

Association of Pension Trustees and Administrators of Kenya (APTAK) ; Building Trust in the Pensions Industry

1. Rationale

(1) APTAK is a non-profit making organization and registered under the Societies Act.

(2) It is managed under a written Constitution.

2. The organs of the Association ARE:-

(1) The Congress; **(2)** The Council and its committees; and **(3)** The Secretariat.

3. Managed by experienced Executive Committee of the Pensions Industry EXPERTS comprising:-

(1) The President; **(2)** Deputy President; **(3)** Treasurer; and **(4)** Secretary-General.

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Objectives

1. Promote and develop:-

- (1) Prudent trusteeship and administration of retirement benefits schemes within the Republic of Kenya and matters incidental thereto; and
- (2) Best practice in trusteeship and administration of retirement benefits through regular training, education and partnership with International; National and Regional Players in the Industry.

Warranty:-

- (1) No political objective or affiliation with any political party or service provider in the pensions industry.
- (2) Give well researched objective, independent and reasoned opinion and guidance to the Members.

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Membership

1. Corporate members of the Association include:-

- (1) A Scheme Corporate Trustee or Board of Trustees;
- (2) A body corporate Administrator; Actuary; Custodian; or Manager of a scheme;
- (3) A retirement benefits scheme.

2. Individual members of the Association include:-

- (1) A person who has undertaken and completed an approved course of training (TPDK);
- (2) A human person who is an Administrator of a scheme;

3. An individual who has made exemplary contributions to the pensions sector through trusteeship, management, or administration work;

4. A student engaged in trusteeship or administration of schemes.

Benefits - 1

1. Some benefits available to you whilst a Member of **APTAK** without limiting, are:-

- (1) Right to vote at the Annual General Meeting or other.
- (2) Participate forums for dialogue and advocacy among Trustees and Administrators so as to facilitate discussion on matters of common interest;
- (3) Conduct joint researches with the Trustees and Administrators on matters of interest in the pensions industry;
- (4) Giving views and representation at various forums where matters relating to pension administration and management are being discussed.

Benefits - 2

- (5) Research and bringing forth topical issues relating to pension administration and seeking suitable solutions.
- (6) Advice in dispute resolution mechanisms; namely (i) Litigation, (ii) Arbitration, (iii) Negotiation; and (iv) Mediation.
- (7) Independent advice on topical issues.
- (8) Personalized attention to individual concerns.
- (9) Consultancy as issues arise.
- 10. Advise on regulatory, compliance, legal and pension administration issues.

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Initiatives

1. Sample work done and others in progress on:-

- (1) Application of Public Procurement Act & NSSF in pension schemes.
- (2) Compulsory Retirement Benefits Saving and Limitation of term of trustee.
- (3) Application of post-retirement medical benefit.
- (4) Trustee Remuneration.
- (5) How the increased fund value may translate to increased pension.
- (6) Taxation and Leakages in retirement saving.
- (7) Effects of conflict of interest in schemes;
- (8) Data Protection by Schemes & Administrators;
- (9) Innovation in the investment of pension funds; etc.

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Rallying Call

- **Unity** = Join APTAK.
- **Association** = There is security in numbers.
- **Sound** = Collective voice.
- **Action** = Effective representation.
- ❖ **Experience** is the best of all schools.

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Discussion

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**Note:- “A people which is able to say
everything becomes able to do
everything”!**
Asante.