

WHOSE **TRUST** ARE WE BUILDING?

Reframing African pensions around the member experience

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BEHIND EVERY PENSION ACCOUNT ...is a person, With a life today and a future they are trying to protect

A teacher

A nurse

A trader

A parent

A young worker

Will I be okay?



02

AFRICA'S PENSION OPPORTUNITY

22.6%

33.9%

Global average

Pension assets as a share of GDP across the African countries covered by the (Organisation for Economic Co-operation and Development (OECD), 2023

Kenya closed June 2026 with

KSh 3.167 trillion

The market is growing.....
Member confidence must grow with it

THE PERSON OUR SYSTEMS OFTEN MISS

85%

of employment in sub-Saharan Africa is informal



Income arrives unevenly

Phones and numbers change

Documents may be incomplete

Help may need to be h

A service becomes inclusive when people can use it in real life

04

TRUST LIVES IN THE JOURNEY



Can I understand what I have?

Can I get help when it matters?

Can I see what happened?

Will the promise hold?

Trust is built in ordinary moments and tested in difficult ones

AFRICA IS ALREADY DIGITAL

Mobile technologies and services contributed 7.8% of Africa's GDP in 2025

US\$240 billion

Digital reach creates access

Simple journeys create use

Clear evidence creates confidence

Human support restores it



CONNECT

Understanding

A login confirms access

INCLUDE

A journey that works in real life

Understanding creates engagement

PROTECT

Money, data and human dignity

Protection includes clarity when the
stakes are high

MEMBER TRUST

What should the CEO see?

Understanding

Confidence

Ease

Action

Retirement readiness

Member voice

**Measure the member's experience alongside
assets, returns and compliance**

08

THE MEMBER SEES

One organisation

Operations

Technology

Compliance

Administrator

A delay may cross four teams
The member still experiences one broken promise

A PENSION is a promise across time

Today's worker makes a sacrifice

for the person they will become

- ✓ **Technology carries the record**
- ✓ **The institution carries the responsibility**

FIND FIVE MEMBERS

Ask them

What happens to your money after you contribute?

What part of your pension confuses you?

If you needed help today, where would you go?

Do you trust us with your future?

Listen before you explain

BEHIND EVERY PENSION
is a person

BEHIND EVERY PERSON
is a future

Design for both

CONNECT · INCLUDE · PROTECT

ASANTE

MERCI

OBRIGADO

SHUKRAN

MBUYA MUNO

EROKAMANO

THANK YOU

MAHADSANID

NI WEGA

ORIO MUNO

WEBALE

NI MUVEA

DANKIE

ASHE OLENG

KONGOI

Let us build pension systems worthy of our members' trust

PAUL KITEMU, CCXP