



GROUP PENSION PLAN ONBOARDING PACKAGE



Standard Checklist	1
Corporate Resolution Form	3
Application Form	4
Joint Investor Application Form	5
Sample Letter of Authorization	6
Company Representatives Details	7
Authorized Signatories Form	8
General Terms and Conditions	9

Account Signatories	The relevant application must be completed in full accompanied with forms required with originals or certified copies of the documents listed below for proof of identity, and proof of address.
Proof of Identity	<ul style="list-style-type: none"> • Passport <p>And any two of the following (Proof of Address & National Identification):</p> <ul style="list-style-type: none"> • NIB Card (Mandatory for Bahamas only) • National Identification Card • Voter's ID Card (Cayman Islands & Bahamas only) • Driver's License (Bahamas & Barbados only) • Utility Bill within 3 months
Identity Certification	<p>All documents presented must be originals or certified photocopies that are clear and legible. For a photocopied document to be considered "certified" Professions recognized by Leno include:</p> <ul style="list-style-type: none"> • Leno Group Employees • Officials employed by a licensed financial institution • Licensed Lawyers • Licensed Accountants • Notaries Public <p>The certifier must not reside or be a familial relative of the person whose document is being certified.</p> <ul style="list-style-type: none"> • Authorized Persons of the Plan Sponsor or Organization. See Document Certification form.
Corporate Entities, Unions & Associations	<p>The Corporate Application Form (Page 6) must be completed in full for the Entity together with the originals or certified copies of the documents listed below:</p> <ul style="list-style-type: none"> • IM/Administration Agreement • Official Letter of Authorization • Current Business License
Societies & Associations	<p>The Corporate Application Form (Page 6) must be completed in full for the Entity, together with the originals or certified copies of the documents listed below:</p> <ul style="list-style-type: none"> • IM/Administration Agreement • Constituting Agreement • Certificate of Registration (for charities) • By Laws • Listing of Council Members and Officers
Government Entities	<p>The Corporate Application Form (Page 6) must be completed in full for the Entity, together with the originals or certified copies of the documents listed below:</p> <ul style="list-style-type: none"> • IM/Administration Agreement • Official Letter of Authorization • Current and Valid Financial & Corporate Service Provider (FCSP) License

STANDARD CHECKLIST



Sole Proprietorship Companies	<p>The Corporate Application Form (Page 6) must be completed in full for the Entity, together with the originals or certified copies of the documents listed below:</p> <ul style="list-style-type: none"> • IM/Administration Agreement • Official Letter of Authorization • Current Business License
Partnerships	<ul style="list-style-type: none"> • The Corporate Application Form (Page 6) must be completed in full for the Entity, together with the original or certified copies of the documents listed below: • IM/Administration Agreement • Official Letter of Authorization • Current Business License
Joint Benefit Structure	<p>Can apply to any of the following plan descriptions, minimal of 3 investors. Duration minimum of 7 years.</p> <ul style="list-style-type: none"> • Family Savings/Retirement Plans • Friends Savings/Retirement Plans • Individual Investor Groups (Coworkers, Organizations etc.) <p>The Joint Investor Application Form (Page 7) must be completed in full for the Entity, together with the originals or certified copies of the documents listed below:</p> <ul style="list-style-type: none"> • IM/Administration Agreement • Official Letter of Authorization • Proof of Identity for Investors

CORPORATE RESOLUTION FORM



CORPORATE RESOLUTION OF _____ [COMPANY NAME]

WHEREAS the Board of Directors of _____ [Company Name] [the "Company"] has determined that it is in the best interest of the Company and its employees to establish a Group Pension Plan (the "Plan") with Leno Corporate Services Limited for the benefit of eligible employees; and

WHEREAS the Company desires to approve the Plan and authorize certain individuals to act on behalf of the Company in relation to the administration and management of the Plan;

