

# **EXPLANATORY MEMORANDUM TO THE RETIREMENT BENEFITS (FORMS AND FEES) (AMENDMENT) REGULATIONS, 2020**

## **LEGAL NOTICE NO. 115**



**Name of the Statutory Instrument:**

**Name of the Parent Act:**

**Enacted Pursuant to:** Section 55 of the Retirement Benefits Act

**Name of the Ministry/Department:** The National Treasury and Planning

**Gazetted on:** 17<sup>th</sup> July, 2020

## **PART I**

The Retirement Benefits (Forms And Fees) (Amendment) Regulations, 2020

The Retirement Benefits Act (No. 3 of 1997)

Section 55 of the Retirement Benefits Act

The National Treasury and Planning

17<sup>th</sup> July, 2020

## **PART II**

### **1. Purpose of the Statutory Instrument**

The current classification of Exchange Traded Funds (ETFs) fails to capture the fact that unlike equities where price discovery is a function of supply and demand, an ETF's net asset value is determined by the underlying valuation of collection of securities in the portfolio. Globally there are various types of EFT's based on the underlying basket of securities which include equities, bonds, currencies or commodities and this has the benefit of giving investors exposure to a diversified pool of securities.

In addition, while ETFs can be purchased by retail investors, the liquidity of ETF's is to a large extent dependent on institutional investors such as asset managers.

The proposed amendment is to reclassify ETFs in the RBA Investment guidelines based on the underlying asset. The Table G contain various asset classes which could all form part of a basket of securities for an ETF.

For example, where the underlying asset is government securities, the ETF will be classified under government securities under the RBA investment Regulations and will be eligible for 30% allocation in Table G.

The Form R3 has been included in the Regulation for sponsors of Umbrella Schemes to use in submitting quarterly returns to the regulators as per the mandate given on safeguarding the members of retirement benefits schemes.

## **2. Legislative Context**

The Regulations are made in line with section 55 of the Retirement Benefits Act that empowers the Cabinet Secretary to develop regulations for the better carrying out of the provisions of the Act.

The Regulations has set out the proposed changes to be considered for publishing that will be used for supervision of retirement benefits schemes.

## **3. Policy Background**

The current classification of Exchange Traded Funds (ETFs) fails to capture the fact that unlike equities where price discovery is a function of supply and demand, an ETF's net asset value is determined by the underlying valuation of collection of securities in the portfolio. Globally there are various types of EFT's based on the underlying basket of securities which include equities, bonds, currencies or commodities and this has the benefit of giving investors exposure to a diversified pool of securities.

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For example, where the underlying asset is government securities, the ETF will be classified under government securities under the RBA investment Regulations and will be eligible for 30% allocation in Table G.

#### **4. Public Participation**

Public consultation and stakeholder engagement on the Retirement Benefits (Forms and Fees) (Amendment) Regulations, 2020 was carried out in various select counties through workshops and stakeholder sessions before the Regulations were finalized. The commonest revived from the stakeholder were incorporate to the extent possible.

Particularly there were workshops held in the following dates in the following towns:

TOWN	VENUE	DATE
Nairobi	Sarova Panafric	24th & 25th February, 2020
Mombasa	Mombasa Beach Hotel	27th & 28th February, 2020
Machakos	Machakos University	27th & 28th February 2020
Nyeri	The White Rhino Hotel	2nd & 3rd March 2020
Meru	Meru Slopes Hotel	4th & 5th March 2020
Nakuru	Eagle Palace Hotel	2nd & 3rd March 2020

Kakamega	Kakamega Golf Hotel	2nd & 3rd March 2020
Eldoret	Poa Place Hotel	5th & 6th March 2020
Kisii	Ufanisi Resorts Limited	27th & 28th February 2020
Kisumu	Kisumu Hotel – Maseno University	4th & 5th March 2020

## 5. Consultation Outcome

To ensure that persons likely to be affected by the Retirement Benefits (Forms and Fees) (Amendment) Regulations, 2020 have an adequate opportunity to comment on its proposed content, through a notification by advertisement, members of the public were invited to tender written memoranda.

