



Retirement Benefits Authority
Safeguarding your retirement benefits

2012 -2013

Annual Report & Financial Statements
For the Year Ended 30th June 2013



VISION

To be a world class retirement benefits regulator.

MISSION

Developing and safeguarding the Kenyan retirement benefits sector through commitment to continued excellence in service delivery.

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Corporate Information

The Board of Directors

In line with the requirements of the Retirement Benefits Act and indeed good corporate governance principles, the Board continues to represent a skills-mix appropriate to its role and function. Members of the Board, other than ex-officio members, hold office for a period not exceeding four years, and are eligible for reappointment for one more term for a period not exceeding four years.



Mr Joseph Kinyua (PS Treasury)

Year of Birth — 1951

Nationality — Kenyan

Education — BA (Econ), MA (Econ),
University of Nairobi



Mr Kanyi Gachoka - Chairman

Year of Birth — 1968

Nationality — Kenyan

Education — LL.B, Advocate of the High Court

Dr Edward Odundo, MBS (CEO, RBA)

Year of Birth — 1958

Nationality — Kenyan

Education — Accomplished accountant holding a
FCPA, FCPS, FKIM as well as Bachelor of Science
and Masters of Business Administration and Ph.D
in Strategic Management.





Mr Cleopas Agingu
Year of birth — 1969
Nationality — Kenyan
Educaction — Bachelor of Education

**Mr. Sammy Makove
(CEO, IRA)**
Year of Birth — 1959
Nationality — Kenyan
Education — Bachelor
of Commerce,
Masters in Psychology



Mrs Thamuda Omar Hassan
Year of Birth — 1953
Nationality — Kenyan
Education — BA Economics & Sociology

Mr Paul Muthaura
Year of Birth — 1978
Nationality — Kenyan
Education — Bachelor
of Laws degree (Uni-
versity of Warwick),
Masters in Banking and
Finance Law (London
School of Economics),
undertaking a Doctorate
in Business Adminis-
tration at the Maastricht
School of Management.



Mr Jacob Onkunya
Year of Birth — 1952
Nationality — Kenyan
Education — Master in
Business Administration
from the United States
International University
(USIU) and a Bachelors
degree in Economics from
University of
Nairobi.



Ms Agnes Nyaguthie
Year of Birth — 1968
Nationality — Kenyan
Education — Master of Business
Administration and Management

Management Team



Mr. David Nyakundi
Board Secretary,
Chief Manager,
Legal
(LLB, LLM, CPS -
Kenya)



Dr. Edward Odundo, MBS
Chief Executive Officer
(BSc., MBA, PhD, FCPA,
FKIM, FCPS)



Mr. Gordon Bulinda
Chief Manager,
Human Capital
Development &
Administration
(BEd, PGD, MBA)



Ms. Rose Kwena
Chief Manager,
Corporate
Communications
(BA, PGD, MSc)



Ms. Elizabeth Waruingi
Manager, Internal Au-
dit & Risk Mgt.
(BA, MBA, CPA, CIA,
CISA, CRMA)



Mr. Jesse K. Kiptim
Chief Manager,
Finance
(MBA, CPA-K)



Mr. Charles Machira
Chief Manager,
Supervision
(BSc, MSc)



Mr. Dennis Abuya
Manager, ICT
(BSc, MSc, MBA, CISA)



Mr. Nzomo Mutuku
Chief Manager,
Research & Strategy
(BA, MA - Economics)



Ms. Anne Mugo
On Secondment as
Director of Pensions
(BCom, MBA, ACII)

Retirement Benefits Authority

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Mobile: +254 722 509939, 735 339132
Email: info@rba.go.ke
www.rba.go.ke

Bankers

Kenya Commercial Bank
Milimani Branch, NSSF Building,
Bishops Road
P.O. Box 48400 - 00100 Nairobi
Barclays Bank of Kenya
Enterprise Road
P.O. Box 18060
Nairobi

Housing Finance Company of
Kenya
Rehani House
Kenyatta Avenue
P.O. Box 30080 - 00100 GPO
Nairobi

NIC Bank Head Office
Masaba Road
P.O. Box 44599 - 00100 Nairobi

Barclays Bank of Kenya
Enterprise Road
P.O. Box 18060 Nairobi

Auditors

Controller and Auditor-General
Kencom House, Moi Avenue
P.O. Box 30084 - 00100 Nairobi

Principle activities

The principle activities of the Authority are to:

- i. regulate and supervise the establishment and management of retirement benefits schemes;
- ii. protect the interests of members and sponsors of the retirement benefits sector;
- iii. promote the development of the retirement benefits sector; and,
- iv. advise the Cabinet Secretary for National Treasury on the national policy to be followed with regard to the retirement benefits industry and implement all government policies relating thereto.

Report of Directors

The Board of Directors of Retirement Benefits Authority who were in office in the financial year ended 30th June 2013 are detailed under corporate information.

Composition and Role of the Board

The management of the Authority vests in the Board of Directors which comprises of nine (9) directors five (5) of whom are independent non-executive including the Chairman. These directors bring a wealth of experience in matters relating to the administration of pension funds, banking, insurance, law and actuarial services. The other four (4) members are: the Chief Executive Officer who is responsible for the day to day management of the affairs of the Authority, the Principal Secretary, National Treasury, the Chief Executive Insurance Regulatory Authority and the Chief Executive of the Capital Markets Authority.

The Board defines the Authority's corporate strategies vital to the achievement of its objects and functions as set out under the Retirement Benefits Act.

Committees of the Board

The Board has set up principal Committees each with its own charter which sets forth the purposes, goals and responsibilities of the committees as well as qualifications for committee membership, procedure for appointment and removal, and committee reporting to the Board. This is intended to facilitate efficient decision making of the Board in discharging its duties and responsibilities.

Finance and Administration Committee

The membership of this Committee is comprised as follows:

Agnes Nyaguthie — Chairing
Sammy Makove
Thamuda Omar Hassan
PS, Treasury /Alternate Dr. Geoffrey Mwau
Inspector General (Corporations) Rep. Theodora Gichana

The committee held four (4) regular meetings in the year under review.

Audit and Risk Committee

The membership of this Committee is comprised as follows:

Jacob Onkunya — Chairing
Cleopas Agingu
Paul Muthaura
PS, Treasury /Alternate Dr. Geoffrey Mwau
Inspector General (Corporations) Rep. Theodora Gichana

The Committee held four (4) regular meetings in the year under review.

Staff Welfare and Remuneration Committee

The membership of this Committee is comprised as follows:

Cleopas Agingu — Chairing
Agnes Nyaguthie
Jacob N Onkunya
PS, Treasury /Alternate Dr. Geoffrey Mwau
Inspector General (Corporations) Rep. Theodora Gichana

The committee held four (4) regular one (1) special meetings in the year under review.

Technical Committee

The membership of this Committee is comprised as follows:

Sammy Makove — Chairing
Cleopas Agingu
Jacob N Onkunya
PS, Treasury /Alternate Dr. Geoffrey Mwau
Inspector General (Corporations) Rep. Theodora Gichana

The committee held four (4) regular meetings in the year under review.

Corporate Governance Committee

The membership of this Committee is comprised as follows:

Thamuda Omar Hassan — Chairing
Paul Muthaura
Agnes Nyaguthie
PS, Treasury /Alternate Dr. Geoffrey Mwau
Inspector General (Corporations) Rep. Theodora Gichana

The committee held two (2) regular meetings in the year under review.

Chairman's Statement



Mr Kanyi Gachoka
Chairman

Total industry assets grew by 10.3 percent in the second half of 2012 to stand at **Kshs. 548.8 billion** on December 31, 2012. The Amount was composed of the **Kshs. 436.7 billion** held by fund managers, **Kshs. 82.1 billion** held by the National Social Security Fund (NSSF) and an additional **Kshs. 30 billion** of property investments held by schemes but not under control of the fund managers. The assets held by fund managers included **Kshs. 39.4 billion** of NSSF assets that the Fund transferred to the managers during the period. Government Securities constituted the largest share of industry assets with 35 percent of total assets, followed by Quoted Equities at 24 percent. The industry recorded double digit growth in most asset categories with the only decline being seen in the unquoted equity category.

Overall Industry Investment Portfolio

		December 2010		December 2011		June 2012		December 2012		Change June 2012 -Dec 2012
		Kshs Bn	%	Kshs. Bn	%	Kshs. Bn	%	Kshs. Bn	%	
1	Government Securities	143.6	32%	145.7	34%	176.3	35%	190.3	35%	8%
2	Quoted Equities	130.4	29%	93.0	21%	114.7	23%	130.4	24%	13.7%
3	Immovable Property	80.0	18%	87.8	20%	97.9	20%	101.6	19%	3.9%
4	Guaranteed Funds	33.3	7%	48.0	11%	41.3	8%	48.1	9%	16.5%
5	Fixed Income	21.1	5%	20.7	5%	20.8	4%	26.7	5%	28.1%
6	Fixed Deposit	17.2	4%	21.9	5%	26.4	5%	27.1	5%	2.5%
7	Offshore	15.3	3%	5.2	1%	6.4	1%	8.5	2%	32.4%
8	Cash	7.3	2%	6.8	2%	9.8	2%	12.9	2%	32.5%
9	Unquoted Equities	2.5	2%	3.7	1%	3.9	1%	3.1	1%	-20.0%
	TOTAL	450.7	100%	432.8	100%	497.5	100%	548.8	100%	10.3%

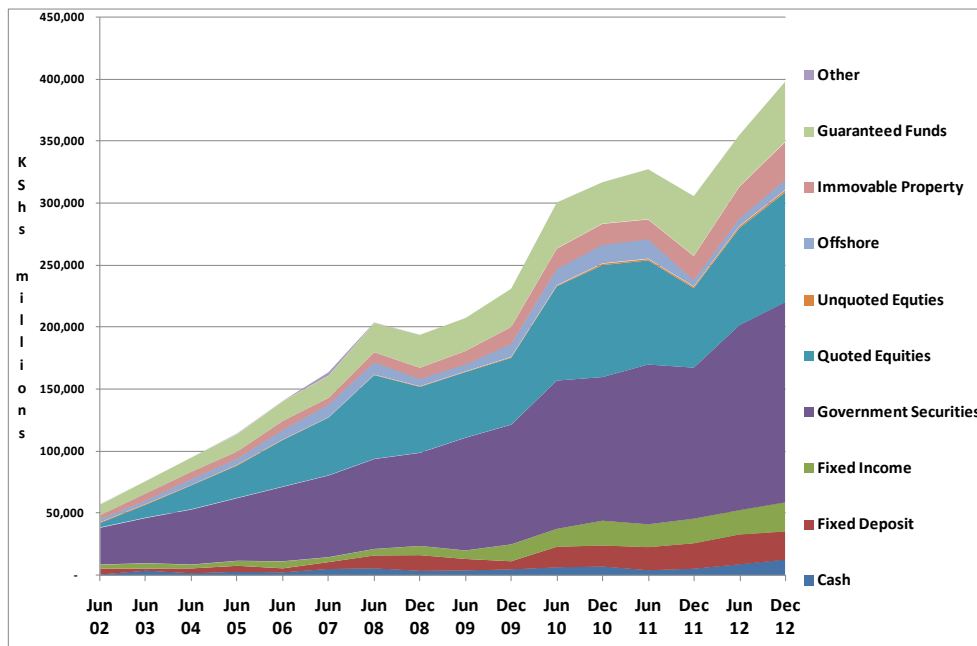
On average, all categories of investment were within the statutory maximum guidelines provided in the Retirement Benefits Regulations.

ASSETS HELD BY FUND MANAGERS

The retirement benefit assets held by the **16 registered fund managers** rose sharply by 21.6 percent from **Kshs. 354.6 billion** in June 2012 to **Kshs. 436.7 billion** in December 2012. Part of the increase was as a result of the transfer of previously self managed NSSF assets to six of the fund managers. The transferred assets were valued at Kshs. 39.4 billion as at December 2012 and included Kshs. 27.3 billion of quoted equities, Kshs. 6.2 billion of Government Securities and Kshs. 3.5 billion of fixed deposits.

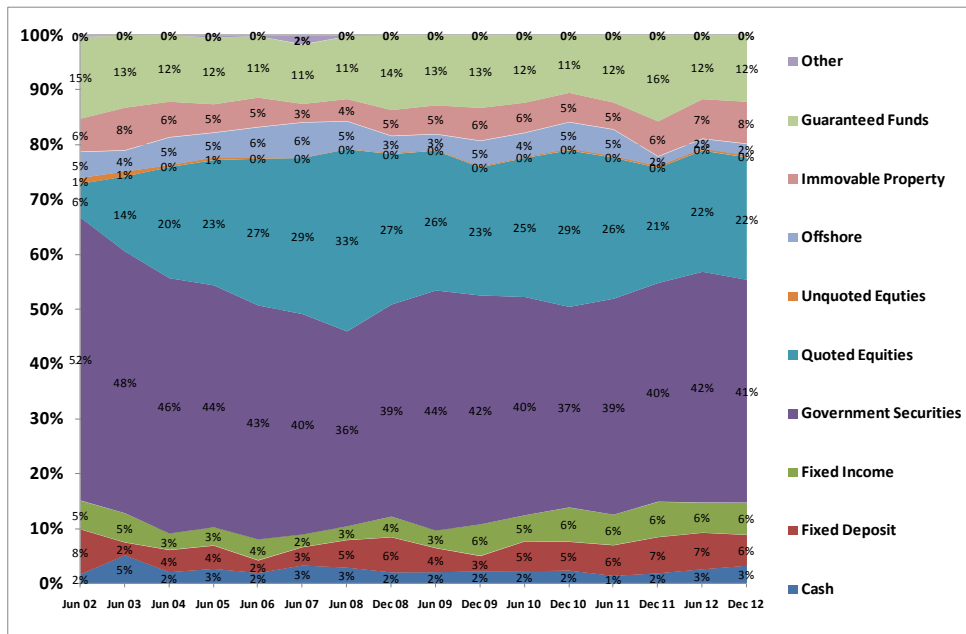
Excluding the amounts transferred from NSSF, assets under management grew by an impressive 10.7 percent in the six months. The growth was driven by the good performance of the Nairobi Securities Exchange with the NSE 20 share index closing the year up 29.0 percent and the NASI index Up 39.4 percent. In addition, schemes enjoyed increased valuations on their bond holdings as interest rates continued to decline.

Asset Under Fund Management (2002 –Dec 2012)



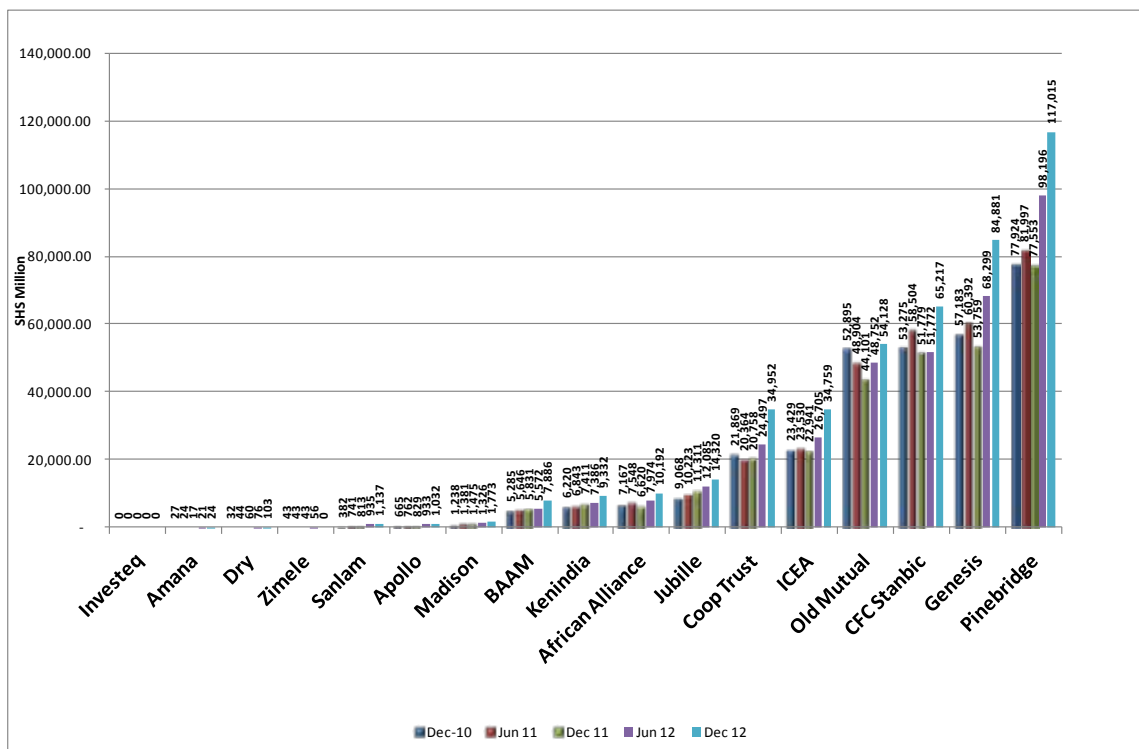
The portfolio remained well diversified with increases noted in relative shares of Quoted Equities and Immovable Property asset classes.

Portfolio Diversification (2002 –2012)



In terms of market share, the fund manager with the largest market share of retirement benefits assets remained Pinebridge with **Kshs. 117.0 billion** of assets followed by Genesis and CFC.

Retirement Assets - By Manager (2010 –2012)



Assets Held By NSSF

Total assets of the NSSF rose from **Kshs. 112.9 billion** in June 2012 to **Kshs. 121.5 billion** in December 2012. Of this amount, Kshs. 82.1 billion was managed in-house and Kshs. 39.4 had been outsourced to six different fund managers. The overall portfolio was diversified and in compliance with the investment guidelines except for Immovable Property asset which at 34 percent of assets was above than the statutory maximum of 30 percent.

