



TSCSRBS INFORSPT

A TEACHERS SERVICE COMMISSION STAFF RETIREMENT BENEFITS SCHEME

NEWSLETTER

Scheme applauded after holding successful 2025 Trustee Elections



*By Commissioner Mbage
Ng'ang'a, MBS
Chairperson Board of
Trustees
& Patron Inforspot*

The Teachers Service Commission Staff Superannuation and Retirement Benefits Scheme successfully concluded a Trustee election, on June 4th, marking another important milestone in the governance and member participation of the Scheme.

The exercise was conducted electronically and in compliance with the Retirement Benefits Regulations and the Trustee Appointment and Removal Policy 2024. It was aimed at filling vacancies following the completion of terms by Trustees; George Odawo, Joshua Kamana, and Erica Kipsoi.

To ensure transparency and adherence to regulations, the Trustee Election Steering Committee was established. It comprised of representatives from the Board of Trustees, the Trust Secretary, the Scheme Administrator, and the Secretariat. Led by Mr. Samuel Kithinji as Chairperson, the Committee carried out critical duties including: vetting of candidates, administering the entire election process, communicating to members, sensitising members, candidates and agents, managing electoral disputes and announcing the final results.

Specialized sub-committees were created to handle budgeting, communication and logistics, vetting, and infrastructure to streamline the process. The election process achieved great

milestones by following a structured roadmap. It began with issuing vacancy notices and inviting applications from interested parties. The deadline of nomination submissions was closely followed by vetting of candidates. The vetted candidates were thus published in the portal and the electronic voting process was conducted via the secure online portal.

Candidates were taken through a sensitization process to ensure a

clear understanding of procedures and campaign guidelines. Voter sensitization was also carried out via Teams online webinar after notifications via SMS and email.

For the third time, the Scheme conducted the entire election electronically through the Zamara Administrator portal (<https://portal.tscrbs.or.ke>). Voters were authenticated through secure login, with full data encryption, vote anonymity, and audit trails to guarantee transparency. Despite a brief technical glitch during the morning hours of voting which lasted for less than 1 hour, the issue was resolved quickly. Voting was extended to 5:30 PM to compensate for the downtime.

Out of 3,259 eligible members, 2,163 voted, recording an impressive turnout of 66.4%.

The top 3 candidates that emerged with the most votes included;

- Kiogora Solomon Ndereba – 1,237 votes**
- Caroline Njambi Mbugua – 1,052 votes**
- Magdalene Atieno Odhiambo – 729 votes**

As per Scheme regulations, the new Trustees will undergo the **Trustees Development Training Program – Kenya (TDPK)** within six months.

The full election results were tallied as follows;

| S/NO | CANDIDATE NAME | NO. OF VOTES |
|------|----------------------------|--------------|
| 1. | KIOGORA SOLOMON NDEREBA | 1,237 |
| 2. | CAROLINE NJAMBI MBUGUA | 1,052 |
| 3. | MAGDALENE ATIENO ODHIAMBO | 729 |
| 4. | GRACE AKECH OKELLO | 720 |
| 5. | SARAH CHEPCHIRCHIR CHERONO | 614 |
| 6. | JASPER WAMBUA | 524 |
| 7. | JEDIDAH WAMUYU GATHUA | 503 |
| 8. | SAID GABRE | 332 |
| 9. | GRATIA WATHERE NJORGE | 241 |
| 10. | JACQUELINE KIGASHA | 200 |
| 11. | JUDDY WANJUGU MUCHINA | 195 |
| 12. | ANTHONY INGATI | 142 |

The Election Committee extends heartfelt congratulations to the elected Trustees and appreciation to all participants, including the candidates, agents, ICT teams, and members. Your involvement strengthens the Scheme's commitment to democratic governance and service to its members.



Trustee-elects; from left; Caroline Njambi Mbugua, Kiogora Solomon Ndereba and Magdalene Atieno Odhiambo pose for a photo after emerging Top 3 candidates of the 2025 Scheme Trustee elections.

Welcome to Inforspot Issue No.6 !

CPA GG Munene
Editor-in-Chief

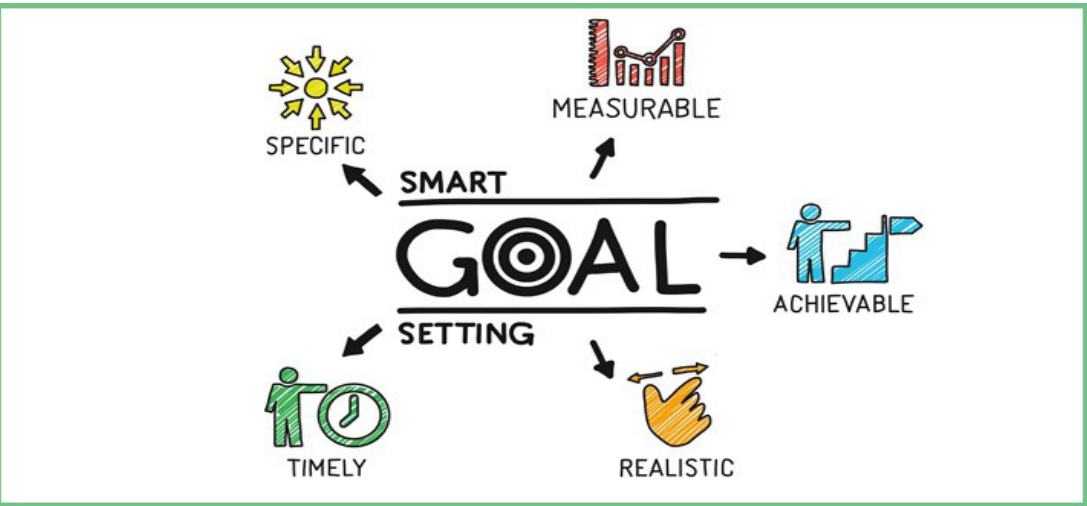
Once again it gives me great pleasure as we signoff Inforspot Issue no 6. The intention of the Board in launching Inforspot was to ensure that there is a system for continuous engagement with the members. This dream remains alive with release of every issue. Issue No.6 contains captivating articles on the current changes in the pension sector, nuggets on retirement, ways of enjoying life while saving for retirement, not to mention the lead article, on the just concluded Trustee elections 2025. I continue to encourage our readers to not only enjoy the articles but also to take time to engage with our website for a wealth of information on the Scheme. You will also find the previous issues on the website. I urge those with information that they would want published to come forth and contribute in order to enrich our future editions. I wish you the very best as your fingers and eyes walk through the newsletter.

