

CIC UMBRELLA RETIREMENT BENEFITS SCHEME (“THE SCHEME”)

NOTICE OF ANNUAL GENERAL MEETING

The Members,

Notice is hereby given that the 8th Annual General Meeting of CIC Umbrella Retirement Benefits Scheme will be held on **8th August 2025** at **11h00** via electronic means.

AGENDA

		BY WHOM	TIME
1.	Welcome Remarks and Prayers	Head of Retirement Benefits	11h00 – 11h10
2.	Sponsor’s Remarks	CIC Life Assurance	11h10 – 11h20
3.	Trustee’s Remarks	Kingsland Court	11h20 – 11h30
4.	Review of minutes of the previous AGM held on 4 th October 2024	Trust Secretary	11h30 – 11h35
5.	Auditor’s reports and highlights of the financial statements for the year ended 31 December 2024	PKF Kenya	11h35 – 11h50
6.	Approved Issuer’s report on investment performance in 2024 and the outlook for 2025	CIC Life Assurance	11h50 – 12h05
7.	Administrator’s report on the administration of the Scheme	CIC Life Assurance	12h05 – 12h20
8.	Remarks by representative of the Retirement Benefits Authority	RBA	12h20 – 12h35
9.	Questions from members.	All	12h35 – 12h55
10.	Closing Remarks and Prayers	CIC	12h55 – 13h00

A copy of the Scheme's Audited Financial Statements for the year ended 31st December 2024 is available for review on the CIC website: <https://ke.cicinsurancegroup.com/life-assurance/>

PLEASE NOTE THAT:

- To attend the Scheme AGM on the day, a link will be provided prior to the meeting, and this link will only be accessible to members who have registered to attend prior to the meeting
- You may ask a question prior to and during the AGM through the meeting Chat Room
- Personal questions relating to your membership may be raised at any time directly with the Administrator through the address **life.pensions@cic.co.ke**.

The Trust Secretary will arrange for all questions (except personal questions) and the responses to be recorded in a Newsletter to be issued shortly after the Scheme AGM

Trust Secretary

25 July 2025

IMPORTANT NOTICES:

1. Questions and Clarifications by Members

Members who wish to raise any questions or clarifications regarding the AGM may do so prior or during the AGM by:

- a) Sending their written questions by email to life.pensions@cic.co.ke; or
- b) Dialing the USSD code ***483*903#** and selecting the “Ask Question” option; or
- c) Sending their written questions with a return physical address or email address by registered post to the Company’s address at P.O. Box 59485-00200 Nairobi.

Members are encouraged to provide full details (full names, ID/Passport No. and Member No.) when submitting their questions and clarifications.

The Trustee shall have questions answered during the AGM and those not responded to at the Meeting shall be answered after and the responses shared with all members by way of a newsletter.

2. Conduct of the Annual General Meeting

- The AGM will be streamed live via a link which shall be provided to all Members who shall have been registered to participate in the general meeting one hour before the scheduled Meeting time.
- Members will receive an SMS prompt on their registered mobile numbers 8 hours prior to the AGM as a reminder of the Meeting. A second SMS prompt shall be sent one hour ahead of the AGM, reminding the Members that the AGM will begin in an hour’s time and providing a link to the live stream.

3. Scheme Documents

The following documents are available for review via USSD code ***483*903#** and on the CIC Life Assurance Limited website: <https://ke.cicinsurancegroup.com/life-assurance/>

- a) Scheme audited financial statements for the year ended 31 December 2024,
- b) Minutes of the last AGM held on 4th October 2024
- c) Trustee Annual Report to Members