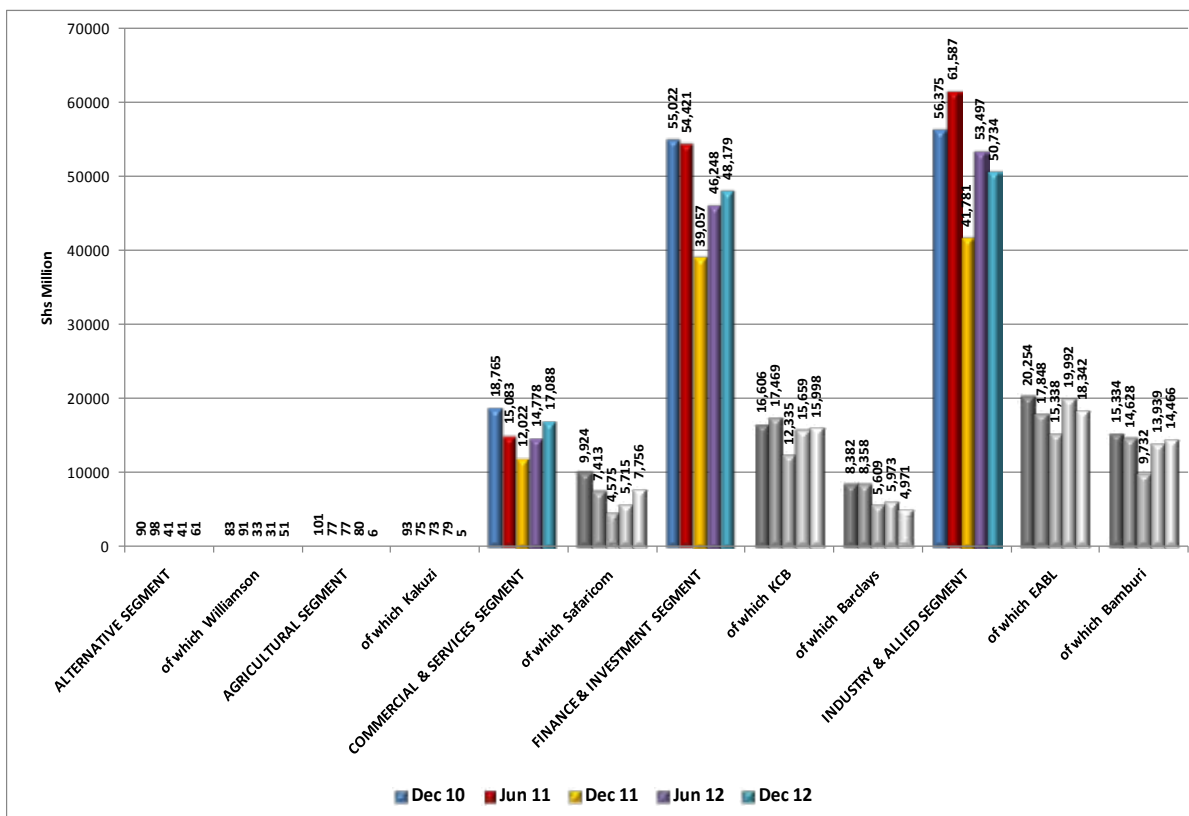
RETIREMENT BENEFITS INDUSTRY INVESTMENT IN GOVERNMENT SECURITIES

The industry total holding of Government Securities stood at **Kshs. 190.3 billion** as at December 2012 compared to **Kshs. 176.3 billion** in June 2012. The movement towards short term bonds that occurred in 2011 as a result of high volatility in interest rates, reversed in 2012 with schemes moving back towards their traditional investments in long dated securities.

RETIREMENT BENEFITS INDUSTRY INVESTMENT IN QUOTED EQUITIES

Industry investments in quoted equities rose by a 13.7 percent in the second half of 2012 to stand at **Kshs. 130.4 billion** in December 2012 which was a return to the all time high levels achieved in December 2010 and early 2011. This was a significant increase on value compared to the Kshs. 93.0 billion valuation in December 2011. The most popular shares held by the industry were East African Breweries, Kenya Commercial Bank and Bamburi Cement.

RETIREMENT BENEFIT INDUSTRY HOLDINGS OF QUOTED EQUITIES



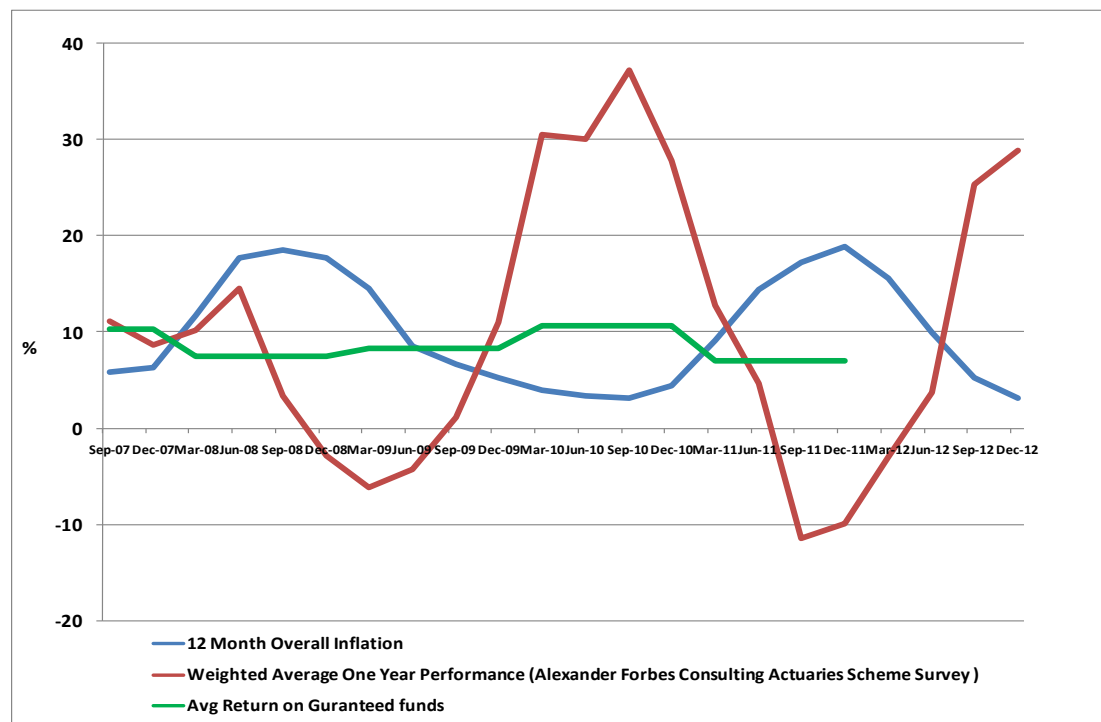
RETIREMENT BENEFITS INDUSTRY INVESTMENT IN CORPORATE BONDS

Non-Government fixed income securities attracted **Kshs. 27.8 billion** of investment from the retirement benefits industry. The leading bonds remained Safaricom, Housing Finance and CFC Stanbic. New entrants included Centum Investments and Consolidated bank which attracted significant investment from the industry.

INVESTMENT PERFORMANCE OF RETIREMENT BENEFITS SCHEMES

A survey of a sample of 127 schemes with segregated investments and having total assets of Kshs. 130.0 billion found a weighted average one-year investment return of **28.9 percent** in December 2012 compared to 3.7 percent in June 2012, and negative 9.9 percent in December 2011. Another survey of 103 schemes with a fund value of Kshs. 57 billion gives similar results with a weighted average one-year investment return of **28.4 percent** in December 2012. Similarly, time weighted performance returns submitted by the managers show comparable results. With the overall inflation at 3.2 percent in December 2011, this implies that the scheme members received significantly positive real rates of return in 2012.

RETIREMENT BENEFIT INDUSTRY AVERAGE INVESTMENT PERFORMANCE VS INFLATION



INDIVIDUAL RETIREMENT BENEFITS SCHEMES SECTOR

The Individual Retirement Benefits schemes sub sector, though relatively new, has been one of the fastest growing components of the retirement benefits industry. The individual retirement benefits schemes membership has grown tremendously from **25,289** members in June 2010 to **88,509** members in December 2012. Equally, the assets have grown sharply during the period from **Kshs. 7.0 billion** in June 2010 to **Kshs. 13.7 billion** in December, 2012. A significant part of the growth in membership of this sub sector has come from the Mbao SME pension scheme targeting the informal sector which had 39,013 members as at December 2012 which was 44.1 percent of the total membership of this sub sector. However, in terms of assets, the Mbao SME scheme had Kshs. 39.9 million in assets which was only 0.3 percent of the total assets of the sub sector.

**INDIVIDUAL RETIREMENT BENEFITS SCHEMES DATA. KSHS. BN
(JUNE 2010-DEC 2012)**

	Membership	Assets	Contributions (6 mths)	Benefits Paid out (6 mths)	Transfers In (6 mths)	Transfers Out/ Withdrawals (6 mths)
Jun-10	25,289	7.0	1.7	0.6	0.6	0.08
Dec-10	38,608	9.1	2.2	0.4	1.1	0.5
Jun-11	43,737	8.6	2.1	1.4	0.6	0.07
Dec-11	61,240	11.0	2.6	0.8	0.9	0.7
Jun -12	75,402	12.1	3.2	1.9	0.5	0.3
Dec-12	88,509	13.7	3.2	1.0	0.9	0.9

OUTLOOK FOR FIRST HALF 2013

Asset values are expected to continue to grow strongly in the first half of 2013 due to the strong performance at the Nairobi Securities Exchange and the lower and stable inflation and interest rates. Also asset values will be buoyed by the increasing number of new retirement benefits schemes including the soon to be launched Matatu Owners Association Pension Scheme as well as the continued rapid increase in membership of existing schemes in particular the Mbao SME Pension Plan.



CHAIRMAN

Chief Executive's Statement



Dr Edward Odundo
Chief Executive Officer

In 2012/2013, the Authority was able to achieve and surpass the majority of its targets. During the Financial Year we continued to perfect our Risk-Based Supervision we launched two years ago. Also Mbaao Pension Plan, which targets informal sector workers continued to register more members and consequently its fund value significantly went up. This is a big step in the right direction because it shows Kenyans in the informal sector are increasingly appreciating the need to save for their retirement.

Supervision

Supervision continued to form a big part of the Authority's activities in 2012/2013. By June 2013, the total number of registered schemes stood at 1,235.

Risk Based Supervision

The Authority continues to use Risk-Based Supervision (RBS), a supervisory approach which focuses on the identification of potential risks and the assessment of the financial and operational factors that exist to minimise and mitigate those risks. RBS aims at promoting transparency provide early warning signals and encourage self-evaluation of risk at regular intervals. A risk-based approach encourages supervised entities to place a greater focus on risk management in their daily operations, which promotes a stronger pension system and more effective outcomes for the members of schemes. The full implementation of the system still awaits the Authority's Risk Based Supervision System IT platform, which is under development. Once the IT project, is complete the Authority will link-up with service providers to obtain returns online.

Human Capital Development and Administration

The Authority continues talent mapping to ensure the effective utilisation of the resources as we carry out our mandate that includes recruitment, development, motivation and retention of quality manpower. As at the close of 2012/2013 Financial Year, the Authority had a total of 54 employees. On gender distribution, 33 employees, or 61 per cent of the employees were male while the remaining 21, or 39 per cent were female. This means that there is no one gender that accounts for more than two-thirds of the members of staff.

We strive to enhance a superior service-oriented culture while providing benefits to employees that promote health, wellness and a sound work/life balance. Through employee orientation and professional development, we foster the values of inclusiveness, comradeship, long-term employee engagement, and life-long learning.

Culture Building

We continue with our efforts to nurture a corporate culture that fosters trust, embrace change and values teamwork. Team building exercises are organised regularly for all members of staff to nurture mutual understanding, improve communication, and enhance co-operation and coping capacity of team members. Other activities such as Sports Day and Family Day also helped build cohesiveness.

Training and Development

We attach great importance to staff training and development. An annual training programme plan was formulated, setting out the relevant programmes to be organised according to the needs of staff. We also nominated staff to attend or speak at seminars and conferences to facilitate both local and international exchange and widen their professional exposure and network.

Public Education

RBA continues to undertake public education campaigns to educate Kenyans on the role of the Authority and inform them the importance of saving for retirement. The Authority continues to conduct public education campaigns to encourage Kenyans to save for retirement. RBA came up with a number of pension education programmes targeting different segments of the public. These are:

(i) Trustee Development Programme Kenya

Owing to increasing complexity of a trustee's duty, we officially launched Trustee Development Programme Kenya on August 29, 2011. This course leads to certification of retirement benefits trustees so that they get a clear understanding of their roles and responsibilities.

The training is currently carried out by College of Insurance although the curriculum for this five-day course was developed with the help from Canada's Humber Institute of Employee Benefits that has been training and certifying Trustees for over 30 years. The training sessions are designed to enhance trustee and retirement scheme officer understanding of investments and the respective investment vehicles available to retirement schemes, the legislative and regulatory environment, trusteeship and the fiduciary responsibilities of trustees, the service providers and their respective roles. Trustees have to attain a pass mark of 70 per cent and above to get certified.

We have a Practice Note requiring all trustees to be trained under the programme by December 31, 2014. This requirement also applies to Trust Corporations.

(ii) Retirement Planning Seminars

The Authority endeavours to be responsive to the needs of scheme members. Through the seminars we enlighten scheme members on pension saving and investment options. After we removed age limit for those attending the seminars, the stigma that was always associated with retirement was eliminated thus pension saving has become trendy as any other investment. As a result, more young people attend the seminars and appreciate the Authority's effort in helping them plan for their retirement.

Corporate Social Responsibility

Our commitment to our communities and social responsibility is at the heart of the culture and values that define us as an organisation. We have in place a process to integrate social, environmental, ethical human rights and consumer concerns into their business operations and core strategy in close collaboration with their stakeholders.

We are in partnership with Operation Ear Drop Kenya to facilitate the hearing conservation campaign amongst Kenya's growing informal sector. With the Authority's support, Operation Ear Drop carries out screening for noise induced hearing loss and provides health education and protective ear muffs to the Jua Kali artisans. In May 2013 we held Jua Kali Hearing Conservation Clinic in Machakos.

During the one week event, with the help of the strong team of ear, nose and throat specialists from Operation Ear Drop Kenya, we educated the artisans hazards on excessive noise, gave them basic ear hygiene, provided information on how to prevent noise-induced hearing loss and provided ear protection devices. A total of 928 Jua Kali artisans were attended to at the Ear clinic. A total of 177 people had their ears syringed to remove wax or foreign bodies. The workers were all issued with earplugs and received instructions on how to use and care for them. Of the artisans attended to, 11 per cent had disabling hearing loss.

Among the metal artisans, the percentage of those with disabling hearing loss rose to 17 per cent and among wood artisans, 14 per cent.

Agricultural Society of Kenya Shows

RBA participated in four shows organised by Agricultural Society of Kenya. The Authority took part in Kisumu Regional Show, Mombasa International Show, Nairobi International Trade Fair and Eldoret National Show. The shows provide an avenue for the public to learn about the Authority, retirement benefits saving options and their benefits. Also, the shows offer a chance to the public to register complaints with the Authority either regarding a scheme, a sponsor or trustees.



CHIEF EXECUTIVE OFFICER

Statement on Quality Management System

The Authority went through an audit conducted by the Kenya Bureau of Standards (KEBS) for recertification on the ISO 9001:2008 standard. The purpose of the audit was to determine the continued conformity and effectiveness of the Authority's Quality Management System (QMS) to the ISO 9001:2008 standard, following the expiry, on 28th April, 2013, of the initial certificate that was issued in 2010.

Upon the closure of the few minor-conformities that the audit identified, the KEBS Certification Committee formally issued the certificate to the Authority for a three-year period, running from 22nd July, 2013 to 21st July, 2016. The Authority uses the certification not as an end in itself but as a means of ensuring that the services we deliver to the pensions industry in Kenya meet the expectations of our stakeholders and the highest standards, in line with our vision of becoming a world class retirement benefits regulator.

Risk Management and Internal Controls

The Authority has developed and is implementing an Institutional risk management policy framework since 2012. Both policy and practice of the Authority's risk management conforms to principles and guidelines issued by the National Treasury, circular no.3/2009. The Authority has also defined procedures and financial controls to ensure reporting of accurate accounting information. These cover systems for ensuring compliance with the laws and regulations that have significant financial implications.

In reviewing the effectiveness of the internal control system, the Board takes into account the results of work carried out to audit and review the activities of the Corporation. The Board also considers the management reports for each quarter, reports from each Board Committee, annual budgetary proposals, major issues and strategic opportunities for the Authority. To achieve this goal, a risk management and governance framework has been put in place to assist the Board in understanding business risk issues and key performance indicators affecting the ability of the Authority to achieve its objectives and mandate both in the short and long term.

By Order of the Board



Chief Executive Officer

Date August 28, 2013

Statement Of Directors' Responsibilities

The Retirement Benefits Authority Act and Public Audit Act, no. 12 of 2003 requires the Directors to prepare financial statements for each financial year, which include a statement of Financial Position showing in detail the assets and liabilities of the Authority, a statement of Comprehensive Income, and such other statements that the Directors may deem necessary. It also requires the Directors to ensure the Authority keeps proper books of accounts and other books and records in relation to the Authority and to all the undertakings, Funds, investments, activities and property of the Authority. They are also responsible for safeguarding the assets of the Authority.

The Directors accept responsibility for the annual financial statements, which have been prepared using appropriate accounting policies supported by reasonable and prudent judgments and estimates, in conformity with generally accepted accounting practice and in the manner required by the Retirement Benefits Authority Act. The Directors are of the opinion that the financial statements give a true and fair view of the state of the financial affairs of the Authority and of its operating results. The Directors further accept responsibility for the maintenance of accounting records which may be relied upon in the preparation of the financial statements, as well as adequate systems of internal financial control.

Nothing has come to the attention of the Directors to indicate that the Authority will not remain in a going concern basis for at least the next twelve months from the date of this statement.

Chairman



Chief Executive Officer



Date

August 28, 2013

REPORT OF THE AUDITOR-GENERAL ON RETIREMENT BENEFITS AUTHORITY FOR THE YEAR ENDED 30 JUNE 2012**REPORT ON THE FINANCIAL STATEMENTS**

I have audited the accompanying financial statements of Retirement Benefits Authority set out on pages 14 to 24, which comprise the statement of financial position as at 30 June 2013, and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information in accordance with the provisions of Article 229 of the Constitution of Kenya and Section 14 of the Public Audit Act, 2003. I have obtained all the information and explanations which, to the best of my knowledge and belief, were necessary for the purpose of the audit.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

The management is also responsible for the submission of its financial statements to the Auditor-General in accordance with the provisions of Section 13 of the Public Audit Act, 2003.

