PSSF
PUBLIC SERVICE SUPERANNUATION FUND
Empowering Futures

2026

Public Service Superannuation Fund

Members Handbook

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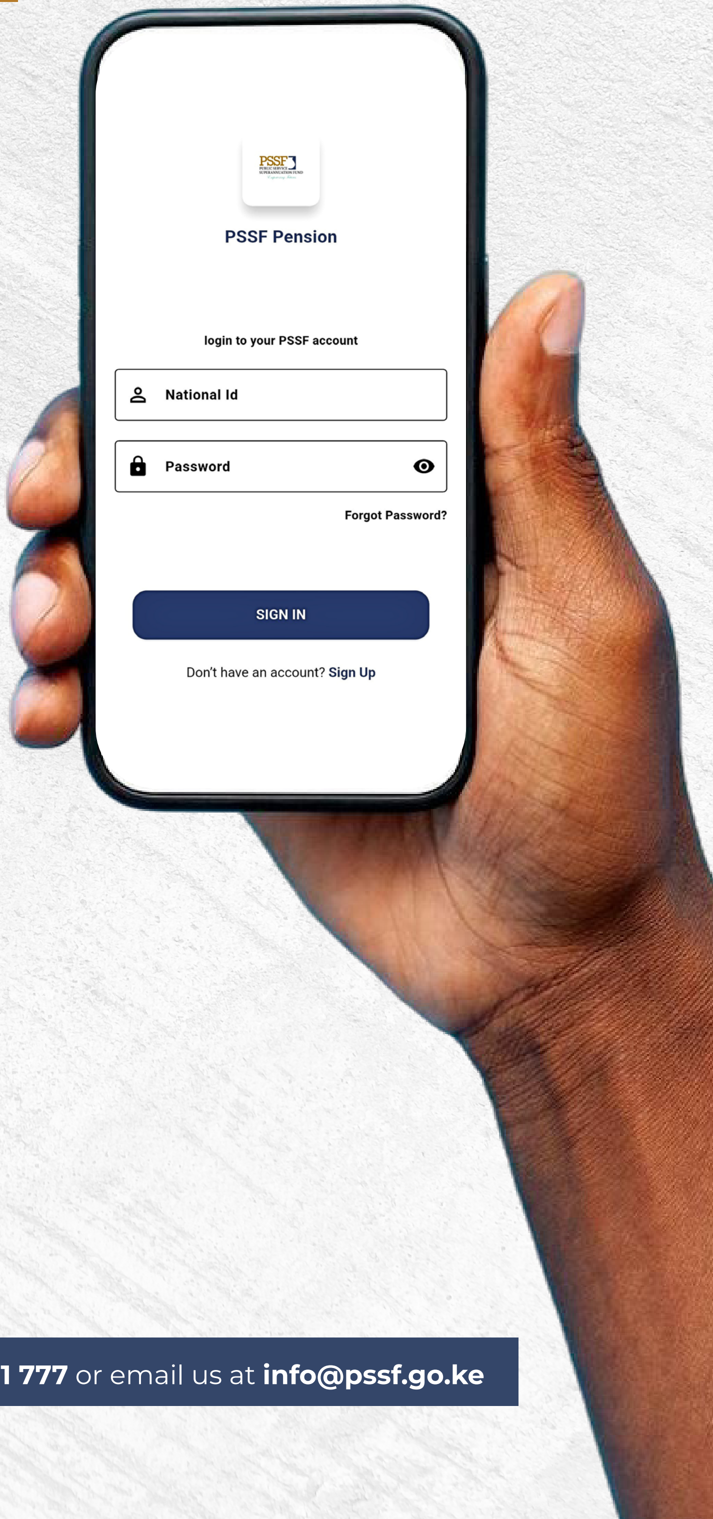


In case of any queries, call us on **0746 111 777** or email us at **info@pssf.go.ke**

Table of Contents

01
Vision, Mission & Core Values

Our Vision

A trusted retirement benefits provider

Our Mission

To collect contributions, optimallyinvest and pay benefits to scheme members and their beneficiaries sustainably through sound financial, good governance and risk management policies in pension fund administration

Core Values

Responsiveness

We commit to aligning our programs with the expectations of our members. By fostering innovation and providing timely, effective responses, we ensure the highest standards of service delivery in every interaction.

Independence

The Fund maintains self-directional decision-making in all business matters. We operate with autonomy to ensure full compliance with the PSSS Act, Retirement Benefits Act, relevant laws and regulations, and statutory guidelines, always acting in the best interest of the Fund's objectives.

Fairness

We are dedicated to impartiality. The Fund conducts its operations and provides services to all members and stakeholders without discrimination, ensuring equitable treatment for every individual we serve.

Transparency & Accountability

Honesty and openness are the foundations of our corporate governance. We prioritize clarity in our operations, ensuring that our members have a clear understanding of how the Fund is managed and how decisions are made.

