



knls Staff
Retirement
Benefits
Scheme

Securing Today for Your Retirement

Staff Retirement Benefits Scheme

MEMBER INFORMATION HAND BOOK

TABLE OF CONTENTS

A. Introduction	03
B. Definition of Terms	04
C. Management of the Scheme	09
D. Scheme Structure	10
E. Eligibility	11
F. Contribution Rates	12
G. Benefits Payable	13
H. Tax Calculations	17
I. FAQ's	19
J. Member Communication	24
K. Appendix	28

A. INTRODUCTION

KENYA NATIONAL LIBRARY SERVICE BOARD STAFF RETIREMENT BENEFIT SCHEME (hereafter referred to as the Scheme) was established on 1st July, 1996.

The Sponsor of the Scheme is THE KENYA NATIONAL LIBRARY SERVICE BOARD.

This Handbook describes the Structure and Benefits provided under the Scheme. It is intended to establish a standard knowledge of the Scheme and benefits to its Members of the Scheme.

The Scheme serves as a means of financial stability and security after retirement. It is also an insurance plan providing financial coverage for your old age and is sponsored by the knls Board

While this Hand Book contains the main provisions in simple language, it must be understood that the Trust Deed and Rules (as amended from time to time) is the document governing the Scheme. A copy of the Trust Deed and Rules may be obtained from the Trust Secretary by prior arrangement.

B. DEFINITION OF TERMS

Scheme

The Scheme is registered as the Kenya National Library Staff Retirement Benefits Scheme.

Authority

Means the Retirement Benefits Authority established in 1997 by an Act of Parliament, to regulate and supervise Retirement Benefit Schemes in Kenya.

Annuity

Means a fixed regular income to a retiree or pensioner purchased from his/her contribution account.

Pensioner

A pensioner is a retired member of a scheme who is in receipt of an annuity or pension as commonly known.

Board

Means the board of directors which is the employer or board of Trustees which runs the daily operations of the knls Scheme.

Beneficiary

A person who derives advantage from something, especially a trust, will, or life insurance policy. Also means a person or persons dependent on you and whom you nominate to receive your retirement benefits in the event of your death. These are people closely related to you and include your spouse and children.

Continuous Service

Means the period during which an Employee has been continuously or uninterruptedly in the service of the Board from the date of confirmation of his/her employment with the Board and shall include all authorised leave of absence whether or not the Employee is in receipt of a salary during such absence and such leave of absence of not more than six (6) months and ninety (90) days in the case of disability or sickness shall not be regarded as breaks in service by the Employer for the purposes of the Scheme.

Leave of Absence

An employee is granted leave of absence provided one contributes both the employer and employees portion of the contribution to ensure continuity in the contributions history.

Registered Fund

This is the amount contributed to a pension Scheme that is within the tax exempt limit of up to Kshs.20,000.00 per month or Kshs.240,000.00 per year.

Unregistered Fund

Any amount contributed to the pension Scheme and is above the tax exempt limit.

Early Retirement Age

Means the fiftieth (50th) birthday of a Member where the exact date of birth is known and where it is not known the first day of the month in the year in which his fiftieth (50th) birthday is deemed by the Employer and Trustees to occur.

Dependants

In relation to a particular Member, means or includes the Member's Spouse, sons, daughters, adopted children, grandsons, granddaughters, step-children, parents, grand-parents, nephews, nieces, uncles, aunts, brothers and sisters in each case whether related in the whole or the half blood, living at the time of the Member's death and such other person or persons as were, in the opinion of the Trustees, immediately before the Member's death substantially dependent upon the Member (whether alone or with others) for the provision of the necessaries of life provided that the clause shall be closed at the death of the Member except that it shall include persons *en ventre sa mere* who if already born would have been dependants.

Eligible Employee

This is an employee of the Sponsor who has attained at least eighteen (18) years of age but who has not reached sixty (60) years and who has completed any probationary period of employment and has been confirmed as a permanent staff entitled to benefit from the pension scheme under the Trust Deed and Rules.

One remains an Eligible Employee of the Employer, provided That the Employer may at its absolute discretion waive any of these requirements for any particular Employee where special circumstances may apply.

Eligible Member

Means for the purposes of determining whether the Trustees should issue a guarantee in respect of a member, a Member who has no existing guarantee and has Adequate Security for the Facility.

