

Join Us For A

IEBC STAFF PENSION SCHEME WEBINAR: PRMF AND IDD MEMBER EDUCATION

Thursday 7th May 2026

11AM - 1PM

Meet Our Speakers:



CS Godwin Simba
Founder & C.E.O, Finnet Trust



FA George Oyuga
Pension Consultant

Securing Your Future

Retirement Planning, PRMF & Income Drawdown

IEBC Staff Pension Scheme Member Education Webinar

CS Godwin Simba and FA George Oyuga

Finnet Trust Services Limited

Organized By

Minet Kenya Financial Services Ltd

Building a Better Tomorrow, Today

Who We Are

We are a leading provider of trusted services in governance consulting, pension advisory and employee benefits, insurance risk intermediation, and training services.

Our governance consulting services cater to pension funds, public institutions, SMEs, and corporate organizations.

Our training covers governance, pension management, HR, public finance management, upskilling programs, and technology.

We do this through provision of strategic advice in leadership and management, employee benefits advisory and deploying innovative proprietary technology and solutions that help our clients improve productivity, scale existing services and create sustainable value for its stakeholders.



MEET OUR SPEAKERS



CS GODWIN KIBET SIMBA
EXECUTIVE DIRECTOR
FINNET INSTITUTE & FINNET TRUST
SERVICES LTD

PROFESSIONAL BIO

- Godwin Simba is a distinguished and transformative leader with over 17 years of experience in governance and strategy consulting, pension management, and investment advisory.
- He holds an MBA in Strategic Management and a Bachelor's degree in Actuarial Science. His professional credentials include Certified Governance Auditor, Certified Trustee (TDPK), Certified Public Secretary, and Trainer of Trainers.
- As an influential figure in the pension sector, Godwin actively contributes to the Institute of Certified Secretaries and the Pension Sector Skills Advisory Committee.
- He also serves as a Council Member and Chair of the Programmes Committee at the Association of Pension Trustees and Administrators of Kenya, where he shapes policy and drives industry standards.
- Throughout his career, Godwin has spearheaded the introduction of innovative retirement solutions and has been instrumental in developing cutting-edge pension administration systems that enhance efficiency and client satisfaction. As a founding member of the Institute of Pension Management and currently the Director at Finnet Institute and Finnet Trust Services, he is dedicated to elevating knowledge management and professional standards within Kenya's pension sector.
- His commitment to improving industry standards and expanding access to financial services across Africa is evident in his impactful roles as a speaker and consultant, where he inspires change and fosters collaboration among stakeholders.



MEET OUR SPEAKERS

PROFESSIONAL BIO



- FA George Oyuga is a polished Pension Consultant with an illustrious career that spans over 17 years with experience gained locally and in the region. As a Certified Professional Trainer, he has a passion for stakeholder capacity building with an admirable footprint in the local retirement sector. He is a Senior Trustees Trainer at the TDPK which is the industry Trustee Certification Program in Kenya. He is married with two children and enjoys hiking with an ambition of conquering at least one high mountain annually. He has so far climbed Mt. Kenya three times, Mt Kilimanjaro once, Table Mountain in Cape Town twice, and Mt Muhavura in Rwanda once. He frequents Mt Longonot, Ngong Hills, Kilimambogo and the Aberdare ranges. George has held various Senior roles in the industry including serving CPF as the Country Head of South Sudan, Old Mutual as SME Manager, Enwealth as GM and Zamara as GM. Currently he is Director- Retirement Solutions Kuza Asset Management Limited



FA George Oyuga- CPAM



Today's Journey: What We Will Cover

10:00 – 10:45

Session 1: The Psychology of Retirement

Understanding the emotional journey and why planning matters.

10:50 – 11:50

Session 2: Post-Retirement Medical Fund (PRMF)

Protecting your health in retirement with a dedicated fund.

12:00 – 12:50

Session 3: Income Drawdown Fund (IDD)

Making your pension work for you with flexible withdrawal options.

