PIONEER ASSURANCE

RETIREMENT & PENSION SOLUTIONS

Build Your Wealth Today, Secure Your Ideal Retirement Tomorrow

What is Covered?

Pioneer Assurance provides flexible, RBA-registered pension solutions tailored for individuals, corporates, and institutions. Whether you are looking for an Individual Pension Plan, an Umbrella Scheme for employees, an Occupational Retirement Scheme, or a Lifetime Annuity, our products ensure compound growth, tax savings, and financial stability in retirement.

KEY COVERAGE SECTIONS

SECTION A: Individual Pension Plan (Kilele)

- A flexible contributory scheme for employed and self-employed professionals allowing structured savings with Provident (full lump sum) or Pension (1/3 lump sum, 2/3 regular income) payout options.

SECTION B: Pioneer Umbrella Retirement Fund

- A multi-employer scheme designed for companies without standalone pension funds, where Pioneer handles all administrative, custodial, and legal compliance burdens.

SECTION C: Occupational Retirement Schemes

- Custom employer-sponsored retirement funds registered under the organization's name, governed by nominated trustees, and managed by Pioneer Assurance.
- **SECTION D: Lifetime Annuity & NSSF Tier II Contracting**
- Converts accrued lump sums into guaranteed lifelong regular income streams, while also acting as an approved scheme for managing NSSF Tier II contributions.

KEY POLICY BENEFITS & FEATURES

- **Guaranteed Tax Savings:** Enjoy statutory tax relief on monthly contributions and tax-exempt investment earnings as regulated by the Income Tax Act.

CONTACT US

www.pioneerassurance.co.ke

020 722 0000

Pioneer House,
Moi Ave 3rd, 6th, 7th Floor

- **Compound Investment Returns:** Secure competitive annual interest declarations and bonuses credited directly to your retirement pot.
- **Portability & Flexibility:** Adjust or move contributions easily across job shifts, career changes, or business growth.
- **Death & Disability Protection:** Optional add-on riders (Group Life / Disability) to safeguard accrued family benefits upon unforeseen events.

ELIGIBILITY & GROUP REQUIREMENTS

- **Individual Plans:** Open to all Kenyan residents aged 18 to 65 years.
- **Employer Schemes:** Available to corporate entities, SACCOs, NGOs, and institutions of any size.
- **Contribution Channels:** Direct Debit, M-Pesa, Check-off, EFT, or lump-sum transfers.

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Your Future, Our Commitment

Contact us

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