Employee

Means any full time permanent employee of the knls board.

Married

Means married by any ceremony (whether monogamous or not) that would be recognised by a Court of Law in Kenya.

Medical fund

Means a fund into which all contributions, investment earnings, income and all other moneys payable under the scheme rules or the provisions of this Act and subsidiary Regulations shall be paid for the purposes of accessing medical benefits in retirement.”

Member

Means an Eligible Employee who has been duly admitted to membership of the Fund and who has not ceased to be an Employee or who has not ceased to be a Member in terms of the Rules and includes any person who is entitled to a benefit under a retirement benefits Scheme.

Next of Kin

Means a person's closest living relative or relatives. It also means someone who can be contacted in case of emergency.

Normal Retirement Age

Means the age a Member attains at 60 years or 65 years for Members leaving with disability.

Salary

Means a Member's basic yearly salary or wage as determined by the Employer as at each Entry Date excluding all allowances, bonuses, overtime pay or other fluctuating emoluments.

Spouse

Includes a wife or husband to whom a Member is married or was so married immediately before his death by any ceremony (whether monogamous or not), which would be recognised by a Court of Law in Kenya.

Death Benefits

Means retirement benefits payable to your beneficiaries in the event of death.

Additional Voluntary Contributions (AVC)

In addition to the 10% mandatory contribution, a Member may on his/her own volition, make an additional contribution of whatever amount he/she wishes.

Income Drawdown

Means an alternative arrangement to an annuity through which the Member may make regular withdrawal from the Member's Account in line with the Retirement Benefits Act and Trust Deed and Rules.

Defined Contribution Scheme

This is a benefits arrangement in which the contributions of an employee and the employer are specified in Schemes Trust Deed and Rules. For example a knls Employee pays 10% of basic salary and the Employer pays 20%. In a defined contribution, the benefits paid by the scheme are determined by the level of contributions and the investments return earned on the contributions.

C. MANAGEMENT OF THE SCHEME



The scheme is run by a board of Trustees whose responsibility is to ensure that the Scheme is administered in accordance with the Trust Deed and Rules and in compliance with the RBA Act.

The specific roles and responsibilities of the Trustees include the following:

- a) Manage, generally supervise and administer the Scheme.
- b) Pay or provide for the payment of benefits.
- c) Comply with the provisions of the Trust Deed & Rules.
- d) Comply with the provisions of the Retirement Benefits Act, the Income Tax Act and any other relevant legislation.
- e) Sign any contracts and documents binding the scheme.

Currently, the Board is made up of eight (8) Trustees, with a representation from both the Members and the Sponsor.

The current members of the Board of Trustees are as listed below:

1. Member Elected Trustee (Chairperson)
2. Member Elected Trustee (Trust-Secretary)
3. Member Elected Trustee
4. Member Elected Trustee
5. Sponsor Nominated Trustee
6. Sponsor Nominated Trustee
7. Sponsor Nominated Trustee
8. Sponsor Nominated Trustee

D. SCHEME STRUCTURE

The knls Staff Retirement Benefits Scheme structure is a defined contribution scheme. The contribution rates are known in advance and the benefits are calculated at the time of retirement or leaving the Scheme.

The Scheme's mode of investment is a mix of both segregated and guaranteed.

Segregated Fund: This is a mode of investment where the value of fund and credited interest is not guaranteed and fluctuates with asset prices.

Guaranteed Fund: With this mode of investment, there is an element of insurance with the following being guaranteed:

- Capital invested
- Minimum return expected

The Scheme is managed by the Trustees who have outsourced the Service Providers to offer the following services;

- Fund manager:** They manage the assets of the Scheme. Currently, the Scheme has two Fund managers. One Fund manager manages the segregated fund and the other one manages the guaranteed fund.
- Custodian:** They are responsible for the safe custody of the Scheme Funds, securities, financial instruments and documents of title of the assets of scheme funds.
- Administrator:** They are in charge of the daily administration of the Scheme.
- Auditor:** They check and verify the accuracy of financial records and the accounting practises of the Scheme.

E. ELIGIBILITY



If you are a full time employee who has attained age eighteen but is under sixty years, you are eligible to join the Scheme immediately after probation.

Your membership of the NSSF does not affect your membership of the Pension Scheme. Your contributions to the NSSF will continue to be paid to the Fund by the Employer. You will be entitled to all the benefits provided under the Scheme in addition to all the benefits provided by the NSSF upon leaving service.