There was no objection on the proposed regulations during the public participation forums held.

## 6. Impact

### ***6.1 The Impact on Fundamental Rights and Freedom***

The Regulations shall promote the fundamental rights of protection of right to property by giving retirement benefits schemes more investment options to choose from. The Regulations do not limit or infringe upon any right or fundamental freedom under the Bill of Rights. It ensures an equal playing field for the market players who wish to play/participate in the investment of retirement benefit schemes funds and safeguarding the right to property of employees who are members of these schemes.

### ***6.2 The impact on the Private Sector***

The Regulations promote efficiency and confidence in the investment of retirement benefit schemes funds by fund managers.

### ***6.3 The impact on the Public Sector***

The Regulations is geared towards providing a holistic framework for the investment of retirement benefits funds. The forms for the Umbrella Schemes would give confidence for establishment, supervision and management of umbrella retirement benefit schemes.

### **7. Monitoring and review**

The National Treasury and Planning and the Retirement Benefits Authority will be responsible for monitoring and review of the implementation of the regulations in the sector by the applicable retirement benefit schemes.

### **8. Contact**

Cabinet Secretary for the National Treasury and Planning

**The National Treasury and Planning  
29<sup>th</sup> July, 2020**



Retirement Benefits Authority

## ATTENDANCE REGISTER



### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

Date: 1<sup>ST</sup>, MARCH 2020

Venue: DUA PLACE, ELDORET

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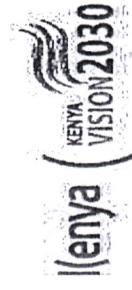
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## ATTENDANCE REGISTER

### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

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DATE : 6<sup>th</sup> MARCH 2020  
VENUE : POA PLACE, ELDORET.

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### ATTENDANCE REGISTER

#### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

Date: March 2nd 2020

Venue: Gulf Hotel Nakanga

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**Kenya** (VISION 2030)

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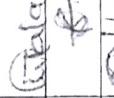
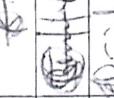
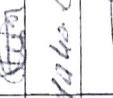
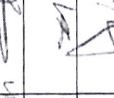
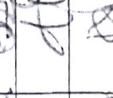
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## ATTENDANCE REGISTER

### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

Date: 3<sup>rd</sup> March 2020

Venue: Golf Hotel Kakamega

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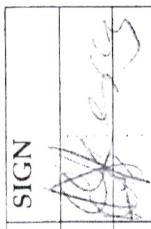
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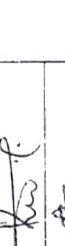
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VISION 2030**

ATTENDANCE REGISTER

PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT  
AND REGULATIONS

Date: 27<sup>th</sup> February 2020

Venue: Uhuru Resorts Kisii

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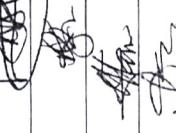
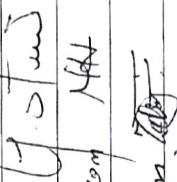
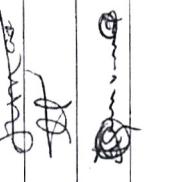
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29					
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### ATTENDANCE REGISTER

#### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

Date: 28<sup>th</sup> February 2020

Venue: ~~KCB~~ ~~Kenya~~ ~~Utanisi~~ Resorts KISII

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Kenya (Kenya  
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### ATTENDANCE REGISTER

#### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

Date: 5th March 2020

Venue: Runda Hotel

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53	Kaching M	Maseno	0793745211		
54	Hezemiah Ambone	Maseno	0721106372		
55	Jeffrey Otieno	Maseno	0718763601		
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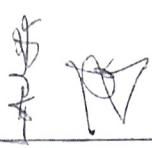
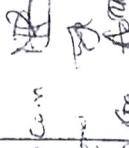
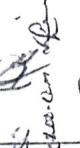


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DR EPHRON OMBI	KITAG e-Campus	111	0722694257	
DANIEL ONG'ONO	MASENO UNIVERSITY	112	0732529361	
DANIEL ONG'ONO	MASENO UNIVERSITY	113	0726268125	
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		115		

ORM R3

UMBRELLA SCHEME

RETURN ON QUARTERLY RECORD OF CONTRIBUTIONS

FOR THE QUARTER ENDING: .....