Integrity

We uphold strong moral and ethical principles. By maintaining confidentiality, exercising prudence, and performing our mandate with competence and diligence, we foster a culture of trust and reliability.

Teamwork

We believe in the power of collaboration. By engaging with our members and stakeholders, we work together to achieve excellence and deliver a seamless service experience for everyone involved.

02
Definition of Terms

The following definitions are drawn from the Public Service Superannuation Scheme Act, Cap 189A and the PSSS Regulations, 2025:

Accrued Interest: The income or capital appreciation or depreciation, less any applicable tax, that is credited to a member's retirement savings account.

Actuary: An expert qualified to assess the funding and solvency levels of pension schemes and insurance companies.

Administrator: A body corporate or a person appointed by the Board to carry out administrative functions of the Fund.

Annuity: A periodic pension payment purchased from a life insurance company. An annuity provides regular income (monthly, quarterly or annual) for a specified period but normally the rest of a member's life.

Beneficiary: A member of the retirement benefits scheme or a person who is entitled to receive a benefit from the fund following the death of the member.

Benefits: Any payments made to a member or beneficiary, including lump sums, retirement benefit payments, death benefits, survivors' benefits and invalidity benefits.

Board: The Board of Trustees of the Public Service Superannuation Fund established under Section 10 of the Act.

Child: Any child of a deceased member who is under 18 years of age, or if in full-time education, not more than 25 years of age, and was wholly or mainly dependent on the deceased at the time of death.

Contributory Retirement Benefits Scheme: A retirement benefits scheme which requires contributions to be made by active members of the scheme.

Custodian: A corporate body appointed by the Board to maintain all pension funds and assets in its custody to the exclusive order of the Board.

Defined Benefit Scheme: A scheme in which the benefits payable are predetermined by a formula based on your length of service and final pensionable salary.

Defined Contribution Scheme: A scheme in which the benefits payable are dependent on the level of contributions made by or on behalf of the member and the investment returns earned on those contributions over time.

Dependant: In relation to a deceased member, any relative of the deceased who survives the member and who, on the date of death, was (a) a spouse; (b) a child; or (c) a parent who was wholly or substantially dependent on the deceased for the ordinary necessities of life.

Disciplined Services: The National Police Service, the Prisons Service and the National Youth Service.

Fund: The Public Service Superannuation Fund established under Section 9 of the Act.

Fund Manager: A corporate body appointed by the Board to develop an investment strategy, invest and manage the Scheme funds and assets, and provide regular reports on fund performance.

Guardian: is a person legally appointed or recognized to manage retirement benefits on behalf of a beneficiary who is a minor or lacks the legal capacity to manage their own affairs.

Income Drawdown: An arrangement that allows a member at retirement to withdraw their pension benefits in regular instalments while the balance of the fund remains invested within the Scheme or an authorised income drawdown provider.

Member: A public servant recognised under Section 5 of the Public Service Superannuation Scheme Act, Cap 189A and enrolled in the Scheme.

Pensionable Emoluments: The basic salary as determined by the Government and does not include allowances or any special remuneration, honorarium or other fluctuating emoluments.

Retirement Savings Account: A record of accrued benefits maintained for a member including contributions made by or on behalf of the member, net of expenses, as well as investment gains or losses allocated to the member as determined by the Board.

Scheme: The contributory Public Service Superannuation Scheme established by Section 3 of the Act.

Service Providers: The professionals engaged by the Board to support the management of the Fund, namely: the Administrator, Custodians and Fund Managers.

Spouse: A female or male person to whom a member is married or was married immediately before his death under any law, whether monogamous or otherwise.

Transfer of Service: The conferment, whether permanently or otherwise, of an office in the public service other than that to which the person was last substantively appointed.

Trivial Pension: An amount which is considered small enough to allow it to be paid as a lump sum, as determined by the Retirement Benefits Authority from time to time.

Trustee: A member of the Board of Trustees established under Section 10 of the Act.

Trust Fund: A fund established for the administration of benefits accruing to minors and other beneficiaries lacking in legal capacity.

Vesting: Refers to the point at which a member gains full ownership of the employee and employer contributions made to your retirement scheme.

03
Background of PSSS

Welcome to the Public Service Superannuation Scheme

As an employee in the public service, your years of service carry with them a commitment not just to the institutions you serve, but to your own future and that of your dependants. The Public Service Superannuation Fund (PSSF) is the Government's fulfilment of that commitment: a modern, professionally managed retirement scheme designed to ensure that when your working life ends, your financial security does not.

Background of the Public Service Superannuation Scheme

For many years, public servants were covered under a non-contributory Defined Benefit (DB) arrangement, where pension payments were funded directly from the Consolidated Fund under the Pensions Act (Cap. 189). While that system served its time, it was not sustainable in the long run. In 2010, the National Treasury directed all public institutions to transition towards a funded Defined Contribution (DC) model to ensure sustainability and timeliness of payment of retirement benefits.