F. CONTRIBUTION RATES



Each member contributes 10% of basic salary to the Scheme every month. No account is taken of any allowance or overtime.

The Management of the Kenya National Library Services contributes an amount equal to 20% of basic salary of each member every month.

Your contributions will be deducted automatically from your basic salary each month. Contributions to the Scheme cease on the 1st day of the month in the year in which you leave employment or reach the Normal Retirement Age.

Example.

Basic Salary	Employee Contribution (10% of Basic Salary)	Employer Contribution (20% of Basic Salary)	Total Pension (30% of Basic Salary)
Kshs. 50,000	Kshs. 5,000	Kshs. 10,000	Kshs. 15,000
Kshs. 100,000	Kshs. 10,000	Kshs. 20,000	Kshs. 30,000

ADDITIONAL VOLUNTARY CONTRIBUTION

You may also make Additional Voluntary Contributions (AVC) which will be utilised to enhance your benefits.

See below an illustration on AVC assuming a return rate of 10% p.a.

	AVC Amount per Month (Kshs.)	Accumulated Amount after 5 Years*	Accumulated Amount after 10 Years*	Accumulated Amount after 15 Years*	Accumulated Amount after 20 Years*	Accumulated Amount after 25 Years*	Accumulated Amount after 30 Years*
1	1,000.00	96,631.00	311,249.00	751,905.00	1,614,600.00	3,250,412.00	6,281,786.00
2	1,500.00	144,946.00	466,874.00	1,127,857.00	2,421,900.00	4,875,618.00	9,422,678.00
3	2,000.00	193,261.00	622,498.00	1,503,809.00	3,229,200.00	6,500,824.00	12,563,571.00

G. BENEFITS PAYABLE



The Scheme provides various benefits depending on the circumstances under which an employee/member leaves employment. The amount depends on the total contributions made to your account with respect to your own contributions, the Board's contributions and the income earned by the contributions.

The following are the benefits payable for the different forms of exit from the Scheme

a) Withdrawal

If you withdraw from the Scheme following a resignation, termination of services or dismissal from service, you will be entitled to the following benefits:

Reason for Exit	Retain		Transfer		Payable	
	EE	ER	EE	ER	EE	ER
Resignation, Termination, Retrenchment or Dismissal	To retain in current scheme till attainment of retirement age		Transfer fund to another registered scheme (occupational or individual)		100% payable within 30 days of leaving scheme	50% to be paid within 30 days, 50% be deferred till retirement

Note:

EE - Employee Contribution

ER - Employer Contribution

b) Death in Service

If a Member dies while in Service there shall be payable a lump sum benefit equal to his Fund Credit at the date of his death to his/her beneficiaries.

c) Death of Deferred or Dormant Member

If a Member who already left the services of knls Board but still has some funds in the Scheme dies, there shall be payable a lump sum benefit equal to his Fund Credit at the date of his death to his/her beneficiaries.

d) Retirement

The Normal Retirement Age is 60 or 65 years in the case of disability. A member may opt to retire at the age of 50 years provided that the employer agrees or earlier if a Medical Practitioner certifies to the Employer that you are permanently incapable of efficiently discharging your duties.

Currently your Scheme does not provide for one to be a Member of the Scheme after reaching the Normal Retirement Age. Therefore, you may remain in the services of the Employer after reaching the Normal Retirement Date but you shall have been withdrawn from the Scheme.

If one prefers to purchase pension under the Scheme, it is payable monthly; the first payment being made on the first day of the month following your attainment of Normal Retirement Age. Pension is guaranteed to you for life or to your dependents for the guaranteed period of at least ten (10) years after your death. Below is an illustration of how benefits are paid

Annuity

Means a series of payments made at certain intervals (either monthly, quarterly, annually or otherwise) to the named beneficiary by an insurance company through a contract agreement (also known as a policy).

Illustration.

Age 60, 2/3 purchase price of Kshs. 4,000,000.00

Male	Amount
Gross	6,000,000.00
1/3 Take Home	2,000,000.00
2/3 Purchase Price	4,000,000.00
Monthly Pension	43,471.00

Income Draw down

Means an alternative arrangement to an annuity through which the Member may make regular withdrawal from their Member's Account in line with the Retirement Benefits Act and this Trust Deed and Rules.