Significant achievements in the last six years

By Trust Secretary Salome Mwiti

- The Board of Trustees of the TSC Staff Superannuation/Retirement Benefits Scheme consists of eight Trustees and a Trust Secretary. The term of three (3) Trustees—Mr. George Odawo, Mr. Joshua Kamana, and Ms. Erica Kipsoisoi—lapsed effective 30th June 2025. Having joined the Scheme on 1st July 2019, they have served for six (6) years. During their tenure, the Scheme achieved significant milestones due to their dedication, commitment, and sacrifice whenever called upon. These achievements include:
- i. Policy Development/Review:** The Scheme developed and reviewed 22 policies.
 - ii. Strategic Plan Review:** The 2018–2022 Strategic Plan was updated to cover 2024–2028.
 - iii. Automation of Benefits Processing:** The Scheme was automated, enabling seamless payment of retirement benefits through the system.
 - iv. Improved Communication:** Enhanced communication channels, including bulk SMS and official emails, were adopted.
 - v. Member Empowerment:** Regular member education and sensitization forums were conducted, alongside a biannual publication (Inforspot).
 - vi. Professional Strengthening:** Introduction of key professionals, including Internal Auditors, a Scheme Lawyer, and Procurement Officers.
 - vii. Technological Advancements:** Members can now access online benefit statements.
 - viii. Website Enhancement:** Members can utilise the website to access members’ statement, nomination of beneficiaries form among others
 - ix. Governance Compliance:** Good governance guidelines were implemented through the establishment of Board committees:
 - Audit and Risk Management Committee
 - Finance and Investment Committee
 - Administration and Communication Committee
 - x. Fund Growth:**
 - The Defined Contribution (DC) Fund grew from Ksh 11 Billion to Ksh 18.6 Billion (as of 31st March 2025).
 - The Defined Benefit (DB) Scheme Fund remains fully funded with no deficits.
 - xi. Service Provider Transition:** Competitive bidding led to new appointments:
 - Administrator: Changed from Minet to Zamara.
 - Custodian: Changed from Standard Chartered Bank to KCB
 - xii. Asset Acquisition:** The Scheme secured title deeds for Solio Gardens in Kitengela.

The contributions of Mr. George Odawo, Mr. Joshua Kamana, and Ms. Erica Kipsoisoi have been instrumental in driving the Scheme’s success over the past six years. Their leadership has fostered transparency, innovation, and financial growth, leaving a lasting legacy for future Trustees. As their tenure concludes, the Scheme acknowledges their exceptional service and wishes them continued success in their future endeavors.