In response, the Government enacted the Public Service Superannuation Scheme Act, Cap. 189A (herein referred as the Act), formally establishing the PSSF for civil servants, teachers, and disciplined services personnel. The Scheme commenced on 1st January 2021. Unlike the previous arrangement, the PSSF is contributory: both you and the Government make monthly contributions towards your retirement. These funds are professionally invested, and your eventual benefit reflects the total value of those contributions together with returns on investment earned over time.

If you were below the age of 45 on 1st January 2021, you were automatically enrolled into the scheme. If you joined the public service after that date, membership is a mandatory condition of your employment regardless of age. If you were 45 years and above and opted to join within 3 months of commencement, then, this Scheme is now your retirement home and this handbook is your guide to understanding it.

Those who were 45 years and above at commencement and did not opt into the PSSS, the original Defined Benefit Scheme continues to apply. The transition to PSSF does not diminish the obligations made under the defined benefit scheme.

This handbook has been prepared to help members understand their rights, responsibilities, and benefits as a PSSF member. We encourage members to read it carefully because understanding the sheme is the first step towards making the most out of it.

04

How is The Scheme Governed?

The Scheme is managed by a Board of Trustees established under Section 10 of the Act. The Board is a body corporate with perpetual succession and is ultimately accountable to the Sponsor and the members of the Scheme.

Composition of the Board

The Board of Trustees draws representation from both the employers in the public service and members. Employer representation includes:

- The Chairperson (independent) appointed by the Cabinet Secretary, National Treasury and Economic Planning)
- The Public Service Commission
- The National Treasury
- The Teachers Service Commission
- The Ministry responsible for Public Service
- The Inspector General of the National Police Service (under the National Police Service Commission)

Member representation is through:

- The Kenya National Union of Teachers (KNUT)
- Kenya Union of Post Primary Education Teachers (KUPPET)
- The Union of Kenya Civil Servants (UKCS)

In order to effectively discharge its functions, the Board has established a Secretariat headed by a Chief Executive Officer.

Fund Administration

The administrative functions of the Scheme — including maintenance of member retirement savings accounts, processing of benefit claims, and provision of member services — are currently carried out in-house by the Public Service Superannuation Fund Secretariat. This ensures direct accountability and efficiency in the management of member records and benefits.

Other Service Providers

In addition to the Board of Trustees and the Secretariat, the fund has engaged other service providers who include but not limited to the following:

- Fund Manager – As per the investment strategy, invests and manages scheme funds, and provides regular performance reports to the Board.
- Fund Custodian – maintain all pension funds and assets in safe custody on trust for members. They receive contributions from the employer and settle investment transactions on behalf of the Board.
- Office of the Auditor General
- Investment Advisors

Regulatory Oversight

The Scheme is registered and regulated by the Retirement Benefits Authority (RBA) under the Retirement Benefits Act (No. 3 of 1997). The Scheme complies with all RBA guidelines on investments, governance and member protection.

No payment shall be made out of the Scheme as a loan, advance or other similar benefit to a member while they are still in public service. Retirement savings accounts are protected from attachment, sequestration or levy for any debt or claim, other than a court-ordered spousal and child maintenance payments.

05
Who are Our Members?

Members of the Public Service Superannuation Scheme (PSSS) are persons in the following categories of public service, as defined under Section 5 of the Act.

01
All employees in the public service who had not attained the age of 45 years as at 1st January 2021.

02
Any employee under the public service who was aged 45 years and above as at 1st January 2021 and has executed a prescribed consent to voluntarily join PSSS.

03
Any employee who joined public service on or after 1st January 2021.

Definition of 'Public Service'

For the purposes of the Act, "public service" means employment in the service of the Government

- (a) by the Public Service Commission;
- (b) by the Teachers Service Commission as a teacher;
- (c) by the National Police Service Commission; or
- (d) by any other service that the Cabinet Secretary, National Treasury determines to be public service for the purposes of this Act, and includes service in any of the offices referred to in Articles 154, 155 and 234(3)(b) of the Constitution.

As at February 2026, the scheme had over **514,282** members across the three categories of public service.

06
How is The Scheme Funded?

The PSSS is funded through monthly contributions from both members and the employer.

Contributor	Rate
Member (Employee)	7.5% of basic monthly pensionable emoluments
Employer	15% of the member's basic monthly pensionable emoluments
Total Monthly Contribution	22.5% of pensionable emoluments per member

07
Additional Voluntary Contributions (AVCs)

A member may elect to pay Additional Voluntary Contributions (AVCs) to the Scheme in addition to the mandatory 7.5% contribution. However, the employer does not increase its contribution to match these additional voluntary contributions.

Why Make AVCs?

There are several benefits that come with making additional contributions. These benefits include:

- Increases the total retirement savings in your account, resulting in a higher lump sum and/or periodic pension payments at retirement.
- Boosts your tax relief – contributions are tax-deductible up to the statutory limits (Currently at 30,000 per month).
- Provides greater financial security for you and your dependants in retirement.
- Allows you to exercise control over your retirement benefit levels by choosing the pace and amount of additional savings.
- Increases the amount available to your beneficiaries in the event of your death.