Illustration.

Age 60, 2/3 purchase price of Kshs. 4,000,000.00

Drawdown Options	Monthly Drawdown (Kshs.)	Expected Drawdown Period (Years)	Total Expected Drawdown (in Kshs.)	Expected Fund Value after Year 1 (in Kshs.)
Maximum	50,000.00	11	6,660,034.00	828,168.00
Client	43,734.00	15	7,609,673.00	2,147,779.00
Recommended	36,422.00	25	10,926,605.00	3,687,585.00

Note:

* Income assumed at 10.5 p.a

* Monthly Pension on 2/3 for 10 Year Guarantee

Commutation of retirement benefits

Allows for transfer of up to a maximum of 10% of accrued benefits to a medical fund before commutation.

H. TAX CALCULATIONS



The Scheme is registered with the Commissioner of Income Tax and therefore members enjoy tax savings at three different levels.

- 1. At payroll or deduction stage** - Contributions of up to the maximum of Kshs. 20,000 per month (Kshs. 240,000 per annum) or 30% of salary per annum whichever is less are tax deductible.
- 2. On investment income** - Income derived from registered contributions to the Scheme is exempt from income tax.
- 3. On exit** - Tax advantages are extended at two different levels on exit; on lump sum benefits and regular pensions.

Taxation at 50 years.

The first Kshs. 25,000 per month or Kshs. 300,000 per annum of pension income is tax free, in addition to the monthly Personal Tax Relief (currently at Kshs. 1,280.00 per month).

The tax bands used after the deductions of the tax free amount at retirement is as shown in the table below.

Amount (Kshs.)	Withholding tax
First 400,000	10%
Next 400,000	15%
Next 400,000	20%
Next 400,000	25%
Excess over 1,600,000	30%

Taxation at age 49 and below years.

On lump sum payments, there are two levels, the tax free lump sum and the tax bands for amounts above the tax free limits. There is a preferential tax treatment for those who retire at any time after age fifty (50), on grounds of ill health and on withdrawing after fifteen (15) years of membership. For retirement at any time or withdrawal after ten (10) years, the first Kshs. 600,000 is payable tax free. For withdrawal at any time before the expiry of ten (10) years, the first Kshs. 60,000 per annum up to a maximum of Kshs. 600,000 (whichever is less), is tax free.

The tax bands used after the deductions of the tax free amount before retirement is as shown in the table below;

Amount (Kshs.)	Withholding tax
First 147,580	10%
Next 139,043	15%
Next 139,043	20%
Next 139,043	25%
Excess over 564,709	30%

I. FREQUENTLY ASKED QUESTIONS (FAQS)

a) What is meant by nomination of beneficiaries?

You may nominate one or more of your Dependents to whom you would wish the Trustees to pay the benefits due in the event of early death.

The nomination will ensure that payment can be made to your Dependents promptly. You may change your nomination at any time in writing. The most recently updated is what shall be used to pay out your retirement benefits in the event of death. Nomination forms may be obtained from the Trust Secretary.

b) Can I use the benefits as security for a loan?

No. The Rules of the Scheme do not allow assignment of retirement benefits. The Law was changed to allow for limited assignment of retirement benefits for securing housing mortgages.

The Organization cannot therefore recognize any purported charge or assignment and cannot consider or guarantee loans under any circumstances.

c) Can I borrow against my contributions?

No. The Rules of the Scheme do not allow borrowing against your Scheme contributions.

d) What happens if I die before retirement age and have purchased a ten year guaranteed pension?

If you die before you have received ten (10) full years' pension, your Eligible Spouse will receive the same pension for the balance of ten (10) years or, if your Spouse is dead, your other Dependants will receive a lump sum equivalent to the remaining pension to complete the ten (10) years.

e) Who is an eligible spouse?

A wife or husband to whom a Member was legally married to prior to his/her date of death and includes polygamous union. An Eligible Spouse loses their eligibility status on remarriage.

f) Do I have to inform the Trustees of any changes in my marital status?

You must notify the Trustees of every change in your Marital Status immediately after the occurrence of such change. If you fail to notify the Trustees your benefits may be paid out as if no change occurred.

g) What happens if I die before normal retirement age?