Name of Scheme: .....

Registration Number: .....

Name of Participating Employer	Remitted Contributions		Unremitted Contributions				Membership Total number of active members in service
	Member	Sponsor	Up to 3 Months		Over 3 Months		
TOTAL							

Signature of Trustee/Administrator: .....

Date: .....



Retirement Benefits Authority



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118	Grace A. Onganga	Maseno	0722358329	gcnubo@76189	
119	Timothy Kibuchi	Maseno	0720760838	Kibuchi	
120	Gullie A Ochieno	Maseno	0721477760	gullie@maseno.ac.ke	
121	James O. Sodikie	Maseno	0721408851	collin.sodikie@yahoo.co.uk	
122	Augustine Onyango	Maseno	0711392000	omondiugutu00@gmail.com	
123	Pawwin O. Syeney	Maseno	0797401001	Pawwin_syeney@gmail.com	
124	Tabitha Onyango	Maseno	0712013615	tabithaonyango@yahoo.co.uk	
125	Millicent Antonio	Maseno	0722584357	acrylicfamily@gmail.com	
126	Elijah Gakuru	Maseno	0726627169	lsgakuru@yahoo.com.eg	
127	Charles Machiru	RBA	0722203453	charlesmachiru@rba.co.ke	
128	Dr. Joseph S. Bond	Maseno	0722283166	Joseph.bond@maseno.ac.uk	
129	Prof. Christopher Kionweje	Maseno Univ	0710184204	ckionweje@maseno.ac.ke	
130	Dr. Loyline Osi	Maseno Univ	0710177173	loylineosu@maseno.ac.ke	
131	Dr. Joyce Obuya	Maseno University	071219064	joyceobuya@yahoo.co.uk	



Retirement Benefits Authority

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### ATTENDANCE REGISTER

#### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

Date: 4<sup>th</sup> MARCH 2020

Venue: KISUMU HOTEL

NO.	NAME	INSTITUTION	TEL:	EMAIL ADDRESS	SIGN
1	Shella Olisa	RBA	0742829947	slibendi@rbab.go.ke	
2	Jung Duncan	NICED	074366078	jungduncan2012@gmail.com	
3	Mary Rubia	ICEN LION GROUP	072683576	kyengirubia@gmail.com	
4	Monica Chinda	MURBS	0726548149	mogala.commoorhira@icloud.com	
5	Beverly Asiko	MURBS	0724299314	beverly@ogmici.com	
6	Silvia Olocole	MURBS	0763762854	silviaolocole@yahoo.com	
7	Victor Orasie	ICEN LION GROUP	0712626776	vicorasieloy@yahoo.com	
8	George Archambi	KTC	0726538339	—	
9	Benson Kiprono	KMTC	0716211111	Lipimbarak2@gmail.com	
10	Pauline Ong'era	ICEN LION GROUP	0723333333	ongera.pauline@gmail.com	
11	Wiset Asito	MURBS	0727753777	—	
12	William Obwol	MURBS	0710833330	williamobwol94@gmail.com	
13	Juma Ikenyi	RBA (P.M.)	07122678328	jumaikenyi@gmail.com	