For clarity, let's compare the contributions of two colleagues, Achieng and Njoroge. Achieng starts making additional voluntary contributions of Kshs. 5,000 per month from the age of 35, escalating at 3% per annum; her colleague Njoroge does not. The two colleagues both earn a monthly basic salary of Kshs. 50,000. Let's review their accumulated benefits at retirement if they both retire at age 60.

Note: Figures shown at 5-year intervals for summary purposes; accumulations are calculated on a continuous annual basis.

NJOROGE			
Age		**35**	
Monthly Salary		**Kshs. 50,000.00**	
Annual Salary		**Kshs. 600,000.00**	
Salary Escalation Rate		**3% p.a.**	
Interest		**10% p.a.**	
ANNUAL CONTRIBUTIONS			
EE Rate		**7.5%**	
ER Rate		**15.0%**	
AVC		**None**	
Age	EE	ER	AVC
35	49,500	99,000	–
40	408,381	816,762	–
45	1,038,710	2,077,420	–
50	2,114,546	4,229,091	–
55	3,917,540	7,835,080	–
60	6,902,835	13,805,671	–
TOTAL			**20,708,506**

ACHIENG			
Age		**35**	
Monthly Salary		**Kshs. 50,000.00**	
Annual Salary		**Kshs. 600,000.00**	
Salary Escalation Rate		**3% p.a.**	
Interest		**10% p.a.**	
ANNUAL CONTRIBUTIONS			
EE Rate		**7.5%**	
ER Rate		**15.0%**	
AVC		**Kshs. 5,000/month (escalating 3% p.a.)**	
Age	EE	ER	AVC
35	49,500	99,000	66,000
40	408,381	816,762	544,508
45	1,038,710	2,077,420	1,384,947
50	2,114,546	4,229,091	2,819,394
55	3,917,540	7,835,080	5,223,386
60	6,902,835	13,805,671	9,203,780
TOTAL			**29,912,286**
AVC			**9,203,780**

From the above illustration, Achieng who makes additional voluntary contributions starting at just Kshs. 5,000 per month will have an extra **Kshs. 9,203,780** at retirement.

How to Make AVCs

If you wish to make AVC, please complete the AVC application form PSSS 3 (which can be downloaded from ***https://psss.go.ke/members-forms***) and submit it to your Authorised Officer/ Payroll Manager (with a copy to PSSF). A member may also use the same PSSS 3 form to increase, reduce or stop making additional voluntary contributions.

08
How Do We Invest?

Once contributions are received by the Scheme, the Fund Managers invest in assets which are expected to deliver optimal returns to members.

Investment Guiding Principles

The choice of investment assets is guided by:

01
An investment policy statement developed by the Trustees.

02
Investment guidelines as provided for by RB Act and Regulations.

03
Professional advice of investment experts based on research of available opportunities.

04
The need to preserve members' capital, maintain adequate liquidity and achieve adequate returns.

Asset Classes

The Scheme invests across diversified asset classes as permitted by the RBA, including but not limited to the following:

- Government Securities (Treasury Bills and Bonds)
- Real Estate
- Equities listed on the Nairobi Securities Exchange (NSE) and other EAC exchanges
- Offshore Investments (investments done outside Kenya, within RBA limits)
- Fixed Deposits and Term Deposits with licensed banks
- Private Equity and Venture Capital
- Corporate Bonds (long-term debt instruments issued by companies)
- Infrastructure Bonds

At the close of every financial year, the Scheme determines the total return realised from investments. This return, net of allowable expenses, is then distributed proportionally amongst all members of the Scheme by crediting each retirement savings account.

09
Forms of Exit and Benefits Payable

A) Forms Of Exit

Members of the Fund or their dependants/beneficiaries are entitled to benefits upon exit from public service.

9.1 Normal Retirement (Age 60)

Normal retirement age is 60 years. Upon attainment of this age, a member is entitled to full retirement benefits as outlined above. For members living with disability, normal retirement age is 65 years.

9.2 Early Retirement (From Age 50)

A member may retire early upon attaining age 50, with the consent of the employer. Upon early retirement, the member is entitled to the same benefit structure as normal retirement (up to 1/3 lump sum, 2/3 in regular income). However, the earlier a member retires, the smaller the overall retirement pot is likely to be, as there has been less time for contributions and investment growth to accumulate.

9.3 Retirement for Disciplined Services (12–20 Year Rule)

Members of the disciplined services may retire on completion of service of between 12 and 20 years, provided they give at least one month's written notice of intention to retire. Full retirement benefits are payable.

9.4 Retirement on Medical Grounds (Ill Health)

If a member is certified by a Medical Board appointed by the Director of Medical Services as no longer mentally or physically capable of carrying out the functions of their office, they shall be entitled to full retirement benefits. The member may choose the lump sum plus income drawdown or annuity arrangement as applicable.