Provided that you are still in the service of the Employer, Death Benefits will be paid to your Dependants as per the Nomination of Beneficiary Form in place at that time.

h) What happens if my spouse dies shortly after me?

There is no further benefits payable after the death of your Spouse in retirement.

i) What is the difference between the Registered and Unregistered Fund?

A member is given up to Kshs.20,000.00 per month as tax exempt. I.e. the registered amount. Any amount above that is the unregistered fund.

Registered fund is tax exempt at payroll, the investment income is also tax exempt, but at the point of exit, the tax is applied after deducting all the tax fee lump sum amounts.

On the other hand, the unregistered fund is taxed at payroll, the investment income is also taxed, but at the point of exiting the Scheme, the member is paid all the benefits tax free.

j) What is the process of claiming my benefits?

First, retirement benefits can only be paid upon one leaving the service of the employer. No one can be paid whilst still in employment. Upon exit, the process is as follows:

1. Contact Trustees or Human Resource office in writing at Kenya National Library Services and notify them of your intention to claim your benefit.
2. They shall avail a withdrawal notification form to be filled by the member and also signed off by a Trustee of Kenya National Library Services Retirement Benefit Scheme. Clearly indicate your bank account details and KRA Pin no. on this form.
3. The form shall be sent to the administrator (Liaison Financial Services) for benefit computation and release of a Payment Authority Form for Trustees approval.

4. The Trustees shall sign the authority form then return it to the Administrator.
5. The Administrator shall in turn send payment instructions to the fund manager and the Custodian to credit the members account.

As per Law, the member should be paid within thirty (30) days of raising the claim.

k) What happens in the unfortunate event that Kenya National Library Services cease to exist or closes shop?

It is important to note that the Retirement Scheme is a separate legal entity from Kenya National Library Services, and that all the Schemes assets are held under a separate account from the company assets.

The Retirement industry is highly regulated to protect the interests of the members, and thus the need to have service providers to carry out different roles.

In the Unfortunate event Kenya National Library Services goes down, we have the regulator, Retirement Benefits Authority. The regulator should be able to guide on recovery of members assets together with the service providers, noting that all scheme and member documentation are in place to aid in the process.

Also, the service providers are required to indemnify their business, to cushion them and their clients in such occurrences.

NSSF frequently asked questions.

1. What Changes are in the Proposed New NSSF Act?

The New features include that it will be a pension scheme as opposed to the previous provident fund, additional benefits to Members will include Survivor's Benefit, Emigration Grant and Invalidity Pension, two tiers of contribution, the first being mandatory for all participants, and the second allowing for an opting-out and contributions at an aggregate of 12% of salary on both tiers subject to annual limits as prescribed from time to time.

2. Where can a member access their NSSF statements?

NSSF statements can be obtained from the NSSF Office upon request and on presentation of NSSF registered members' card.

3. Where are the NSSF offices located?

There are many NSSF offices all over the country where a member can get assistance. However, their headquarters are at Social Security House, Community, Nairobi.

4. Procedure on how one can claim their benefits

First, you must have attained retirement age or at least early retirement age of fifty (50) to claim your NSSF benefit. You shall be required to present your NSSF registered members card together with your National Identity Card.

J. MEMBER COMMUNICATION

In line with the Trust Deed & Rules as well as the RBA regulations, members are entitled to receiving various forms of communication from the Board of Trustees. The Trustees have ensured this is possible through the following forums;

a) Benefits Statements

Members are issued with a hard copy statement once every year and access to online statement has been provided through the Administrators online portal and SMS platform.

Your statement is available online, the steps are:

Step 1: Go to the Liaison's website www.liaisongroup.net then go to **Online Services**

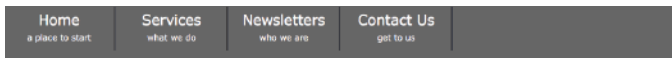
Step 2: Select **Pensions Online** then **SAS Kenya**

Please select the country.



LIAISON
Risk, Insurance, Healthcare, Pension & Investment

Step 3: This shall get you to the login page;



Members and Admin Login	
Members ID No.	<input type="text"/>
Password	<input type="password"/>
<input type="button" value="Submit"/>	
Forget Password?	