12:50 – 1:00

Q&A: Open Discussion

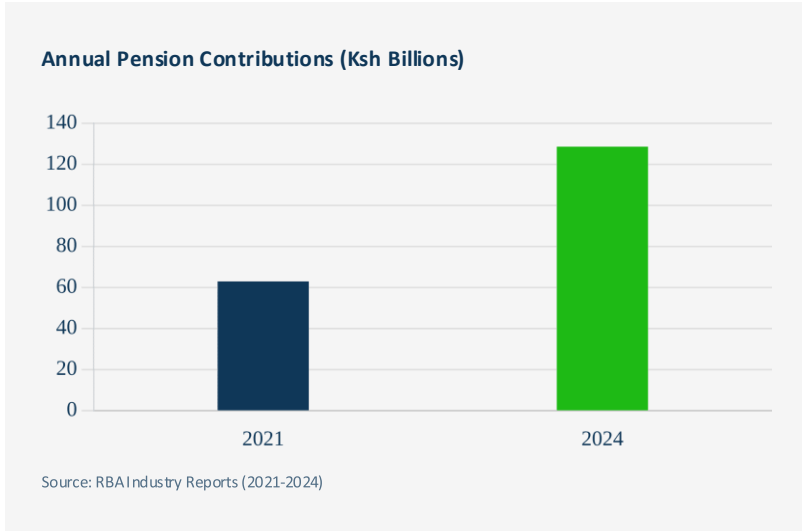
Addressing your specific questions and concerns.

SESSION 1

The Psychology of Retirement

10:00 AM – 10:45 AM

Kenya's Retirement Gap: Why Planning Matters Now



Ksh 2.23 Trillion

Total Kenya pension assets (Dec 2024), +17.5% growth

70%+

Kenyans retire without any formal pension structure

3.5M vs 17M+

Kenyans saving for retirement vs. total working population

"As an IEBC SPS member, you are among the fortunate few in a structured scheme. Make the most of it."

Retirement Is Not an Event — It Is a 20-30 Year Life Stage



1. Financial

Replacing your salary with sustainable income to maintain your lifestyle for decades.



2. Medical

Managing healthcare costs effectively without employer-sponsored support.



3. Social

Rebuilding identity, relationships, and finding new social circles outside the workplace.

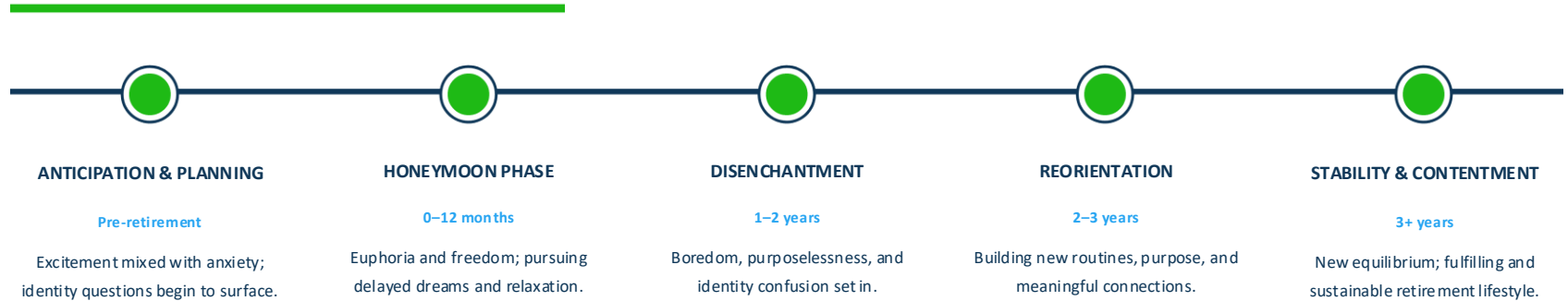


4. Psychological

Adapting to a new rhythm of life and finding a sense of purpose and achievement.

"The IEBC SPS gives you the financial foundation. Today we help you build the complete picture."

The Emotional Journey: 5 Stages Every Retiree Faces



41%

of retirees experience moderate to severe identity disruption in their first year.

The Identity Crisis: Who Am I Without My Job?

What Work Provides Beyond Income



Structure — Daily routine and sense of time



Identity — Professional title and social status



Community — Colleagues and workplace relationships



Purpose — Meaningful contribution and achievement



Mental Stimulation — Challenges and problem-solving

Warning Signs of Identity Crisis

Frequently mentioning former title in social conversations

Feeling uncomfortable when asked "What do you do?"

