

## Why Save for Retirement?

- No matter how active we are today, there will come a time when we will have to retire. However our living expenses such as food, medical care, housing and electricity do not retire. Saving in a retirement benefits scheme now helps us to save and create the income needed in retirement to cater for these expenses.
- It is a reality that parents will not be able to depend on their children for their upkeep in old age due to a breakdown in the traditional systems that provided security in old age.
- We are today living much longer due to advances in medicine. You will therefore need more money to cater for the expected longer life in retirement.
- Money saved for retirement may also be used as security for securing funding for other immediate financial commitment needs like housing or school fees.



Liaison Pension Scheme

## About Us

Liaison Financial Services (“LFS”) is a member of Liaison Financial Services Group (Liaison Group), a leading independent provider of scheme administration and pension consultancy in East Africa. The Company has been providing scheme administration services to occupational and individual retirement benefits schemes since 1986.

With offices in Kigali, Nairobi, Mombasa, Kampala, Dar es Salaam, Arusha and Juba, LFS provides scheme administration; investment advisory and management, corporate trustee, financial and employee benefit consultancy services throughout the East African region.

## Our Vision

“To be part of Legacy in Africa Arising”

## Our Mission

“Our mission is to successfully create and be a client driven result oriented one stop Pension, Investment, Risk, Insurance and Healthcare, Consultancy of international repute for mutual benefit to all our stakeholders”.

## Contact Us

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# Liaison Pension Scheme

Do not gamble with your future.....

**LIAISON**  
— GROUP —

## How to Join the Scheme

1. Complete an Application and Nomination of Beneficiary Forms (available at Liaison Financial Services (Rwanda) Limited offices)
2. A copy of your National Identity Card or Passport
3. Liaison Financial Services will assign you a unique identification number for all correspondence or transactions.

## Payment Mode

Contributions to the Scheme can be made via any of the following means:

- Direct Bank Transfers
- Cheques
- Mobile Money

## Our other Services include:

- Benefit Administration
- Investment Management
- Retirement Savings Consulting
- Trustee Advisory
- Financial Education and Training

## Who can join the Scheme?

- Anyone over 18 years of age who is either employed or self-employed can join the Liaison Pension Scheme.

Membership is open to:

- People working in organizations that do not have a retirement benefits scheme. People in seasonal or contractual employment.
- Self-employed people.
- Citizens working outside Rwanda.
- Members of existing schemes who are changing jobs and would like to transfer their pension funds from the employer sponsored scheme.
- Members of existing pension schemes who want to enhance their retirement savings.
- Small and medium sized employers who do not opt to set up a stand-alone pension scheme.
- People working in Non-Governmental Organizations.



The LPS is the most cost effective and flexible means of providing retirement benefits.

- The scheme is approved under the Law Establishing Taxes on Income which means investment income is exempt from corporate tax;
- It is a defined contribution arrangement where you can decide on the amount that you contribute and even vary the amount at any time;
- Members accounts are credited fully with net investment income earned on contributions; and
- There is no penalty or charge on withdrawal and participants may withdraw at any time, access their benefits or transfer to any other approved pension scheme.