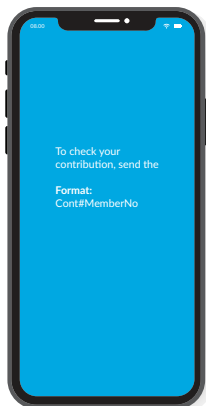
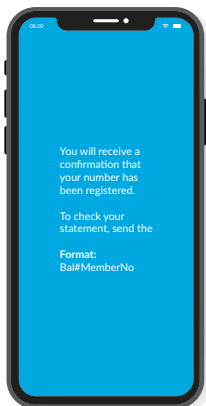
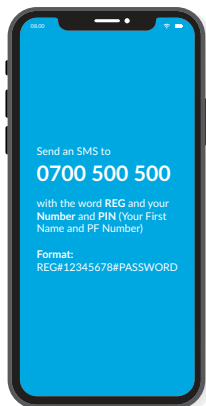
Your National ID Number.
E.g 012345678

Your First Name & PF Number.
E.g John 123

LIAISON
Risk, Insurance, Healthcare, Pension & Investment

(b) SMS Platform

You may check your balances on your mobile, the steps are:



c) Annual Meeting of Members (AGM)

The Trustees convene an annual general meeting in each financial year at the head office whereby representatives of every branch are present.

d) Annual Reports

The Trustees prepare annual accounts of the Scheme and have them audited by the Auditor. The audited accounts comply with the RBA. The audited accounts are circulated to members before and during the AGM.

e) Member Education

The Trustee shall communicate opportunities for member education

f) Retirement

The earlier we start thinking about retirement, the more time we will have to accumulate enough kitty to push us through retirement days. It is important to visualize retirement from day ONE, when one gets confirmed into the job.

Though retirement may appear far-fetched to the young employees, it is important for them to note that time flies and will surely come.

In order for one to live a pleasant and fulfilled life in retirement, planning ahead is critical. One needs to project their retirement expenses and work towards building a fund that will get them an annuity amount sufficient to cater for their retirement needs.

This requires one to consider making additional voluntary contribution (AVC) in order to maximum their retirement income. It also calls for one to preserve their benefits throughout their working life and not access the benefits upon change of jobs.

Retirement should be a time to inspire and not expire. It's a transitional phase, from structured office hours to a more relaxed retirement life. With more time at ones disposal in retirement, retirees should spend more time influencing the society positively rather than be a liability.

It is also important to note that the society expects one to have accumulated enough wealth to push them through retirement and might be intolerant to those who fail to do so, hence frustrations in retirement.

As we prepare for retirement, it is also good to build on our family and societal relationships so that we are not strangers to them in retirement. We need to establish activities that we enjoy doing and that would keep us engaged in retirement.

Pre-retirement training is important to prepare one for retirement. Hence whenever there are opportunities for trainings such as the open retirement seminars by RBA, one should purpose to attend to be fully informed and prepared for the retirement life ahead.

APPENDIX 1

The current service providers for Kenya National Library Service Staff Retirement Benefit Scheme are stated below.

Fund manager – They manage the assets of the Scheme. Currently, the Scheme has two Fund managers.

- Segregated portion: Stanlib Investment Management
- Guaranteed portion: Jubilee Insurance Company Ltd

The scheme fund is invested as per the guidelines on the Investment Policy Statement and RBA Act.

Custodian: They are responsible for the safe custody of the Scheme Funds, securities, financial instruments and documents of title of the assets of scheme funds. The current custodians are NIC Bank.

Administrator: They are in charge of the daily administration of the Scheme. The current administrator is Liaison Financial Services.

MEMBERS APPLICATION FORM
KENYA NATIONAL LIBRARY SERVICE BOARD
STAFF RETIREMENT BENEFITS SCHEME.



PART: A
TO BE COMPLETED BY THE EMPLOYEE.

1. Surname:
(Block Letters)

Other Names:
(Block Letters)

2. Date of Birth:

3. Gender/Sex

4. Marital Status.....

5. Permanent P.O. Box Number.....Code:.....

6. National I/D No.....

7. Grade/Position.....

8. Date joined service of Employer

DATE	MONTH	YEAR

9. Basic salary (Shillings per annum)

.....

10. Full Name(s) of spouse(s):-

Name

Date of Birth

.....

.....

.....

.....

.....

.....

11. Full Names of Dependants

Name

Date of Birth

.....

.....

.....

.....

.....

.....