Experiencing persistent purposelessness or diminished self-worth

Social withdrawal and isolation from former networks

Inability to find joy in non-work activities

"The Solution: Proactive planning — financial AND psychological — before you retire."

Behavioral Finance Barriers: Why We Fail to Plan

1. Present Bias

Prioritizing today's spending and immediate gratification over long-term financial security.

2. Optimism Bias

Underestimating future healthcare costs and the impact of longevity on retirement funds.

3. Inertia

Failing to periodically review and adjust pension contributions as income or needs change.

4. Loss Aversion

Fear of short-term market losses leads to overly conservative, under-performing investments.

5. Self-Control Deficit

The inability to commit to and maintain a disciplined long-term savings and investment plan.

Kenya Research: Members with responsible financial behavior are 1.365x more likely to actively plan for retirement.

Four Pillars of Retirement Readiness

Pillar 1

Financial Security

- Know your projected benefit
- Understand IDD and annuity options
- Make Additional Voluntary Contributions (AVCs)
- Plan for debt-free retirement

Pillar 2

Healthcare Planning

- Enroll in the PRMF
- Understand future medical costs
- Plan for long-term care needs
- Maintain a healthy lifestyle now

Pillar 3

Social & Psychological

- Develop hobbies before retirement
- Maintain strong social connections
- Find purpose beyond work
- Prepare for identity transition

Pillar 4

Legal & Estate

- Update beneficiary nominations
- Prepare a valid will
- Understand death benefit provisions
- Organize important documents

Retirement Planning Fundamentals

RETIREMENT SECURITY = (Contributions × Time) + Investment Returns + Smart Choices

01

Start Early: The Power of Time

Every 10 years delayed halves compounding benefit.

Age 30 start accumulates 2–3× more than age 45.

IEBC SPS tax relief (up to Ksh 20k/mo) amplifies every shilling.

02

Know Your Retirement Number

Target: Monthly expenses × 12 months × 25 years.

Example: Ksh 80k/mo = Ksh 24M target pot.

Gap analysis: Use AVCs and PRMF to close the shortfall.

03

Diversify Income Streams

Pillar 1: IEBC SPS pension (ID/Annuity).

Pillar 2: PRMF (Healthcare safety net).

Pillar 3: Personal savings (Property, Bonds).

Pillar 4: Business or part-time work.

"The Retirement Benefits Act allows tax-free contributions of up to Ksh 20,000/month. Are you maximizing this benefit?"

Regulatory Context:

- Retirement Age: 60 (Normal) / 50 (Early RBA min).
- IEBC SPS is a DC scheme: Benefit = Contributions + Returns.

The Dual Transition: Challenges & Opportunities

THE CHALLENGES

Emotional

- **Identity Loss:** "I was the Director — now what am I?"
- **Isolation:** Loss of daily structure and colleagues.
- **Relationship Strain:** Sudden 24/7 presence at home.
- **Purpose Deficit:** The "what gets me out of bed?" question.

Financial

- **Income Cliff:** Transition from salary to lower pension.
- **Healthcare Gap:** Employer medical cover ends.
- **Inflation & Longevity:** Risk of running out of money.
- **Sequence Risk:** Market downturns in early retirement.

THE OPPORTUNITIES

Emotional

- **Redefinition:** Pursue passions on your own terms.
- **Family & Legacy:** Time for grandchildren and mentoring.
- **Health Investment:** Prioritize wellbeing and rest.
- **Growth:** Reflection, travel, and lifelong learning.

Financial

- **IDD Growth:** Pension pot grows while you draw income.
- **PRMF Protection:** Dedicated medical safety net.
- **Tax Efficiency:** Optimized retirement income structure.
- **Estate Planning:** Death benefits pass to beneficiaries.

*"The transition from employment to retirement is the most significant event of your adult life. Those who plan for **BOTH** dimensions thrive."*

Step 1

PREPARE

Financial audit + emotional readiness (5 years out)

Step 2

TRANSITION

Activate IDD/PRMF+ build new daily structure

Step 3

THRIVE

Annual review + purpose-driven lifestyle

Know Your Numbers: Your IEBC SPS Benefit



Key Facts

- ✓ Tax-free contributions: up to Ksh 20,000/month or 30% of income
- ✓ All contributions vest immediately in the member
- ✓ Investment returns are tax-exempt within the fund

At Retirement — Three Options

Option A: Annuity 1/3 Lump Sum + 2/3 for Life Annuity	Option B: IDD 1/3 Lump Sum + 2/3 for Income Drawdown	Option C: Hybrid Combination of Annuity and IDD
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"Request your annual member statement today — know your current balance"

Your Pension Covers Income — But What About Your Health?

