



**GROUP
& PERSONAL
PENSIONS**

RF Group Pension Plans

Money at Work

For over 20 years, our mission has been to help our clients create and manage wealth. We pride ourselves on being industry leaders, not only in performance but also in innovation. Proof of our success is more than \$2 Billion in capital raised for our corporate clients, over \$1 Billion in assets under management and over \$2 billion in assets under administration.

Our goal is simple - to be the premier Wealth Manager and Advisor in the communities we serve. We are a regional private bank which makes us especially attuned to the unique needs of our local clientele. We consistently introduce original products carefully designed with these needs in mind. We have also cultivated key relationships with best-in-class global partners that help us deliver the gold standard in investment management solutions. These solutions include:

Individuals & Families

- Local & International Mutual Funds
- Personal Pension Plans
- Personal Retirement Accounts
- Stock Brokerage
- Private Wealth

Institutional Services

- Group Pension Plans
- Investment Banking
- Investment Management
- Trust & Estate Planning





The Competitive Advantage

A key advantage for businesses is the ability to attract and retain quality personnel. Studies show that a salary alone, no matter how competitive, may not be enough of an incentive. That is why companies offer benefits, like an employer-sponsored pension plan, as part of their hiring and employee retention programs. We understand that there are no one-size-fits all group pension plan, so we offer a range of solutions for companies to choose from. No matter your company's size or pension plan goals, we can help you get the a competitive edge.

The RF Multi Employer Pension Plan

The **RF Multi-Employer Pension Plan** is a defined contribution plan that enables multiple companies to provide a pension solution for their employees without having to establish plan documents, arrange for service providers and incurring the costs of running a stand-alone pension plan. It satisfies the 'must haves' in pension plans, offering superior investment performance, professional management and reliability.

The way it works is simple. The employer and employee each contribute an agreed amount to the plan each month. RF invests the funds according to the options chosen by the employee and employer. At retirement, the contributions and their earnings are used to provide a retirement income.

This easy to administer pension plan is designed especially for small and medium sized businesses. It is also customizable with multiple investment options that allow companies to tailor the plan to their unique and evolving needs. With a complete range of consultative and advisory services available, we are the solution for companies looking to establish a new pension plan or transfer from an existing one.

Plan Benefits at a Glance

- No set up fees, no termination fee, no hidden charges
- Low administration costs
- Flexible and easy to administer
- Wide range of investment options
- Strong investment performance
- Web access to pension plan information
- Regular reports, information and statements



Plan Features

Strong Investment Performance

Qualified and experienced managers oversee all of our investment funds under the expert guidance of RF's Investment Committee. We are proud of the market-leading results these portfolios produce year after year. We also provide a wide range of investment options based on a diverse risk tolerance, so our plan participants can maximize returns within their risk capacity over their lifetime.

Efficient Administration

Both employees and employers have 24/7 online access to reports and statements in easy to read formats. Our team provides monthly contribution records and investment valuations that can also be accessed on the online platform. Our team can also provide additional information and/or support to plan members should the need arise.

Flexible Plan Structure

The RF Multi-Employer Plan is fully customizable. We can draft a plan in line with your business objectives and it can be modified as your company's needs change. The plan is also fully transferable. As the employer, you can change your pension provider without any penalties. Should any of your employees leave your company, all their accumulated pension benefits can be transferred to a new employer pension plan. They can also opt to transfer these assets to an **RF Personal Pension Plan** or an **RF Personal Retirement Account** at no cost.

Low Fee Structure

We provide all of the services necessary to manage pension plans for our clients in-house. As such, we can bundle our services under one fee and limit any additional charges that might otherwise be incurred. Our fees are also linked to the value of the assets under management in each plan.



The RF Stand Alone Pension Plan

For companies that require a more customized approach, we offer Stand Alone Pension Plans.

These plans are typically established by very large employers that do not need to pool assets to obtain benefits of scale. They are willing to pay the additional costs and take on the additional administration in order to meet certain employer/employee requirements, including obtaining control over the securities invested in the Fund and appointing service providers.

With over thirty years of experience in designing and administering benefit and defined contribution pension plans, our team is well-versed in creating a plan based on your company's requirements by:

- Developing the rules of the Pension Plan including eligibility requirements, retirement age, access to employee funds, etc.;
- Drafting the Pension Plan and Trust Deed;
- Drafting the administration and Investment Management agreements;
- Selection and retention of services providers including trustees, auditors, administrators and investment managers;
- Drafting the various employer and employee forms necessary for administering the Plan;
- Creation of investment portfolios to support flexible investment options;
- Customising pension administration software to meet the needs of the Plan.

How the funds are invested

The investment performance of the funds contributed will be directly related to the investment options you choose for your company pension plan. To make things easy, we've tailored our investment funds to suit different timelines and risk requirements. Your employees can choose the percentage of their contributions to be invested in each investment fund. Once a year, they can change where they want to allocate the contributions. They can also transfer as much as 20% from any investment fund to another at no cost.

	Description	Type	Risk Level	This fund may be right for you if...
Guaranteed Fund	Invests in fixed income securities, including Government and corporate bonds and preference shares.	Guaranteed	Low	You do not want to take any risk, retirement is within five years or less and you want to preserve your investment.
Income Fund	Invests in fixed income securities including Government and corporate bonds and preference shares.	Fixed Income	Low	You are approaching retirement (within a five year period) and seek to safeguard and generate returns on your accumulated assets
Balanced Fund	Invests in fixed income securities and Bahamian equities.	Balanced	Moderate	Retirement is within ten- twenty years and you are looking for a mixture of safety and modest capital appreciation.
Equity Fund	Invests in Bahamian equity, performance shares and private placements.	Equity	High	You have the ability to withstand greater risk in order to obtain aggressive growth.
International Equity	Invests in international equity securities and Exchange Traded Funds.	International Equity	High	You are ahead of the pack, retirement is within twenty or more years and you are seeking aggressive growth.
International Fixed Income Fund	Invests in fixed international fixed income securities	International Fixed Income	Moderate	You prefer the stability of returns and relative safety of global fixed income

*An RF advisor can help you determine a good mix for your objectives and risk tolerance. Also, your investment choice is not locked in. You can switch your money between any of the funds at no additional charge.



RF Group Pension Plans in a Nutshell

Who is eligible to join the plan?	Any employer with 5 or more employees
Contribution Levels	Set by employer
Retirement Age	Regular - 65, unless otherwise stated
Additional Voluntary Contributions	Permitted
Investment Selections	Self directed, with guidance upon request
Vesting	Set by employer
Portability of Accumulated Benefits	Permitted
Governing Body	Securities Commission of The Bahamas

How to get started

Starting a new plan or switching from an old one is quick and easy! Simply contact us via phone or email. An RF Pension Specialist will arrange to come to your office, provide a presentation to your team and assist with completing the relevant forms.

As part of the onboarding process, our team of Pension Specialists will:

- Assist you in terminating the plan with your pension provider;
- Establish record-keeping and compliance procedures for your new plan;
- Assist with the completion of forms;
- Ensure legal compliance and requirements are managed;
- Meet with staff to give guidance and address any queries.

To get started today, contact us at pensions@rfgroup.com.



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