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EMBU

MERU

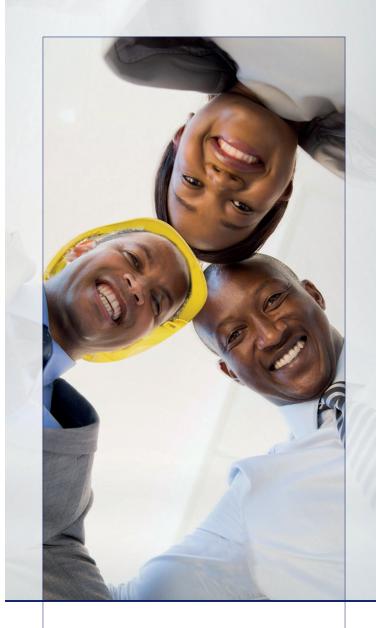
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For any enquiries

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KenyaOrientLifeAssuranceLtd KenyaOrientLifeAssuranceLtd



Orient Umbrella Pension Plan

Secure your future



Pooling of retirement investments has the advantage of not only reducing the average cost of running the fund but also enhances the overall returns and benefits to both the employer and the employees due to the economies of scale.

Our Offering

A collective investment scheme that pools the retirement investment of various employers in a flexible plan to realize the retirement savings objective for employees. There are several participating employers who enjoy more or less the same benefits in a fund managed by professional trustees.

The plan is most suitable for

- ▶ Small to medium size enterprises.
- Employers who wish to outsource the management of pensions funds

Options available ****

• Guaranteed Scheme

- ► In addition to declaring the most competitive returns, this product offers an attractive minimum guaranteed rate of return of 4% p.a
- ▶ It pursues a fairly conservative investment strategy through the sponsor.
- ➤ The product is suitable particularly for populations with a relatively mature age profile.

2 Growth Scheme

- ► A larger portion of this fund is invested in high growth assets which are expected to yield a much higher returns in the long run.
- ► The investments are however well diversified in order to manage risk.
- The product is suitable particularly for a relatively younger population.

Why Orient Umbrella Pension Plan

Our clients will have a choice to invest either in our guaranteed fund for lower risk or segregated fund for higher growth

- ► All our costs and fees are competitive and transparent. There are no hidden costs.
- Our Trustee Board consists of individuals that are both qualified and have high integrity.
- ► Our scheme is administered by a reputable Administrator Kenya Orient Life Assurance, registered with RBA and KRA.
- Our Admin employees are well trained, competent and customer friendly.
- We hire competent and highly reputable fund Managers and Custodians.
- Our scheme allows employers to specify their own contribution rates, retirement age and any other special rules.
- ► Kenya Orient Life Assurance handles all the administration and trusteeship professionally; thereby relieving the employer of any legal and financial duties/risks associated with administration and trusteeship.
- ► Contributions attract interest from our high yielding investments.
- Members who contribute to our scheme will enjoy tax deductions both on contribution to the Scheme and on return on the Scheme investments.
- Our scheme will pay a third of accumulated benefit as a single lump sum amount and the remaining two thirds will be used for annuity purchase.
- ▶ Our Team will communicate with members by distributing annual statements and responding to ad hoc queries at all times. We also hold Annual communication meetings for all participating employers and their employees.

Our Background

Kenya Orient Life Assurance journey goes way back in 2014 and was registered and licensed under the Insurance Act of Kenya to transact ordinary life and superannuation classes of business. It is also regulated by Retirement Benefits Authority to handle pension business.