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NO.	NAME	INSTITUTION	TEL:	EMAIL ADDRESS	SIGN
14	OMERO TONIUS	KSM LTD.	0725713008	chinasjwali6@gmail.com	
15	Flagge Ojwanda	Maseno University	0721829452	gojwanda@gmail.com	
16	Lawrence Onyango	RAG SCHULE	0728142394	johnokayo@gmail.com	
17	ARIANNA BENISON	Great Lakes University	0743540417	arielord@gmail.com	
18	Leslie A. Lise	Great Lakes University	0743540413	leslielwamanya@gmail.com	
19	Sebastian Paul	Great Lakes University	0702525552	christianachol@gmail.com	
20	Valentine Akinyi	Great Lakes University	0790017307	valentineakinyi@gmail.com	
21	Mondi David	Great Lakes University	07194675562	valentinedavid@gmail.com	
22	Robert Abutia	Great Lakes Univ	0712905081	gabwengabutia@kku.ac.Ke	
23	ARIANNA BENISON	Great Lakes Uni	0743360447	arielord@gmail.com	
24	Franchi Ong'o Atieno	Maseno University	0740621702		
25	Zuleikha Rosa	WITTER FIVE FOUNDATION	0700170012	zuleikha@gmail.com	
26	WAJAL VIVIAN	MASENO UNIVERSITY	0795666626	vive@gmail.com	
27	Martina Goro	M.O.U	0701840073	mgadodeisipagano@gmail.com	
28	Daisy Ngando	O.O.N	0701840073	ngadodeisipagano@gmail.com	
29	JERI LIPSY	R.B.A	0722229574	jerinjerisipagano@gmail.com	
30	JORGE ONGO	RBA	07025498	jerinjerisipagano@gmail.com	
31	Charles Macharia	RBA	072222953	charlesmacharia@gmail.com	
32	LAZARES METZ	RBA	0722229494	lazaresmetz@gmail.com	



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**Retirement Benefits Authority**

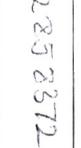
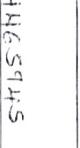
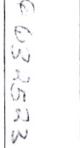
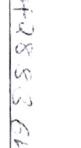
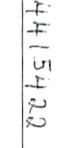
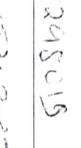
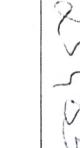
kenya  
VISION 2030



DAY ONE  
THURSDAY, 27<sup>th</sup> FEBRUARY 2020

PUBLIC PARTICIPATION FORUM MACHAKOS COUNTY

No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
1	Muthoni Joyce	34147346	0711343170	JL
2	Susan Mwaura	351174633	0740114539	AM
3	Dr. Petalabel Kasen	9161332	072255263	D
4	Judy Kahurime	229610121	0724219526	JK
5	Winfred Nduta	1342994	0722835647	WN
6	Lillian Nkoroi	13871350	0705473884	LN
7	Eric Flugoli	33734538	074021275	EF
8	Kennedy Mwesemi	1794455	0721212637	DK

No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
9	CYPRIAN ANDREW MAINA	22852372	0722 568 372	
10	OKERICH ESTHER ARIKE	34165945	0716551636	
11	KAFULA NELSON MIDERED	34632523	07090273630	
12	FLORENCE KARENTHI KAHU	346288364	0706479373	
13	KUNOKO CHARITY NDINGE	34356112	07391052432	
14	Mary Nziila Kiwanga	35101518	0730587910	
15	CHRISTINE SIDI CHARO	34415422	0791424110	
16	Macharia Flavia Wengesa	36041649	0707239316	
17	DAISY ANYANGA	35161045	0715016119	
18.	RAXIDIS NAMONI	32045019	0708294251	
19.	EWA-BEST WORKERS	10863277	0721742524	
20	Specified Category	12598315	020 289900	

No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
21.	Muchiri Victor, Karukhi	34563839	0701530601	
22.	PATSON VAMB	34565631	0798262431	
23.	MALASA STEPHEN	34561638	0790845113	
24.	DAVID MTHOMA	34428132	0748978046	
25.	GLORE KENDI	34246780	0702003720	
26.	MUNIRI CANOLINE	33265059	0710439923	
27.	Elizabeth Nziske	33744223	0725750938	
28.	ANDO WANDIRU	34855984	0700037167	
29.	Teresa Wanjia	33766319	07140515129	
30.	OBIRAI L. OMERO	3162542#	0428710242	
31.	Antony Gakuru	36661760	0723270583	
32.	JANET ZUNENA J. MUKULU	37331502	0725627159	