9.5 Resignation, Dismissal or Termination Before Age 50

If a member leaves public service by way of resignation or dismissal before attaining age 50, they are entitled to access up to 50% (or such other rate as may be prescribed by RBA) of their total accumulated savings (comprising both member and employer contributions plus investment income) immediately. The remaining balance shall be retained in the Scheme and accessed by the member upon attainment of the retirement age, or at such earlier time as may be provided by the Retirement Benefits Authority.

The member may elect to:

a. Withdraw up to 50% of total savings as a lump sum immediately.

b. Defer the balance in the Scheme until retirement age.

c. Transfer the full retirement savings to another registered retirement benefits scheme.

d. Withdraw the aggregate of any additional voluntary contributions made into the Scheme together with accrued interest thereon in full, on leaving employment.

Tax Note: Access on exit below age 50 (resignation, dismissal or termination) attract taxation on benefits withdrawn, as these do not constitute a qualifying retirement. Members aged 50 and above are tax exempt. Confirm current tax rates with KRA at the time of exit (refer to paragraph 11 on taxation).

9.6 Emigration

A member who permanently emigrates from Kenya is entitled to receive their full accumulated retirement savings (employer and member contributions plus investment income) as a lump sum.

B) Benefits Payable Upon Exit

The benefits payable to members or their dependants/beneficiaries upon exit from service consist of the accumulated savings and investment income in the member's retirement savings account:

Benefits = Employer Contribution + Member Contribution + Additional Voluntary Contributions (if any) + Investment Income

All benefits — including contributions vest in the member immediately from the date of contribution.

A member may on written request withdraw a lump sum from the balance in the retirement savings account of up to one-third (1/3) of the total balance. The balance shall be utilized for making periodic payment in retirement through either an income drawdown arrangement and/or an annuity.

Key Rule: A maximum of one-third (1/3) of the member's savings is payable as a lump sum at retirement.

The balance (2/3) shall be converted into a regular income stream through:

a. An Income Drawdown arrangement administered by the Scheme or a provider of the member's choice, OR

b. An annuity for life purchased from a life insurance company of the member's choice, OR

c. A combination of both income drawdown and annuity.

Any Additional Voluntary Contributions (AVCs) and accrued interest may be withdrawn in full upon retirement.

10
Income Drawdown

Income Drawdown is a flexible retirement income arrangement from an Income Drawdown Fund which allows a member at retirement to keep their retirement funds invested while drawing a regular income in instalments over time.

Key Features of Income Drawdown

Feature	Details
Minimum Drawdown Period	As provided by the Retirement Benefits Authority regulations — currently 10 years from commencement of drawdown.
Maximum Annual Withdrawal	Up to 12% of the outstanding account balance per year. Drawing consistently at or below the fund's investment return rate minimises the risk of depleting the fund.
Frequency of Withdrawals	Monthly or quarterly — chosen by the member to suit their income needs.
Investment During Drawdown	The remaining balance stays invested and continues to earn returns based on prevailing market conditions.
Flexibility	A member can increase or decrease the drawdown amount at any time within the permitted limits based on changing financial needs.
Inheritance (Legacy)	On the death of the member during the drawdown period, any balance is payable to nominated beneficiaries.

Options After the Minimum Drawdown Period

After the minimum drawdown period (currently 10 years), a member has the following options:

- Continue with the income drawdown arrangement.
- Purchase a life annuity from a life insurance company of their choice.
- Access the remaining balance as a lump sum.
- A combination of the above options.

Advantages of Income Drawdown

- A member's retirement savings remain invested and can continue to grow.
- You retain full flexibility over the amount and frequency of income you draw.
- Any unused funds are inherited by the member's nominated beneficiaries upon death.
- A member can switch to an annuity later if they prefer guaranteed income.
- No lock-in to insurance company terms at retirement.

Risks of Income Drawdown

- Investment Risk: The value of your invested funds may go up or down depending on market conditions.
- Depletion Risk: If withdrawals consistently exceed investment returns, the fund may be depleted before the end of life of a member.
- Longevity Risk: A member may outlive their drawdown fund, leaving no income in old age.

11
Annuities

An annuity is a regular pension payment purchased from a life insurance company guaranteed for life or fixed term. By purchasing an annuity, a member transfers their capital sum (retirement savings) to a licensed insurance company, which in return guarantees a fixed or escalating monthly income for the rest of their life or for a fixed period.

Types of Annuities Available

Annuity Type	How It Works
Single Life Annuity	Monthly pension is paid until the member's death. A guaranteed period (e.g. 5 or 10 years) can be included — payments continue to beneficiaries even if the member dies within the guarantee period. The longer the guarantee, the lower the monthly payment.
Joint Life Annuity	After the member's death, payments continue to a surviving spouse or nominated beneficiary. The annuity only ends when the last surviving beneficiary dies. This provides financial security for a surviving spouse/beneficiary.
Escalating / Increasing Annuity	The monthly payment increases annually at a fixed escalation rate to compensate for inflation. The higher the selected escalation rate, the lower the initial monthly payment —Income grows over time to maintain purchasing power.

