



APA Individual Pension plan focuses on your future

What is APA IPP?

The fund is a retirement vehicle that allows you to plan for retirement under a guaranteed pooled fund.

This fund is efficiently managed with certain duties centralised, thereby reducing the need for members to become involved in the complex governance, trusteeship, investment, custody and administration issues of the scheme.

All administration costs (e.g. Investments, Custody, Administration, Actuarial, legal, Auditing, Insurance, Communication) are borne by the sponsor APA thus increasing returns to members.

Returns to members are further enhanced through a larger and more diversified portfolio.

1. Key Benefits

- Member's contributions and accumulated earnings are guaranteed against impairment by investment loss at a Minimum guaranteed interest of 4%
- Offers Bonus returns in addition to guaranteed interest
- Investments risk borne by APA thus no risk to member
- Flexibility of contribution and withdrawal
- Collateral for mortgage on up to 60% of member's fund
- Offers no costs of joining or administering the fund

The power of Compounding with APA

APA has averaged 10% net investment returns over the last 10 years. The competitive historical returns are primarily driven by our value investments that guarantee preservation of member's benefits. At the 10% return, a savings of Ksh1,000 during a members active work life of 35 years compounded monthly will grow by more than eight (8) folds under the APA Individual guaranteed Savings Plan.

The table below illustrates the projected benefits at retirement based on the guaranteed returns and average investments returns

Current Age	Years of scheme Membership	Monthly Contribution	Accumulated contributions at Retirement	APA Projected average return	Retirement benefits at Guaranteed returns (4%)	Retirement benefits Average returns(10%)
25	35	1,000.00	420,000.00	10.00%	916,776	3,828,276
25	35	2,000.00	840,000.00	10.00%	1,833,553	7,656,553
25	35	4,000.00	1,680,000.00	10.00%	3,667,106	15,313,106
25	35	5,000.00	2,100,000.00	10.00%	4,583,883	19,141,383
25	35	6,000.00	2,520,000.00	10.00%	6,417,436	22,969,660
25	35	8,000.00	3,360,000.00	10.00%	7,334,213	30,626,213
25	35	10,000.00	4,200,000.00	10.00%	9,167,767	38,282,767
25	35	20,000.00	8,400,000.00	10.00%	18,335,534	76,565,534

Reporting

All members will receive an annual benefit statement that updates on the accumulated value of their retirement savings

The statement will include the members opening balance, contributions for the year, investment returns, and Closing balance of the fund

Withdrawals

All withdrawals are processed as provided for in the Retirement Benefits Act.

On exit from the scheme, current legislation allows a member to;

- Transfer accumulated benefits to another individual pension plan
- Transfer accumulated benefits to new employer's retirement benefits plan scheme

- Access his/her entire accumulated benefits and fifty percent of the employer's accumulated benefits (if any) with the remaining 50% employer benefits deferred until retirement

Governance

A professional independent corporate board of trustees ensures good governance in management of the Scheme

Members' interest are protected through compliance with all existing legislations with regards to the schemes

Onboarding Process

01

Member completes ;
1. Application form
2. Nomination of beneficiary form

*No Cost of set up
& enrollment*

02

Members Pays initial contribution to activate policy

*No Cost of set up
& enrollment*

03

Member issued with a policy document

*No Cost of set up
& enrollment*

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