Current Scheme performance

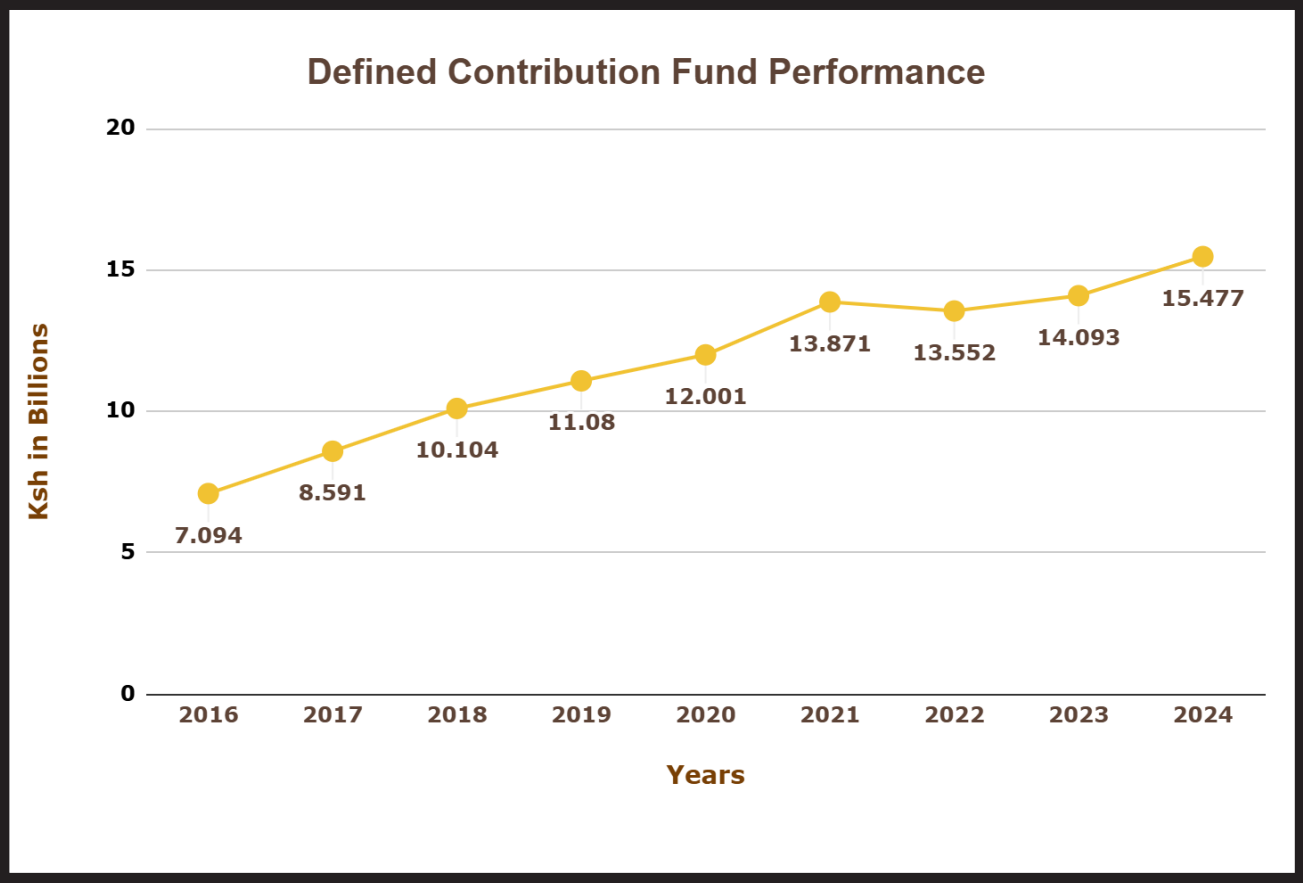
By Trustee CPA Franklin Choge

The Scheme continues to record stellar performance in the financial year 2024/25. The fund value for the Defined Contribution

Scheme (DC) stands at Kshs. 18.604 billion as at 31st March, 2025 whereas the Defined Benefits Scheme (DB) was at Kshs. 1.509 billion. The aggregate value of both the DC and DB is Kshs. 20.113 billion. This is quite impressive considering the current economic environment. The rate of return for the DC scheme as at 31st March, 2025 was 22.9% and a net investment return for the quarter of Kshs. 1.086 billion. Fifty percent (50%) of this performance however is attributed

to unrealized gains on revaluation of Government securities. The scheme does not anticipate any major changes in the

performance to June, 2025 as the macroeconomic indicators are looking good. The Government expects to contain inflation within the target range of 2.5% to 7.5%; Gross Domestic Product (GDP) is projected to grow at around 5% in 2025; the exchange rate on the other hand is likely to remain stable at around Kshs.130 for 1USD. All these factors indicate that the 2024/25 financial year may have positive returns. Overall the scheme remains resilient as the current returns are much higher than inflation. The scheme shall continue to deliver real value to members.



Benefits of a Trust Fund

By Charles Kasaine

A trust fund is a legal arrangement where assets are held and managed by Trustees to achieve specific objectives outlined in a trust deed.

Key Elements of a Trust Fund

- 1. **Trustee:** Manages the assets.
- 2. **Beneficiary:** Receives benefits.
- 3. **Trust Deed:** Legal document governing the trust.

Transferring assets to a trust helps avoid complications under the Law of Succession Act in Kenya (Cap 160), which governs the distribution of a person's property, whether they die testate (with a will) or intestate (without a will).

Benefits of Trust Funds

- 1. **Asset Protection** – Shields wealth from creditors and legal disputes.
 - 2. **Tax Advantages** – Helps in exemptions on stamp duty, capital gains, and income tax.
 - 3. **Targeted Support** – Funds education, healthcare, or housing for beneficiaries.
 - 4. **Special Needs Provision** – Safeguards assets for dependents unable to manage finances.
 - 5. **Estate Planning** – Ensures smooth asset transfer, avoiding probate delays.
 - 6. **Long-Term Stability** – Provides sustained financial security for beneficiaries.
- To ensure the financial security and

longevity of such a fund, the Management may employ strategies that safeguard its stability such as:

- **Diversifying investments for risk management.**
- **Opting for regulated funds under the Capital Markets Authority (CMA).**
- **Reinvesting earnings (e.g., dividends) to grow capital via compound interest.**
- **Conducting regular reviews with financial advisors.**

In Kenya, Trusts operate within the confines of a regulatory framework guided by:

- i. **Trustees Act** – Defines trustee duties.
- ii. **Trustees (Perpetual\ Succession) Act** – Ensures continuity.
- iii. **Law of Succession Act** – Governs estate related trusts.

In addition, compliance requirements include:

- Regular audits.
- Proper transaction records.
- Conflict-of-interest management.
- Annual regulatory filings.

Currently, TSC Trust Fund, established in 2006 to support beneficiaries of deceased members, is holding Ksh 382.3 million for education and upkeep for over 531 beneficiaries.

In conclusion, Trust funds offer asset protection, tax benefits, and structured wealth management, ensuring long-term financial security for beneficiaries. Proper governance and compliance with Kenyan laws supplement their effectiveness.

The TSC Trust Fund exemplifies how trusts can provide critical support to vulnerable beneficiaries.