Key Features of Annuities

- Singe life annuity provide a guaranteed income for the rest of the life of a member— you cannot outlive your annuity.
- You can combine types (e.g., joint life with a 10-year guarantee and 5% escalation).
- Once the annuity is purchased, the decision is irrevocable — you cannot change or reverse it.
- Annuity payments do not increase with investment performance — returns are fixed at inception (unless an escalating annuity was chosen).
- An annuity offers no inheritance benefit after the guaranteed period unless a joint annuity was purchased.
- Insurance terms and conditions can be complex to understand.

Drawdown vs Annuity — At a Glance

A side-by-side comparison of Income Drawdown and Annuity retirement income options.

Feature	Income Drawdown	Annuity
Income type	Variable / flexible withdrawals	Guaranteed fixed income
Term	Ongoing — no fixed end date	Lifetime or fixed term
Flexibility	Adjust amount anytime	Fixed after purchase
Funds invested	Remain invested & can grow	Converted to income at purchase
Investment risk	Yes — value can fall	None — income is guaranteed
Inheritance	Balances can be passed on upon death	Typically ends on death
Income certainty	Depends on fund balances	Fully guaranteed

Important Note On Accrued Benefits From Previous Service

Members who were previously covered the Defined Benefit Scheme administered under the Pensions Act, Cap 189, and the Widows and Children Pension Scheme Act, Cap 195 before joining PSSS are eligible for accrued benefits drawn from the Consolidated Fund and will be paid separately by Pensions Department, National Treasury upon exit.

They are a Government obligation charged on the Consolidated Fund.

The accrued benefits are NOT part of the PSSS Fund balance.

12

Tax Benefits For Scheme Members

The Scheme is registered by the Kenya Revenue Authority for tax exemption under the Income Tax Act. Contributing to PSSS carries significant tax advantages for members.

Tax Deduction on Contributions

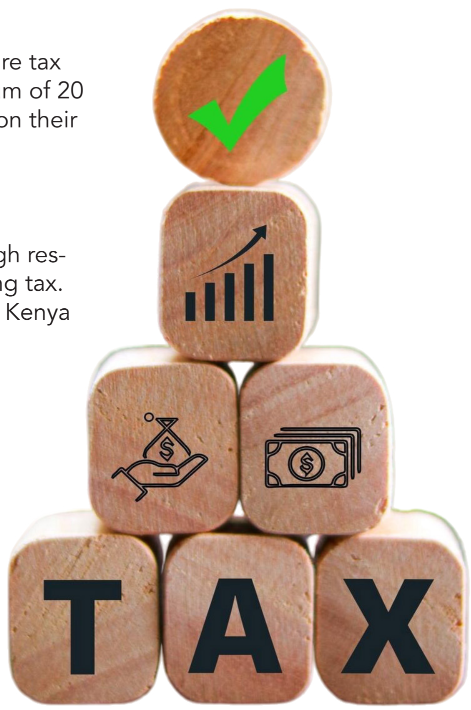
Contributions by members are tax-deductible. With effect from 27th December 2024, following amendments to the Income Tax Act, the monthly tax-allowable deduction on pension contributions was increased from Kshs 20,000 to Kshs 30,000 per month (Kshs 360,000 per annum).

Tax Exemption at Retirement

In accordance with the Income Tax (Amendment) Act 2024, retirement benefits are tax exempt if being accessed at retirement or having been in a scheme for a minimum of 20 years. Either condition independently qualifies a member for full tax exemption on their retirement benefits.

Taxation on Pre-Retirement Exits (Below Age 50)

Where a member exits public service before attaining age 50 — including through resignation, dismissal or termination — withdrawal of benefits will attract withholding tax. Such exits do not constitute a qualifying retirement. Tax rates are determined by Kenya Revenue Authority from time to time.



13
What Happens in Case of Death of a Member?

In the event of death of a member while in active service, the member's beneficiaries shall be entitled to two distinct benefits:

1. The member's full retirement savings in the account (employer and member contributions plus investment income).
2. The life insurance benefit from the group life insurance policy maintained by the employer which is a minimum of five times the member's annual pensionable emoluments.

How are Death Benefits Paid?

Retirement savings of the deceased member shall be paid as provided in the Beneficiary Nomination Form. In the absence of a nomination, the Board shall exercise discretion in distributing the benefits to the dependants of the member.

