



## SURVEY ON PENSION FUNDS IN THE BAHAMAS 2005

R D 000  
File Reference Number

Central Bank of The Bahamas  
Research Department

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Name of Institution

OFFICE USE ONLY

Rec: \_\_\_\_\_

Checked \_\_\_\_\_

### Please read this first.

**Purpose of collection.** This form collects information related to pension and provident funds which will be published in the Bank's Quarterly Economic Review and Statistical Digest.

**Pension Funds:** include an arrangement evidenced by a written agreement providing for the accumulation of funds from a company or its employees, or both, to be used for monthly or other periodic payments to the employees of the company after their retirement.

**Defined benefit plan:** A pension plan that guarantees the payment of a specified benefit at retirement age and provides annual contributions equal to an actuarially - determined amount sufficient to provide the specified benefit.

**Defined contribution plan:** A pension plan that provides for an individual account for each participant and for benefits based on amounts contributed to the participant's account, including income, expenses, gains and losses.

**Provident Fund:** includes an arrangement whereby private contributions are made by employees and employers and benefits reflect a lump sum payment made up of all contributions on a member's account; plus interest accrued from date of first contribution.

**Contributory Plan** - A pension plan to which participants contribute as well as the employer.

**Non-contributory Pension Plan** - A pension plan which the employer pays the entire cash of the pension.

**Confidentiality.** The Bank guarantees the confidentiality of your completed form; only consolidated statistics are published.

**Due Date.** Please return the completed form to the Research Department by **December 15<sup>th</sup>, 2006.**

**Estimates acceptable.** Some data requested may not be readily available from your records; careful estimates will suffice.

**Help is Available.** For assistance please call **Mr. Kevin Armbrister, Assistant Statistician, at 302-2712 (email: KArmbrister@centralbankbahamas.com),** or **Mrs. Shaniska Adderley, Senior Research Assistant, at 302-2708 (email: SSAdderley@centralbankbahamas.com),** Research Department.

**Please keep a copy of this form.** This will assist us to resolve any queries that we may have.

**Thank you.** Accurate statistics rely on your cooperation.

Person who should be contacted if any queries arise regarding this form.

Name: \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_  
Area Code

Title: \_\_\_\_\_

Facsimile No.: ( ) \_\_\_\_\_  
Area Code

Email: \_\_\_\_\_