Auditor-General's Responsibility

My responsibility is to express an opinion on these financial statements based on the audit and report in accordance with the provisions of Section 15 of the Public Audit Act, 2003. The audit was conducted in accordance with International Standards on Auditing. Those standards require compliance with ethical requirements and that the audit be planned and performed to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatements whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the Authority's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence obtained is sufficient and appropriate to provide basis for my audit opinion.

Opinion

In my opinion, the financial statements present fairly, in all material respects the financial position of the Authority as at 30 June 2013, and of its financial performance and its cash flows for the year then ended, in accordance with International Financial Reporting Standards and comply with Retirement Benefits Authority Act No. 3 of 1997.



Edward R.O. Ouko, CBS
AUDITOR-GENERAL

Nairobi

23 January 2014

RETIREMENT BENEFITS AUTHORITY FINANCIAL STATEMENT FOR THE YEAR ENDED 30
JUNE 2013

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30TH JUNE 2013

		2013	2012
	NOTE	(Kshs)	(Kshs)
LEVY INCOME	2	503,141,752	444,037,180
FEES INCOME	2	2,850,000	2,900,000
OTHER INCOME	2	26,111,455	17,929,521
TOTAL OPERATING INCOME		532,103,207	464,866,700
TOTAL OPERATING EXPENDI- TURE	3	(485,997,825)	(442,796,290)
SURPLUS/(DEFICIT) FROM OPERATION		46,105,382	22,070,410
FINANCE INCOME	2	29,527,191	38,285,767
NET SURPLUS (DEFICIT)		75,632,574	60,356,177

RETIREMENT BENEFITS AUTHORITY FINANCIAL STATEMENT FOR THE YEAR ENDED 30 JUNE 2013

STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2013

		2013 (KShs)	2012 (KShs)
ASSETS:-			
Non-Current Assets:	NOTE		
Property and Equipment	4	45,583,035	23,405,729
Total Non-Current Assets		45,583,035	23,405,729
Current Assets:			
Receivables /Prepayments	5	22,651,567	13,571,278
Investment in Government Securities	6	303,827,600	473,090,800
Cash and Bank Deposit	7	435,679,210	239,263,957
Total Current Assets:		762,158,378	725,926,035
TOTAL ASSETS		807,741,412	749,331,764
FUNDS :-			
General Fund	9	718,830,769	618,199,499
Asset Revaluation Surplus	10	5,984,627	5,984,627
Capital Fund	11	45,457,000	45,457,000
Total fund		770,272,396	669,641,126
LIABILITIES:-			
RBA Trust Fund	12	7,375,226	5,526,196
RBA Benevolent Fund	13	942,750	918,450
Payables	14	29,151,040	18,925,433
Provision for Financial commitments	15		24,998,696
Provision for Surplus payable to Exchequer	16	-	29,321,863
Total Liabilities		37,469,016	79,690,638
TOTAL FUNDS AND LIABILITIES		807,741,412	749,331,764

The notes on pages 11 to 17 form an integral part of these Financial Statements.

The Financial Statements were approved by the Board of the Authority on August 28 th , 2013 and signed on its behalf by:



CHAIRMAN



CHIEF EXECUTIVE

RETIREMENT BENEFITS AUTHORITY : STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2013

	Capital Fund	General Fund	Asset Re-valuation Surplus	Total Fund
	(KShs)	(KShs)	(KShs)	(KShs)
At 1 July 2011	45,457,000	612,163,881	5,984,627	663,605,508
Surplus for the year	-	60,356,177		60,356,177
Provision for surplus payable to Exchequer	-	(29,321,863)		(29,321,863)
Provision for financial commitments	-	(24,998,696)		(24,998,696)
At 30 June 2012	45,457,000	618,199,499	5,984,627	669,641,126
At 1 July 2012	45,457,000	618,199,499	5,984,627	669,641,126
Provision for financial commitments (Restated)		24,998,696	-	24,998,696
Surplus For the year		75,632,574	-	75,632,574
At 30 June 2013	45,457,000	718,830,769	5,984,627	770,272,396

RETIREMENT BENEFITS AUTHORITY FINANCIAL STATEMENT FOR THE YEAR ENDED 30
JUNE 2013
STATEMENT OF CASH FLOWS FOR YEAR ENDED 30TH JUNE 2013

		2013	2012
		(Kshs)	(Kshs)
Cash flows from Operations:-	NOTE		
Net Surplus of the year		75,632,574	60,356,177
adjustment for :-			
Loss on Assets Disposed / written off	3	17,404	129,702
Reimbursement receivable in respect of seconded staff	5	(11,629,000)	(9,924,500)
Investment income receivable	5	(3,067,663)	(2,170,273)
Interest receivable on bank deposit		-	
Depreciation	4	10,721,947	6,253,794
Net cash inflow from operating activities		71,675,261	54,644,901
Increase /Decrease in receivable	5	5,616,374	11,546,222
Increase / Decrease in payable	14	10,225,607	(25,461,853)
Net working capital changes		15,841,981	(13,915,631)
Net cash flows from operating activities		87,517,242	40,729,270
Cash flows from investing activities :-			
Purchase of Property & Equipment	4	(33,153,433)	(3,610,001)
Proceeds from disposal of property	4	236,778	
Net cash used in investing activities		(32,916,655)	(3,610,001)
Cash flows from financing activities :-			
Surplus paid to Exchequer		(29,321,863)	
RBA trust fund	12	1,849,030	918,047
Staff Benevolent Fund	13	24,300	40,700
Net cash from Financing activities		(27,448,533)	958,747
Net increase in Cash and Cash Equivalent in the year		27,152,054	38,078,016
Cash & Cash Equivalent as at the beginning of the year		712,354,757	674,276,740
Cash & Cash Equivalent as at the end of the year	8	739,506,810	712,354,757

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED 30TH JUNE 2013

Note 1 Summary of Significant Accounting Policies

The principal accounting policies adopted in the preparation of these financial statements are set out below :

a) **Basis of accounting**

The financial statements are prepared in accordance with and comply with International Financial Reporting Standards and the applicable law in Kenya (Kenya Government accounting procedures). The financial statements are prepared in Kenya shillings (Kshs) under the historical cost convention as modified by revaluation of non current assets. The accounting policies have been consistently applied in the current and prior year.

b) **Government grants**

Government grants and other general grants are accounted for when received. Those of revenue nature are credited to income while those of capital nature are credited to capital fund. Government grants which are used to acquire non current assets are accounted for as per Kenya Government accounting procedures but not in accordance to the requirements of IAS 20.

c) **Fees, interest and other income**

Licensing fees paid by service providers and interest income from investments are accounted for on accrual basis.

d) **Retirement benefits levy**

The levy payable to the Authority by the schemes on the basis of the net asset value of audited fund, is accounted for on cash basis and payable to the Authority six months after the end of the schemes' financial year.

e) **Property and equipment**

Property and equipment is stated at historical cost or revalued amounts less accumulated depreciation. The depreciation policy is to provide a full charge for non-current assets in use and no charge for those disposed during the year. This is calculated on Reducing Balance Method to write off the cost or revalued amount of non current assets over their useful lives as follows:

Furniture and fittings	12.5%
Equipment	25%
Motor Vehicles	25 %

f) **Capital fund**

This represents the amount granted by the Government in the prior years to acquire non-current assets at the inception of the Authority and revaluation surplus on non current assets.

g) **Overprovision**

The Overprovision accrued in the prior years is credited to income while under provisions are charged to income of subsequent year.

h) **Retirement benefits obligations**

The Authority operated a defined contribution scheme and the Authority thus had no obligation to scheme as at 30.6.2013. The assets of the scheme are managed and held by registered fund manager and custodian as per the requirement of Retirement Benefits Act, 1997.

I) Translation of foreign currencies

Assets and liabilities which are expressed in foreign currencies are translated into Kenya shillings at the rates ruling at the balance sheet date while transactions during the year are translated at rates ruling at the dates of the transactions. The resulting differences from conversion and translation into Kenya shillings are dealt with through income and expenditure statement in the year in which they arise.

j) Cash and cash equivalent

For the purposes of the cash flow statement, cash and cash equivalent comprise cash in hand, deposits held on call with banks and short term investment which are highly and readily convertible to known amount of cash and are subject to insignificant risk of change in value.

k) Currency

The financial statements are expressed in Kenya shillings (KShs.)

L) Staff Loans, Rent Guarantee and Current Account Deposits

These are Interest Earning Deposits placed with the Authority's bankers on both current and special deposit accounts to cater for operational needs and also to facilitate staff scheme loans which are externally administered by the Authority's bankers.

M) Trust Fund and staff Benevolent Fund.

These are funds held temporarily by the Authority on behalf of its staff and retirees and/or their beneficiaries who cannot be traced by their respective administrators of retirement benefits schemes. The funds are forming part of liabilities until the establishment of segregated accounts.

NOTE 2

REVENUE:-

		2013	2012
	(KShs)	(KShs)	(KShs)
Retirement benefits levy		503,141,752	444,037,180
Registration fees:	Managers, Custodians and Administration	2,850,000	2,900,000
Finance income:	Investment income from 91 days T/ Bills	29,527,191	38,285,767
Other income:	1, Interest Income on bank deposits	2,664,590	1,701,613
	2, Unutilized prior year accrued provisions written back	761,663	-
	3, Tribunal case registration fees	40,020	27,892
	4, Miscellaneous income and Salary reimbursed in respect of seconded staff to Public Service	22,645,183	16,200,015
	Total other income	26,111,455	17,929,520
	Total Revenue	<u>561,630,398</u>	<u>503,152,467</u>

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED 30TH JUNE 2013 CONTINUED...

3 (Operating expenditures)

	2013	2012
	(KShs)	(KShs)
Board expenses	16,308,398	13,748,228
Tribunal expenses	11,085,668	5,318,975
Personnel Costs	226,781,710	202,666,140
Medical expenses	14,343,789	9,583,356
Insurance & maintenance of equipment expenses	1,023,024	1,627,722
Insurance & maintenance of motor vehicles expenses	4,185,298	3,413,091
Official entertainment expenses	1,892,196	2,112,792
Partitioning & repairs expenses	2,461,409	357,772
Laundry expenses		25,610
Hire of equipment expenses	540,772	383,545
Travel & accommodation expenses	21,575,968	24,300,204
Office running expenses	7,264,364	4,378,784
Stationery and printing expenses	4,405,580	2,160,487
Pension education & Awareness expenses	51,940,659	62,545,950
Training & development expenses	19,468,039	15,247,749
Library expenses	1,316,452	1,451,771
Cleaning expenses	1,181,636	1,180,860
Rent of office premises , parking charges & rates	27,610,138	26,589,266
Power & lighting expenses	3,754,569	3,596,220
Communication expenses	7,504,924	7,131,518
Professional charges & subscriptions	25,144,618	27,243,765
Audit fees	750,000	500,000
Bank charges	259,182	251,489
Information technology expenses	10,437,700	8,007,644
Research and Development expenses	14,022,380	12,589,857
Loss from disposal of non current asset	17,404	129,702
Depreciation Provision	10,721,947	6,253,794
Total Operating Expenditure	485,997,825	442,796,290
PERSONNEL COSTS:		
Consolidated staff salary	193,490,251	179,226,375
Leave pay	1,535,000	1,570,000
Staff Pension scheme cost paid by sponsor in the year	31,756,459	21,869,765
Total employee cost	226,781,710	202,666,140
Employees	54	54

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED 30TH JUNE 2013 CONTINUED...

NOTE 4**PROPERTY PLANT AND EQUIPMENT AT THE YEAR ENDED 30 JUNE 2013**

	MOTOR VEHICLE (KShs)	OFFICE EQUIPMENT (KShs)	FURNITURE FITTING (KShs)	TOTAL (KShs)
COST/VALUATIONS:-				
1-Jul-12	17,191,349	23,081,862	13,331,048	53,604,259
Additions in the year	5,315,498	9,081,649	18,756,286	33,153,433
Disposal in the year	-	(604,499)	(86,000)	(690,499)
30-Jun-13	22,506,847	31,559,012	32,001,334	86,067,193
DEPRECIATION:				
1-Jul-12	11,839,715	13,155,371	5,203,444	30,198,530
Charge for the year	2,666,783	4,700,865	3,354,299	10,721,947
Depreciation w/back on disposal	-	(399,821)	(36,498)	(436,319)
At June 30, 2013	14,506,498	17,456,416	8,521,244	40,484,158
NET BOOK VALUES:-				
30-Jun-13	8,000,349	14,102,596	23,480,090	45,583,035
30-Jun-12	5,351,634	9,926,491	8,127,604	23,405,729

PROPERTY PLANT AND EQUIPMENT AT THE YEAR ENDED 30 JUNE 2012

	MOTOR VEHICLE (KShs)	OFFICE EQUIPMENT (KShs)	FURNITURE FITTING (KShs)	TOTAL (KShs)
COST/VALUATIONS:-				
1-Jul-11	17,191,349	20,024,761	13,301,848	50,517,958
Additions in the year	-	3,554,801	55,200	3,610,001
Disposal in the year	-	(497,700)	(26,000)	(523,700)
30-Jun-12	17,191,349	23,081,862	13,331,048	53,604,259
DEPRECIATION:				
1-Jul-11	10,055,837	10,227,875	4,055,022	24,338,734
Depreciation w/back on disposal	-	381,334	12,664	393,998
Charge for the year	1,783,878	3,308,830	1,161,086	6,253,794
30-Jun-12	11,839,715	13,155,371	5,203,444	30,198,530
NET BOOK VALUES:-				
30-Jun-12	5,351,634	9,926,491	8,127,604	23,405,729
30-Jun-11	7,135,512	9,796,886	9,246,826	26,179,224

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED 30TH JUNE 2013 CONTINUED...

NOTE 5

	2013	2012
	(KShs)	(KShs)
Reimbursement receivable in respect of seconded staff	11,629,000	9,924,500.0
Interest receivable on 91/182 days T/Bills	3,067,663	2,170,273
Prepayments	8,874,551	2,396,153
Provision for doubtful debts	(919,647)	(919,647)
As at 30.6.2013	22,651,567	13,571,278

NOTE 6

INVESTMENT IN GOVERNMENT SECURITIES

	2013	2012
	(KShs)	(KShs)
91/ 182 days Treasury Bills	303,827,600	473,090,800
As at 30.6.2013	303,827,600	473,090,800

NOTE 7

CASH & BANK DEPOSITS

	2013	2012
	(KShs)	(KShs)
Bank Balances	201,526,303	74,172,557
Rent Guarantee Deposit	4,896,534	2,960,727
Staff Loan Guarantee Deposits	229,256,374	162,130,673
As at 30.6.2013	435,679,210	239,263,957

NOTE 8

ANALYSIS OF CASH AND CASH EQUIVALENT FOR CASH FLOW PURPOSES

	2013	2012
	(KShs)	(KShs)
Bank balances	201,526,303	74,172,557
Rent Guarantee Deposit	4,896,534	2,960,727
Staff Loan Guarantee Deposits	229,256,374	162,130,673
Investment on 91/182 days Treasury Bills	303,827,600	473,090,800
As at 30.6.2013	739,506,810	712,354,757

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED 30TH JUNE 2013 CONTINUED...

NOTE 9 GENERAL FUND

	2013	2012
	(KShs)	(KShs)
As at 1.7.2012	618,199,499	612,163,881
Provision for prior year financial commitments written back	24,998,696	-
Net surplus of the year	75,632,574	6,035,618
As at 30.6.2013	718,830,769	618,199,499

NOTE 10 ASSET REVALUATION SURPLUS FUND

	2013	2012
	(KShs)	(KShs)
As at 30.6.2012	5,984,627	5,984,627
As at 30.6.2013	5,984,627	5,984,627

NOTE 11 CAPITAL FUND

	FY/2012/2013	FY/2011/2012
	(KShs)	(KShs)
As at 1.7.2012	45,457,000	45,457,000
As at 30.6.2013	45,457,000	45,457,000

NOTE 12 RBA TRUST FUND

	2013	2012
	(KShs)	(KShs)
As at 1.7.2012	5,526,196	4,608,149
Fund received in the year	1,849,030	918,047
As at 30.6.2013	7,375,226	5,526,196

NOTE 13 RBA STAFF BENEVOLENT FUND

	2013	2012
	(KShs)	(KShs)
As at 1.7.2012	918,450	877,750
Net additional funds in the year	24,300	40,700
As at 30.6.2013	942,750	918,450

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED 30TH JUNE 2013 CONTINUED...

NOTE 14 CREDITORS AND ACCRUED PROVISIONS FOR GOODS AND SERVICES

	2013	2012
	(KShs)	(KShs)
Personnel Emolument Expenses	11,311,399	5,171,027
Tribunal expenses	1,429,097	-
Audit fees	750,000	500,000
Insurance and maintenance of motor vehicle Expenses	150,762	135,936
Non current assets	2,429,418	-
Power and lighting		394,001
Hire of Equipment	25,520	
Partitioning and repairs	2,235,865	
Pension industry development	148,848	3,811,855
Medical Expenses	3,292,858	1,064,080
Professional Services Expenses	2,216,745	3,550,192
Official Travelling on duty Expenses	50,700	52,350
Office Running Expenses	1,005,120	34,549
Telephone and other Communication Expenses	50,000	432,800
ICT Equipments	1,880,123	914,243
Research and Development Expenses	2,174,586	2,864,400
Total	29,151,040	18,925,433

These are accrued provisions on services rendered to the Authority and were not paid as at 30.6.2013.