NOW, THEREFORE, BE IT RESOLVED, that the Company hereby approves the establishment of the [Company Name] Group Pension Plan, effective as of _____ [Effective Date]; and

BE IT FURTHER RESOLVED that the following individuals are hereby authorized to execute and deliver on behalf of the Company, all documents and agreements, and to provide instructions related to the administration, management, and operation of the Plan:

1. AUTHORIZED INDIVIDUAL INFORMATION

Name of Authorized Individual 1

Job Title

Contact Information

Phone Number: Phone Number:

2. AUTHORIZED INDIVIDUAL INFORMATION

Name of Authorized Individual 2

Job Title

Contact Information

Phone Number: Phone Number:

3. AUTHORIZED INDIVIDUAL INFORMATION

Name of Authorized Individual 3

Job Title

Contact Information

Phone Number: Phone Number:

BE IT FURTHER RESOLVED that the authorized individuals shall have the power to make all decisions and take all necessary actions concerning the Plan, including but not limited to:

- Approving and signing agreements and amendments related to the Plan
- Managing contributions and distributions
- Making investment decisions for the Plan's assets
- Instructing third-party administrators or service providers

BE IT FURTHER RESOLVED that this resolution shall remain in full force and effect until revoked or amended by further resolution of the Board of Directors.

Name of Director(s)

Signed this [Day] of [Month], [Year]

APPLICATION FORM



CORPORATE APPLICATION FORM

Company Name (exactly as it appears on the certificate of incorporation)

Business Trading Name (if different from the company name)

City Country State/Settlement

Street Address Mail Address

Name of Point of Contact for Company Position of Point of Contact

Type of Entity (Company, Union, etc.) Date of Incorporation

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Phone Contact Alternate Phone Contact Fax

Company Email Point of Contact Email address

Nature of Company Total No. of Employees No. of Employees to enroll

Company Representative (POC) Signature

Date (DD/MM/YY)

JOINT INVESTOR APPLICATION FORM



JOINT INVESTOR APPLICATION FORM

Plan Name

Plan Affiliate Type (Family Savings, Organizational etc.)

City Country State/Settlement

Street Address Mail Address

Name of Point of Contact for Plan Position of Point of Contact

Type of Entity (Savings Plan, Retirement) Date of Incorporation

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Phone Contact Alternate Phone Contact Fax

Company Email Point of Contact Email address

Intended Plan Duration Years No. of Enrollees Expected Monthly Contributions \$

Company Representative (POC) Signature

Date (DD/MM/YY)

SAMPLE LETTER OF AUTHORIZATION

[Your Company Letterhead]

[Date]

To:

Leno Corporate Services Limited
2nd Floor, Pineapple Place
Bernard Road
Nassau, Bahamas

Subject: Authorization of Representatives for Group Pension Plan Instructions

Dear [Recipient's Name],

We are writing to formally designate individuals authorized to provide instructions and make decisions on behalf of the [Company Name] Group Pension Plan (the "Plan"). The individuals listed below have been granted the authority to direct transactions, make investment decisions, and provide instructions related to the administration of the Plan, effective immediately.

Authorized Representatives:

1. [Name]

Title: [Job Title]

Contact: [Phone Number] Email: [Email Address]

2. [Name]

Title: [Job Title]

Contact: [Phone Number] Email: [Email Address]

These representatives are authorized to communicate on matters including, but not limited to:

- Contribution changes
- Allocation of investments
- Withdrawal or distribution requests
- Plan amendments and documentation updates
- Other instructions related to the management and administration of the Plan

We request that all future communications or instructions regarding the Plan be accepted only from the authorized representatives listed above. If you require any additional information or documentation, please do not hesitate to contact us.

Thank you for your attention to this matter.

