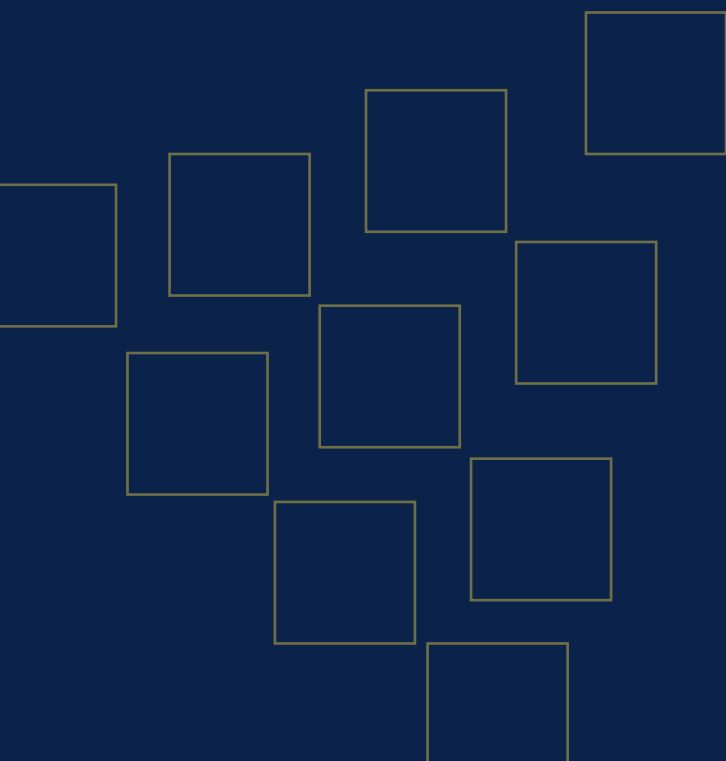




INDIVIDUAL RETIREMENT ACCOUNTS



 L E N O

YOUR BRIDGE TO THE FUTURE

Headquartered in the Bahamas since 2010, Leno Corporate Services Ltd. (Leno) is one of the leading financial services companies in the region. At Leno, we strive to reward the trust our clients have placed in us, by providing leading and competitive investment products and financial solutions that best suit our client's individual needs.

Our diverse suite of products and services include

PRODUCTS

- Individual Retirement Accounts
- Group Pension Plans
- College Savings Plan
- Mutual Funds
- Stock & Trading
- Personal Wealth Builder

SERVICES

- Private Wealth
- Fund Administration
- Corporate Services
- Accounting Services
- Payroll Services
- Trust & Fiduciary Services





THE JOURNEY TO RETIREMENT

Planning for retirement means more than just setting aside a portion of your monthly income for the future. It means deciding what that future will look like. And if you have a spouse, it's a good idea to include them in this process as you'll be deciding how you want to live when your working life is behind you. At Leno, we offer an advice-driven, comprehensive retirement planning process analysis to ensure you never have to worry about becoming a statistic. Leno's personal retirement solution is a simple to use savings tool that allows you to build the financial stability you will need for your future after the end of your working years.

Leno's Individual Retirement Account

Leno's Individual Retirement Account (IRA) is a progressive personal pension solution established in response to the growing demand for a pension plan that meets the varying needs of individuals planning for retirement. With an IRA, you will get a structured but flexible plan to comfortably save for retirement with the portability to ensure that your plan remains with you regardless of career changes.

THINGS TO CONSIDER

Why are retirement savings important?

With people living longer, retirement has become more important than ever, so we want to help you enjoy it. We know its easy to put off planning for this stage in your life, particularly if retirement feels far away and other financial demands seem more pressing. Unfortunately , many people reach retirement age an realize they don't have enough saved to support the lifestyle they dreamed of in retirement. By setting money aside today, you can invest in your future.

How much should I save each month?

The amount you save should come from your disposable income to ensure it is affordable and sustainable throughout your entire savings term. You'll get the most from your plan if you maintain payments throughout your working term.

But its important to remember that experts say that you need to have at least 70% of your pre retirement income to fund your retirement years. For an individual retiring making \$40,000 per year they will need about \$28,000 annually or \$2,333monthly if they would want to maintain their lifestyle in retirement.

When is the best time to start saving?

The sooner the better so that you can reach your desired goal sooner rather than later. The longer you save the more money you will be able to save to fund your retirement years.

How can the plan help you?

Our personal pension solution is a quality product for those who wish to save for their future. It provides the potential to build up cash for substantial future expenditures , such as supplementing income in retirement.

What happens if my circumstances change?

When starting a saving plan it's important not to stretch yourself financially. However, sometimes the unexpected happens, so you should choose a plan with a degree of flexibility. Our Plan allows for breaks. However , this option should only be considered a temporary solution—otherwise you risk not achieving your savings goal.





YOUR MONEY GROWS QUICKLY

The below chart gives an estimation of the amount of funds you can accumulate with a Leno IRA. The chart shows how much an initial investment of \$100 per month invested at various ages to age 65 and at varying rates.

\$100 PER MONTH - PROJECTED VALUE TO AGE 65			
PORTFOLIO	CONSERVATIVE	BALANCED	AGGRESSIVE
AGE	6%	8%	10%
20	\$199,161.02	\$349,128.08	\$632,468.26
30	\$142,485.43	\$229,418.79	\$379,726.17
40	\$69,303.65	\$95,110.32	\$132,696.53
50	\$29,084.85	\$34,608.52	\$41,445.03
55	\$16,388.98	\$18,296.15	\$20,486.65
The table is for illustrative purposes only. Actual returns may vary			





INVESTMENT STRATEGIE

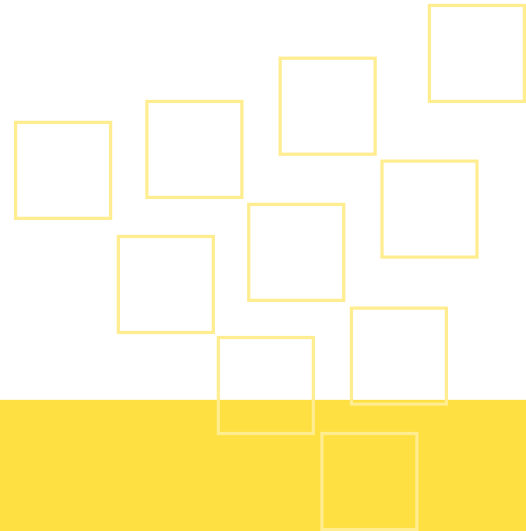
Disciplined, yet flexible investment options

Your plan’s investment offering is a key factor in helping you realize your retirement realities. At Leno, we have designed a multiple investment strategy with investment options that range from aggressive to conservative. What does this mean to you? You have the ability to change your investments as you see fit.

DESCRIPTION	TYPE	RISK LEVEL	RECOMMENDED
Invests in local fixed income securities securities including government and corporate bonds & preference shares.	Fixed Income	Low	For Individuals with 5 years or less to retirement
Invests in local fixed income securities including Bahamian.	Balanced	Moderate	For individuals who have 10-20 years to retirement or those who wish to be exposed to only moderate risk
Invests in Bahamian Equity, performance shares and private placement.	Equity	High	For individuals with an excess of 20 years to retirement

WHAT'S NEXT?

When it comes to your personal pension savings, Leno is committed to the best we can for our customers. So if you'd like to take the next step, get in touch today.



For more information or to schedule a consultation, please contact us at:

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