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Individual Pension



Blue Marlin Personal Pension Plan

At CFAL, we have the capabilities and expertise to design a pension that suits you. If you or a family member do not have access to a company funded pension plan or you wish to start your own, CFAL has multiple investment strategies; with investment options that range from conservative to moderate. You have the ability to choose more than one investment strategy and change your investment direction periodically.

This is **your** personal pension plan, which matures at age 65. The Plan also offers the additional benefit of a personal accidental coverage option, free to you for the first year. You also have the ability to view your account anytime, anywhere, from enrollment services to customized statement that reflects information on all contributions. The initial minimum investment is only $50 and the minimum monthly contribution is set at $50 per month.

How can you contribute to the Plan?

Sponsored Contributor – Both you and your employer agree to participate and contribute to the Plan.

Voluntary or Self-Employed Contributor – You are the sole contributor to the Plan.

THE CFAL BLUE MARLIN RETIREMENT FAQs

Sign up now by completing these steps:

1. Review the FAQs to learn more about how it works and what you need to do to apply.
2. Make your initial contribution deposit to CFAL by online transfer to First Caribbean International Bank, Swift Code: FCIBBSNS FCIB-09706 (Main Branch Account No. 100645566). Checking Account RE: CFAL Blue Marlin Retirement Plan. Please ensure that you reference your name and the plan's name; Eg: "Jane Doe/Blue Marlin Retirement Plan".
3. Click the link below and complete the application form, then upload your required documents and proof of online transfer.
4. That's it! Our team will contact you once your application has been processed.

With our 24/7 online account monitoring system, you can track your savings once your application has been processed and your first deposit has been received!

Q: Who can join the Blue Marlin Retirement Plan?

A: There are three 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 participate.
- Self-employed contributor – you work for yourself and contribute to the plan.

Q: What is the initial contribution amount?

A: The initial contribution is $50.

Q: How much do I contribute?

A: The more you set aside today, the more you'll have to retire on. The minimum contribution is $50 per month. If you are a sponsored contributor, 5% of your regular salary earnings but you can increase your personal contribution.

Q: Do you accept cash?

A: Cash contributions are not allowed. Contributions can only be made via online transfer. FCIB-09706(Main Branch_ Account No. 100645566. Checking Account. CFAL Blue Marlin Retirement Plan.

NOTE: WHENEVER A TRANSFER IS MADE TO THE ACCOUNT PLEASE SEND AN EMAIL PROVIDING PARTICULARS TO ENSURE YOUR ACCOUNT IS CREDITED IN A TIMELY MANNER TO THE FOLLOWING: -Arlene Hercules - ahercules@cfal.com.

Q: What if I can’t make my contributions?

A: There are no penalties associated with missing monthly payments.

Q: What documents do I need to participate in the CFAL Blue Marlin Retirement Plan?

A: Please sign up using our website www.cfal.com/individual-pension. You will also need electronic copies of yo u rPassport, NIB card or Driver's License and a current Proof of Address (recent utility bill, bank statement or purple voter's card). Adobe pdf format is preferred. Also, you will need to upload your proof of initial transfer ($50.00) along with your documents.

Q: What payment options are available upon retirement?

A: At age 65, you have the options of receiving either a lump sum payment or an annuity schedule with monthly payments as long as you live. The monthly income is entirely based on your investment contributions, the more and longer you save, the greater your income at retirement.

Q: Can I get the money before I retire?

A: Generally no, otherwise most of us would just continue a pattern of saving, spending, and

borrowing, leaving very little for retirement. However, in cases of emergency your case will be referred to the Trustee, who will make the final decision.

Q: What happens if I change jobs?

A: A key feature of this unique plan is its portability- no stops and starts. When you retire any contributions made by you and your employer will be there.

Q: What evidence of membership will I receive?

A: When you enroll, CFAL will provide you with an enrollment confirmation. You will also receive a statement once a year, showing the balance of your retirement investment.

Q: What happens to the money if I die before retirement?

A: In such event, the total value of your account will be paid in a lump sum to your designated beneficiary(s).

Q: Who to contact should I have questions?

A: Should you have any questions you may contact:

Arlene Hercules

Ph: (242) 502.7079

Fx: (242) 356.3677

Email: ahercules@cfal.com or info@cfal.com