Sincerely,

[Your Full Name]

[Your Title]

[Company Name]

[Contact Information]

SAMPLE ACCOUNT CERTIFICATION

[Your Company Letterhead]

[Date]

To:

Leno Corporate Services Limited
2nd Floor, Pineapple Place
Bernard Road
Nassau, Bahamas

Subject: Certification of Documents

I, [Your Full Name], in my capacity as [Your Position] at [Your Organization Name], hereby certify that the following documents are true and accurate copies of the original documents held in our records:

1. [Document Name 1]
2. [Document Name 2]
3. [Document Name 3]
4. [Document Name 4]

This certification is provided to confirm the authenticity and integrity of the enclosed copies.

Should you have any questions or require further verification, please do not hesitate to contact me at

[Your Contact Information].

Yours sincerely,

[Your Full Name]

[Your Position]

[Signature]

[Seal/Stamp, if applicable]

LISTING OF BENEFICIAL OWNERS, SHAREHOLDERS, DIRECTORS AND OFFICERS

BENEFICIAL OWNERS		
Name	Address	Occupation

SHAREHOLDERS		
Name	Address	Occupation

DIRECTORS		
Name	Address	Occupation

OFFICERS		
Name	Address	Occupation

AUTHORIZED SIGNATORIES FORM



COMPANY AUTHORIZED SIGNATURES LISTING

Company / Plan Name

1. Print Name

☐ Individual

☐ Joint

Signature _____

2. Print Name

☐ Individual

☐ Joint

Signature _____

3. Print Name

☐ Individual

☐ Joint

Signature _____

4. Print Name

☐ Individual

☐ Joint

Signature _____

5. Print Name

☐ Individual

☐ Joint

Signature _____

6. Print Name

☐ Individual

☐ Joint

Signature _____

Note:

Joint Signature selections will be required to amend any plan rules or issue any plan addendums. Signatures of any authorized parties selected shall be able to submit for withdrawals, terminations of members, new enrollments, and beneficiary updates.

Full KYC is required for all Authorized Signatories.

AGREEMENT TERMS & CONDITIONS

Introduction

This Agreement contains the general terms and conditions which shall apply to all business undertaken by LENO of whatever nature, and takes effect when you complete, sign and return the account opening forms to Leno Corporate Services Limited (LENO).

In this Agreement and in the account opening forms that are attached with this Agreement, unless the context otherwise requires, words importing the singular shall include the plural and the masculine gender all include the feminine and the neuter and vice versa in each case, and words importing persons shall include bodies of persons whether corporate or unincorporated.

These general terms and conditions apply to all business undertaken by LENO of whatever nature and the term "Account" as used herein shall include each and every type of business arrangement with LENO whether covered by a formal agreement or not and the term "Account Holder" as used herein shall include each and every person or organization that holds an Account with LENO.

The expression "Authorized Person" as used herein means the Account Holder and any person, company or other entity from whom LENO is authorized or instructed by the Account Holder to accept instructions or advice whether such authorization shall be general or limited.

Investments to and from an Account

Payments of funds to the credit of an Account may be made by electronic transfers, checks, bankers draft or other orders for the payment of money (herein after referred to as "Instruments") whether or not the Account Holder is a party to the same but in the case of any joint account LENO shall abide by any instruction to the contrary. LENO is authorized to endorse any Instrument presented by the Account Holder for credit to the Account if the same shall be presented unendorsed by the Account Holder.

The Account Holder shall indemnify LENO against all claims losses or expenses made against or sustained by LENO and/or any liability incurred by LENO under any law having effect within the jurisdiction where any Instrument is or may be payable including without limitation any claim loss expense and/or liability which may arise by reason of the endorsement of such Instrument by LENO.

Payments from an Account may be made by LENO at the risk of the Account Holder by cheque, bank draft or by any other acceptable means.

LENO undertakes the custody and normal administration in all kinds of securities. LENO is hereby authorized to deposit with third party depositaries in its own name or in the name of its nominees, for the account of the Account Holder such securities. The deposit is made at the sole risk of the Account Holder who is responsible for payment of charges and other costs, and the Account Holder accepts the restrictions and other measures in force at the place of deposit.