THE COVERAGE

Your IDD or Annuity covers your **INCOME** in retirement.



THE RISK

But healthcare costs can **WIPE OUT** your retirement savings.


That's why the IEBC SPS Trustees established the
Post-Retirement Medical Fund (PRMF)

SESSION 2


Post-Retirement Medical Fund (PRMF)

The Healthcare Cost Crisis

 Medical expenses are the fastest-growing cost for retirees globally and in Kenya.

 Employer-sponsored medical cover **ENDS** the moment you retire.

 A single major hospitalization can wipe out years of hard-earned pension savings.

 Chronic diseases (hypertension, diabetes) increase significantly after age 60.

The IEBC/ORPP SPS Solution

The Trustees have established a dedicated Post-Retirement Medical Fund (PRMF) to protect you.

Governed by the Retirement Benefits (Post-Retirement Medical Funds) Regulations, 2023

PRMF Defined: Your Dedicated Health Safety Net

"A Post-Retirement Medical Fund is a dedicated fund established to offset medical costs incurred by members and their beneficiaries after retirement."

Type	Description	Applies to IEBC SPS?
Special Medical Fund	Established WITHIN a registered retirement benefits scheme.	✓ YES
Individual Medical Fund	Established by a legal entity outside a retirement benefits scheme.	Not applicable

"The IEBC SPS Special Medical Fund does NOT require separate registration — it operates seamlessly within the existing scheme framework."

How the IEBC/ORPP SPS PRMF Works



Contributions

- Trustees propose 1% voluntary contribution per member (pending)
- Members may make Additional Voluntary Contributions (AVCs)
- Employer may also contribute directly to the fund
- **All contributions vest IMMEDIATELY** in the member



Fund Management

- Managed by Scheme Trustees with expert oversight
- Invested per RBA guidelines (Table G asset classes)
- Annual member statements provided for transparency
- Audited accounts submitted to RBA annually



Jubilee Partnership

- IEBC Trustees exploring partnership with Jubilee Insurance
- Objective: Extend medical benefits to retirees seamlessly
- Leveraging existing staff medical provider network
- Ensuring continuity of care from active service to retirement

PRMF Eligibility and Coverage

Who Can Join

- ✓ Any IEBC/ORPP SPS member
- ✓ No discrimination (gender, race, ethnicity, religion)
- ✓ Voluntary participation
- ✓ Join while in active service

Who Is Covered (Dependants)

- ✓ Spouse (marriage recognized under Kenyan law)
- ✓ Children under 25 years (if full-time students)
- ✓ Children under 18 years
- ✓ Disabled children over 18 who are dependents

"Important: You CANNOT access PRMF benefits while in active employment. The fund accumulates until retirement."

4 Ways to Access Your PRMF at Retirement

Option 1

Retain & Purchase Cover

Keep funds in the PRMF; the Scheme uses them to pay your annual medical insurance premiums.

Option 2

Retain & Pay Expenses

Keep funds in the PRMF; draw down directly as medical expenses arise (outpatient/inpatient).

Option 3

Transfer to Provider

Move funds to an approved insurer or NHIF/SHIF for medical cover or expense offsetting.

Option 4

Medical Annuity

Purchase a medical annuity that pays your annual medical premiums for life.

"You have 1 YEAR from your retirement date to choose your access option."

"Benefits can also be accessed by dependants at the member's option."

PRMF Early Exit & Special Circumstances

Scenario	Options Available
Resignation / Retrenchment	Transfer to another PRMF, defer access until retirement, or access per scheme rules.
Emigration from Kenya	Full lump sum payment of accrued benefits (requires Trustee and RBA approval).
Ill-health / Incapacitation	Access funds early for medical treatment (requires medical evidence and Trustee approval).
Death in Service	Benefits paid to nominated beneficiaries as a medical benefit or a lump sum.

Transfer Rights

- Transfer up to 50% of accrued PRMF benefits to a registered retirement scheme at retirement.
- Transfer all Additional Voluntary Contributions (AVCs) from the main scheme to the PRMF.