No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
33	Kumar Muthuk	38368387	0796873894	
34	Cecilia Mendo		0705279341	
35	Job Kinyanjui	371141464	07601184673	
36	Victor Okeyo	36018007	0741860212	
37	ANTONY ODINWOR ODOMO	32021258	0792900217	
38	WILFRED ERIMA	37805607	0716463078	
39	JUSTINUS MWANZA NDOLLO	37934424	0769960634	
40	ENOCK KIBET NARENO	37735581	0712927202	
41	Ratemo Erick	36949597	0724951410	
42	Peter Nyangana	37768443	0745434587	
43	Tan Edwin Ogendo	38159104	0769094180	
44	Jamal Muthuka	34363316	0745787730	

No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
45	OMENDI STEPHEN	35126454	0794645150	
46	EZRA Mwanga Mwanga	37909591	0798980580	
47	MURINDA JOSEPH M	38123923	0705316189	
48	Omboeng Philip	34365262	0792468133	
49	Pheelix K'Feyer	33412543	0721910114	
50	Mukaini Kakini Resper	34575345	07495530081	
51	Mbulanya Robert Chege	346145654	0716131211	
52	Diana Kiongiko Mwendo	358837820	07401918515	
53	Munica Anwings	22476666	0722298364	
54	John Gakuru	23384322	0723222323	
55	Charles Wambura	25971157	0728465335	

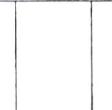
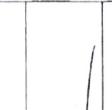
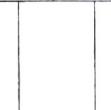
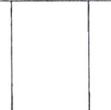




DAY TWO  
FRIDAY, 28<sup>th</sup> FEBRUARY 2020

PUBLIC PARTICIPATION FORUM MACHAKOS COUNTY

No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
1.	Alice K. Mugambi	3088839	2809000	
2.	George Ongoro	12548315	2809000	
3.	Lillian Wanjiru	13582473	23209852	
4.	Peter Kamuri	37268443	0745434587	
5.	Titus Mwanza Njolo	37934424	0769960634	
6.	Monica Arwings	22476666	0722298364	
7.	Josie Gathua	2338402	0733222333	
8.	Job Kinjura	37474464	0769184673	

No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
9	AVI D NAGA	37C35543	0725471912	
10	RICHARD CYARO	37934480	0793028411	
11	MUKULU J. JANET ZUNENA	37331502	0725627159	
12	Brian Githiga	37877237	0714417763	
13	RENEE NJELE	35-21595	076139395	
14	Bernie K. Kiveng	13068922	0721991235	
15	DIANA WANGIKU	35837820	0740198815	
16.	ENOCK K. NUREKO	37735581	0712927202	
17.	ANTONY GAKURU	5661760	0723270583	
18	ANTONY OBIWOK	30021055	0792900217	
19.	LUCY KAMANDE	33509331	0721557913	
20	KEPHIA CLINICAL OFFICER	31C27477	078719248	

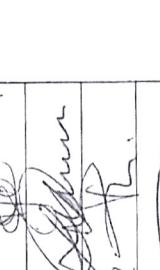
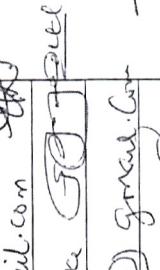
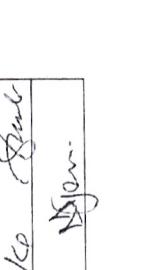
No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
21	Oende Marvin Ochieng'	33745350	0711951868	
22.	Daisy Anyango	35161045	0715016119	
23	Elvis Owino	34363344	0746892622	
24	Ronny KAMBI	34501651	0798262431	
25	Muthoni Joyce	34146367	0711313470	
26	Florence Kyalo	34258364	0740499373	
27	Josma Mutuku	34363316	0745787732	
28	Philip Umhangi	34366262	0752481731	
29.	Mbugua Robert	34998486	0796131311	
30	Ann Wanyama	34855984	0700031167	
31	CHRISTINE SIPA	34415422	0791424110	
32	Oketch Esther Aunio	34465945	0796551636	