The Account Holder can require assets to be returned at any time, but LENO will not be liable for any delay in the return of the assets to the Account Holder where the delay is caused by LENO correspondents with whom the assets have been deposited in accordance with the terms of this Agreement. In any event the Account Holder should permit LENO a reasonable period of time to return the assets.

Joint Accounts

All investments placed to the credit of a joint account shall be the property of the joint Account Holders as joint tenants and LENO is authorized to rely upon and act in accordance with the instructions and request and to deal with instruments purporting to be made drawn, accepted, endorsed or given by any or all of the Account Holders unless otherwise specified to in writing.

AGREEMENT TERMS & CONDITIONS

Joint Account Holders (or their survivor) shall notify LENO immediately upon the death of one of the Joint Account Holders and LENO shall be entitled to call for and rely upon such evidence (if any) of death as it may deem fit. LENO shall deal with joint accounts in accordance with the instructions of the surviving Account Holder, or failing such instructions in accordance with the current instructions governing the operation of the account save that no investments will be made other than to or in accordance with the directions of the surviving Account Holder.

The liability of joint Account Holders to LENO shall be joint and several.

A notice or communication served on anyone of the Account Holders shall constitute effective service on all the Account Holders.

The Account Holder understands that LENO will not be liable for loss caused directly or indirectly by government restrictions, war, strikes, "Acts of God", or any other conditions beyond the control of LENO

Instructions

Instructions from the Account Holder or from any Authorized Person may be accepted by LENO if given by word of mouth, letter, telephone, electronic mail facsimile or any other means and the burden of proving that no such instructions have been given shall be the Account Holder's.

LENO hereby agrees to execute instructions communicated by facsimile transmission on condition that:

a) the instructions include the time and date of transmission; and

b) each instruction bears a signature showing no marked discrepancy from the specimen signature held by LENO in accordance with the agreed signature regulations contained herein. The parties agree that LENO will have discharged its duties and deemed to have acted with reasonable care if the conditions under the paragraph above have been performed. The Account Holder hereby acknowledges that the use of Facsimile instruction carries considerable risks such as inter alia, falsifications, misuse of signatures, faulty identification or faulty, mutilated, incomplete, lost or duplicate transmissions AND indemnifies LENO against all or any actions, proceedings, claims, demands, costs and expenses whatsoever in respect of actions taken by LENO upon instructions contained in the Orders.

LENO hereby agrees to execute telephone orders or instructions on condition that they are encoded in accordance with LENO's instructions (the transmission code required for encoding will be communicated to the Account Holder by separate letter after this agreement has been signed).

It is hereby agreed that LENO will have discharged its duties and be deemed to have acted with reasonable care if the procedures hereof have been performed. The Account Holder hereby acknowledges that the use of telephone instructions carries considerable risks such as faulty identification, garbled or incomplete transmissions AND the Account Holder hereby indemnifies LENO against all or any actions, proceedings, claims, demands, costs and expenses whatsoever in respect of actions taken by LENO upon instructions contained in the Orders.

LENO shall not be liable for acting in reliance upon any instructions recommendations or advice given by any Authorized Person.

In the case of an Authorized Person who is a body corporate firm or other entity other than a single individual, LENO shall be entitled to rely upon any instructions given by any person purporting to be an officer or otherwise authorized on behalf of such Authorized Person.

Until LENO has received written notification of revocation from the Account Holder, LENO shall not be obliged to recognize any other notification that the authority of any Authorized Person has been revoked.

AGREEMENT TERMS & CONDITIONS

In any case where LENO is required to act upon the instructions of an Authorized Person but clear and unambiguous instructions shall not be forthcoming in timely fashion LENO shall be authorized (but not obliged) in its complete discretion to act upon its own initiative without liability for any resulting loss.