Portability

- Your PRMF is portable — you can move it to another registered fund if you change employers.
- Investment returns continue to accrue even after you leave the employer.

"If no beneficiary is nominated, Trustees exercise discretion in favor of dependants to ensure they are protected."

PRMF vs. Standard Medical Insurance

Feature	Post-Retirement Medical Fund (PRMF)	Standard Medical Insurance
Purpose	Long-term retirement medical funding	Annual coverage renewal
Contributions	Accumulate with investment returns	Premiums paid, no accumulation
Portability	Yes — transfer to another PRMF	No — usually ends with employment
Investment Growth	Yes — balance grows over time	No
Death Benefit	Yes — balance paid to beneficiaries	No (usually)
Regulatory Oversight	Retirement Benefits Authority (RBA)	Insurance Regulatory Authority (IRA)
Tax Treatment	Tax-advantaged contributions	Post-tax premiums

"PRMF is both an investment vehicle AND a medical protection mechanism — your contributions work for you over time."

Your Rights as a PRMF Member

Before Joining — You Must Be Informed Of:

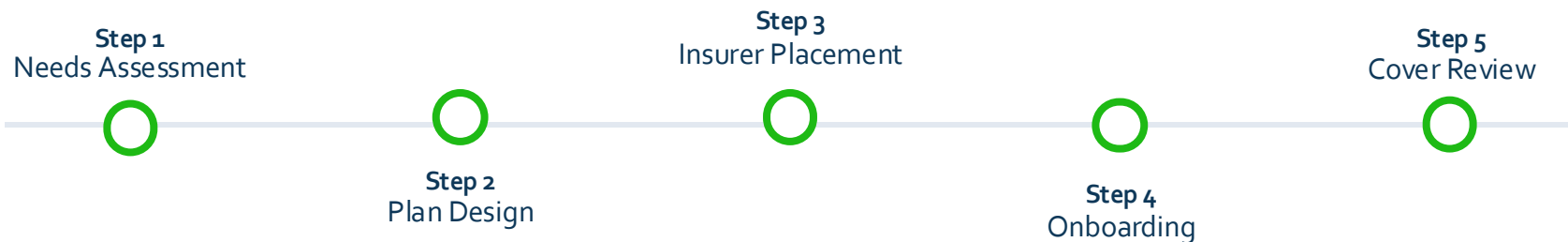
- All options available for accessing benefits at retirement
- The potential risks associated with the fund
- The taxation of contributions and benefits
- All fees and charges applicable to your account
- The dispute resolution mechanism available to you
- A comprehensive summary of the fund rules

Your Ongoing Rights:

- **Annual Member Statement** within 4 months of year-end
- Access to a summary of the fund's financial statements
- **Benefits processed within 14 DAYS** of a valid claim
- No restriction on membership based on gender, race, or religion
- Fund amendments cannot reduce your existing accrued rights
- Right to transfer benefits to another registered fund

"The Retirement Benefits Authority (RBA) provides strict oversight to ensure these rights are protected."

PROPOSED WAY FORWARD



ANNUAL PREMIUMS: CATEGORY A-C (BELOW 64 YRS)



Pacis Insurance Rates (KES)

Family Size	CAT A (3M IP/200K OP)	CAT B (2M IP/150K OP)	CAT C (1M IP/100K OP)
M	149,122	136,130	121,717
M+1	227,814	206,596	183,258
M+2	273,939	247,948	214,651
M+3	320,382	289,620	249,364
M+4	367,168	331,634	271,866
M+5	414,338	374,033	299,249

**Benefits include 30K Dental and 30K Optical for all categories.*

ANNUAL PREMIUMS: CATEGORY D-F (BELOW 64 YRS)

Pacis Insurance Rates (KES)

Family Size	CAT D (3M IP/200K OP)	CAT E (2M IP/150K OP)	CAT F (1M IP/100K OP)
M	235,025	213,212	187,113
M+1	366,768	331,242	289,095
M+2	440,657	397,419	339,416
M+3	514,870	463,917	365,388
M+4	589,425	510,831	391,132
M+5	645,108	541,858	417,257

**Benefits include 30K Dental and 30K Optical for all categories.*

SESSION 3

Income Drawdown Fund (IDD)

The Post-Retirement Income Challenge

WORKING YEARS

~30 Years



RETIREMENT YEARS

20-30 Years

"You've spent 20-30 years building your pension pot. Now it must last another 20-30 years."