Reasons attributed to low income replacement ratio

By Trustee George Odawo



The Constitution of Kenya in Article 43(e) guarantees social security as a basic right and requires the state to take measures to ensure the rights of older persons in Article 57. The government is committed to ensure that these rights are realized. In view of this, the government developed a legal and regulatory framework to enable citizens to accumulate long terms savings to provide income replacement during retirement years. The sector made major reforms in 1997 when the government enacted the Retirement Benefits Act to create the regulatory agency for the retirement benefits sector and set minimum standards expected of funded retirement benefits schemes. Since the year 2000 when the Retirement Benefits Act was fully commenced, the sector

has witnessed tremendous growth in the accumulation of assets, improved governance, and rapid growth within the formal sector. Policy and strategic interventions have been implemented to introduce measures to improve income replacement rate of members in the retirement benefits sector by discouraging early access, encouraging members to make additional voluntary contributions and ensure short-term contract employees enroll into retirement benefits arrangements. Despite the above mentioned efforts, income inadequacy in retirement is still a challenge. The average income replacement rate is below the minimum recommended rate by ILO of 40 percent. The low replacement rate is attributed to among other things; low priority given

to savings for retirement benefits; early access to benefits before retirement; low return on investment; lack of information on flexible investments options for members; short contribution periods arising from late entrance into the labor market and job retention, employment of staff on contract terms and volatility on investments. Besides, the rising life expectancy poses a challenge in the retirement benefits of workers due to longevity risks. In conclusion, there is need to enhance and safeguard retirement benefits adequacy to mitigate the above challenges to ensure financial security and alleviate old age poverty. Members are able to check their Income Replacement Ratio (IRR) on the website, <https://tscrbs.or.ke/>

Picture Speak: June 2025



1-4: Highlight moments of the 2025 Trustee Elections tallying centre, where the Electoral Committee together with candidates' agents monitored the proceedings to a successful day culminating in prayers.

Picture Speak: June 2025



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5-8: All is well that ends well - everyone was in a congratulatory mood after the announcement of the Trustee Elections Top 3 winners.

9. Photo collage of an orientation exercise of the incoming Trustees and farewell meeting for the outgoing Trustees conducted in Machakos.

10-12: Retirees Success Stories Pwani edition: The Scheme visited TSC Retirees and Scheme Beneficiaries; from left, Grace Kilango, Bi Mwanasiti Mwakibonje and Harry Mzenge at their retirement residences in Coast Region.



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The scheme opens up for contract staff

By Trustee CPA GG Munene

In the recent past the pension sector in Kenya has undergone a series of transformation. Key among these is the opportunity for employees engaged on a fixed term contract to contribute to registered pension schemes established by their employer.

This great change was given life by the National Treasury when they issued circular number 9 of 2024. The Circular among other things directed that: Employees on contract terms of service can voluntarily join and contribute to retirement benefits Schemes set up by their employers. It further allows employers to remit monthly accrued gratuities to the Retirement Benefits Schemes on behalf of their employees. The directive gives employees on contract an opportunity to make voluntary contributions on a monthly basis from their salary hence increasing their

retirement benefits. It does not matter if the employee was a member of the Scheme before (Deferred), or new staff joining the commission under contract terms.

This move benefits both the employee and the Commission. Contract staff will have a crucial safety net as their retirement benefits are enhanced while the Commission on the other hand will create a more inclusive and motivated workforce. The opportunity is expected to boost employee morale, attract and retain top talent and demonstrates commitment to supporting employees not just now but into their future.

Contract staff who choose to contribute to the scheme will enjoy several advantages. Firstly, they will have the ability to save for their retirement in a tax-efficient manner, ensuring they have a comfortable nest egg to rely on once they stop

working. Additionally, contributing to the scheme will provide them with a sense of financial security and peace of mind, knowing that they are actively planning for their retirement.

Furthermore, contract staff contributing to the scheme alongside permanent and pensionable employees will also have access to other valuable information in areas such as investment options, financial and retirement planning. This will help contract staff better understand their retirement savings options and make informed decisions about their financial future.

Contributions can be made by way of a percentage of the basic salary (say 5%) or an absolute amount (Say Kshs. 5,000). To voluntarily join, please access and fill out the voluntary contribution form available on www.tscrbs.or.ke and see your retirement package grow.

Online benefits application now goes paperless

By Trustee Samuel Kithinji



From July 1st 2025, retiring members will conveniently apply for their retirement benefits online through the member portal available on the scheme's website: www.tscrbs.or.ke.

To complete the application, members are required to have all necessary documents ready—these are outlined in the Retirement Notification Letter or in the List of Requirements form. Once prepared, members should upload the documents to the portal and submit the application.

After submission, the Scheme Secretariat will validate and verify the authenticity of the documents. They will then seek confirmation from the sponsor's Human Resource Officer (HRO) to ensure that the retiring officer has been officially removed from the payroll.

Once this confirmation is received, a workflow will be initiated and sent to the Administrator to generate a Discharge Voucher. This voucher will be reviewed and reconfirmed by the Secretariat before being forwarded to the Trustees for final verification.

After approval by Trustees, a final workflow will be sent to the Administrator to process the payment through the Custodian.

This digital process is designed to streamline benefit applications, enhance efficiency, and eliminate the need for paper submissions.

Examining the post-retirement medical fund

By Trustee Jennifer Ndege

The Retirement Benefits Authority (RBA), under **Section 55(3) of the Retirement Benefits Act, 1997**, issued the Post-Retirement Medical Fund (PRMF) Guidelines in 2018. These were published under **Legal Notice No. 192 on 25th October 2018**.

The PRMF guidelines aim to help pension schemes set up and manage medical funds for members after retirement. They guide on:

1. **How to manage and run post-retirement medical funds.**
2. **How members can make extra voluntary contributions for their medical needs after retirement.**
3. **How to handle transfers and access to these funds.**
4. **Any other guidance needed from time to time.**

Key PRMF rules on Setup, Contributions, Management, and Investment

The RBA guidelines require pension schemes to:

* **Clause 4(1)(a):** Include rules allowing members to make extra voluntary contributions for medical use after retirement.

* **Clause 5(1):** Allow contributions from the member, the employer (sponsor), or both. These contributions belong to the member immediately. Members can also change how much they contribute.

* **Clause 6(1):** The fund must be managed by trustees for the benefit of members and their beneficiaries.

Clause 6(1) also states:

- The Scheme can hire new service providers to manage the fund.
- PRMF funds must be kept separate from the main pension fund.
- PRMF money must be invested according to the Scheme's investment

policy.