DECLARATION BY THE EMPLOYEE

I declare that to the best of my knowledge and belief that the above statements are true and complete. I further acknowledge that the Rules of the Scheme are binding on me and on every person whose claim upon the Scheme is derived from me.

Signature

Date

PART: B
TO BE COMPLETED BY THE EMPLOYER.

(a) Date joined Current Scheme

DATE	MONTH	YEAR

(b) Employee's membership number

.....

(c) Employee's staff number

.....

(d) Employee's PIN number

.....

(e) Do the answers given by the employee to the questions on this form agree in all respects with your staff records? YES/NO

(delete as necessary)

Signed and stamped by.....

(Authorised Official)

For and behalf of Kenya National Library Service Board

FOR OFFICIAL USE ONLY

Form received on Signed by

(Date/Month/Year) For: Liaison Financial Services

NOMINATION OF BENEFICIARY FORM
KENYA NATIONAL LIBRARY SERVICE BOARD
STAFF RETIREMENT BENEFITS SCHEME.



(FORM TO BE COMPLETED IN DUPLICATE)

I

Hereby request the Trustees of the scheme to pay any benefits in my name which shall become due under the rules of the scheme to: -

NAME & ADDRESS OF
BENEFICIARY IN FULL

PROPORTION %

RELATIONSHIP TO MEMBER

- | | | |
|---------|-------|-------|
| 1. | | |
| 2. | | |
| 3. | | |
| 4. | | |

NB: Please attach details of the Guardian in the event that the Nominees are minors. In the proportion(s) indicated against the name of each nominee, and if more than one, in the proportions specified. I further request the Trustees to record this nomination.

I understand that this nomination shall not be binding upon the Trustees and that it nullifies any previous nominations.

Date

Signature of Member.....

Signature of Witness.....

For completion by the Trustees: -

Received and recorded by the Trustees on

(Date/ Month/ Year)

Membership No.

Name of Trustee

Signed

Duplicate to be retained by the Trustees

KENYA NATIONAL LIBRARY SERVICE BOARD STAFF RETIREMENT BENEFITS SCHEME.



ADDITIONAL VOLUNTARY CONTRIBUTIONS

The Trustees
Kenya National Library Service Board
Staff Retirement Benefits Scheme
KNLS Headquarters, Ngong Road
P.O. Box 30573, 00100
NAIROBI

Dear Sirs,

I hereby apply to commit an amount of Kshs..... as voluntary contributions to the Staff Retirement Benefits Scheme with effect from

I confirm that the salient details of the Trust Deed and Rules have been explained to me and I agree to be bound thereby in respect of my Membership.

I understand and accept my commitment to make contributions to the Scheme and I hereby confirm my authority for my Employer to deduct from my monthly salary the amount of the contributions which I have committed to make and to pay those contributions to the Trustees.
Yours faithfully,

.....
(Membership Number and Full names of Applicant)

.....
(Signature)

Witness:

Signed		
Full Name		
Dated		

FOR TRUSTEES USE ONLY

Form received on.....
(Date/Month/Year)

Signed by:
Trustee

NB: To be completed in Duplicate and a copy forwarded to the Payroll Accountant.

WITHDRAWAL NOTIFICATION FORM
KENYA NATIONAL LIBRARY SERVICE BOARD
STAFF RETIREMENT BENEFITS SCHEME.



TO BE COMPLETED BY THE EMPLOYEE

1. Surname: Member No.
(Block Letters)

Other Names:
(Block Letters)

2. Date of Birth: Gender

3. Permanent Postal Address Code

4. Mobile No. Email

5. National I/D No PIN No.

9. Last Month of contribution.....

6. Date Joined Service of Employer

DATE	MONTH	YEAR

7. Date Joined Scheme

DATE	MONTH	YEAR

8. Date of Leaving

DATE	MONTH	YEAR

9. Last Month of contribution.....

10. Reason for terminating..... Date

11. Bank Details

Account Name:

Account No:

Bank:

Bank Code

Branch:

Branch Code

12. DECLARATION BY THE EMPLOYEE

I declare that to the best of my knowledge and belief that the above statements are true and complete.

Signature

Date

13. TRUSTEES' DECLARATION

It is hereby confirmed and warranted that the information contained here above is correct.

Name

Signature

Date

Name

Signature

Date

For and behalf of Kenya National Library Service Board Staff Retirement Benefits Scheme



HEAD OFFICE

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