Traditional Annuity

Guaranteed income for life BUT lacks flexibility, offers no investment growth, and typically provides no death benefit.

Full Lump Sum

Immediate access to all funds BUT carries high tax risk, risk of rapid depletion, and lacks a structured income plan.

The Solution: INCOME DRAWDOWN FUND (IDD)

Receive regular income while your balance stays invested and continues to grow.

IEBC SPS UPDATE: Trustees are currently registering an Income Drawdown Fund for members.

Income Drawdown: Your Pension, Your Way

"Income drawdown means an arrangement that allows a member of a retirement benefits scheme to access his or her accumulated retirement benefits as a regular income through reinvesting his or her benefits from an income drawdown fund registered by the Authority."

— IDD Regulations 2023



1
Transfer

At retirement, transfer your pension benefits to the IDD Fund.

2
Invest

Funds are invested in RBA-approved asset classes.

3
Receive Income

Receive regular payments (monthly, quarterly, or annually).

4
Grow

Remaining balance continues to earn investment returns.

5
Choose

After 10 years, continue, buy annuity, or take lump sum.

Legal Basis: The Retirement Benefits (Income Drawdown Funds) Regulations, 2023 — Legal Notice No. 187

IDD Regulations: The Rules That Protect Your Money

Rule	Requirement
Minimum Drawdown Period	10 years from the date of commencement.
Maximum Annual Withdrawal	12% of the outstanding account balance (determined annually).
Minimum Eligibility Age	50 years (or early retirement age as per scheme rules).
Transfer to Another IDD	Allowed after 5 years (requires 3 months' notice).
Transfer Type	Lump sum only (no partial transfers allowed).
Transfer Penalty	None — no penalties for transferring between registered IDD funds.
Retirement Benefits Levy	Not applicable to Income Drawdown Funds.
Withdrawal Frequency	Monthly, quarterly, semi-annual, or annual.

Options After the 10-Year Minimum Period:

Continue IDD

Purchase Annuity

Take Lump Sum

The 12% Rule Illustrated

"Maximum 12% of your account balance per year, determined at the start of each financial year."

Year	Opening Balance (Ksh)	Max Annual Withdrawal (12%)	Monthly Income	Est. Balance (8% return)
1	5,000,000	600,000	50,000	4,832,000
2	4,832,000	579,840	48,320	4,671,072
3	4,671,072	560,529	46,711	4,517,018
5	~4,370,000	~524,400	~43,700	~4,220,000
10	~3,900,000	~468,000	~39,000	~3,760,000

"Even with regular withdrawals, good investment returns can sustain your fund for decades. The 12% cap protects against rapid fund depletion."

Figures are illustrative only. Actual returns depend on investment performance and market conditions.

Understanding IDD Risks

Investment Risk

Fund value may fall due to poor market performance, impacting your future income levels.

Mitigation

Diversified portfolio managed by experts; regular performance reviews.

Longevity Risk

You may outlive your fund if withdrawals are too high or investment returns are consistently low.

Mitigation

Conservative withdrawal rates; option to purchase an annuity after 10 years.

Expense Risk

Excessive fund management costs and administrative fees can erode your investment returns over time.

Mitigation

Transparent fee structures; regular monitoring of costs by Scheme Trustees.

Inflation Risk

Rising costs of living may reduce the purchasing power of your regular drawdown income.

Mitigation

Investing in growth-oriented assets; periodically adjusting withdrawal amounts.

"The IDD puts YOU in control — but with control comes responsibility. Understanding these risks is essential for long-term success."

5 Compelling Reasons to Choose Income Drawdown

1. Flexibility

Choose when and how much to withdraw (within the 12% limit). Options for monthly, quarterly, or annual payments.

2. Investment Growth

Your remaining balance stays invested and earns returns. Your money keeps working for you throughout retirement.

3. Death Benefits

On death, your beneficiaries can continue the IDD, purchase an annuity, or take the remaining balance as a lump sum.

4. Portability

Transfer to another registered IDD fund after 5 years with no penalties, giving you long-term control.