- The annual statement must show contributions to PRMF and any income earned from investments.

The Scheme applied for a payroll deduction code to follow the PRMF guidelines. The State Department for Public Service (SDPS) gave the code 1303: TSC Staff Retirement Benefits, under the State Welfare Agencies (SWAs).

According to **the Tax Laws (Amendment) Act, 2024**, employees can contribute up to Ksh 15,000 per month to the PRMF without being taxed on that amount.

This means members pay less tax on their salary if they contribute to PRMF.

The Commission is working with **State Department for Public Service and Human Capital Development (SDPS)** to activate this tax benefit by assigning the PRMF payroll code.

All members of the TSC Secretariat pension scheme are encouraged to join the PRMF.

Contributions will be deducted from payroll once a member fills and submits the Voluntary Contributions Form.



Sale of Solio Plots

By Trustee Erica Kipsoiso

The Trustees have issued a circular informing members of the new pricing for Solio Gardens plots, as detailed below:

- **Residential plots** are now available for Ksh1.5 million to both members and non-members.
- **Members** may pay in installments over **60 months (5 years)**.
- **Non-members (external buyers)** have a maximum payment period of **12 months (1 year)**.
- **Those who wish to buy** will be required to make a **10% deposit** as a commitment fee upon purchase.

For more information or to express interest, please contact **Regent official line, 0722 691 641**. A caller should be directed to the **Property Manager** for the Scheme, who sells on behalf of the Board of Trustees.



Updating of nomination of beneficiaries form

By Trust Secretary Salome Mwiti

A Nomination of Beneficiaries (NoB) form is a formal declaration by a pension scheme member that guides the Trustees on how the member wishes their pension benefits to be distributed in the unfortunate event of death prior to leaving service.

Developed by the Board of Trustees (TSCSRBS), the form is readily available on the Scheme website, <https://tscrbs.or.ke/index.php/media-centre/downloads/category/10-nomination-form>, for ease of access whenever there is need for review or update. A hardcopy of the form can also

and among them is a Nomination of Beneficiaries. At this particular time, the officers are young and may nominate their parents or siblings. Most of the officers forget to update the forms when their status changes.

It is advisable to complete a new Nomination of Beneficiaries form to include either a spouse or a child. One is expected to clearly state the proportion of the benefits each beneficiary should receive, for example: **Beneficiary 1, 2 or 3.**

After completing the form, the scheme member is expected to keep on updating it

Members are also encouraged to indicate the guardian's full names and relationship where there is a minor.

The purpose of completing the Nomination of Beneficiaries form is to ensure that:

i. **In the unfortunate event of death, your pension benefits are paid to your rightful beneficiaries**

ii. **The Trustees are guided on who is to be paid what amount to avoid delays in disbursing the payment.**

iii. **Disputes and conflicts are avoided amongst the family of the deceased member.**


iv. **The allocated funds for the minors are invested in time to continue earning interest.**

v. **Biological children born out of wedlock are declared so that they can benefit from the pension benefits of their parents.**

In case a deceased member had allocated his/her benefits to adult beneficiaries, they are requested by the trustees for payment particulars and the money is paid to them as soon as possible.


If the children are minors (below 18 years) their money is invested in a Trust Fund that is managed by Trustees and which is currently under Co-op Trust Investment Services. Investment returns therein are allocated to all the orphans proportionately.

This is to encourage all the members to complete the Nomination of Beneficiaries Forms and to keep on reviewing them to accommodate the changes happening in their lives.



TSC STAFF RETIREMENT BENEFITS SCHEME

TSC House, Upper Hill Nairobi
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P.O. Box Private Bag 00100
Nairobi



Telephone: 020 2892228
Mobile: 0715 379790
Email: info@tscrbs.or.ke
Website: www.tscrbs.or.ke

BENEFICIARIES NOMINATION FORM

The Trustees
Teachers Service Commission
Staff Superannuation Scheme/ Retirement Benefits Scheme

Dear Sir/Madam
TSC- STAFF SUPERANNUATION /RETIREMENT BENEFITS SCHEME & LIFE ASSURANCE

Name:

Home Postal Address:

Mobile No:

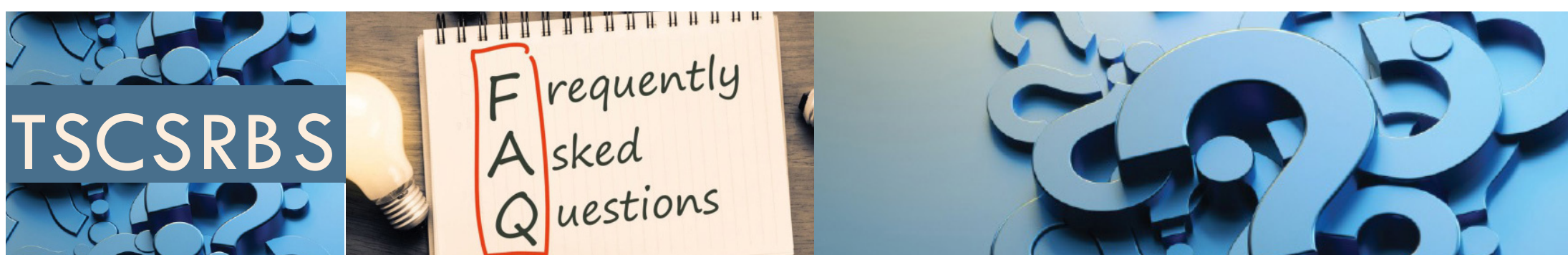
Date:

be obtained at the office of the Human Resource Management (HRM) - Benefits Section, 1st floor.

When new employees join the Commission, they are given numerous forms to complete

to accommodate the children who are being born.