NOTE 15 FINANCIAL COMMITMENTS

	2013	2012
	(KShs)	(KShs)
Tenders in progress		19,683,198
Local purchase orders issued for the purchase of a utility vehicle		5,315,498
As at 30.6.2013	-	24,998,696

NOTE 16 AMOUNT TO BE TRANSFERRED TO CONSOLIDATED FUND

	2013	2012
	(KShs)	(KShs)
90 % of Surplus of the year	-	54,320,559
Less commitment as at 30.6. 2013		(24,998,696)
Amount payable as at 30.6.2013	-	29,321,863

Service Providers

Registered Administrators — 2013

	REGISTERED ADMINISTRATORS - 2013	TEL.	ADDRESS	Physical Location
1	Alexander Forbes Financial Services (EA) Limited	4969000	52439-00200, Nairobi	Landmark Plaza, Argwings Kodhek Road
2	Aon Kenya Insurance Brokers Limited	4975000	20102-00200, Nairobi	Aon House, off Nyerere Road
3	Apollo Life Assurance Limited	3641000	30389-00100, Nairobi	Apollo Centre, Ring Road, Westlands
4	British-American Insurance Company (K) Limited	2722157	30375-00100, Nairobi	British American Centre, Upper Hill
5	CFC Life Assurance Limited	2866000	30364-00100, Nairobi	CFC House, Mamlaka Road
6	Chancery Wright Insurance Brokers Limited	2721555	55537-00200, Nairobi	ACK Garden House, 1st Ngong Avenue
7	Clarkson Notcutt Insurance Brokers Ltd.	2731310	30279-00100, Nairobi	Madison Insurance House, Upper Hill
8	Eagle Africa Insurance Brokers Kenya Limited	4946000	30076-00100 Nairobi	Longonot Road, Upper Hill
9	ICEA Trustee Services Limited	2221652	46143-00100, Nairobi	ICEA Building, Kenyatta Avenue
10	Kenbright Insurance Brokers Ltd.	2213253	28281-00200, Nairobi	4th Floor, Embassy House, Harambee Avenue
11	Kenindia Assurance Company Limited	2214662	44372-00100, Nairobi	Kenindia Assurance, Loita Street
12	Kingsland Court Benefits Services Limited	4343137	10285-00100, Nairobi	Old Mutual Building, Mara/Hospital Road
13	LAPTRUST Administration Services Limited	2222016	28938-00200, Nairobi	Laptrust House, Haile Selassie Avenue
14	Liaison Financial Services Limited	2710181	58013-00200, Nairobi	Liaison House, Statehouse Avenue
15	Liberty Pension Services Ltd.	8160312	52840-00200, Nairobi	1st Floor, Visions Plaza, Suite 24, Mombasa Road
16	Madison Insurance Company Kenya Limited	2721970	47382-00100, Nairobi	Madison Insurance House, Upper Hill Road
17	Mercantile Insurance Company Limited	2215244	20680-00200, Nairobi	ECO Bank Towers, Muindi Mbingu Street
18	Octagon Pension Services Limited	6001949	10034-00100, Nairobi	Mirage Plaza, Mombasa Road
19	Pacific Insurance Brokers (EA) Limited	2717187	50565-00200, Nairobi	Rose Avenue, off Denis Pritt
20	Pan Africa Life Assurance Limited	2781000	44041-00100, Nairobi	Pan Africa House, Kenyatta Avenue
21	Pioneer Assurance Company Ltd.	2220814	20333-00200, Nairobi	Pioneer House, Moi Avenue

Registered Administrators — 2013...contd.

22	Roberts Insurance Brokers Limited	2533775	73415-00200, Nairobi	1st Floor, Top Plaza, Kindaruma Road
23	Sapon Insurance Brokers Limited	6007324	47628-00100, Nairobi	2nd Floor, West End Place, Off Langata/ Mbagathi Round About
24	Sedgwick Kenya Insurance Brokers Limited	2723088	40709-00100 Nairobi	ZEP Re Place, Longonot Rd, Upper Hill
25	Takaful Insurance of Africa	2725134	1811-0011, Nairobi	CIC Plaza, Mara Road, Upper Hill
26	The Jubilee Insurance Company of Kenya Limited	3281000	30376-00100, Nairobi	Jubilee Insurance House, Wabera Street
27	The Kenyan Alliance Insurance Company Limited	2227723	30170-00100, Nairobi	Chester House, Koinange Street
28	The Monarch Insurance Company	2338134	44003-00100, Nairobi	Prudential Assurance Building, Wabera Street
29	UAP Life Assurance Limited	2850000	23842-00100, Nairobi	Bishops Garden Towers, Bishops Road
30	Wima Africa Financial Services Limited.	2587024	21386-00100, Nairobi	Ufundi Co-op Plaza, 5th Floor, Moi Avenue
31	Zimele Asset Management Company Limited	2246273	76528-00508 Nairobi	ECO Bank Towers, Muindi Mbingu Street

Registered Fund Managers — 2013

	REGISTERED FUND MANAGERS - 2013	TEL.	ADDRESS	PHYSICAL LOCATION
1	African Alliance Kenya Investment Bank Limited	2718720	45957, Nairobi	4th Floor, Kenya Re Towers, Upper Hill
2	Amana Capital Limited	2351738	9480-00100, Nairobi	Block C, Suite C5, Saachi Plaza, Argwings Kodhek Rd
3	Apollo Asset Management Company Limited	3641000	30389-00100, Nairobi	Apollo Centre, Ringroad, Westlands
4	British-American Asset Managers Limited	2833000	30375-00100, Nairobi	British American Centre, Upper Hill
5	CIC Asset Management Ltd.	2823000	59485-00200, Nairobi	CIC Plaza, Mara Road
6	CO-OP Trust Investment Services Limited	3276000	48231-00100, Nairobi	Co-operative Bank House, Haile Selassie Avenue
7	Dry Associates Limited	2212958	684-00606, Nairobi	Dry Associates House, Brookside Groove, Waiyaki Way
8	Genesis Kenya Investment Management Limited	2226380	79217-00200, Nairobi	1st Floor, Arlington Block, 14 Riverside Drive, Westlands
9	ICEA LION Asset Management Limited	2221652	46143-00100, Nairobi	ICEA Building, Kenyatta Avenue
10	Kenindia Asset Management Company Limited	2214439	44372, Nairobi	Kenindia House, Loita Street
11	Madison Asset Management Services Limited	2721970	20092-00100, Nairobi	Madison Insurance House, Upper Hill Road
12	Old Mutual Asset Managers (Kenya) Limited	2829000	30059-00100, Nairobi	Old Mutual Building, Mara/Hospital Road
13	Pinebridge Investment East Africa Company Limited	4967000	67262-00200, Nairobi	Africa Re Centre, Hospital Road, Upper Hill
14	Sanlam Investment Management Kenya Limited	3748340	7848-00100, Nairobi	Citadel Building, Muthithi Road, Westlands
15	Stanlib Kenya Limited	3268508	30550-00100, Nairobi	CFC House, Mamlaka Road
16	Zimele Asset Management Company Limited	2246273	76528-00508, Nairobi	Fedha Towers, Muindi Mbingu Street

Registered Custodians — 2013

	REGISTERED CUSTODIANS - 2013	TEL.	ADDRESS	PHYSICAL LOCATION
1	Bank of Africa Kenya Ltd.		69562-00400, Nairobi	Reinsurance Plaza, Taifa Road
2	CFC Stanbic Bank Limited	3638000	72833-00200, Nairobi	CFC Stanbic Centre, Chiromo Road, Westlands
3	Chase Bank (Kenya) Limited	2774000	66049-00800, Nairobi	Chase Bank, Riverside Drive, Chiromo Road
4	Equity Bank Limited	2262000	75104-00200, Nairobi	Equity Bank Centre, Upper Hill
5	Equatorial Commercial Bank Limited	4981406		Equatorial Fidelity Centre, Waiyaki Way
6	Kenya Commercial Bank Limited	2852000	30664-00100, Nairobi	3rd Floor, Piedmont Plaza, Ngong Road
7	National Bank of Kenya limited	2828000	72866-00200, Nairobi	National Bank Building, Harambee Avenue
8	NIC Bank Limited	2888000	44599-00100, Nairobi	NIC House, Masaba Road, off Uhuru Highway
9	Prime Bank Limited	4203000	43825-00100, Nairobi	Prime Bank, Riverside Drive, Chiromo
10	Standard Chartered Bank Kenya Limited	311893	30003-00100, Nairobi	Standard Chartered Bank Head Office, Chiromo, Westlands
11	The Co-operative Bank of Kenya Limited	3276149	48231-00100, Nairobi	Co-operative Bank House, Haile Selassie Avenue

Registered Schemes

1	Nairobi Club Staff Retirement Benefits Scheme
2	Heritage A.I.I. Insurance Co. Staff Retirement Benefits Scheme
3	Kenya Reinsurance Corporation Staff Pension Scheme
4	Pan Africa Insurance Co. Limited Staff Retirement Benefits Scheme
5	Wigglesworth Exporters Limited Management Staff Retirement Benefits Scheme
6	East African Storage Company Limited Staff Retirement Benefits Scheme and Group Life Assurance Scheme
7	Wildlife Safari Kenya Limited Staff Retirement Benefits Scheme
8	VIVO Energy Kenya Provident Fund (Old)
9	VIVO Energy Kenya Pension Fund
10	Sadolin Paints Staff Retirement Benefits Scheme
11	Uniafric Provident (Kenya) Fund
12	Union East African Pension Fund
13	GTZ -PAS Staff Retirement Benefits Scheme
14	Cannon Assurance (Kenya) Limited Staff Pension Scheme
15	Quadrant Services Limited Staff Provident Fund
16	Local Authorities Provident Fund
17	Middle East Bank Limited Staff Provident Fund
18	Sukari Co-operative Savings and Credit Society Staff Provident Fund
19	Stanbic Bank Limited Staff Pension and Life Assurance Scheme
20	Williamson Tea Kenya Staff Provident Fund
21	Jamii Sacco Society Limited Staff Retirement Benefits Scheme
22	Kenya Ports Authority Pension Scheme
23	The Carbacid (Co2) Limited Staff Provident Fund
24	Triad Architects Limited Staff Retirement Benefits Scheme
25	International House Pension Scheme 2008
26	Siginon Freight Limited Staff Pension Fund
27	Cargill Kenya Limited Staff Pension Fund
28	Henkel Kenya Limited Staff Retirement Benefits Scheme
29	GlaxoSmithkline Limited Staff Retirement Benefits Scheme
30	Ecolab East Africa Ltd Provident Fund
31	Dyer and Blair Limited Retirement Benefits Scheme
32	SKF (K) Limited Pension Scheme
33	Holman Brothers (EA) Limited Pension Scheme
34	Beta Healthcare International Limited Retirement Benefits Scheme

35	Armstrong and Duncan Staff Retirement Benefits Scheme
36	Gibb Africa Limited Staff Retirement Benefits Scheme
37	Network for Water and Sanitation International (NETWAS) Staff Retirement Benefits Scheme
38	Phoenix of EA Assurance Co. (K) Limited Staff Retirement Benefits Scheme
39	East African Packaging Industries Limited Staff Retirement Benefits Scheme
40	Defence Forces Canteen Organisation Staff Retirement Benefits Scheme
41	Davis & Shirtliff Limited Staff Retirement Benefits Scheme
42	Reli Coop Savings and Credit Society Limited Staff Retirement Benefits Scheme
43	Social Service League MP Shah Retirement Benefits Scheme
44	Lion of Kenya Insurance Company Limited Staff Provident Fund
45	Lion of Kenya Ins. Co. Limited Executive Staff Provident Fund
46	Express Kenya Limited Executive Staff Benefits Scheme
47	Academic Services Limited Staff Retirement Benefits Scheme
48	Kenya Tea Development Authority Staff Provident Fund
49	Vestergaard Frandsen (EA) Limited Retirement Benefits Scheme
50	Agricultural Society of Kenya Staff Provident Fund
51	The Kenya National Library Service Board Staff Retirement Benefits Scheme
52	Marshall Fowler (Engineers) Limited Staff Pension and Life Assurance Scheme
53	Mastermind Tobacco (K) Limited Staff Retirement Benefits Scheme
54	Maseno University College Staff Retirement Benefits Scheme
55	University of Nairobi Pension Scheme
56	Moi University Pension Scheme
57	BAT Kenya Ltd. Staff Provident Fund (Old Fund)
58	BAT Kenya Provident-Trust A/C (1991) Fund
59	National Social Security Fund
60	Central Bank of Kenya Pension Fund Registered Trustees
61	Citibank Kenya Provident Fund
62	The Sotik Tea Company Limited Staff Provident Fund
63	Cunningham G.M. Kenya Staff Retirement benefits Scheme
64	South African Airways Staff Pension Scheme
65	Shepherds Junior School Staff Pension Scheme

Registered Schemes

66	Bicorn Exim Staff Provident Fund
67	Nairobi Dental Supply Co. Limited Staff Pension Fund
68	Kolping Organisation of Kenya Staff Retirement Benefits Scheme
69	Rusinga Investments Limited T/A Rusinga School, Nairobi Staff Pension Scheme
70	British American Insurance Co. Limited Staff Pension Plan
71	Christoffel Blindenmission Staff Pension Plan
72	Standard Assurance Kenya Limited Staff Pension Scheme
73	East Africa Reinsurance Co. Limited Staff Retirement Benefits Scheme
74	Richlands Insurance Brokers Limited Staff Retirement Benefits Scheme
75	Ibero Staff Retirement Benefits Scheme
76	Equity Bank Staff Retirement Benefits Scheme
77	Wangu Investments Limited Staff Pension Scheme
78	AAR Holdings Limited Staff Pension Scheme
79	Pacific Insurance Brokers (EA) Ltd Staff Retirement Benefits Scheme
80	Nairobi Stock Exchange Staff Provident Fund
81	MAZARS Staff Retirement Benefits Scheme
82	Bamburi Cement Limited Staff Retirement Benefits Scheme
83	Ogilvy & Mather (Eastern Africa) Limited Staff Retirement Benefits Scheme
84	Kenafric Industries Limited Staff Retirement Benefits Scheme
85	Bamburi Cement Limited Supplementary Retirement Benefits Scheme
86	CAB International Staff Retirement Benefits Scheme
87	Eldoret Club Staff Retirement Benefits Scheme
88	Public Service Club Staff Retirement Benefits Scheme
89	Pollen Limited Staff Retirement Benefits Scheme
90	The Advertising Company Limited Staff Retirement Benefits Scheme
91	The Gertrude`s Garden Childrens Hospital Staff Retirement Benefits Scheme
92	Air France Kenya - Staff Retirement Benefits Scheme
93	UAP Insurance Pension Fund
94	Siganga & Company Advocates Retirement Benefits Scheme
95	Japan International Co-operation Agency Staff Retirement Benefits Scheme
96	Starlit Insurance Agency Staff Retirement Benefits Scheme
97	Nairobi Muslim Academy Staff Pension Scheme
98	Steel Structures Life and Pensions Scheme

99	Ecobank Kenya Limited Staff Retirement Benefits Scheme
100	Mercantile Insurance Company Limited Staff Retirement Benefits Scheme
101	The Hotel Intercontinental - Nairobi Staff Retirement Benefits Scheme
102	East African Cables Limited - Staff Provident Fund
103	Sasini Limited - Staff Pension Scheme
104	Eagle Africa - Staff Retirement Benefits Scheme
105	Nation Media Group Staff Retirement Benefits Scheme
106	Royal Insurance Company of East Africa Limited Staff Retirement Benefits Scheme
107	Eveready Batteries Kenya Limited Staff Pension & Life Assurance Scheme
108	Haco Industries Limited Staff Retirement Benefits Scheme
109	Madison Insurance Company Limited Staff Retirement Benefits Scheme
110	Venus Tea Brokers Limited Staff Retirement Benefits Scheme
111	Presbyterian Church of East Africa Staff Pension And Life Assurance.
112	Nampak Kenya Limited Staff Pension and Life Assurance Scheme (1983)
113	Atlas Copco Eastern Africa Ltd. Staff Provident Fund
114	Nampak Kenya Limited Provident Fund
115	Actionaid - Kenya Staff Pension Scheme
116	The Finlay Kenya Provident Fund
117	Bata Shoe Company (Kenya) Limited Staff Retirement Benefits Scheme
118	The Standard Group Limited Staff Pension Scheme
119	Standard Limited Staff Provident Fund
120	Kenya Power & Lighting Company Staff Retirement Benefits Scheme
121	Deacons Kenya Limited Retirement Benefits Scheme
122	Alliance Investments Limited Staff Pension Scheme
123	Unilever Tea Kenya Limited Staff Pension Scheme
124	JohnsonDiversey East Africa Limited Provident Fund
125	Hamilton Harrison and Mathews Staff Provident Funf("The Provident Fund")
126	Libya Oil Kenya Limited Staff (DB) Pension Fund
127	Jomo Kenyatta University of Agriculture and Technology Staff Retirement Benefits Scheme
128	The Kenya Airways Limited Staff Provident Fund
129	Timsales Provident Fund
130	Barclays Bank of Kenya Limited Staff Pension Fund

Registered Schemes

131	Abercrombie and Kent Limited Staff Retirement Benefits Scheme
132	Tata Chemicals Magadi Provident Fund
133	The Anglican Church of Kenya Staff Provident Fund
134	Jos Hansen & Soehne Deposit Administration Scheme
135	Population Services International - Staff Provident Fund
136	Mombasa Club Limited Staff Retirement Benefits Scheme
137	Clarkson Notcutt Insurance Brokers Staff Retirement Benefits Scheme
138	Southern Credit Banking Corporation Staff Retirement Benefits Scheme
139	Fidelity Shield Insurance Company Limited - Staff Provident Fund Scheme
140	Apollo Investments Ltd Staff Retirement Benefits Scheme
141	Premier Academy Charitable Trust Staff Retirement Benefits Scheme
142	EARS Group of Companies Staff Retirement Benefits Scheme
143	Oshwal College Staff Provident Fund
144	Bosky Industries Limited Staff Retirement Benefits Scheme
145	Kenwest Cables Limited Staff Retirement Benefits Scheme
146	Maersk Kenya Limited Staff Retirement Benefits Scheme
147	NAS Airport Services Staff Provident Fund
148	Unilever Tea Kenya Limited Staff Retirement Savings Plan
149	Chloride Group Staff Provident Fund and Group Life Assurance Scheme.
150	African Alliance For YMCA's Retirement Benefits Scheme
151	Afya Sacco Society Limited Staff Retirement Benefits Scheme
152	Marianists Retirement Benefits Scheme
153	Jesuit Refugee Service - Eastern Africa Staff Retirement Benefits Scheme
154	Samaritan`s Purse International Relief Staff Retirement Benefit Scheme
155	Oxfam Staff Provident Fund
156	Kofinaf Company Ltd. Staff Retirement Benefits Scheme
157	Forum for African Women Educationalist Staff Provident Fund and Group Life Assurance Scheme.
158	Wrigley Kenya Provident Fund
159	Kenya Revenue Authority Staff Pension Scheme
160	Total Kenya Limited Staff Retirement Benefits Scheme
161	A I C Guthairira/ Ngairubi Project Staff Provident Fund
162	ICEA LION Life Assurance Company Limited Staff Provident and Life Assurance Scheme
163	Eastern Produce Kenya Limited Staff Retirement Benefit Scheme

