



ROYAL FIDELITY

Personal Pension Plan







About Us

Royal Fidelity Merchant Bank & Trust Limited

Since inception in 1997, Royal Fidelity has been committed to helping clients create and manage wealth. We are your local private bank connecting Bahamians and Barbadians with the best in local and international investments. Offering a wide range of investment products and services in Barbados and The Bahamas, our financial solutions are designed to help individuals and corporate clients meet and achieve their investment goals.

Group & Personal Pension Plans

Investment Management

Personal Retirement Accounts

Educational Investment Accounts

Mutual Funds

Investment Banking

Stock Brokerage

Trust & Estate Planning



RF Personal Pension Plan

When we talk about retirement, we're talking about the longest holiday of your life! Your pension is an essential part of your financial planning. The Royal Fidelity Personal Pension Plan is not just a Pension Plan; it is a tax efficient and flexible wealth management program, designed to help you attain a financially secure retirement.



The peace of mind you are dreaming of...

Key Features

- **Strong Investment Performance.**
Select from a range of investment portfolios and decide which combination best meets your requirements.
- **Flexible Structure.**
Invest the amount you want, when you want.
- **Efficient Administration.**
Regular reporting and online access.
- **Competitive fees.**
Low annual administration fees.



Things to think about...

- How much will I need when I retire?
There is no magic number for the amount you should have available for retirement, since each individual's priorities and needs are unique. However, it is estimated that you will need at least 70% of your pre-retirement earnings.

E.g. If your yearly income at present is \$30,000, you would need at least \$21,000 per year after retirement, in order to maintain your lifestyle.

- Can I rely solely on my National Insurance pension?
Your National Insurance pension will likely only meet a small portion of your retirement requirements so your employer and/or personal pension investments will form the core of your retirement assets. If you're thinking about maintaining your lifestyle at retirement, you'll need to take matters into your own hands.
- How soon should I start saving for retirement?
Believe it or not, the early bird really does catch the worm. The earlier you can contribute savings towards your retirement, the more time they will have to grow. When it comes to preparing for a comfortable retirement, time can be your biggest ally. An extra 1% can be the difference between retiring on your terms or someone else's.





 **Risk & Reward**

 **Safe & Secure**

Investment choices that reflect your reality

Where are my funds invested?

As you go through each stage in life, it’s critical that your investments are adjusted to suit your timeline and risk tolerance. Royal Fidelity has multiple investment options to help you achieve your personal goals.

	Income Fund	Balanced Fund
Description	Invests in fixed income securities including Government and corporate bonds, preference shares.	Invests in fixed income securities and Bahamian equities.
Type	Fixed Income	Balanced
Level of Risk	Low	Moderate
This fund is for you if...	You are approaching retirement (within a five year period) and seeking to safeguard and maximize on your accumulated assets.	Retirement is within ten- twenty years and you are looking for a mixture of safety and modest capital appreciation.

	Equity Fund	Guranteed Fund	International Global Equity	International Fixed Income
Description	Invests in Bahamian equity, performance shares and private placements	Invests in fixed income securities, including Government and corporate bonds and preference shares	Invests in international equity securities and Exchange Traded Funds	Invests in higher yielding global fixed income instruments
Type	Equity	Guaranteed	International Equity	International Fixed Income
Level of Risk	High	None	High	Low
This fund is for you if...	You are ahead of the pack and retirement is within the next twenty-fourty years and meanwhile you are seeking aggressive growth.	You do not want to take any risk, retirement is within five years or less and you want to preserve your investment.	You are seeking aggressive growth and retirement is within the next twenty–forty years.	You prefer the stability of returns and relative safety of global fixed income investments.

*A Royal Fidelity 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.



Let your money work for you

How do I keep track of my Personal Pension Plan?

Royal Fidelity will ensure that you are kept informed via quarterly investment reports. You are also able to access your pension statement online at any time. Additionally, our qualified pension professionals are available for telephone assistance and one-on-one appointments on request.

The best time to start protecting your future is now

How do I sign up?

Take the first step by calling a Royal Fidelity advisor today. Along with the completion of Royal Fidelity's documentation, the following supporting items are required:

- Current passport and valid work permit
- NIB card
- Utility Bill showing your name and home address or a Bahamian driver's license



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BAHAMAS

Providence House
East Hill Street,
Nassau, Bahamas
P: 242.603.6000

BARBADOS

Royal Fidelity House
27 Pine Road
P.O. Box 1338
St. Michael, Barbados 11113
P: 246.435.1955
F: 246.435.1964

www.royalfidelity.com  