Ensure that the total percentages add up to 100%. This helps the Trustees to interpret your wishes unambiguously.



1. How much would be my cash lump-sum and monthly pension if I was to retire today under the Defined Contribution (DC) Scheme?

A third (1/3) of the accrued benefits. Monthly pension is obtained by calculating 1% of the two thirds (2/3) of the accrued benefits.

Let's take an example of XYZ having served till retirement, his accrued benefits amount to Kshs 6 million.

a) Lump-sum payable is $6,000,000 \times 1/3 = \text{Kshs } 2,000,000$

b) Monthly pension payable is $4,000,000 \times 0.01 = 40,000 \text{ p.m}$

One can apply this formula to the total amount on your pension statement to ascertain your pension payable. The benefit statement can be accessed on the scheme's website at <https://tscrbs.or.ke> and please note that there are other factors

that will affect your monthly pension as it will depend on the terms of contract between you and the annuity provider.

2. How much would be my cash lump-sum and monthly pension if I was to retire today under the Defined Benefit (DB) Scheme?

Please note that the benefits under this Scheme are based on a predetermined formula.

• Lump-sum:

$1/40 \times \text{Annual Basic Salary} \times \text{Years of Pensionable Service} \times 1/3 \times 20$

• Monthly Pension:

$1/40 \times \text{Annual Basic Salary} \times \text{Years of Service} \times 2/3 \times 1/12$

Let's take an example of XYZ having been a member of the Scheme for 27 years and has attained 60 years of age. His annual basic salary is Kshs 1,440,000.

a) Lump-sum payable is $1/40 \times$

$1,440,000 \times 27 \times 1/3 \times 20 = \text{Kshs } 6,480,000.00$

b) Monthly pension payable is $1/40 \times 1,440,000 \times 27 \times 2/3 \times 1/12 = 54,000.00 \text{ p.m}$

Owing to the nature, structure and current membership, the DB Scheme is destined to wind up after the last member exits in 2027.

3. What is the role of the Administrator in the Scheme?

The Administrator, Zamara, who is appointed by the Board of Trustees is responsible for the day-to-day operations of the scheme.

Their duties are outlined below.

i. Day-to-Day Operations

They are responsible for the efficient daily administration of the Scheme, including member record-keeping, contribution processing, benefit calculations and



Continued from page 8...

payments.

ii. Member Services

They serve as the primary point of contact for Scheme members, addressing their inquiries and providing information about their benefits.

iii. Financial Record keeping and Advisory

They oversee the financial transactions of the Scheme, including receiving contributions, making payments and maintaining accurate financial records including accurate member statements.

iv. Implementation of Board Policies

They execute the policies and decisions made by the Board of Trustees.

v. Regulatory Compliance

They ensure the Scheme complies with the requirements of the Retirement Benefits Authority (RBA) and other relevant regulatory bodies.

vi. Reporting to the Board

They provide regular reports to the Board of Trustees on the Scheme's operations, financial status and investment performance.

The beauty of TSCSSS/RBS

By Trustee Joshua Kamana

A new dawn began for employees of TSC Secretariat on 1st January 1993, when the visionary management at the time, dreamt of a future and retirement life with financial freedom. It is this vision that conceived the idea of establishing a Retirement Benefits Scheme to safeguard employees' life after exiting active service. Over time and as the sector evolved, the TSC Staff Retirement Benefits Scheme (TSCSRBS) embraced proper values and adopted numerous vicissitudes to ensure that it remains competitive and as its vision states, be *"An exceptional pension scheme offering comfort in retirement"*

But that's not just about it. There are more and more benefits of being a member of TSCSRBS even comparative to other schemes.

i. Contribution:

Members of TSCSRBS enjoy a contribution rate of 10% & 20% by employee and employer respectively, being the highest/maximum allowed by Kenyan law.

Well, the list is endless. But looking at all these, one can say that indeed they are in the right place.

ii. Prudent Management:

The BoT has made it its mission to ensure prudent investment of Scheme funds and guarantee optimum returns for the benefit of the members and their dependents.

iii. Information: Members of the Scheme now have unlimited access to information regarding

the Scheme operations and the pension sector through its website and member service portal that is up to date at all times.

iv. Benefits Processing: Members who leave service by any mode of exit can attest to the speed and accuracy in which their benefits are processed thus ensuring efficient transition.

v. Member Engagement: The Board of Trustees in conjunction with Scheme service providers, has taken it upon itself to ensure there are robust member engagement avenues such as periodic publications, member trainings and use of Bulk SMS services when a communication needs to be instant.

vi. Follow Up: Over the last 4 years, the Scheme has gone further and made follow-ups with members who retired for purpose of getting their experiences in retirement and used their feedback in improving service delivery or enlighten active members.

vii. Trust Fund: In the unfortunate event of untimely death while in service, the Board has put in place prudent mechanisms that ensure the beneficiaries are well taken care of as per the members' wishes. A well-managed Trust fund has also been set up to cater for minors.



Retirees’ reflections: life after TSC

By Trustee Joshua Kamana

Over the past four years, the TSCSRBS Board of Trustees has randomly been following up on retired members to assess their post-retirement welfare. In this fourth edition of follow up, three retirees shared their experiences and insights.



Grace Kilango
Voluntarily retired at 54 after serving in both TSC Headquarters and Mombasa. She now thrives on her 6.5-acre farm in Taveta, commercially growing bananas and cassava. A pre-retirement training at Egerton University helped her prepare emotionally and financially. With grown children and a steady pension, she emphasizes the importance of having a home, income, family, health, and spiritual support in retirement.