164	Sedgwick Kenya Insurance Brokers Limited Staff Retirement Benefits Scheme
165	Kenya Bus Services Limited Executive and Main Staff Retirement Benefits Scheme
166	And Beyond Kenya Limited Staff Retirement Benefits Scheme
167	Karirana Tea Estates Limited Staff Pension Scheme
168	Schindler Limited Staff Pension Scheme
169	National Museums of Kenya Staff Retirement Benefits Scheme
170	Cirio Del Monte Kenya Staff Retirement Benefits Scheme
171	Kate Freight and Travel Limited Staff Retirement Benefits Scheme
172	Housing Finance Company of Kenya Limited Staff Retirement Benefits Scheme
173	Independent Adjusters Kenya Limited Staff Pension Scheme
174	Nairobi Chapel Retirement Benefits Scheme
175	Delamere Estates Limited Staff Retirement Benefits Scheme
176	Nandi Tea Estates Retirement Benefits Scheme
177	Star East Africa Co. Staff Retirement Benefits Scheme
178	Mission for Essential Drugs and Supplies (MEDS) Provident Fund and Life Assurance Scheme
179	Consolidated Provident Fund
180	Stansand (Africa) Staff Pension Scheme
181	Colgate Palmolive (EA) Limited Provident Fund
182	Bible Society of Kenya Staff Pension Plan
183	Novartis Pharma Services Inc. Staff Pension Scheme
184	Daima Bank Limited Staff Provident fund
185	Tetra Pak Limited Staff Pension Scheme (Registered)
186	Undugu Society Staff Pension Scheme
187	Ukulima Co-operative and Savings & Credit Society Staff Pension Plan
188	Taita Hills Wildlife Sanctuary Staff Pension Scheme
189	East Africa Spectre Limited Staff Provident Fund
190	Standard Chartered Kenya Pension Fund (1996) Scheme
191	Kenya Agency Force of Alico (K) Limited (CFC)Staff Pension Scheme
192	KLM Royal Dutch Airlines Staff Pension Scheme
193	CFC Life Assurance Staff Pension Scheme
194	D.T. Dobie & Company Kenya Limited Staff Retirement Benefits Scheme

Registered Schemes

195	Huduma Provident Fund for Kenya National Staff of Catholic Relief Services
196	Mackenzie Maritime Limited Staff Retirement Benefits Scheme
197	Kenya Utalii College Staff Pension Scheme
198	SDV Transami (Kenya) Limited Staff Retirement Benefits Scheme
199	Kenya Evangelical Lutheran Church Staff Retirement Benefits Scheme
200	Kenya Industrial Research and Development Institute Staff Retirement and Group Life Assurance Scheme
201	Yaya Towers Limited Staff Pension Fund
202	Kenya Police Staff Co-op Savings & Credit Society Retirement Scheme
203	Young & Rubicam Brands Limited Staff Provident Fund
204	Kenya Commercial Bank Staff Pension Fund
205	National Social Security Fund Staff Retirement Benefits Scheme
206	Tyson's Limited Staff Provident Fund
207	Private Safaris Limited Staff Retirement Benefits Scheme
208	Dodo World (K) Limited Pension Scheme
209	Schenker & Company (EA) Limited Staff Pension Scheme
210	Cargo Service Centre (EA) BV Staff Pension Scheme
211	Egerton University Retirement Benefits Scheme
212	African Economic Research Consortium (AERC) Provident Fund
213	KenolKobil Limited Staff Pension Scheme
214	PricewaterhouseCoopers Retirement Benefits Scheme
215	Commission for Higher Education Staff Retirement Benefits Scheme
216	Kensalt Staff Retirement Benefits Scheme
217	Kenya Ferry Services Staff Retirement Benefits Scheme
218	Tea Research Foundation Staff Pension Scheme
219	Tea Research Foundation Staff Provident Fund
220	Kenya Industrial Estates Retirement Benefits Scheme
221	Swift Global Kenya Limited Staff Retirement Benefits Scheme
222	Oserian Development Co. Limited Staff Retirement Benefits Scheme
223	Mitchell Cotts Group in Kenya Staff Pension Scheme
224	Oceanfreight (East Africa) Limited Staff Retirement Benefits Scheme
225	Longhorn (K) Limited Retirement Benefits Scheme
226	Equatorial Commercial Bank Limited Staff Provident Fund
227	Catering Levy Trustees Retirement Benefits & Life Assurance Scheme
228	Jalaram Academy Staff Retirement Benefits Scheme
229	Kenya Trypanosomiasis Research Institute (KETRI) Staff Provident Fund
230	Safinaz Investment Ltd. Staff Retirement Benefits Scheme

231	U S Government Pension Fund
232	Bidco Oil Refineries Limited Staff Pension Plan
233	PCEA Chogoria Hospital Staff Pension Scheme
234	Associated Vehicle Assemblers Staff Retirement Benefits Scheme
235	Fides Kenya Limited - Staff Provident Fund
236	Sunshine Secondary School Staff Pension Scheme
237	Nyayo Tea Zones Development Corporation Retirement Benefits Scheme
238	Blackwood Hodge (K) Limited Staff Retirement Benefits Scheme
239	Teleposta Savings & Credit Co.-operative Society Staff Pension Scheme
240	Chemelil Savings & Credit Co.-operative Society Staff Pension Scheme
241	International Christelijk Steunfonds Staff Pension Plan
242	Telposta Provident Fund
243	Telposta Pension Scheme
244	Embassy of Finland Staff Pension Scheme
245	Kenya Planters Co-operative Union Staff Retirement Benefits and Life Assurance Scheme
246	Kenya Tea Development Authority Retirement Benefits Scheme
247	De La Rue Currency and Security Print Limited Staff Provident Fund
248	Nzoia Sacco Staff Provident Fund
249	Across-Kenya Staff Provident Fund Scheme
250	Kituo Cha Sheria Staff Provident Fund
251	Tenwek Hospital Staff Pension Scheme
252	The Kenya Institute of Management Staff Retirement Pension Scheme
253	Siemens Limited Staff Retirement Benefits Scheme
254	K-Unity Savings & Credit co-operative Society Staff Provident Fund
255	A I C Kijabe Medical Centre Staff Pension Scheme
256	PZ Cussons East Africa Limited Staff Provident Fund and Life Assurance Scheme
257	PZ Cussons East Africa Limited Pension & Life Assurance Scheme
258	Kwale Teachers Co.-operative Society Staff Provident Fund
259	Federation of Kenya Employers Staff Pension & Life Assurance Scheme
260	Wanandeghe Savings & Credit Co.-operative Society Provident Fund
261	JSI Staff Provident Fund
262	A I C Litein Cottage Staff Pension Plan
263	Amani Counselling Centre and Training Institute Staff Retirement Benefits Scheme
264	Wakenya Pamoja Sacco Society Limited Staff Provident Fund
265	Ndege Chai Savings & Credit Co-operative Society Limited Staff Provident Fund
266	Aventis Cropscience Kenya Limited Staff Pension Scheme
267	Unga Group Limited and It`s Subsidiaries Staff Retirement Benefits Scheme
268	East African Educational Publishers Ltd Pension & Life Assurance Scheme
269	Federation of Kenya Employers Provident Fund
270	Non-Governmental Organisations Bureau Staff Pension Scheme

Registered Schemes

271	Veer Investments Group Staff Pension Fund
272	Christian Organizations Research Advisory Trust of Africa - (CORAT) Staff Retirement Benefits Scheme
273	Ndungu Njoroge & Kwach Advocates Staff Pension Scheme
274	Kenyan Alliance Insurance Company Limited Staff Retirement Benefits Scheme
275	Phoenix Publishers Limited Staff Pension and Life Assurance Scheme
276	Tamarind Management Limited Staff Group Pension Life Assurance & Disability Income Insurance Scheme
277	Pegasus Tea Limited Staff Pension and Life Assurance Scheme
278	Khoja S.I.A. Education Board Staff Retirement Benefits Scheme
279	Pyrethrum Board of Kenya Staff Retirement Benefits Scheme
280	Good News Productions International Africa Staff Retirement Benefits Scheme
281	Metropolitan Health Services Ltd Provident Fund
282	Yetu Savings & Credit Cooperative Society Ltd. Staff Provident Fund
283	The Local Authorities Pensions Trust
284	Agricultural Finance Corporation Pension Scheme
285	Imperial Bank Limited Staff Pension and Life Assurance Scheme
286	Marryat & Scott Kenya Limited Staff Pension and Life Assurance Scheme
287	Friendship Container Manufacturers Limited Staff Provident Fund
288	Rentokil Initial Limited Staff Pension and Life Assurance Scheme
289	Liaison Insurance Brokers Limited Staff Pension and Life Assurance Scheme
290	Jomo Kenyatta Foundation Staff Retirement Benefits Scheme
291	Vanguard Limited Staff Pension and Life Assurance Scheme
292	Radbone Clark Kenya Staff Retirement Benefits Scheme
293	Rift Valley Machinery Services Limited Staff Pension Scheme
294	Aga Khan Health Service, Kenya Staff Pension and Life Assurance Scheme
295	Aga Khan Educational Service Companies Staff Retirement Benefits Scheme
296	Aga Khan Foundation Staff Pension, Life Assurance and Personal Accident Scheme
297	Nairobi International School of Theology Staff Pension And Life Assurance Scheme
298	KLSA Pannel Kerr Forster Staff Retirement Benefits Scheme
299	The Jubilee Staff Retirement Benefits Scheme
300	Sea Air Forwarders International Limited Staff Retirement Benefits and Life Assurance Scheme
301	Hotel Sirikwa Limited Staff Pension Scheme
302	Diamond Trust of Kenya Limited Staff Pension and Life Assurance
303	Sollatek Electronics Kenya Staff Provident Fund
304	Economic Housing Group Limited Staff Provident Fund Scheme
305	Gachichio Insurance Brokers Limited Staff Provident Fund
306	Let`s Go Travel Staff Pension and Life Assurance Scheme
307	Kenya Nut Company Limited Staff Pension and Life Assurance Scheme
308	The Life Ministry Staff Provident Fund and Life Assurance Scheme

309	Insurance Training & Education Trust (ITET) Staff Retirement Benefits Scheme
310	Bank of Baroda (Kenya) Staff Provident Fund
311	Geomax Consulting Engineers Ltd Staff Retirement Benefits Scheme
312	National Bank of Kenya Staff Retirement Benefits Scheme
313	Corporate Insurance Company Limited Staff Retirement Benefits Scheme
314	Kakuzi Limited Staff Retirement Benefits Scheme
315	Laborex Kenya Limited Staff Provident Fund
316	First Assurance Company Ltd Staff Retirement Benefits Scheme
317	Farm Africa Staff Pension Scheme
318	Family Health International Staff Provident Fund Scheme
319	Kenya Union of Savings and Credit Co-operatives (KUSCO) Staff Provident Fund
320	Kenyatta University Staff Retirement Benefits Scheme
321	The Ford Foundation Provident Fund
322	Trident Insurance Co. Ltd Provident Fund
323	Kenya Literature Bureau Staff Retirement Benefits Scheme
324	Young Mens Christian Association Staff Retirement Benefits Scheme
325	Baraza Limited Staff Pension Scheme
326	National Oil Corporation of Kenya Staff Retirement Benefits Scheme
327	Kenya Veterinary Vaccines Production Institute Staff Pension Scheme
328	Walford Meadows Staff Retirement Benefits Scheme
329	British Airways PLC Kenya Pension and Life Assurance Scheme
330	Evangel Publishing House Staff Retirement Benefits Scheme
331	Meru South Farmers Co-operative Society Limited Staff Provident Scheme
332	Intertek Testing Service (EA) (PTY) Ltd Staff Retirement Benefit Scheme
333	Procter and Gamble (E.A) Ltd Staff Retirement Benefits Scheme
334	Kerio Valley Development Authority Staff Retirement Benefits Scheme
335	Presbyterian Church of EA - Dandora Community Centre Retirement Scheme
336	Kenya Medical Research Institute (KEMRI) Pension Fund
337	Kilifi Teachers Co-operative Savings and Credit Society Limited Staff Provident Fund
338	Mumias Outgrowers Savings & Credit Co-operative Society Limited Staff Provident Fund Scheme
339	Baptist Mission of Kenya Staff Retirement Benefits Scheme "A"
340	Kenya Dairy Board Staff Pension Scheme
341	Kenya Post Office Savings Bank Staff Retirement Benefits Scheme
342	Societe Internationale De Telecommunications (SITA) Staff Retirement Benefits Scheme
343	Danish Association for International Co-operation Staff Provident Fund
344	African Evangelistic Enterprise Staff Provident Fund Scheme
345	Kenya Pipeline Ltd Staff Retirement Benefits Scheme
346	Farmer's Choice Ltd Junior Staff Provident Fund and Life Assurance Scheme
347	Express Kenya Limited Staff Provident Fund

Registered Schemes

348	Egerton University Co-operative Society Retirement Benefits Scheme
349	The Monarch Insurance Company Limited Employee Benefits Scheme
350	Credit Bank Limited Staff Retirement Benefits Scheme
351	Comcraft Kenya Limited Group Staff Pension Scheme
352	Kenindia Assurance Company Limited Pension Scheme
353	Munich Reinsurance Co Ltd Staff Retirement Benefits Scheme
354	Sunflag Textiles Ltd Staff Retirement Benefits Scheme
355	Market Service Station Limited Pension Scheme
356	I & M Bank Limited Staff Provident Fund
357	Coastal Bottlers Limited Staff Retirement Benefits Scheme
358	Lords Healthcare Limited Pension Scheme
359	Paper Convertors (K) Ltd Pension Scheme
360	Doshi & Company Hardware Ltd Staff Retirement Benefits Scheme
361	Unicorn Insurance Brokers Ltd Staff Retirement Benefits Scheme
362	Equator Bottlers Limited Staff Pension Scheme
363	Lake Basin Development Authority Provident Fund
364	PEFA Christ Church of Kisumu Staff Pension Scheme
365	Bank of India Staff Pension Scheme
366	Surgipharm Limited Staff Provident Fund
367	Galaxy Paint Ltd Staff Retirement Benefits Scheme
368	Fina Bank Limited Provident Fund Scheme
369	Slumberland Kenya Limited Pension Scheme
370	Union Locks Kenya Limited Provident Scheme
371	Air India Staff Provident Fund
372	Sansora Group Ltd Staff Retirement Benefits Scheme
373	Nakumatt Holdings Limited Staff Pension Scheme
374	ASP Company Limited Provident Fund Scheme
375	Giro Bank Limited Staff Pension Scheme
376	African Diatomite Industries Staff Retirement Benefits Scheme
377	Agence France Presse Ltd Staff Retirement Benefits Scheme
378	Avery Kenya Ltd Staff Retirement Benefits Scheme
379	C. Dorman Limited Staff Retirement Benefits Scheme
380	Cadbury Kenya Limited Staff Retirement Benefits Scheme
381	Chemelil Sugar Company Limited Staff Pension Scheme
382	CMC Holdings Ltd Staff Retirement Benefits Scheme (No. 4)
383	CFC Bank Limited Staff Retirement Benefits Scheme
384	Coast Development Authority Staff Retirement Benefits Scheme
385	Coca - Cola Africa Ltd Staff Provident Fund Scheme 2004
386	Coffee Board of Kenya Staff Retirement Benefits Scheme
387	Coffee Research Foundation Staff Retirement Benefits Scheme

388	Cooper Kenya Ltd Staff Retirement Benefits Scheme
389	Document Handling Kenya Ltd. (DHL) Staff Retirement Benefits Scheme
390	BOC Kenya Ltd Staff Retirement Benefits Scheme
391	Gateway Insurance Company Ltd Staff Retirement Benefits Scheme
392	Geminia Insurance Company Ltd Staff Retirement Benefits Scheme
393	General Motors East Africa Limited Staff Retirement Benefits Scheme
394	Industrial & Commercial Development Corporation Staff Retirement Scheme
395	Jet Travel Ltd Staff Retirement Benefits Scheme
396	Kenya Aerotech Ltd Staff Retirement Benefits Scheme
397	Kenya Bureau of Standards Staff Retirement Benefits Scheme
398	Kenya Fire Appliances Company Limited Retirement Benefits Scheme
399	Kenya Accountants and Secretaries National Examinations Board (KASNEB) Staff Retirement Benefits and Life Assurance Scheme
400	Kenya Forestry Research Institute (KEFRI) Staff Retirement Benefits Scheme
401	Kenya Sisal Board Staff Retirement Benefits Scheme
402	Kenya Tourist Development Corporation Staff Retirement Benefits Scheme
403	Kenya Wine Agencies Limited Staff Retirement Benefits Scheme
404	MEA Limited Staff Provident Fund
405	Aon Kenya Insurance Brokers Ltd Staff Pension Fund
406	Mumias Sugar Company Limited Staff Retirement Benefits Scheme
407	Mwalimu Co-operative Savings & Credit Society Limited Staff Pension Scheme
408	Nairobi Bottlers Ltd Staff Provident Fund
409	Nzoia Sugar Company Staff Retirement Benefits Scheme
410	Orbit Chemical Industries Ltd Staff Retirement Benefits Scheme
411	Oxford University Press East Africa Limited Staff Retirement Benefits Scheme
412	Presbyterian Church of E.A. Kikuyu Hospital Staff Retirement Scheme
413	Rift Valley Bottlers Limited Staff Retirement Benefits Scheme
414	Spicers (EA) Ltd Staff Retirement Benefits Scheme
415	Teachers Service Commission Staff Superannuation Scheme
416	United Kenya Club Staff Provident Fund and Life Assurance Scheme
417	Young Womens Christian Association Provident Fund
418	Engender Health (Access to Voluntary & Safe Contraception) Retirement Benefits Scheme
419	BOC Kenya Limited Staff Provident Fund
420	Aktion Africa HILFE Staff Retirement Benefits Scheme
421	Agricultural Development Corporation (ADC) Staff Retirement Benefits Scheme
422	Agro-Chemical & Food Company Limited (ACFC) Staff Retirement Benefits Scheme
423	Air Kenya Aviation Limited Staff Pension Fund
424	Asea Brown Boveri Limited (ABB) Staff Retirement Benefits Scheme
425	BDF East Africa Limited Staff Retirement Benefits Scheme