5. Transparency

Receive annual member statements and regular reports, ensuring full disclosure of fees, returns, and balances.

IDD vs. Annuity Comparison

Feature	Income Drawdown (IDD)	Annuity
Income Certainty	Variable (market-dependent)	Guaranteed for life
Flexibility	High — adjust withdrawals annually	None — fixed payments
Investment Growth	Yes — balance stays invested	No
Longevity Risk	Borne by member	Borne by insurer
Death Benefit	Full remaining balance to beneficiaries	Limited or none
Minimum Period	10 years	N/A
Max Withdrawal	12% per year	N/A
Portability	Yes (after 5 years)	No
Best For	Younger retirees; those wanting flexibility; members with other income.	Older retirees; members needing guaranteed income; no other income sources.

Strategy Recommendation

"Consider IDD for the first 10 years (while you are active and healthy), then review whether to continue or purchase an annuity for guaranteed lifetime income."

IDD Governance & Protection



Regulatory Framework

- Registered with RBA as an irrevocable trust.
- Trustees must be a trust corporation vetted by the Authority.
- Trustees meet at least twice per year for oversight.
- 90-day rigorous registration review by the RBA.



Custodian Protection

- Funds held by a licensed custodian in a separate client account.
- Custodian funds are NOT part of IDD assets (ring-fenced).
- Quarterly compliance reports submitted directly to the RBA.
- Strict segregation of duties between manager and custodian.



Your Rights

- Annual Member Statement detailing balance, income, and expenses.
- Access to a summary of the fund's audited financial statements.
- Information on options at the expiry of the 10-year period.
- Exemption from the Retirement Benefits Levy.

IEBC SPS Income Drawdown Fund Status

Current Status

"Trustees are currently in the process of registering a standalone IDD Fund. Members are already expressing strong interest."

What Members Need to Know

1 Eligibility

Members aged 50+ (or at early retirement age) will be eligible to join the IDD Fund upon registration.

2 Transition

Existing retirement benefits can be transferred to the IDD Fund immediately upon its successful registration.

3 Choice

The IDD will be a primary option alongside the life annuity, giving you more control over your retirement income.

4 Consent

Members will sign a formal consent form confirming they understand the product, its risks, and its benefits.

Transitional Provisions: Any existing IDD arrangements within the scheme must register as standalone IDD funds within 3 years of the October 2023 commencement date.

Your Complete Retirement Roadmap

Phase 1: Pre-Retirement

- ✓ Maximize your pension contributions
- ✓ Enroll in the PRMF (1% contribution)
- ✓ Update and nominate your beneficiaries
- ✓ Attend all member education sessions
- ✓ Review your investment portfolio options

Phase 2: At Retirement

- ✓ Choose between IDD, Annuity, or both
- ✓ Activate your PRMF medical benefits
- ✓ Explore the Jubilee retiree partnership
- ✓ Take up to 1/3 lump sum if needed
- ✓ Sign the required IDD consent forms

Phase 3: Post-Retirement

- ✓ Manage withdrawals (max 12% per year)
- ✓ Review your IDD performance annually
- ✓ Adjust your strategy as needs change
- ✓ Consider an annuity at the 10-year mark
- ✓ Ensure your beneficiaries are protected

INCOME

Income Drawdown (IDD)

HEALTH

Medical Fund (PRMF)

LEGACY

Death Benefits

Take Action Today: Your Next Steps

Immediate

- Review your current IEBC SPS account balance and contribution rate.
- Update your beneficiary nominations for the scheme and PRMF.
- Express interest in the PRMF to the Scheme Trustees.

Short Term

- Attend the next Scheme AGM — ask about PRMF and IDD progress.
- Consider making Additional Voluntary Contributions (AVCs).
- Consult a financial advisor about your personal retirement plan.

Long Term

- Monitor the registration status of the IEBC SPS IDD Fund.
- Begin planning your post-retirement lifestyle and hobbies.
- Review your retirement readiness and goals annually.

IEBC SPS

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Questions & Answers

We Welcome Your Questions

Topics for Discussion

- ? IEBC SPS benefits & account balance
- ? PRMF enrollment & contribution options
- ? IDD registration timeline & eligibility
- ? Retirement planning strategies
- ? Beneficiary nominations & death benefits

Contact & Resources

Presenters & Organizers

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Online Resources

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