No	NAME	ID NUMBER	MOBILE NUMBER	SIGNATURE
33	Dennis Lutemwa	34425136	0798978066	
34	Elizabeth Nzioka	33427423	0725150938	
35	Majinene Nyambura	33572125	0791810044	
36	Eric Taweski	33734885	0790721075	
37	Malusi Steve	34901625	0790845113	
38	Muchiri Victor Karukuri	34563839	0701830601	
39	NUTUKU CHARITY NDUNGE	34356012	07290052433	
40	Marcus Okong'o	38240697	0762458957	
41	Paxios Saisi	9298319	0708294251	
42	Kennedy Musembi	7794455	0721212637	

ATTENDANCE REGISTER

PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT  
AND REGULATIONS

NO. NAME INSTITUTION TEL: EMAIL ADDRESS SIGN

1.	Felix Mbaaga RBA	0700632502	felix.mbaaga8@gmail.com	
2.	Keneth Littany Politech Kenya	0716815822	Keneth62@gmail.com	
3.	MARY KAROCHI BISIKA ABSA BANK	0722933069	WCKarochi@gmail.com	
4.	Alex KIRANGA KPLC	0722114593	AKiranga@KPLC.co.ke	
5.	Rosemary KAMARI KPLC	0724597029	R.Kamari@KPLC.co.ke	
6.	SETH ODHAMBRO RBA	0726167091	Sodhambro@rba.go.ke	
7.	KINGATI M KURIA TUDICART	0710400159	Kingati@tudicart.co.ke	
8.	MUNGU KARUUKA TUDICART	0722884092	andrewkaruuka@gmail.com	
9.	EDWARD K. CHELAKA JUDICART	0722360151	edwardkchelaka@gmail.com	
10.	JESSIE N. SENDERO CHUKA UNIVERSITY	0721903671	Jessie.sendero@chuka.ac.ke	
11.	JOSIE DIT M. KALALA TUDICART	0721216980	Josie.kalala@tudicart.co.ke	
12.	KABARE MUSIMBI RBA	0722856146	Amang'anya@rba.go.ke	
13.	DORCAS NJERI MBUGWA CONSERVANCY	0732319475	dovcas.njeri@l2wa.org	

Date: 4<sup>th</sup> March 2020  
Venue: MERU SLOPES HOTEL, MERU



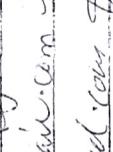
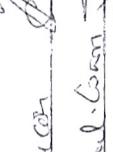
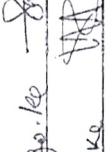
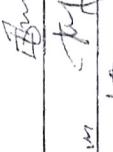
Retirement Benefits Authority