Registered Schemes

426	Bible Translation & Literacy (EA) Staff Retirement Benefits Scheme
427	Bridges Capital Ltd Staff Retirement Benefits Scheme
428	Bush and Beyond Limited Staff Retirement Benefits Scheme
429	Care International in Kenya Staff Retirement Benefits Scheme
430	Christian Student Leadership Centre Staff Retirement Benefits Scheme
431	City Finance Ltd Bank Staff Retirement Benefits Scheme
432	Corn Products Kenya Ltd Staff Retirement Benefits Scheme
433	Best Foods Kenya Ltd Staff Retirement Benefits Scheme
434	East Africa Portland Cement Co. Ltd Staff Retirement Benefits Scheme
435	East African Wildlife Society Staff Retirement Benefits Scheme
436	Ewaso Ng'iro North River Basin Dev. Authority Staff Retirement Scheme
437	FEBA Radio (K) Ltd Staff Retirement Benefits Scheme
438	Food for the Hungry International (Kenya) - Staff Retirement Benefits Scheme
439	Full Gospel Churches of Kenya Staff Retirement Benefits Scheme
440	Genesis Kenya Investment Management Limited Staff Pension Scheme
441	Kentalya Limited Staff Retirement Benefits Scheme
442	Industrial Development Bank (IDB) Staff Retirement Benefits Scheme
443	Intrahealth International Inc - Staff Retirement Scheme
444	Karen Rose Limited - Staff Retirement Benefits Scheme
445	Kenchic Limited Staff Retirement Benefits Scheme
446	Kenya Airports Authority Staff Retirement Benefits Scheme
447	Kenya Broadcasting Corporation Staff Retirement Benefits Scheme
448	Kenya College of Accountancy Staff Retirement Benefits Scheme
449	Kenya Credit Traders Limited Staff Retirement Benefits Scheme And Group Life Assurance
450	Kenya Seed Company Ltd Retirement Benefits Scheme
451	Kenya Society for Deaf Children Staff Retirement Benefits Scheme
452	Kenya Wildlife Service Staff Pension Scheme
453	Kenyatta National Hospital Staff Superannuation Scheme
454	Kisii Bottlers Limited Staff Retirement Benefits Scheme
455	Lloyd Masika Limited Staff Retirement Benefits Scheme
456	Lufthansa German Airlines Staff Retirement Benefits Scheme
457	Mount Kenya Bottlers Ltd Staff Retirement Benefits Scheme
458	Muthaiga Golf Club Staff Provident Fund
459	National Irrigation Board (NIB) Staff Retirement Benefits Scheme
460	NCR (Kenya) Limited Staff Retirement Benefit Scheme
461	Nestle Foods Kenya Limited Staff Pension Scheme
462	Pan Pharmaceuticals Ltd Staff Retirement Benefits Scheme
463	Pan African Paper Mills (E.A) Limited Staff Retirement Benefits Scheme "B"
464	Parklands Sports Club Staff Retirement Benefits Scheme

465	PATH Kenya Staff Provident Fund
466	Razco Food Products Ltd Staff Retirement Benefits Scheme
467	The Securicor Security Kenya Limited Staff Retirement Benefits Scheme
468	Standard Chartered Kenya Pension Fund
469	Stima SACCO Society Limited Staff Pension Scheme
470	Tana & Athi River Development Authority (TARDA) Staff Pension Scheme
471	Taylor Winch (coffee) Ltd Staff Retirement Benefits Scheme
472	German School Society Staff Pension Scheme
473	The Kenya National Examination Council Staff Retirement Benefits Scheme
474	The Paper House of Kenya Limited Staff Retirement Benefits Scheme
475	Twiga Chemical Industries Limited Staff Provident Fund 2007
476	Twiga Chemical Industries Limited Staff Retirement Benefit Scheme
477	United States International University-Africa Staff Pension Scheme
478	World Concern International Staff Retirement Benefits Scheme
479	Commercial Bank of Africa Staff Retirement Benefits Scheme
480	World Wide Fund for Nature Staff Retirement Benefits Scheme
481	Loreto Institute Staff Pension Scheme
482	Mugaco Services Limited Staff Pension Plan
483	Methodist Church in Kenya Provident Fund
484	St. Mary`s School Staff Provident Fund
485	Kilifi Plantations Limited Staff Pension Scheme
486	SGS Kenya Limited - Staff Retirement Benefits Scheme
487	Baobab Beach Resort Staff Provident Fund
488	Combok Ltd Staff Retirement Benefits Scheme
489	Prudential Tea Brokers (EA) Limited Staff Retirement Benefits Scheme
490	Greif Kenya Limited Staff Retirement Benefits Scheme
491	Kenya Wine Agencies Ltd Provident Fund
492	Strathmore Educational Trust Staff Provident Fund
493	Deloitte Limited Staff Pension Scheme
494	Southern Cross Safaris Limited Staff Retirement Benefits Scheme
495	M.J. Clarke Ltd Staff Retirement Benefits Scheme
496	The Kenton College Trust Staff Retirement Fund
497	Khalid & Company and Manser Ltd Staff Retirement Benefits Scheme
498	Kenya Red Cross Society Staff Retirement Benefit Scheme
499	Blue Shield Insurance Co. Ltd Staff Retirement Benefit Scheme
500	Capital Group Staff Provident Fund
501	Syngenta East Africa Limited Staff Pension Scheme
502	Transnational Bank Limited Staff Pension Scheme
503	Kenya Vehicle Manufacturers Staff Retirement Benefits Scheme
504	Sarova Pension Scheme

Registered Schemes

505	International Union for Conservation of Nature (IUCN) Retirement Scheme
506	Nairobi Evangelical Graduate School of Theology (NEGST) Pension Scheme
507	Inchcape Shipping Services Staff Retirement Benefits Scheme
508	Consolidated Bank of Kenya Ltd Staff Retirement Benefits Scheme
509	Tourism Promotion Services Staff Pension Scheme
510	Thika Road Christian School Staff Pension Scheme
511	International School of Kenya (ISK) - Staff Pension Scheme
512	Kenya Kazi Limited Staff Pension Scheme
513	CIC Insurance Group Ltd. Staff Retirement Benefits Scheme
514	Old Mutual Kenya Staff Provident Fund
515	Capital Markets Authority Staff Retirement Benefits Scheme
516	Everest Enterprises Pension Scheme
517	Chemserve Cleaning Services Staff Retirement Benefits Scheme
518	Bunson Travel Staff Provident Fund
519	Nakuru Teachers Sacco Staff Provident Fund
520	Habib Bank AG Zurich Kenya Staff Provident Fund
521	Chuna Sacco Staff Retirement Benefits Scheme
522	Association of Kenya Insurers (AKI) Staff Retirement Benefits Scheme
523	Chevron Kenya Provident Fund “A” and “B”
524	Pan African Christian University Staff Pension Scheme
525	Mission Aviation Fellowship Staff Pension Scheme
526	Pelican Insurance Brokers (K) Limited Staff Retirement Benefits Scheme
527	Kenya National Shipping Line Limited Staff Retirement Benefits Scheme
528	National Water Conservation and Pipeline Corporation (NWPC) Staff Superannuation Scheme
529	Philips Medical Systems (East Africa) Limited 1994 Staff Provident Fund Scheme
530	South Nyanza Sugar Co. Ltd Staff Pension and Life Assurance Scheme
531	Daystar University Provident Fund
532	Export Processing Zones Authority Staff Pension Scheme
533	Rift Roadways/Echken Agencies Ltd Staff Retirement Benefits Scheme
534	General Cargo Services Staff Retirement Benefits Scheme
535	African Cotton Industries Staff Retirement Benefits Scheme
536	Avenue Service Station (1977) Staff Retirement Benefits Scheme
537	Sigma Feeds Staff Retirement Benefits Scheme
538	Bagda`s Auto Spares Staff Retirement Benefits Scheme
539	Kenya Orient Insurance Company Limited Staff Retirement Benefits Scheme
540	Tea Brokers East Africa Ltd Staff Retirement Benefits Scheme
541	Reckitt Benckiser E.A Staff Provident Fund
542	Getrio Insurance Brokers Limited Staff Provident Fund Scheme
543	The Kenya Airways Limited Unregistered Staff Provident Fund

544	Simba Colt Motors Limited Staff Pension Scheme
545	Choice Tea Brokers Ltd Staff Retirement Benefits Scheme
546	Mbaraki Port Warehouse(K)Ltd Staff Retirement Benefits Scheme
547	Africa Nazarene University Staff Retirement Benefits Scheme
548	DHL Exel Supply Chain (K) Limited Staff Pension Scheme
549	Chase Bank Staff Retirement Benefits Pension Scheme
550	Trocaire Staff Provident Fund
551	Pil (Kenya) Ltd Staff Provident Fund
552	Concord Insurance Co. Limited Staff Provident Fund Scheme
553	Export Promotion Council Retirement Benefits Scheme
554	Friends Church Sabatia Eye Hospital Staff Pension Scheme
555	The Population Council Staff Provident Fund
556	Achelis Kenya Limited Staff Retirement Benefits Scheme
557	Investment Promotion Centre Staff Retirement Benefit Scheme
558	Kenya Society for the Blind Staff Retirement Benefits Scheme
559	Colas East Africa Limited Staff Pension Scheme
560	Occidental Insurance Staff Pension Scheme
561	Bayer East Africa Limited Staff Provident Fund (Registered Scheme)
562	Bayer East Africa Limited Staff Provident Fund (Unregistered Scheme)
563	National Housing Corporation Staff Provident Fund
564	Mantrac Staff Pension Scheme
565	Kenya Railways Staff Retirement Benefits Scheme
566	Kenya National Trading Corporation Limited (KNTC) Staff Retirement Benefits Scheme
567	Kenya Sugar Board Staff Retirement Benefits Scheme
568	Kenya Co-operative Creameries Unionisable Staff (Senior) Pension Scheme
569	SOS Children`s Villages Kenya Staff Provident Fund
570	Mantrac Staff Provident Fund
571	Hazina Sacco Ltd Staff Pension Scheme
572	Ultimate Security Ltd Staff Retirement Benefits Scheme
573	St. Andrews School Turi Staff Retirement Benefits Scheme
574	International Development Research Centre Kenya Provident Fund
575	Kenya Safari Lodges & hotels Ltd Staff Retirement Benefits Scheme
576	Aquinas High School Staff Retirement Benefits Scheme
577	Car & General (K) Ltd Staff Retirement Benefits Scheme
578	Kakamega Teachers Co-operative Savings & Credit Society Limited Staff Provident Fund
579	International Fund For Animal Welfare (IFAW) Staff Retirement Benefits Scheme
580	Vision Institute of Professionals Limited Provident Fund
581	Oriental Commercial Bank Limited Staff Pension Scheme
582	Church World Services Staff Retirement Benefits Scheme
583	Automobile Association of Kenya Staff Retirement Benefits Scheme

Registered Schemes

584	Transworld Radio(Kenya) Staff Provident Fund
585	Ufundi Savings and Credit Society Limited Staff Provident Fund
586	Bob Morgan Services Staff Retirement Benefits Scheme
587	Co-operative Bank of Kenya Staff Retirement Benefits Scheme
588	Aga Khan Development Network (Kenya) Staff Pension Scheme
589	National Security Intelligence Service (NSIS) Staff Superannuation Scheme
590	Chai Co-operative Savings and Credit Society Ltd Staff Retirement Benefits Scheme
591	Kenya Marine & Fisheries Research Institute (KMFRI) Staff Retirement Benefits Scheme
592	Josra Coffee Company Ltd Staff Retirement Benefits Scheme
593	Kengen Staff Retirement Benefits Scheme
594	Pinebridge Investments Staff Retirement Benefits Scheme
595	Kenya Aids NGO`s Consortium Staff Retirement Benefits Scheme
596	Kenya Christian Homes & It`s Associated Homes Staff Retirement Benefits Scheme.
597	The Windle Charitable Trust Staff Retirement Benefits Scheme
598	Farmer`s Choice Staff Retirement Benefits Scheme
599	Archers Tours and Travels ltd Staff Provident Fund Scheme
600	Kenya Ordinance Factories Corporation Staff Retirement Benefits Scheme
601	Iber Africa Systems Kenya Limited Staff Retirement Benefits Scheme
602	Howard Humphreys (E.A) Limited Staff Retirement Benefits Scheme
603	Avenue Hospital Staff Retirement Benefits Scheme
604	CFC Life Assurance Limited Individual Pension Plan
605	Jubilee Insurance Company Ltd Personal Pension Plan
606	Habib Bank Ltd Staff Retirement Benefits Scheme
607	First Africa Capital Ltd Staff Retirement Benefits Scheme
608	Business Initiatives & Management Assistance Services (BIMAS) Staff Provident Fund
609	Liberty Africa Safaris Limited Staff Retirement Benefits Scheme
610	Raj Ushanga Staff Retirement Benefits Scheme
611	Mwara Investment Staff Retirement Benefits Scheme
612	Broadway Bakery Limited Staff Retirement Benefits Scheme
613	Jani Consultancy Limited Staff Retirement Benefits Scheme
614	BTB Insurance Agency Staff Retirement Benefits Scheme
615	Edelvale Trust Retirement Benefits Scheme
616	Ultravetis (EA) Staff Retirement Benefits Scheme
617	Elimu SACCO Society Limited Staff Provident Fund
618	Ardhi Sacco Staff Retirement Benefits Scheme
619	Industrial Promotion Services (Kenya) Group Staff Retirement Benefits Scheme
620	Gestetner Ltd Staff Retirement Benefits Scheme
621	Intra Africa Assurance Co. Limited Staff Retirement Benefits Scheme
622	R.R Oswald & Company Staff Retirement Benefits Scheme
623	Bakels East Africa Staff Retirement Benefits Scheme

624	The Church Of Jesus Christ Of Latter Day Saints Staff Retirement Benefits Scheme
625	Moi Educational Center Staff Provident Fund
626	A.I.C.- CURE International Children`s Hospital Staff Pension Scheme
627	Interconsumer Products Limited Staff Pension & Life Assurance Scheme
628	Murata Farmers Sacco Staff Retirement Benefits Scheme
629	Masaku Teachers Sacco Staff Retirement Benefits Scheme
630	Unwin & Sons Staff Retirement Benefits Scheme
631	Optica Limited Staff Retirement Benefits Scheme
632	South African High commission Staff Pension Scheme
633	Kaboson Pastors` school Staff Retirement Benefits Scheme
634	Kenya Association of Tour Operators Staff Retirement Benefits Scheme
635	Research International E.A. Limited Staff Retirement Benefits Scheme
636	League Of Kenya Women Voters Staff Pension Plan
637	ICEA Individual Retirement Benefits Scheme
638	Highlight Travel Limited Staff Provident Fund and Life Assurance Scheme
639	Gina Din Corporate Communications Ltd Staff Retirement Benefits Scheme
640	Kenya Tourist Board Staff Pension Scheme
641	Unaitas Sacco Society Ltd. Staff Provident Fund
642	Energy for Sustainable Development - Africa Limited Staff Retirement Benefits Scheme
643	Nafaka Sacco Society Staff Retirement Benefits Scheme
644	Kenya High School Staff Retirement Benefit Scheme
645	Africa Inland Mission International Services Staff Retirement Benefits Scheme
646	Nasca Sacco Staff Retirement Benefits Scheme
647	Mombasa Pentecostal Church Staff Retirement Benefits Scheme
648	Ewaso Ng`iro South Development Authority Staff Pension Scheme
649	Shibli Enterprises Limited Staff Retirement Benefits Scheme
650	VSF Belgium Staff Retirement Benefits Scheme
651	Nawiri Savings & Credit Co-operative Society Ltd. Staff Provident Fund
652	Invesco Assurance Staff Retirement Benefits Scheme
653	Wines of the World Staff Retirement Benefits Scheme
654	Airside Limited Staff Pension Scheme
655	Kenya Human Rights Commission Staff Pension Scheme
656	Norwegian Church Aid Staff Provident Fund
657	Communications Commission of Kenya (CCK) Staff Retirement Benefits Scheme
658	Bungoma Teachers SACCO Retirement Benefit Scheme
659	Redlands Roses Limited Staff Retirement Benefits Scheme
660	Kingdom Kenya Pension & Life Assurance Scheme
661	Sameer Staff Pension & Group life Assurance Scheme
662	Kenya Plant Health Inspectorate Services (KEPHIS) Staff Retirement Benefits Scheme
663	Bubanks Limited Staff Retirement Benefits Scheme