Beneficiaries may choose from the following options for the retirement savings:

a. A refund of 100% of the retirement savings as a lump sum.

b. A lump sum of up to 1/3 and use of the remaining 2/3 to purchase an annuity.

c. A lump sum of up to 1/3 and use of remaining 2/3 for income drawdown from the Scheme.

d. A lump sum of up to 1/3 and use of remaining 2/3 for income drawdown from a provider of their choice.

e. 100% of savings used to purchase an annuity.

f. 100% of savings transferred to an income drawdown arrangement.

g. Transfer of the full retirement savings to a trust fund for the education and upkeep of minor beneficiaries.

h. A lump sum of up to 1/3 and transfer of the balance to a trust fund for the education and upkeep of minor beneficiaries.

Where beneficiaries are children below the age of 18 years, benefits shall be transferred to a trust fund established by the Board. These funds shall be used for the education and upkeep of the children until they attain age 25 or complete their education, whichever is earlier.

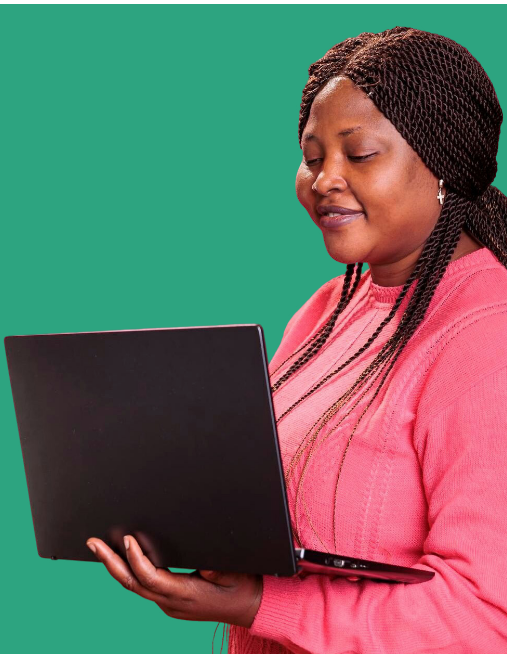
CRITICAL: Nominate Your Beneficiaries!

It is essential that all members nominate their beneficiaries using the Beneficiary Nomination Form PSSS 2.

This form guides the Trustees on who should receive the member's benefits. Without a valid nomination, the Board will exercise discretion, which may cause delays in payment to your loved ones.

The form can be accessed on the scheme's website: ***https://www.psss.go.ke/members-forms***

You may update your nomination at any time through the member portal at ***mss.pssf.go.ke***.



Death in Deferment

If a member who has left public service dies before attaining retirement age while their savings are deferred in the Scheme, their nominated beneficiaries are entitled to the full accumulated retirement savings held in the account.

Death in Retirement

Where a member who was receiving retirement benefits through an income drawdown arrangement dies, any unutilised balance shall be paid to the beneficiaries either as:

- A continuation of the drawdown arrangement.
- A lump sum payment.
- Purchase of an annuity.

If the member had purchased an annuity, the terms of the annuity contract (e.g. joint life guarantee period) will determine the mode of payment (if any) to surviving dependants/beneficiaries.

14

What is The Procedure For Accessing Benefits?

Upon exit from service, members or their beneficiaries lodge a claim for payment of benefits through the employer. The Scheme will settle benefits within 30 days from the date of receiving a complete application.

Retirement Process — Step by Step

The following steps describe the retirement claims process:

Step 1

Employer notifies the Scheme at least 12 months before the member attains retirement age.

Step 2

The Scheme informs the member of retirement benefit options available — at least 30 days before the retirement date.

Step 3

The member submits the completed Benefits Claim Form PSSS 4 together with all supporting documents through the employer.

Step 4

The Scheme reviews the application for completeness and uploads into the Pensions Administration System

Step 5

The Scheme processes payment within 30 days of receiving a complete application. The lump sum is transferred to the member's bank account.

Step 6

For income drawdown — the member is placed on periodic payment schedule within the fund or an income drawdown fund of their choice. For annuity — funds are transferred to the chosen insurance company.

Documents Required with a Retirement Claim

The following documents must accompany Form PSSS 4 when claiming retirement benefits:

- Letter of confirmation of exit from service (from employer)
- Certified copy of National Identity Card
- Clear copy of front-page ATM Card (for bank payment)
- KRA PIN Certificate
- For emigration benefits: Proof of permanent residency in another country
- Option election form (for members who joined PSSS at age 45 and above as at 1 January 2021)

Documents Required for Death Claims (Form PSSS 5)

- A certified copy of the Death Certificate of the deceased member
- A certified copy of the Marriage Certificate or Affidavit of marriage (where applicable)
- Certified copies of Birth Certificates of the deceased member's children (if beneficiaries)
- Certified copies of claimants' National Identity Cards
- Clear copy of front-page ATM/ bank Card for each beneficiary
- Completed and witnessed Form PSSS 5
- Beneficiary Nomination Form PSSS 2 (where previously submitted)

15

Member Statements & Communication

The Board is obligated to provide members with annual membership benefits statements. Members shall, within four months of the end of every financial year, receive an annual benefit statement reflecting all contributions, transferred retirement savings (if any), and accrued interest.