Harry Mzenge
Formerly based in Kilifi, had a turning point during the COVID-19 pandemic, which spurred him to plan for life beyond work. He started poultry farming and remains active in church development activities. Harry believes retirees themselves are best suited to guide others in pre-retirement planning and urges early action, especially in setting up a retirement home.



Mwanasiti Mwakibonje
A former TSC County Director in Lamu, retired in 2021 after 34 years of service. Now living in Matuga, Kwale County, she gives back to the community by guiding through lessons, on the Holy Quran at a local **Madrasa**, continuing her passion for nurturing young minds. She stresses the need for stronger pre-retirement financial training and attributes her wellbeing to healthy eating and faith. Her advice: **start a family early to reduce responsibilities later in life.**

These stories highlight the value of preparation, passion, and purpose in retirement. Please look out for a comprehensive coverage of these interviews, slated to be uploaded on our website; <https://tscrbs.or.ke/index.php/success-stories>



Pre-Retirement Training 2025

By Trustee Samuel Kithinji

Effective organizations recognize the importance of preparing their employees for significant life transitions—retirement being one of the most critical. In this regard, the Teachers Service Commission (TSC), in partnership with the TSC Staff Superannuation and Retirement Benefits Scheme, organises a Pre-Retirement Training Program annually. This year staff members who are due for retirement in 2026 and those that

plan to voluntarily exit service in the same year will be trained. This training aims to equip participants with the tools, knowledge, and confidence needed to embrace retirement successfully and sustainably.

Key Training Areas:

- **Emotional and Mindset Preparation for Retirement**
Adjusting to lifestyle changes and embracing a new phase of life.
- **Financial Planning and Management**
Practical guidance on managing finances and planning for long-term stability.
- **Investment Opportunities for Passive Income**
Exploring options to generate income after retirement.
- **The Role of Insurance in Retirement**
Understanding how insurance can support financial security during retirement.
- **Healthy Living During Retirement**
Focusing on physical wellness, mental health, and active living.

All eligible officers including contract staff are encouraged to take full advantage of this important initiative to ensure a smooth and well-prepared transition from active service to retirement.

Enjoying life while saving for retirement

Wanting to live well in the moment while saving for an enjoyable retirement can be a financial conundrum. Yes, money is important, except for the fact that as we go about saving it for a stable future, we also need to strike a balance and prioritize other dimensions of life. This will greatly contribute to our overall prosperity well into our retired years.

Here are some of the ways to help you enjoy the moment while saving for retirement:

1. Find free or cheap pleasures. Be creative and find ways to have fun without spending much money. Have a picnic at the park, go to the beach, do crafts, board games, bake cookies do what makes you happy. I could list a hundred things, and you could come up with a few hundred more. This is the key to the whole idea of enjoying life now without spending tomorrow's saving.
2. Invest in social capital. Having friends offers numerous benefits, including boosting happiness, reducing stress,

improving mental and physical health, and enhancing social connections. You can also involve yourself in fun activities such as casual outings like coffee dates or movie nights to more planned events like game nights or weekend getaways.

3. Make yourself a priority. Many are the times that we take care of everyone else except for ourselves. Making yourself a priority involves actively caring for your needs and well-being, both physically and mentally. It means setting aside time for self-care, setting boundaries, and prioritizing your health and happiness. Looking good and smelling nice can have a powerful impact on your confidence.
4. Sometimes, splurge. You shouldn't restrict yourself from expensive pleasures all the time, it's not good to develop the feeling of deprivation. To prevent that, occasionally, buy yourself something or better yet, give yourself a treat. If you have a sweet tooth like myself treat yourself to a nice cake, your favorite chocolate or that ice cream, just don't go overboard. Learn to enjoy the splurge to the fullest, you only

live once.

5. Track your achievements. It doesn't really matter how you track your achievements, your decreasing debt and increasing savings or investments. Tracking is a great way to not only provide motivation but make the process of changing fun.
6. Celebrate every little success. Life's journey includes countless little victories, and each one brings us closer to our goals and dreams. Along your path to success, celebrate one day, two days, a week, the birthdays, anniversaries, graduations e.t.c. Appreciate each step as you strive for more steps ahead.
7. Live in the moment. Learn to think not so much about the past or future, but about what you are going through right now. Be present. It may seem trite, but it's the key to enjoying life to the fullest. By integrating these strategies, you can enjoy the present while securing a prosperous future.

By Joyce Mwangi

Understanding testosterone in male senior citizens

By Njagi Anthony

Testosterone, the primary male sex hormone, plays a vital role various bodily functions, including, muscle mass, bone density, red blood cell production, and overall vitality. For men over 60, declining testosterone levels—a natural part of aging—can significantly impact health and needs to be comprehended.

Age-Related Decline

Testosterone levels begin dropping around age 30, decreasing by 1–2% yearly. By their 60s, men often experience symptoms like fatigue, reduced libido, muscle loss, mood swings, and cognitive decline. Normal levels for seniors range between 196–859 nanograms per deciliter; lower levels may indicate **hypogonadism** (when body's sex glands/testes produce little or no hormones), diagnosed via blood tests and symptom assessment.

Health Implications

Low testosterone increases risks of:

- Osteoporosis (weakened bones)
- Cardiovascular disease
- Metabolic syndrome
- Depression and anxiety

Treatment Options

1. Testosterone Replacement Therapy (TRT)

- » Forms: Skin patches, gels, oral tablets, or injections.
 - » Benefits: Restores energy, libido, and muscle mass.
 - » Risks: Potential cardiovascular or prostate issues—requires medical supervision.
- ## 2. Lifestyle Adjustments
- » Exercise: Strength training boosts testosterone.
 - » Diet: Prioritize zinc, magnesium, and vitamin D.
 - » Sleep & Stress Management: Essential for hormonal balance.

3. Alternative Medications

- » Stimulate natural production if TRT isn't suitable.