Registered Schemes

664	Stegra Limited Staff Provident Fund Scheme
665	Time Trek Services Limited Staff Retirement Benefits Scheme
666	Ol Pajeta Ranching Limited Staff Retirement Benefits Scheme
667	Kenya Fluorspar Company Limited Provident fund
668	Kenya Agricultural Research Institute (KARI) Staff Retirement Benefits Scheme
669	PDM (Kenya) Limited Staff Pension and Life Assurance Scheme
670	Higher Education Loans Board Staff Retirement Benefits Scheme
671	Magereza Staff Co-operative Savings and Credit Society Limited Staff Provident Fund
672	National Fund For The Disabled of Kenya Staff Provident Fund Scheme
673	Safaricom Limited Staff Retirement Benefits Scheme
674	Department for International Development Kenya and Somalia (DFID) - Staff Retirement Benefits Scheme
675	Banki-Kuu Savings and Credit Co-operative Staff Provident Fund
676	African Banking Corporation Limited Staff Provident Fund
677	A I C Kijabe Printing Press Staff Retirement Benefits Scheme
678	Mt. Kenya Baptist School Staff Retirement Benefits Scheme
679	Sheikh Zayed Children Welfare Centre Staff Retirement Benefits Scheme
680	M.D. Kampf Insurance Brokers Staff Retirement Benefits Scheme
681	Japan External Trade Organisation Staff Retirement Benefits Scheme
682	General Adjusters Limited Staff Provident Fund Scheme
683	Taifa Sacco Society Limited Staff Provident Fund
684	Karen Country Club Staff Retirement Benefits Scheme
685	James Finlay Kenya Provident Fund
686	Kenversity Sacco Limited Staff Provident Fund
687	Cisle Kenya Branch Staff Retirement Benefits Scheme
688	Faulu Kenya Limited Staff Retirement Benefits Scheme
689	Energy Regulatory Commission Staff Pension Plan
690	The Kenya Alliance New Life Individual Retirement Benefits Scheme
691	Practical Action Staff Provident Fund
692	Kirangari High School Staff Retirement Benefits Scheme
693	Redeemed Gospel Church Staff Retirement Benefits Scheme
694	Marketing Communications Limited Staff Retirement Benefits Scheme
695	Centum Investment Company Limited Staff Retirement Benefits Scheme
696	Anjeli Limited Tea Brokers Staff Retirement Benefits Scheme
697	Sameer Africa Limited - Staff Provident Fund
698	Kenya Tea Packers Limited Staff Provident Fund and Life Assurance Scheme
699	Group Africa Limited Staff Pension Plan
700	Christian Reformed World Relief Committee Staff Provident Fund and Life Assurance Scheme
701	Family Bank Staff Pension Scheme

702	Kenya Christian Industrial Training Institute Staff Pension Scheme
703	Affiliated Business Contacts Limited Staff Retirement Benefits Scheme
704	Golden Neo-life Diamite (GNLD) International Staff Retirement Benefits Scheme
705	Continental Products Staff Pension Scheme
706	K- Rep Group Staff Provident Fund
707	Treadsetters Tyres Limited Staff Retirement Benefits Scheme
708	Kenya Highlands Sacco Society Ltd Staff Provident Fund
709	Crown Industries Limited Staff Retirement Benefits Scheme
710	Eculine Kenya Limited Staff Pension Scheme
711	Wartsila Eastern Africa Limited Staff Retirement Benefits Scheme
712	Comet Plastics Limited Staff Retirement Benefits Scheme
713	Blowplast Limited Staff Retirement Benefits Scheme
714	Deepa Industries Limited Staff Retirement Benefits Scheme
715	Braeburn Limited Kenya Staff Retirement Benefits Scheme
716	International Bible Society Staff Retirement Benefits Scheme
717	Fortune Sacco Staff Provident Fund
718	Lewa Wildlife Society Conservancy Staff Retirement Benefits Scheme
719	Kenya Bixa Limited Staff Retirement Benefits Scheme
720	Colour Packaging Limited Staff Pension Scheme
721	Handicap International Staff Retirement Benefits Scheme
722	Feradon Associates Limited Staff Retirement Benefits Scheme
723	Nyahururu Elite Nursery School Staff Retirement Benefits Scheme
724	Trans Nzoia Teachers Sacco Staff Retirement Benefits Scheme
725	Kenya Industrial Estates Limited-Informal Sector Programme Staff Provident Fund and Group Assurance Scheme
726	Harambee Sacco Staff Retirement Benefits Scheme
727	Horticultural Crops Development Authority Staff Retirement Benefits Scheme
728	Langata High School Staff Retirement Benefits Scheme
729	Meru North Farmers Sacco Staff Retirement Benefits Scheme
730	The National Cereals & Produce Board Staff Provident Fund
731	Limuru Dairy Farmers Co-operative Society Limited Staff Provident Fund
732	Tharaka Nithi Sacco Staff Retirement Benefits Scheme
733	Kenya Bankers Sacco Staff Retirement Benefits Scheme
734	UUNET(Kenya) Limited Staff Provident Fund Scheme
735	Lavington United church Staff Retirement Benefits Scheme
736	Moi Teaching and Referral Hospital Staff Pension Scheme
737	Postal Corporation of Kenya Staff Pension Scheme
738	Madison Insurance Personal Pension Plan
739	Muongano Savings & Credit Co-operative Society Staff Provident Fund
740	Limuru Milk Processors Limited Staff Provident Fund Scheme

Registered Schemes

741	Kenya Sugar Research Foundation Staff Retirement Benefits Scheme
742	Nairobi Equator Hospital Provident Fund Scheme
743	Sian Agriflora Staff Pension Scheme
744	Termcotank Kenya Limited Staff Retirement Benefits Scheme
745	Kenya Oil Company Limited Staff Retirement Benefits Scheme
746	Environment Liaison Centre International Staff Pension Scheme
747	East African Courier Limited Staff Pension Scheme
748	P.A. G (K) Pastors Staff Provident Fund
749	Tourism Promotion Services Staff Provident Fund
750	Monsanto (Kenya) Limited Staff Pension Scheme
751	Kingsize Sacco Society Limited Staff Retirement Benefits Scheme
752	Legal Resources Foundation Trust Staff Provident Fund
753	Kencell Communications Limited Staff Retirement Benefits Scheme
754	Association For The Physically Disabled (APDK) - Coast Province Staff Retirement Benefits Scheme
755	ACK Western Region Christian Community Services Staff Provident Fund
756	Catholic Diocese of Homa-Bay (Development Office) Staff Provident Fund
757	Toyota East Africa Limited Staff Pension Scheme
758	Plan International Kenya Staff Provident Fund
759	Kenya Medical Training College Staff Retirement Benefits Scheme
760	Kenya Methodist University (KEMU) Staff Retirement Benefits Scheme
761	Engineering Supplies Ltd. Staff Pension Scheme
762	Taita/Taveta Teachers Co-operative Savings and Credit Society Limited Staff Provident Fund
763	Institute of Economic Affairs Staff Provident Fund Scheme
764	Swedish Co-operative Centre Staff Retirement Benefits Scheme
765	Pentecostal Bible College Staff Provident Fund Scheme
766	Daima Savings & Credit Cooperative Society Ltd. Staff Provident Fund
767	Muhigia Sacco Staff Provident Fund
768	Bandari Sacco Ltd. Staff Provident Fund
769	Sony Outgrowers Rural Provident Fund
770	Kenindia Assurance Company Ltd. Personal Pension Plan
771	Runji & Partners Consulting Engineers & Planners Limited Staff Provident Fund Scheme
772	Mentor Savings & Credit Co-operative Society Limited Staff Provident Fund
773	Lutheran World Federation /CEAS Staff Provident Fund Scheme
774	The National Hospital Insurance Fund Staff Retirement Benefits Scheme
775	Catholic Diocese of Garissa Staff Pension Scheme
776	The Bible League Staff Provident Fund
777	Co-optrust Retirement Benefit Scheme
778	Hemingways Resort Staff Pension Scheme

779	Busia Outgrowers Company Limited Staff Provident Fund
780	Lutheran World Federation Staff Provident Fund
781	Appropriate Technologies for Enterprise Creation Staff Retirement Benefits Scheme
782	Engen Kenya Limited Staff Retirement Benefits Scheme
783	Consumer Insight Staff Retirement Benefits Scheme
784	International Federation of Red Cross and Red Crescent Societies Staff Provident Scheme
785	School Equipment Production Unit Staff Retirement Benefits Scheme
786	Dubai Bank Kenya Limited Staff Retirement Benefits Scheme
787	Orpower 4 Inc Staff Pension Scheme
788	Polucon Services (K) Limited - Staff Retirement Benefits Scheme& Life Assurance Scheme
789	Apollo Insurance Company Limited Individual Retirement Benefits Scheme
790	Parliamentary Service Commission Staff Retirement Benefits Scheme
791	KPMG Kenya Certified Public Accountants Staff Provident Fund
792	Victory Tea Brokers Staff Retirement Benefits Scheme
793	Nyeri Water & Sewage Company Limited Staff Retirement Benefits & Life Assurance Scheme.
794	Kenya Ferry Services Limited Staff Provident Fund Scheme
795	Bureti Tea Growers Savings and Credit Co-operative Society Limited Staff Provident Fund
796	G4S Security Services (Kenya) Limited Staff Retirement Benefits Scheme”B”
797	Spedag Interfreight Kenya Staff Retirement Benefits Scheme
798	Twiga Stationers & Printers Limited Employees Provident Scheme.
799	Pioneer Holdings (Africa) Staff Provident Fund Scheme
800	Sotik Tea Provident Fund
801	Alexander Forbes Staff Provident Fund
802	Memon Education Board Staff Retirement Benefits Scheme
803	Deliverance Church Nakuru Staff Provident Fund Scheme
804	Catholic Diocese of Eldoret Staff Provident Fund Scheme
805	Agrochemicals Association of Kenya Staff Retirement Benefits Scheme
806	The Heritage A.I.I. Insurance Company Limited Individual Retirement Fund
807	Kenya Institute of Administration Staff Retirement Benefits Scheme
808	Jetlak Foods Limited Staff Retirement Benefits Scheme
809	St. Lawrence University Staff Retirement Benefits Scheme
810	Professional Digital Systems Limited Staff Provident Fund Scheme
811	Ovidian Advertising & Design Limited Staff Pension Scheme
812	Color Creations Limited Staff Retirement Benefits Scheme
813	Knight Frank Kenya Limited Staff Provident Scheme
814	Outreach Community Center Staff Provident and Life Assurance Scheme
815	CMC Holdings Ltd Staff Retirement Benefits Scheme (No. 5)
816	East African Breweries Limited Staff Provident Fund 2003

Registered Schemes

817	The Steadman Group Limited Staff Pension Scheme
818	Africa Merchant Assurance Company Limited Staff Retirement Benefits Scheme
819	The Mater Hospital Pension Fund
820	African Population and Health Research Center Staff Pension Scheme
821	Mini Group Staff Pension Scheme
822	Shirika Sacco Society Provident Fund Scheme
823	Smallholder Irrigation Scheme Development Organisation (SISDO) Staff Retirement Benefits Scheme
824	A P A Insurance Limited Staff Retirement Benefits Scheme
825	Tearfund Staff Provident Fund Scheme
826	Safety Surveyors Limited Staff Retirement Benefits Scheme
827	Nairobi Baptist Church Staff Retirement Benefits Scheme
828	Walker Kontos Staff Provident Fund
829	Biselex Kenya Limited Staff Provident Fund
830	Magadi Sacco Society Limited Staff Provident Fund
831	The Monarch Insurance Company Individual Pension Plan
832	St. Paul's University Staff Pension Scheme
833	Wells Fargo Limited Staff Pension Scheme
834	Fidelity Commercial Bank Limited Staff Retirement Benefits Scheme
835	Del Monte Kenya Limited Staff Provident Fund
836	Roberts Insurance Brokers Limited Staff Retirement Benefits Scheme
837	Centreline Tea Brokers Limited Staff Provident Fund Scheme
838	Bobmil Group of Companies Staff Provident Fund
839	Kiptagich Tea Estates Limited Staff Provident Fund
840	Bank of Africa Kenya Limited Staff Provident Fund
841	Seureca Consulting Engineers Staff Retirement Benefits Scheme
842	Lamu Teachers Co-operative Savings & Credit Society Ltd Staff Provident Fund
843	Inoorero University Staff Provident Fund
844	Concern Worldwide Staff Pension Scheme
845	Sheikh Khalifa Bin Zayed Al Nahyan Secondary School Staff Provident Fund
846	Directline Assurance Company Limited Staff Provident Fund
847	Know How International (KHI) Limited Staff Pension Scheme
848	Bakex Millers Ltd. Staff Provident Fund.
849	Mjengo Limited Staff Pension Scheme.
850	Tusker Mattresses Staff Provident Fund
851	J.J.Chesaro & Company Advocates Staff Pension Scheme
852	East African Foundry Works Staff Provident Fund
853	West Kenya Sugar Company Limited Staff Pension Scheme
854	Grant Thornton Staff Provident Fund
855	Lighthouse For Christ Eye Centre Staff Provident Fund

856	ICL East Africa Limited Staff Provident Fund Scheme
857	Andy Forwarders Services Limited Staff Provident Fund
858	Blue Ring Products Limited Staff Provident Fund Scheme
859	Pumping Hydraulics Limited Staff Retirement Benefits Scheme
860	Country Images Provident Fund
861	Law Society of Kenya Staff Retirement Benefits Scheme
862	“Don Bosco Boys’ Town Technical Institute Staff Retirement Benefits Scheme”
863	Jacaranda Hotel Limited Staff Provident Fund
864	Aga Khan University Staff Provident Fund
865	Magnate Ventures Limited Staff Retirement Benefits Scheme
866	Wananchi Online Staff Provident Fund Scheme
867	Homegrown Kenya Limited Staff Pension Scheme
868	Francis Drummond & Co. Ltd. Staff Provident Fund Scheme
869	Goal South Sudan Staff Provident Fund
870	Cosmos Limited Staff Provident Fund
871	Prime Bank Limited Staff Provident Fund
872	Malibu Pharmacy Limited Staff Pension Scheme
873	CHF Staff Retirement Benefits Scheme
874	Narok Teachers Co-operative Savings & Credit Staff Provident Fund
875	Kenblest Limited Staff Pension Scheme
876	Desbro (Kenya) Limited Staff Provident Fund
877	Rukuriri Tea Growers Co-operative Savings & Credit Society Limited Staff Provident Fund
878	Oakar Services Limited - Staff Provident Fund Scheme
879	Tausi Assurance Company Limited, Staff Retirement Benefits Scheme, 2004.
880	Imaging Solutions Limited Staff Retirement Benefits Scheme
881	Masinde Muliro University of Science & Technology Staff Retirement Benefits Scheme
882	Pan Africa Life Assurance Limited - Agents Retirement Benefits Scheme
883	Africa Now Staff Provident Fund Scheme
884	Githunguri Dairy Farmers Co-operative Society Limited Staff Provident Fund
885	Kingsland Court Group Retirement Benefits Scheme
886	Bowip Agencies Limited Staff Retirement Benefits Scheme
887	Kenya Industrial Property Institute (KIPI) Staff Retirement Benefits Scheme
888	Kenya Roads Board Staff Retirement Benefits Scheme
889	Manor House Agricultural Centre-Staff Provident Fund
890	Aberdare Safari Hotels Limited and its subsidiaries Staff Retirement Benefits Scheme
891	Charterhouse Bank Limited Staff Provident Fund
892	Eslon Plastics of Kenya Limited Staff Provident Fund
893	VSF Germany Staff Provident Fund Scheme
894	Pentecostal Assemblies of God (KENYA) Provident Fund Scheme
895	Capwell Industries Limited Staff Provident Fund

Registered Schemes

896	United Nations Co-operative Savings & Credit Society Ltd Staff Provident Fund
897	Van Rees Kenya - Staff Provident Fund
898	British American Insurance Company (Kenya) Limited Individual Retirement Benefits Fund
899	British American Insurance Company (Kenya) Limited - Umbrella Pension Fund
900	All Nations Gospel Church - Staff Provident Fund Scheme
901	Alexander Forbes Retirement Fund
902	Kenya Hospital Association Staff Provident Fund
903	Africa Peace Forum Staff Provident Fund Scheme
904	Anglo African Property Holdings Ltd. Staff Retirement Benefits Scheme
905	Fiesta Restaurants Ltd. Staff Retirement Benefits Scheme
906	Chester House Limited Staff Pension Fund
907	AIG Kenya Insurance Company Limited Staff Pension Scheme
908	Scripture Union of Kenya Provident Fund
909	UAP Provincial Insurance Company Limited - Individual Retirement Benefits Plan
910	P.C.E.A. Wogect Centre - Staff Retirement Benefits Scheme
911	Zimele Personal Pension Plan
912	Sovereign Group Limited Staff Retirement Benefits Scheme
913	Amana Personal Pension Plan
914	African Braille Centre and Sight Savers International Staff Provident Fund Scheme
915	Timamy & Company Advocates Staff Pension Scheme
916	British American Insurance Company (Kenya) Limited - Umbrella Provident Fund
917	Regent Automobile Valuers Retirement Benefits Scheme
918	Kobo Safaris Staff Pension Scheme
919	Norbrook Kenya Limited Staff Provident Fund
920	Kenya National Commission on Human Rights Staff Provident Fund
921	Small and Micro-Enterprise Programme (SMEP) Staff Retirement Benefits Scheme
922	Standard Chartered Kenya Staff Retirement Benefits Scheme 2006
923	Soul Harvest Ministries Staff Retirement Benefits Scheme
924	Swiss International Air Lines Ltd - Staff Retirement Benefits Scheme
925	TNT Express Worldwide Staff Retirement Benefits Scheme
926	Nairobi City Water & Sewerage Company Limited Provident Fund
927	Juwakis Investment Company Limited Staff Pension Scheme
928	Kenya Institute of Special Education Pension Scheme
929	All African Conference of Churches Staff Provident Fund Scheme
930	Madison Insurance Company Kenya Limited Staff Provident Fund
931	Spectre International Limited Staff Provident Fund
932	Vegpro Group Staff Provident Fund
933	Nanyuki Cottage Hospital Staff Retirement Benefits Scheme
934	Kenya Medical Supplies Agency Staff Retirement Benefits Scheme

