



Requirements for Enrollment

To enroll in the Kenyan Alliance NSSF Tier II Plan, the following documents are required:

- ✔ Employer Registration Certificate
- ✔ KRA PIN Certificate (Employer & Employee) – list is sufficient in case of company.
- ✔ Employee Identification Documents (ID/Passport).
- ✔ Completed Pension Scheme Application Forms for individual clients.
- ✔ Payroll Records for Verification – applicable to companies.
- ✔ Contracting out certificate – if already approved.

BRANCHES LOCATION

1.Head Office 1 Dunhill Towers,12th Floor-Westlands Waiyaki Way, Nairobi ☎ 0709334000, 0202284000 📞 0708 334 000	9.Eldoret 1 Zion Mall,2nd Floor Uganda Road, Eldoret ☎ 0709334000, 0202284000 📞 0708 334 000
2.Nairobi CBD 1 Volvo House, Ground Floor Loita Street, Nairobi ☎ 0709334000, 0202284000 📞 0708 334 000	10.Meru 1 Royal Business Park, North Wing, 5th Floor ☎ 0709334000, 0202284000 📞 0708 334 000
3.Mombasa 1 Trade Centre Nkuruma road, Mombasa ☎ 0709334000, 0202284000 📞 0708 334 000	11.Nyeri 1 Konahauthi Building ,1st Floor Kimathi Way, Nyeri ☎ 0709334000, 0202284000 📞 0708 334 000
4.Nakuru 1 Utalii Arcade, Ground Floor Moi Road, Nakuru ☎ 0709334000, 0202284000 📞 0708 334 000	12.Kakamega 1 Mega Mall ,1st Floor Tom Mboya Street, Kakamega ☎ 0709334000, 0202284000 📞 0708 334 000
5.Machakos 1 Susu Centre, Ground Floor ☎ 0709334000, 0202284000 📞 0708 334 000	13.Westlands 1 Brick Court ,1st Floor Mpaka Road, Westlands-Nairobi ☎ 0709334000, 0202284000 📞 0708 334 000
6.Thika 1 Thika Arcade,1st Floor Off Kenyatta Avenue, Thika ☎ 0709334000, 0202284000 📞 0708 334 000	14.Industrial Area -Nairobi 1 Industrial Area Bunyala Road, Industrial Area ☎ 0709334000,0202284000 📞 0708 334 000
7.Kisumu 1 Mega Plaza, Wing A,4th Floor Oginga Odlinga Road, Kisumu ☎ 0709334000, 0202284000 📞 0708 334 000	15.Wote 1 Highway Mall, along Makindu road.Room D13 ☎ 0709 334 000, 0709 234 000 📞 0726 071 863
8.Kitui 1 Muli Mall,1st Floor Makuti Street, Kitui ☎ 0709334000, 0202284000 📞 0708 334 000	

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KENYAN ALLIANCE
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**NSSF TIER TWO
 RETIREMENT
 SOLUTION**



Total Contribution Per Employee

YEARS	2023	2024	2025	2026	2027
Lower Earnings limit (LEL)	6,000	7,000	8,000	9,000	10,000
Upper Earnings Limit (UEL)	18,000	36,000	72,000	108,000	144,000
Tier 1 Pensionable Earning	6,000	7,000	8,000	9,000	10,000
Tier 2 Pensionable Earning	12,000	29,000	64,000	99,000	134,000
Tier 1 Contributions (6% of LEL)	360	420	480	540	600
Tier 2 Contributions (6% of UEL - LEL)	720	1740	3840	5940	8040
Total Contributions (Tier 1 + Tier 2) - employee	1,080	2,160	4,320	6,480	8,640
Total Contributions (Tier 1 + Tier 2) - employer	1,080	2,160	4,320	6,480	8,640
Total Employer + Employee Contributions	2,160	4,320	8,640	12,960	17,280



Understanding the NSSF Act 2013

The NSSF Act 2013, introduced on 24 December 2013, replaced the NSSF Act Cap 258 of 1965. The Act was fully implemented on 3 February 2023 following a ruling by the Court of Appeal, requiring both employers and employees to increase their NSSF contributions from KES 200 per month to 6% of pensionable salary (subject to salary caps). Contributions are structured into two tiers:

Contribution Tiers Structure

Tier I Contributions

- ✓ 6% of an employee's pensionable income, capped at Lower Earnings Limit - L.E.L.
- ✓ Must be remitted to NSSF.

Tier II Contributions

- ✓ 6% of an employee's pensionable income, capped at Upper Earnings Limit - U.E.L.
- ✓ Can be remitted to NSSF or to a Retirement Benefits Authority (RBA) approved pension scheme, such as:
 - Kenyan Alliance New Life Individual Pension Scheme
 - Kenyan Alliance Umbrella Pension Scheme

Understanding the NSSF Act 2013

Phase 1: Align your payroll structure and system with the provisions of the NSSF Act 2013.

Phase 2: Review your pension contribution rates to ensure they align with the 6% minimum rate for both employer and employee.

Phase 3: Apply for approval to contract out of NSSF Tier II and begin remitting contributions to Kenyan Alliance Insurance.

Step 4: If you have already remitted Tier II contributions to NSSF, you can apply for the funds transfer to the Kenyan Alliance Scheme.

Our Value Addition

- ✓ **Competitive Returns**
Guaranteed **5% return** plus competitive interest rates.
- ✓ **Professional Fund Management**
Managed by an experienced and highly qualified team.
- ✓ **Exceptional Service Standards**
Dedicated relationship manager and self-service portal access for employees.

- ✓ **Diversified Risk Management**
Balanced exposure to both public and private sector investments.
- ✓ **Prompt Benefit Settlement**
- ✓ **Fast and hassle-free pension benefit processing and seamless transfer to post-retirement plans.**
- ✓ **Member Education & Support**
Regular workshops, webinars, and personalized consultations.
- ✓ **End-to-End Retirement Planning**
Solutions tailored for both pre-retirement and post-retirement needs.
- ✓ **Regulatory Compliance**
Fully compliant with RBA regulations and transparent investment practices.