



GENCAP INDIVIDUAL PENSION PLAN

The GenCap Individual Pension Plan is designed to enable individuals to save for their retirement by making regular contributions into the scheme during their working years and grow their retirement savings.

Features



The scheme has a low minimum contribution of Kshs. 1,000 per month!



Upon retirement, the member will access their accumulated benefits as a lump sum.

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Who should join?

- » Professionals such as accountants, lawyers, doctors, engineers etc., who do not belong to an employer's retirement scheme.
- » Self-employed individuals like businessmen, jua kali artisans, musicians, shopkeepers, etc.
- » Groups of individuals whose employers don't have a retirement benefits scheme, e.g. Schools, NGO's.
- » Employers of Small and Medium Enterprises who don't have an occupational scheme.
- » Employed individuals who want to have another retirement savings plan in addition to what is offered by their employers.
- » Any person looking to save for their retirement.

Why join the GenCap Individual Pension Plan?

- » You enjoy tax relief on contributions of up to Kshs. 20,000 per month or 30% of your gross salary, whichever is less.
- » You have access to flexible arrangement in payments, with contributions as low as Kshs 1,000 per month.
- » High returns – Through the scheme, you shall have an opportunity to be part of an investment portfolio that is structured to optimize investment returns, offering the members above-market average risk-adjusted returns.
- » Investment income to the fund is exempted from tax.
- » Members can choose when to retire.
- » Members receive monthly statements as an update on their savings status.
- » Members get professional advice on retirement planning.
- » The scheme is regulated by RBA which gives security and oversight to the members benefits.

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