935	Mount Kenya Saw Mills Limited Staff Retirement Benefits Scheme
936	Diocese of Ngong Staff Pension Scheme
937	Vintage Africa Limited and Vintage Travel and Tours Services Limited Staff Provident Fund
938	NIC Bank Limited Staff Provident Fund
939	British Broadcasting Corporation(BBC) Staff Provident Fund
940	Nairobi Christian Church - Staff Provident Fund
941	Mumias Sugar Company Limited Staff Provident Fund
942	Magana Flowers Kenya Limited Staff Pension Scheme
943	Nassefu Savings & Credit Society Limited Staff Provident Fund Scheme
944	Book Distributors Limited Staff Provident Fund
945	Polyflex Industries Ltd Staff Provident Fund
946	Stantech Motors Limited - Staff Retirement Benefits Scheme
947	Lutheran Heritage Foundation - Africa Staff Provident Scheme
948	Waumini Sacco Staff Retirement Benefits Scheme
949	British - American Umbrella Retirement Benefits Fund
950	Kenya Commercial Bank Staff Retirement (Defined Contribution) Scheme 2006
951	Presbyterian Church of East Africa - Tumu Tumu Hospital Staff Retirement Benefits Scheme
952	Cannon Assurance (Kenya) Limited Staff Retirement Benefits Scheme
953	Kenya Pipeline Company Limited Staff Retirement Benefits Scheme 2006
954	Mafuko Industries Limited - Staff Provident Fund
955	Kenya Episcopal Conference Staff Retirement Benefits Scheme
956	Kaisugu Staff Retirement Benefits Scheme
957	Hilton Nairobi Limited - Staff Pension Scheme
958	British - American Insurance Company (Kenya) Limited - Individual Provident Fund
959	Qatar Airways Staff Provident Fund Scheme
960	The Banda School Staff Provident Fund Scheme
961	Njoge Services Limited and Associated Companies Staff Provident Fund
962	Development Bank of Kenya Limited Staff Provident Fund
963	The Riara Group of Schools Staff Provident Fund
964	Opportunity Kenya Limited Staff Provident Fund
965	Pan Africa Life Personal Pension Plan
966	Kenya Civil Aviation Authority Staff Retirement Benefits Scheme
967	Gethsemane Garden Christian Centre Staff Pension Scheme
968	Oshwal Academy - Nairobi Staff Provident Fund
969	Kenya Wildlife Service Staff Retirement Benefits Scheme 2006
970	Kericho Primary School Staff Provident Scheme
971	Pioneer Assurance Limited Staff Pension Scheme
972	MJ Group Limited Staff Pension Scheme
973	Pioneer Assurance Company Limited Personal Pension Scheme

Registered Schemes

974	Chem - Labs Staff Provident Fund
975	Deliverance Church - Eastleigh Staff Retirement Benefits Scheme
976	African Medical and Research Foundation Staff Provident Fund
977	Van Den Berg (K) Ltd Staff Pension Scheme
978	University of Nairobi Pension Scheme 2007
979	Kenya Institute of Education Staff Retirement Benefits Scheme
980	Prime Mover Insurance Brokers Ltd Staff Retirement Benefits Scheme
981	Mount Kenya Academy Staff Pension Scheme
982	Nairobi Java House Staff Retirement Benefits Scheme
983	Fayaz Bakers Ltd Staff Provident Fund Scheme
984	Alliance One Tobacco Kenya Limited Staff Pension Scheme
985	Amedo Centres Kenya Limited Senior Staff Provident Fund
986	Hekima Girls High School Staff Provident Fund Scheme
987	General Accident Insurance Company Kenya Limited-Staff Provident Fund
988	Kenya Post Office Savings Bank - Staff Retirement Benefits Scheme 2007
989	Crown Paints Kenya Limited Staff Provident Fund
990	Mayfair Holdingd Limited Staff Provident Fund
991	Cheli & Peacock Staff Pension Scheme
992	Blue Shield Personal Pension Fund
993	AFRALTI Staff Provident Fund
994	Mara Conservancy Limited Staff Provident Fund
995	International Christian Centre - Staff Provident Fund Scheme
996	Henkel Chemicals Staff Provident Fund
997	Tropical Farm Management - Staff Provident Fund
998	Lake Bogoria Spa Resort Staff Provident Fund
999	Statpack Retirement Benefits Scheme
1000	Tuskys - Staff Pension Scheme
1001	W.E.C Lines (Kenya) Limited Staff Provident Fund
1002	ETC East Africa Limited Staff Provident Fund
1003	Parliamentary Service Commission Staff Retirement Benefits Scheme 2008
1004	Seven Four Eight Air Services (K) Limited Staff Provident Fund
1005	Visa Oshwal Community/Shah Lalji Nangpar Academy - Staff Povident Fund
1006	Kenya Petroleum Refineries Pension Fund
1007	Kenya Petroleum Refineries Provident Fund
1008	Mumias Outgrowers Company (1998) Limited - Staff Retirement Benefits Scheme
1009	National Hospital Insurance Fund Staff Retirement Benefits (Defined Contribution) Scheme
1010	SGS Kenya Limited Staff Provident Fund
1011	Prudential Personal Pension Plan
1012	Alexander Forbes Vuna Pension Plan

1013	PCTL Automation Ltd Staff Provident Fund
1014	Economy Farm Products (K) Limited Staff Provident Fund
1015	National Co-ordinating Agency for Population and Development Staff Retirement Benefits Scheme
1016	Endeavour Africa Group Staff Retirement Benefits Scheme
1017	Freight in Time Staff Provident Fund
1018	The Kenyatta International Conference Centre Staff Pension Scheme
1019	Nzoia Sugar Company Limited Staff Retirement Benefits Scheme 2007
1020	West Kenya Sugar Company Ltd. Staff Provident Fund
1021	Octagon Personal Pension Scheme
1022	Co-operative College of Kenya Staff Retirement Benefits Scheme
1023	Kianda School Staff Retirement Benefits Scheme
1024	African Alliance Kenya Provident Fund
1025	KIST Staff Retirement Benefits Scheme
1026	Citizens Coalition for Constitutional Change Staff Provident Fund Scheme
1027	Sunripe (1976) Limited Staff Provident Fund Scheme
1028	Moi University Provident Fund
1029	CIC Pension Plan
1030	Kenya Water Institute Staff Retirement Benefits Scheme
1031	CFC Life Assurance Limited Individual Provident Fund Scheme
1032	Kenya Railways Provident Fund
1033	The Co-operative Bank of Kenya Limited Staff Retirement Benefits Scheme 2007
1034	Dry Associates Limited Staff Pension Plan
1035	NCR Kenya Limited Staff Provident Fund
1036	Desert Locust Control Organization for Eastern Africa - Staff Provident Scheme
1037	Gulf African Bank Staff Retirement Benefits Scheme
1038	Altech Stream East Africa Staff Retirement Benefits Scheme
1039	Agricultural Finance Corporation Staff Pension Scheme 2008
1040	Surgilinks Limited Staff Provident Plan
1041	Rapid Kate Services Limited Retirement Benefits Scheme
1042	Rural Electrification Authority Staff Retirement Benefits Scheme
1043	Nicola Farms Limited Pension Scheme
1044	Turquoise Staff Provident Fund Scheme
1045	Standard Investment Bank Limited Staff Provident Fund
1046	Eagle Africa Nest Fund
1047	Ernst & Young Staff Provident Fund
1048	Kenya Bus Management Ltd - Staff Retirement Benefits Scheme
1049	Barclays Bank of Kenya Limited DC Scheme
1050	MAK Consulting Engineers Limited Staff Provident Fund
1051	Star College of Management Studies Staff Provident Fund

Registered Schemes

1052	Judicial Service Staff Superannuation Scheme
1053	Judicial Service Staff Superannuation (Defined Contribution) Scheme
1054	Cadbury Kenya Limited - Staff Retirement Benefits Scheme 2009
1055	Amana Umbrella Pension Scheme
1056	Zimele Guaranteed Personal Pension Plan
1057	Nokia Siemens Networks Kenya Limited Staff Retirement Benefits Scheme
1058	Arya Vedic School Staff Provident Fund
1059	Symbion Kenya Limited Staff Provident Fund
1060	Nacico Co-operative Savings & Credit Society Limited Staff Pension Scheme
1061	Signode Packaging Systems Limited Staff Pension Scheme
1062	Universal Corporation Limited Staff Retirement Benefits Scheme
1063	Kenya Medical Research Institute Staff Retirement Benefits Scheme
1064	Kenya Institute of Administration Staff Retirement Benefits Scheme 2009
1065	Insurance Regulatory Authority Staff Pension Scheme
1066	Blue MSMEs Jua Kali Individual Retirement Benefits Scheme
1067	Pamoja Women Development Programme Staff Provident Fund
1068	Kimathi University College of Technology (KUCT) Staff Retirement Benefits Scheme
1069	Co-op Trust Investment Retirement Benefits Scheme
1070	Brookhouse Schools Staff Provident Fund
1071	Tandu Alarm Systems Limited Staff Provident Fund
1072	Friends Theological College Kaimosi
1073	SC Johnson and Son Kenya Limited Staff Provident Fund
1074	Child Fund Kenya Staff Retirement Benefits Scheme
1075	Mombasa Air Safari Staff Pension Scheme
1076	The Panari Hotel Staff Retirement Benefits Scheme
1077	Aon Minet Umbrella Retirement Fund
1078	Postal Corporation of Kenya Staff Retirement Benefits Scheme
1079	Seiya Limited Staff Provident Fund
1080	RSM ASHVIR & RSM ASHVIR Consulting Limited Staff Provident Fund
1081	Pwani University College Staff Retirement Benefits Scheme
1082	The Jubilee Insurance Umbrella Scheme
1083	ICEALION Umbrella Retirement Benefits Scheme
1084	Mayfair Insurance Company Ltd Staff Provident Fund Scheme
1085	VSC Kenya Group of Companies Staff Provident Fund
1086	The Kenya Power and Lighting Company Limited Staff Retirement Benefits Scheme 2006
1087	Retirement Benefits Authority Staff (DC) Pension Scheme 2010
1088	Media Focus on Africa Foundation Limited Staff Pension Scheme
1089	Polyphase Systems Ltd Staff Provident Fund Scheme
1090	Old Mutual Umbrella Retirement Benefits Scheme

1091	Kenya Marine and Fisheries Institute Staff Retirement Benefits (Defined Contribution) Scheme
1092	Water Sector Institutions Pension Scheme
1093	South Eastern University College Pension Scheme
1094	Vitafoam Products Limited Staff Provident Fund
1095	UBA Kenya Bank Limited Staff Retirement Benefits Scheme
1096	GDC Staff Retirement Benefits Scheme
1097	Southern Sky Safaris Limited Staff Pension Scheme
1098	PG Bison (K) Limited Staff Provident Fund
1099	Independent Electoral and Boundaries Commission Staff Pension Scheme
1100	Westlands Hotels Limited Staff Retirement Benefits Scheme
1101	The Catholic Diocese of Kitui Staff Provident Fund Scheme
1102	Bomu Medical Centre Retirement Benefits Scheme
1103	Kenya Reinsurance Corporation Limited Staff (DC) Pension Scheme
1104	Kenya Urban Roads Authority - Staff Retirement Scheme
1105	Libya Oil Kenya Limited Staff (DC) Provident Fund
1106	Indra Limited Staff Retirement Benefits Scheme
1107	Bondo University College Staff Retirement Benefits Scheme
1108	Pandya Memorial Hospital Staff Provident Fund
1109	British-American Insurance Company (Kenya) Ltd Defined Contribution Plan
1110	The Sacco Societies Regulatory Authority Staff Provident Fund
1111	Great Lakes University Kisumu Provident Fund
1112	Cotton Development Authority Staff Retirement Benefits Scheme
1113	Liberty Personal Pension Scheme
1114	Laptrust (umbrella) Retirement Fund
1115	Youth Enterprise Development Fund Staff Retirement Benefits Scheme
1116	Venus Tea Brokers Limited Staff Provident Fund
1117	Machakos Co-operative Union Limited Staff Provident Fund
1118	National Museums of Kenya Staff Pension Scheme
1119	CFC Life Executive Agents Pension Scheme
1120	Kenya Plant Health Inspectorate Service Staff Retirement Benefits Scheme 2011
1121	Kenya National Examinations Council Staff Retirement Benefits Scheme 2011
1122	Uchumi Supermarkets Limited Staff Provident Fund
1123	National Housing Corporation Staff Retirement Benefits Scheme
1124	Kenya Agricultural Research Institute Staff Retirement Benefits Scheme (DC)
1125	National Water Conservation and Pipeline Corporation Staff Retirement Benefits Scheme 2011
1126	Kenyatta National Hospital Staff Retirement Benefits Scheme 2011
1127	Kenya Airports Authority Staff Pension Scheme
1128	UAP Umbrella Retirement Benefits Scheme

Registered Schemes

1129	Redcourt Hotel Staff Retirement Benefits Scheme
1130	Kenya Forestry Research Institute Defined Contribution Retirement Benefits Scheme
1131	Harambee Sacco Staff Provident Fund
1132	Kenya Sisal Board Staff Retirement Benefits Scheme 2011
1133	Pest Control Products Board Staff Pension Scheme
1134	Kenya Medical College Staff Pension Scheme 2011
1135	Eagle Africa Maisha Milele Pension Plan
1136	Kenya Literature Bureau Defined Contribution Staff Retirement Benefits Scheme 2011
1137	The Kenyan Alliance Insurance Company Limited Staff Retirement Benefits Scheme 2011
1138	Coast Development Authority Staff Provident Fund
1139	Mercantile Personal Provident Fund Scheme
1140	Kenya National Bureau of Statistics Staff Retirement Benefits Scheme
1141	Kenya Broadcasting Corporation Staff Retirement Benefits Scheme 2011
1142	KASNEB Staff Retirement Benefits & Life Assurance Scheme
1143	Tana & Athi River Development Authority Staff Pension Scheme
1144	Coffee Research Foundation Staff Pension Scheme
1145	Madison Umbrella Retirement Benefits Scheme
1146	Technoserve Staff Provident Fund
1147	Kenya Medical Association Individual Retirement Benefits Scheme
1148	Baringo Teachers Sacco Society Staff Retirement Benefits Scheme
1149	Brand Kenya Board Staff Retirement Benefits Scheme
1150	Kengen Defined Contribution DC Scheme 2012
1151	Nzoia Sugar Company Staff Provident Fund
1152	Capital Markets Authority Staff Retirement Benefits DC Scheme
1153	Dry Associates Personal Provident Fund
1154	Multimedia University Staff Pension Scheme
1155	Tea Research Foundation of Kenya Defined Contribution (DC) Pension Scheme
1156	IDB Capital Limited Staff Defined Contribution Pension Scheme
1157	Methodist Church in Kenya Staff (DC) Pension Fund
1158	Kenya Kazi Services Ltd. Staff Pension Scheme
1159	Catering and Tourism Development Levy Trustees Staff Pension Scheme 2011
1160	Old Mutual Individual Retirement Benefits Scheme
1161	University Research Company LLC Staff Provident Fund
1162	Del Monte Kenya Limited Factory Seasonal Employees Provident Fund
1163	Higher Education Loans Board Staff Retirement Defined Contribution Scheme
1164	Sports Stadia Management Board Staff Retirement Benefits Scheme
1165	Teachers Service Commission Staff Retirement Benefits Scheme
1166	Generation Petroleum Limited Staff Retirement Benefits Scheme
1167	L'oreal East Africa Limited Staff Pension Scheme
1168	Corporate Insurance Company Limited Staff Retirement Benefits Scheme 2012

1169	Fides Kenya Limited Non Management Staff Provident Fund Scheme
1170	National Council for Law Reporting Staff Pension Scheme
1171	Friends Personal Pension Plan
1172	Public Procurement Oversight Authority Staff Pension Scheme
1173	Kenya Coconut Development Authority Staff Pension Scheme
1174	Coffee Board of Kenya Staff Retirement Benefits Scheme 2012
1175	Anti Counterfeit Agency Staff Pension Scheme
1176	Triad Architects Ltd. Staff Provident Fund
1177	Coffee Development Fund Staff Retirement Benefits Scheme
1178	Kenya Wine Agencies Ltd. Staff DC Pension Scheme
1179	Unilever Kenya Pension Fund
1180	National Cohesion & Integration Commission Staff Pension Scheme
1181	Chancery Personal Pension Plan
1182	National Oil Corporation of Kenya Staff Pension Contributory Scheme
1183	Mwavuli Pension Fund
1184	Shield Assurance Company Ltd. Staff Provident Fund
1185	Juja Preparatory School Company Limited Staff Provident Fund
1186	Kenya Ports Authority Retirement Benefits Scheme 2012
1187	Thales East Africa Limited Staff Retirement Benefits Scheme
1188	CPF Individual Pension Scheme
1189	Banki Kuu Pension Scheme 2012
1190	Kenindia Umbrella Provident Fund
1191	Kenindia Umbrella Pension Scheme
1192	Securex Agencies Kenya Ltd. Staff Pension Scheme
1193	KENAS Staff Retirement Benefits Scheme
1194	Vivo Energy Kenya Provident Fund
1195	Takaful Umbrella Fund
1196	Nestle Kenya Staff Pension Scheme
1197	Wima Africa Retirement Fund (Provident Section)
1198	Wima Africa Retirement Fund (Pension Section)
1199	5560 Akiba Pension Fund (individual)
1200	Typotech Imaging Systems Limited Staff Provident Fund
1201	Solutions Sacco Staff Provident Fund
1202	Kesho Hela Libery Drawdown Fund
1203	University of Kabianga Staff Retirement Benefits Scheme
1204	ECB Limited Staff Retirement Benefits Scheme 2013
1205	GA Life Personal Provident Plan
1206	GA Life Personal Pension Plan
1207	Wrigley Staff Retirement Benefits Scheme
1208	Kenya Education Management Institute Staff Retirement Benefits Scheme

Registered Schemes

1209	Diani Beach Hospital Staff Provident Fund Scheme
1210	Technical University of Kenya Staff Retirement Benefits Scheme
1211	Uchukuzi PSV Retirement Savings Plan
1212	Witness Protection Agency Staff Retirement Benefits Scheme
1213	Kentrade Staff Pension Scheme
1214	Juhudi Kilimo Staff Provident Fund
1215	Commission on Revenue Allocation Staff Retirement Benefits Scheme
1216	Stanlib Individual Pension Fund
1217	African Independent Pentecostal Church of Africa Staff Provident Fund
1218	SIL Kenya Staff Provident Fund
1219	Machakos University Staff Retirement Benefits Scheme
1220	Kenya Tourist Development Corporation Staff Retirement Benefits Schemes 2013
1221	Eagle Africa Staff Pension Scheme
1222	Commission for University Education Pension Scheme
1223	Utumishi Investments Limited Staff Pension Scheme
1224	The Management University of Africa Staff Retirement Benefits Scheme
1225	Ingenuity Business Solutions Staff Retirement Benefits Scheme
1226	Taita Taveta University College Staff Retirement Benefits Scheme
1227	CfC Life Assurance Limited Umbrella Fund
1228	Population Services Kenya Staff Provident Fund
1229	Pioneer Umbrella Retirement Fund
1230	Kibabii University College Staff Pension Scheme
1231	Egerton University Grade I - IV Staff Retirement Benefits Scheme
1232	CHAK Pension Scheme

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