How Can Members Access Their Statements?

Members have instant access to their statements through the Scheme's online platforms:

Access Method	Details
Member Web Portal and Mobile App	Visit https://mss.pssf.go.ke — register if a first-time user, then log in to view your retirement savings account, statement history and account balances. Existing member accounts in the portal can be accessed through the PSSF Pension mobile app.
Written Request	A member may request a certified statement of their retirement savings account in writing. The Scheme shall provide it within 7 days of the request.
Annual Statement	Provided every year within 4 months of the financial year end. Shows opening balance, contributions for the year, interest credited and closing balance.

Other Member Communication Channels

Communication to members will be through various channels including but not limited to:

Annual General Meeting – held every year as required by the PSSS Act. Agenda includes scheme performance, accounts, investments, trustee remuneration, and member questions.

Member Education – the Fund conducts member education at intervals to update members on scheme performance and retirement planning.

Scheme Website – www.psss.go.ke for forms, news, annual reports, and general information.

Social Media – @pssf_kenya (X/Twitter) and Meta platforms e.g @pssfkenya (Facebook).

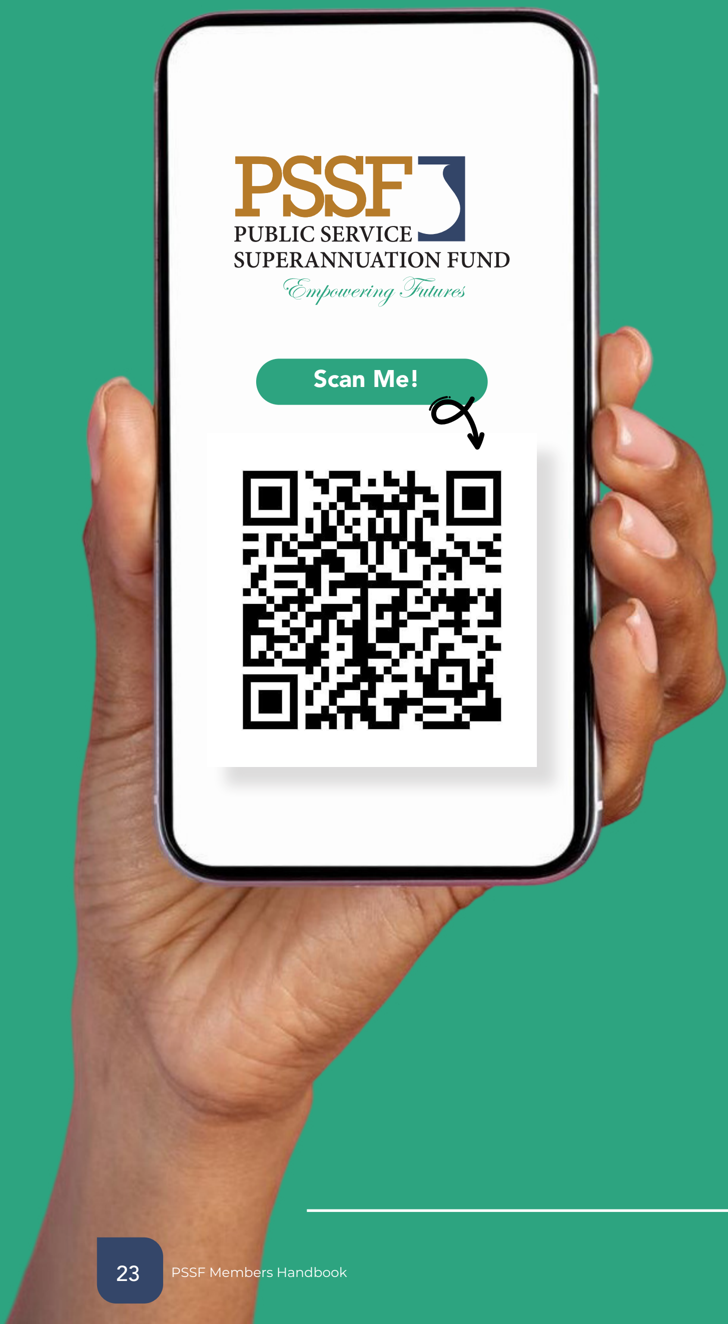
16
Disputes

Dispute Resolution

Any dispute arising from a decision of the manager, administrator or custodian shall be resolved by the Board in the first instance. If a member is dissatisfied with the Board's decision, they may appeal to the Chief Executive Officer of the Retirement Benefits Authority, and thereafter to the Retirement Benefits Appeals Tribunal if dissatisfied with the RBA CEO's decision.

17

How Can One Contact The Scheme?



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Disclaimer

This Handbook is intended to provide members with a general overview of the Public Service Superannuation Scheme. While every effort has been made to ensure accuracy, should there be any conflict between the information herein and the Act or Regulations, the latter shall prevail. This document does not constitute legal or financial advice. This handbook is subject to periodic review.