There are, however, some myths or misconceptions about testosterone and its therapy in male senior citizens.

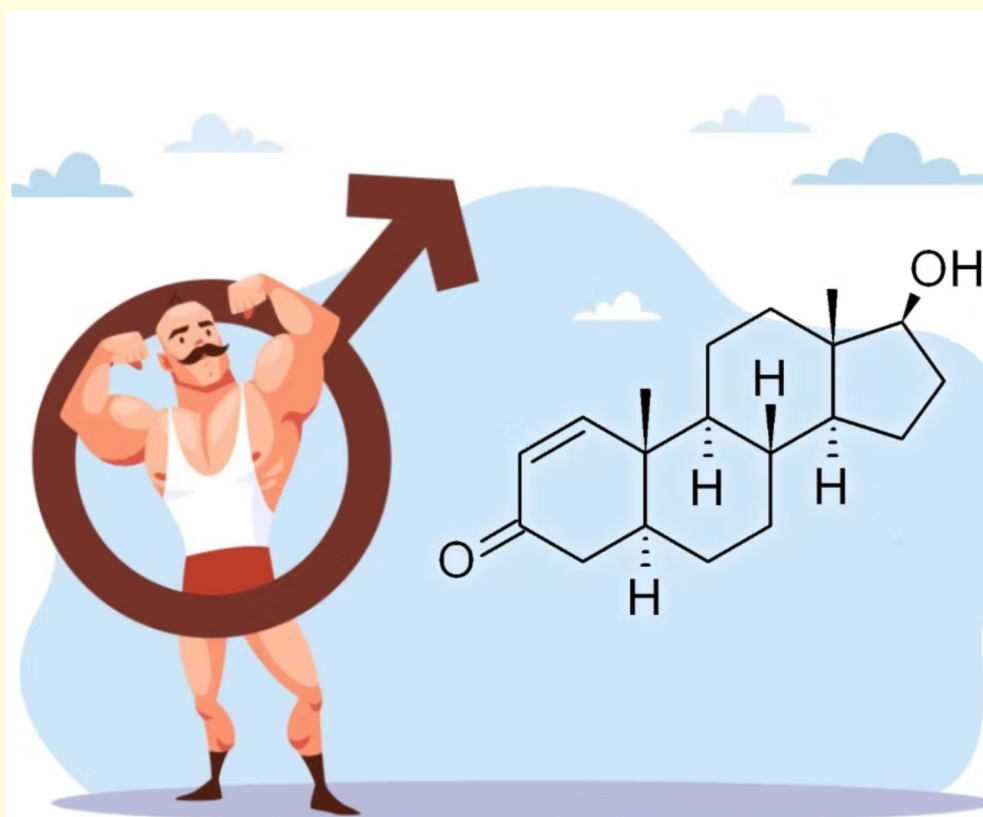
1. Testosterone therapy causes prostate cancer: This is a widespread myth. Current evidence does not support the idea that testosterone therapy leads to or promotes the progression of prostate cancer.

2. Testosterone therapy is only for younger men: While testosterone levels naturally decline with age, testosterone therapy can be beneficial for older men experiencing symptoms of low testosterone, such as fatigue, muscle loss, and decreased libido.

3. Testosterone therapy is unnatural or dangerous: When administered under proper medical supervision, testosterone therapy is safe and aims to restore hormone levels to a natural, balanced state.

4. Testosterone controls all aspects of sexual function: While testosterone plays a major role in libido (sexual desire), it does not directly impact the mechanics of erections. Erectile dysfunction is typically caused by poor blood flow, not low testosterone.

Understanding these misconceptions can help in making informed decisions about testosterone therapy. If you have any specific concerns or symptoms, it's always best to consult with a healthcare professional.



Trustee valedictory messages

By Trustee Erica Kipsoiso



My Trusteeship journey began in July 2019, following overwhelming support from members. I am truly grateful for the trust and confidence you placed in me. In 2021, after completing my first term, I was honoured to be re-elected unopposed to serve another three-year term, which concluded on 30th June 2025. Throughout my tenure, I have strived to faithfully fulfil my fiduciary duties, and I remain deeply thankful for the opportunity to serve as your trustee. As the saying goes, “Once a Trustee, always a Trustee” — I will always be available to support and serve whenever needed. As I bid farewell, I extend my best wishes to the incoming trustees as they take the Scheme to greater heights. Long live our Scheme and its members.

By Trustee Joshua Kamana



Every sunset is a reminder that endings are but preludes to new dawns. As I reflect on my six-year journey as a Trustee of the TSC Staff Retirement Benefits Scheme, I am filled with immense satisfaction and pride for what we have collectively achieved. Together, we have strengthened the Scheme, safeguarded its future, and upheld our commitment to the financial security of our members. It has been a profound honour to serve alongside

such dedicated colleagues and fellow Trustees. Your unwavering support, collaboration, and shared vision have made this tenure both rewarding and memorable. To every member of the Scheme, I extend my heartfelt gratitude for entrusting me with this responsibility and for your active participation in shaping our shared success. I am excited for what lies ahead—for both the Scheme and myself. To the newly elected Trustees, I offer my warmest congratulations and a hearty “Kazi kwenu!”—may you carry forward this legacy with passion and dedication. Thank you all for the privilege of serving you. I look forward to witnessing the continued growth and success of the TSCSRBS under its leadership.

By Trustee George Odawo



I take this chance to thank members of TSC Staff Retirement Benefits Scheme for the opportunity to be a Trustee for 6 years since July 2019. It has been an honor serving members. During the period I executed my fiduciary responsibilities with transparency, accountability, integrity and

honesty. Besides, I extend my gratitude to the board members, sponsor and service providers for the support during the period. Long live TSCSRBS! Best Regards!



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