

Blue Marlin Retirement Plan



The Blue Marlin Retirement Plan

However you envision financial security during your senior years, CFAL will help you make it a reality. Our Blue Marlin Retirement Plan is a properly structured and efficiently managed Trust Fund that will provide the security and flexibility you need to achieve your personal retirement goals. The Blue Marlin Retirement Plan is portable, so your secure investment will always be there for you, no matter where life takes you.



Who can join the plan?

There are three membership categories:

Sponsored Contributor - you contribute to the plan and your employer agrees to participate and contribute on your behalf

Voluntary Contributor - you contribute to the plan, but your employer does not wish to contribute at this time.

Self Employed Contributor - you work for yourself and contribute to the plan

How much do I have to contribute?

The more you can afford to set aside now, the more you'll have to retire on. Regardless of your membership category, your personal minimum contribution is 5% of your regular earnings. If you are a sponsored contributor, your normal contributions will be 5% of your regular earnings and you can elect to increase your personal contribution.

What if I can't make my contribution?

We understand that circumstances change so you can suspend your contributions and start again when your situation improves, but remember your future financial security should always take top priority on your list of financial obligations.

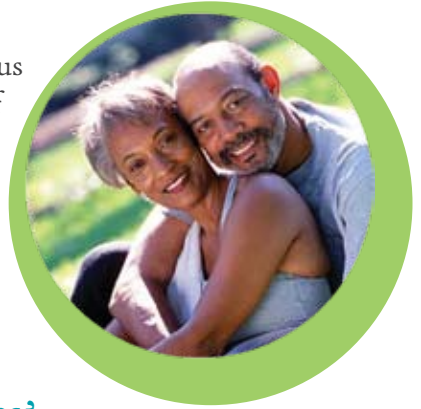
What benefit will I get from the plan?

At age 60, you will receive a monthly income for as long as you live. This monthly income will be based entirely on your invested contributions (including your employers' contributions if you are a sponsored contributor). The more you save now and the longer you save, the greater your income at retirement.



Can I get the money before I retire?

Generally no, otherwise most of us would just continue a pattern of saving, spending and borrowing, leaving very little for retirement. However, if an emergency arises, your case will be referred to the Trustee, who will make a final decision.



What happens if I change jobs?

A key feature of this unique plan is its portability - no more stops and starts when you change jobs. When you retire, any contributions you and or your employers have put into the plan will be there. The only thing that might change is your membership category.

What if I leave the country?

The Plan provides special arrangements for Bahamians and residents who leave the country permanently. If you move overseas and join a company that has its own pension plan, you can apply to have your Blue Marlin contributions transferred to their plan.

Secondly, if you have been a member for five years or less and move abroad, you may apply after 12 months of notification of your foreign residency for the full invested sum to be transferred to you in cash.

No matter where life takes you, your Blue Marlin Retirement Plan will always be there. Your contributions, and any made by your employer, will continue to be invested to provide you with a monthly income when you retire.

What happens if I become disabled before retirement?

If you become disabled and are unable to continue working prior to retirement, you will be given the option to purchase an annuity with the full balance of your account to provide you with a regular monthly payment.

What happens to the money if I die before retiring?

In such an event, the total value of your contributions (including any made by your employer), together with investment earnings on that amount, will be paid as a lump sum to your designated beneficiary.



What evidence of membership will I receive?

When you enroll in the Blue Marlin Retirement Plan, CFAL will provide you with a copy of the trust deed and rules. Twice a year you will receive a statement of account showing the balance of your retirement investment.

Why do I need a retirement plan?

You owe it to yourself to provide for your financial security when you retire. The Blue Marlin Retirement Plan lets you invest a part of your earnings on a regular basis to grow until you need it.

Your CFAL Advisor will use CircleVision® to help you design a pension investment strategy that is individually tailored to your situation. We never stop looking for financial planning solutions and opportunities that are exactly right for you. In every direction, every day.





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