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ATTENDANCE REGISTER

PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT  
AND REGULATIONS

Date: 5<sup>TH</sup> MARCH 2020  
Venue: MERU SHOPPES HOTEL, MERU

NO.	NAME	INSTITUTION	TEL:	EMAIL ADDRESS	SIGN
1	MILAN SHIVANI	RBA	0701200337	lshivani@rbkenya.org.kn	
2	DORCAS Njeri	Kenya Wildlife Service	0722319475	dorcas.njeri@kws.or.ke	
3	EDWARD KIPATI	JUDICIARY	0722360251	edwardkipatny@gmail.com	
4	KIMATHI M KIUCHO	JUDICIARY	0710400159	kimathi.kiuchi@judicialcommission.go.ke	
5	ANDREW WAIKUI M	JUDICIARY	0722884902	andrew.waiuku@judicialcommission.go.ke	
6	JOSSEPH M. MWATI	JUDICIARY	072246980	joseph.mwati@judicialcommission.go.ke	
7	Treasurer Muthambi	RBA	0722856146	annagambu.06.06.1980@gmail.com	
8	WILFRED KAMAU	KENYA POWER	0722600543	WIKAMAU@icpicco.co.ke	
9	EPHRAIM THUGO	KENYA POWER	0723710348	Enji@icpicco.co.ke	
10.	JOSEPH M. NTIRGAT	JUDICIARY	0724103216	jntirgat@gmail.com	
11.	NATHY KAHURAI NGURU	ABSA (BPK)	0722393369	nathy.kahurai@gmail.com	
12.	LAWRENCE WITTHUNI	POCA CHEPPA	0746815822	lawrence2@gmail.com	
13.	JEONIE M. SENGDEYO	CHOKA UNIVERSITY	0721903671	jeonie.sengdeyo@chokau.ac.ke	



Retirement Benefits Authority



## ATTENDANCE REGISTER

PUBLIC PARTICIPATION FORUM ON PROPOSED PROJECT  
CHANCES ON THE RETIREMENT BENEFITS ACT

DATE : 28 - 02 - 2020  
FRIDAY

VENUE : MONBASA BEACH HOTEL, MONBASA,



Retirement Benefits Authority

Numbatia  
28-02-2020

NO.	NAME	INSTITUTION	TEL:	EMAIL ADDRESS	SIGN
1.	Anita Rachola	KMFRI	07333584730	anitha.rachola@gmail.com	
2.	Nina Wambui	KONFOSI	0706344919	nulumbi@kenya-mail.com	
3	Moses Njekutu	Southern Cross Southern P. Ltd	0706431771	mosesnjekutu@gmail.com	
4	Sylvia Muthuri	KMFRI	0722443160	sylvia.muthuri@gmail.com	
5	Louise Katanza	Safaricom Business Safaricom Pte Ltd	0710543803	personnel@safaricom-business.com	
6	GRACE Kamau	KMFRI	0722773579	grace.kamau@yahoo.com	
7.	KATHIRIA Muttamed	WEIC KENYA	0732369752	kathiria.muttamed@gmail.com	
8.	Treasor Kiwira	LIMUON	0732208200	kiwira@limuongroup.net	
9	Karen Mwendwa	RBSA	0722656146	kmwendwa@rbsa.co.ke	
10	Trudith Kinyanjui	WESKA County	0722238236	trudith.kinyanjui@gmail.com	
11	Hellen N. BURKIN	Lumini BOI	0723491616	lumini@lumini-boi.com	
12	PATROBA Ntagiro	ICMFL	07118397143	Patroba.ntagiro@icmfl.co.ke	
13.	JOHN Z. LAREMA	KPA DC SCIENT	0722970814	Zlwawadi@kenyapoweraffiliates	



Retirement Benefits Authority

MOMENTS AS A

28-02-2020



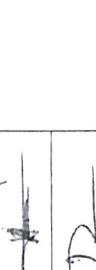
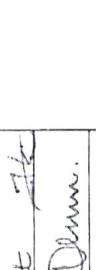
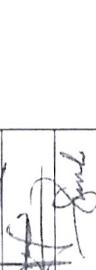
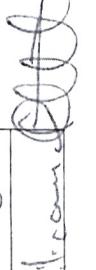
NO.	NAME	INSTITUTION	TEL:	EMAIL ADDRESS	SIGN
14	JONUM Kihua	KPA	0722368670	jkihufkpa@icloud.com	
15	DORÓTHY M. KALAWA	KMFI	0722-473793	mrambekalawayjw@	
16	JOAN Z. KAREMAKA DOSEN	U			
16.	Judith M. Kamulik	KRTRI	07036665	judithkamulik@gmail.com	
17	Howard Bandal	RBA	0721602299	għobuħha@rtba.gov.m	
18	SETK DATTA AMRO	RBA	0722167091	sonjaqas@rtba.gov.m	
19	Jackson Nanthu	RBA	072235970	ljanjut@rtba.gov.m	
20.	Felix Mwenda	RBA	070632502	felixmwenda8@gmail.com	
21	Sham Dume	RBA	0722612112	sowmeabs@rtba.gov.m	
22	MILDAH SHILAWATE	RBA	072253676	hsilawate@rtba.gov.m	