Notices and Communications from LENO

Notices and other communications or correspondence from LENO to an Account Holder shall be properly dispatched by LENO when sent to the address nominated by the Account Holder from time to time in writing for that purpose the date of dispatch shall be presume to be the date appearing on the LENO copy of such notice or other communication or correspondence.

Upon the written request of the Account Holder, LENO will hold all notices and other communications or correspondence for collection by the Account Holder and will continue to hold the same until they are collected or other written instructions are receive from the Account Holder. Such held notices, communications or correspondence, are considered delivered to the Account Holder on the date appearing on the same.

LENO may give effective notice to Account Holders of any amendment or additions made by LENO to these terms and conditions. LENO will provide Account Holders with periodic statements at such intervals as shall be agreed with the Account Holder from time to time.

Indemnity

LENO and every current or former officer or employee of LENO shall have an unqualified indemnity out of the Account or as the case maybe, any managed company or other property or assets in the hands of or under the control of LENO for all costs, claims, demands, expenses and liabilities whatsoever suffered or incurred in any manner in or about the performance of LENO's functions and against all costs and expenses including legal expenses incurred in settling, defending or compromising the same save only that this indemnity shall not extend to cover the consequences of negligence or bad faith on the part of LENO or any officer or employee as aforesaid.

This indemnity is in addition and without prejudice to any other rights or remedies otherwise available to LENO.

Advisers

LENO shall be entitled to retain on its own behalf the services of lawyers, accountants and other advisers and shall be entitled to reimbursement of all fees and disbursements thus incurred. LENO shall be entitled to rely upon any advice so obtained if from a professional person or a person reasonably believed to be competent to give the advice; and LENO shall in no event have any liability for anything done or omitted to be done in reliance upon such advice. If LENO shall determine to obtain any such advice it shall not be liable for declining to act pending receipt of such advice.

Remuneration and Compensation

Save where LENO has expressly agreed in writing to the contrary its appropriate scale of fees from time to time in force shall be payable for services rendered. In addition LENO shall be reimbursed for all costs expenses and disbursements in or about the provision of its services or the exercise of its powers rights and remedies. LENO is empowered to liquidate securities to cover such fees.

Liability for the fees costs expenses and disbursements of LENO shall be that of the Account Holder and if more than one of the Account Holders jointly and severally.

The Account Holder acknowledges receipt of the current scale of fees.

AGREEMENT TERMS & CONDITIONS

Identification and Reference

On the opening of an Account LENO will require proof of the identity of an individual Account Holder by the production of a valid passport or other identification satisfactory to LENO and will require with respect to corporate Account Holder appropriate constitutional documents and resolutions satisfactory to LENO.

LENO may take an independent method of verifying the identity, source of funds, or any information provided by the Account Holder on the Accounts Opening Application form.

Suspect Transactions

LENO retains the following rights at all times over the Account Holder's account:

LENO will constantly monitor all account activity and reserves the right to query the Account Holder regarding any transaction which LENO might perceive as suspect.

LENO reserves the right to request detailed information about any transaction it may deem as suspect before executing the Account Holder's transaction request, LENO reserves the right to return any wire transfer to its place of origin, without the consent of the Account Holder, if the transaction is deemed as suspect. LENO reserves the right to immediately close the account and return all funds to their place of origin without the consent of the Account Holder, if the Account Holder is unable to satisfy LENO to the nature of any transactions which might be deemed as suspect by LENO.

LENO does not engage in "in and out" transactions whereby assets are transferred into the Account Holder's account and transferred back out of the Account Holder's account in a very short time period. This includes but is not limited to cash, checks, wire transfers, purchase and subsequent delivery of securities.

This Agreement is valid for all the accounts for which the Client is a signatory or beneficial owner or agent. These general terms and conditions and the relationship between LENO and the Account Holder shall be governed by and construed in accordance with the laws of the Commonwealth of The Bahamas.

ACKNOWLEDGMENT

The Account Holder hereby agrees to and accepts the terms and conditions set forth in this agreement.

Signature

Date (DD/MM/YY)