

Option 3. Transfer

You may elect to transfer your benefit in full or in part to another registered retirement benefits scheme. If you are considering this option, you need to make sure that you understand any differences between the CIC Jipange PPP and the scheme to which you wish to transfer.

It is advisable that you start thinking about these options as early as possible. If at the time of your leaving employment you have not decided which option you prefer, you may request the Trustee in writing to retain your Accumulated Credit in the Scheme while you make up your mind.

d. Benefits General

Can I use my benefits to pay off my creditors?

No. You are not allowed to assign any part of your benefits to a creditor or as collateral for a loan. If you try to make such an assignment the Trustee are bound to ignore it. Under no circumstances will the Trustee pay any monies which are due to you to an assignee.

Can I leave all or part of my benefits in CIC URBS after NRA for investment?

Yes this is possible as long as you give the Trustee instructions in writing. The Trustee will also require you to review this arrangement after every 12 months to be sure that your instructions to them remain up to date.

7. POST RETIREMENT MEDICAL FUNDS (“PRMF”)

What is a PRMF?

- A PRMF is to be established to enable members to make provision for medical expenses to be incurred after they have retired. It is an arrangement within the Scheme or under a separate trust fund intended to accumulate savings to be utilized to meet medical costs incurred in retirement.
- **Membership**
Membership of the Post-Retirement Medical Fund shall comprise all Members of the Scheme who shall have opted to make Additional Voluntary Contributions in respect of the funding of a Post-Retirement Medical Fund.
- **Contributions**
A Member may request the Trustee to maintain within his Member Account a separate portion in respect of the funding of a Post-Retirement Medical Fund at retirement and may make Additional Voluntary Contributions thereto.
Contributions into a post-retirement medical fund may either be a fixed amount or a percentage of the Member’s salary/earnings and should be guided by the target level of retirement medical benefits.
- **Transfer From Accumulated Benefits**
The Trustee may allow a Member who has attained retirement age to transfer a portion of his Accumulated Credit to boost their Post-Retirement Medical Fund provided.

8. OTHER GENERAL INFORMATION

Are my benefits taxable?

The government encourages workers and their employers to make savings for retirement by granting tax concessions. The Scheme is registered with the Kenya Revenue Authority as a tax exempt retirement benefit scheme. Some of the tax benefits of a tax exempt registered scheme are:

a. Tax relief on contributions

Within certain limits, presently Kshs 20,000 per month, contributions to the Scheme are exempt from income tax. The contributions within this limit are called the “exempt” or “registered” contributions. If your contributions are higher than this limit the excess portion is not tax-exempt and is called the “non-exempt” or “unregistered” contributions. If this is the case your Member Portion and Employer Portion of your Member Account will be split into exempt/registered and non-exempt/unregistered sections.

b. Tax exemption on investment income

The investment income earned by the exempt contributions is not subject to tax. For those Members who have non-exempt contributions, tax will be deducted from the interest earned on their non-exempt contributions when it is credited to their Accounts.

c. Tax relief on benefit withdrawals

When you leave and withdraw your benefits from the Scheme they will receive some advantageous tax treatment as follows:

- Withdrawals from the non-exempt/unregistered sections of your Member Account will not be taxed

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- Withdrawals from the exempt/registered sections of your Member Account will be taxed. However, before taxing the balance shall be allowed free amounts of tax of Kshs60,000 for each year you have been a Member, subject to a maximum of 10 years, i.e. Kshs600,000 (the tax-free limit).
 - Withdrawals from the exempt sections of your account in excess of the tax-free limit will be taxed at the personal income tax rates.
 - If you are aged 50 years and above, there is a preferential tax scale. This preferential tax scale also applies if you have been a Member of a registered retirement benefits scheme for more than 15 years.

Who can change the Rules of CIC URBS?

The Trustee may change the provisions of the Trust Deed and the Rules but only with the consent of the Founder and the approval of the Retirement Benefits Authority.

What happens to my benefits if the Trustee cannot trace me?

The Trustee are obliged to use every effort to trace you when your benefit becomes due for payment. If the Trustee is unable to trace you after two years of your benefits being payable, they are required to transfer these benefits to the Unclaimed Financial Assets Authority for administration.

It is therefore very important that you keep the Trustee informed of your whereabouts and those of your Dependants entitled to receive benefits on your death.

Can I change my nomination of beneficiary?

Yes you can. At any time while you are a Member you may change or cancel your nomination of a beneficiary or beneficiaries. It is important that you keep your nomination up-to-date to reflect any changes in your family circumstances.

BRANCH NETWORK

NAIROBI BRANCHES:

TOWN OFFICE

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