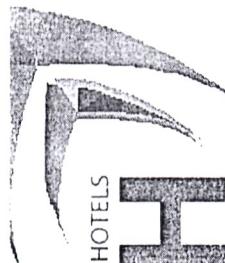
**ATTENDANCE REGISTER**

**PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT  
AND REGULATIONS**

Date: 27 - 02 - 2020

Venue: MOMBASA BEACH HOTEL, MOMBASA

NO.	NAME	INSTITUTION	TEL:	EMAIL ADDRESS	SIGN
1	LOICE KATAN	Southern Cross Safaris mba	070543803	personnel@southerncrosssafaris.com	
2	SHEM DUMA	RBA	0722612712	somerborgole	
3	JACOB NDUATHA	RBA	07239915	janeth@mbi.silca	
4.	Joseph Onyiri	well lines	070484018	Joseph.ong'wachie@eclines.com	
5.	HILDAH BHILLIWATU	RBA	07101200337	lshilah@kicra.org	
6.	NINA WAMBISI	KMFQ	0706214929	nusimbihi@gmail.com	
7	FAREWELL KIRIA	LIAISON	0722208200	lkiria@liaisonforafrican.org	
8	MOSSE NYOKIIT	Southern Cross	0722642177	moseenyokiti@gmail.com	
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KENYA SAFARI LODGES & HOTELS

- MOMBASA Beach Hotel
- NGULIA Safari Lodge
- VOI Safari Lodge

A Heritage of Hospitality

GROUP NAME: RBA Public Participation

DATE: 28-02-2020

#### ATTENDANCE LIST

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22	Hildaah Sibatse	HRB	NRG		0720300167	Five
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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 24TH FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 24<sup>TH</sup> FEBRUARY 2020 AT SAROVA STANLEY HOTEL

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22	Donald Ojambu	Civil Society Right Group		
23	Sheila Olisa	RBA		
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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 24<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority



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PUBLIC PARTICIPATION MEETING ON 24<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 24<sup>TH</sup> FEBRUARY 2020 AT SAROVA STANLEY HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 24<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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ATTENDANCE REGISTER  
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PUBLIC PARTICIPATION MEETING ON 25<sup>th</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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PUBLIC PARTICIPATION MEETING ON 25<sup>th</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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ATTENDANCE REGISTER  
24<sup>TH</sup>

PUBLIC PARTICIPATION MEETING ON 25<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

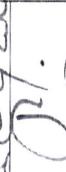
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ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 25<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 25<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 25<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 25TH FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 25<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 25<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 25<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

ATTENDANCE REGISTER

PUBLIC PARTICIPATION MEETING ON 25<sup>TH</sup> FEBRUARY 2020 AT SAROVA PANAFRIC HOTEL

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Retirement Benefits Authority

### ATTENDANCE REGISTER

### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

Date: 3<sup>rd</sup> March 2020

Venue: Energie Palace, Nairobi

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Retirement Benefits Authority



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### PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT AND REGULATIONS

Date: 2<sup>nd</sup> March 2020

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Date: 02 - 03 - 2020

Venue: THE WHITE RHINO MOTEL, NAIROBI

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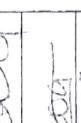
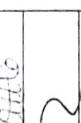
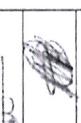
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PUBLIC PARTICIPATION FORUMS ON PROPOSED POLICY CHANGES ON THE RETIREMENT BENEFITS ACT  
AND REGULATIONS

Date: 03<sup>rd</sup> March, 2020

Venue: Five White Rhino Hotel, Nairobi

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