



GROUP PENSION & SAVINGS PLAN



YOUR BRIDGE TO THE FUTURE TRUSTED FINANCIAL SOLUTIONS PARTNER

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 SOLUTIONS INCLUDE.

- Group Pension & Savings Accounts
- Individual Retirement Account
- College Savings Plan
- Mutual Funds
- Brokerage & Trading
- Personal Wealth Builder
- Premier Wealth Accounts
- Fund Administration
- Corporate Services
- Accounting Services
- Payroll Services
- Trust & Fiduciary Service



INTRODUCTION

As an employer, attracting and retaining top talent requires offering valuable benefits, including a well-structured pension plan that aligns with employees' needs. An ideal pension plan not only helps secure employees' financial future but also strengthens loyalty, reduces turnover, and enhances overall workforce stability.

As a trusted financial services provider, Leno offers this innovative pension solution to help businesses support their employees' retirement goals while ensuring compliance with regulatory requirements.

The ideal pension plan solution delivers key benefits for both employers and employees, including:

- Strong Investment Performance
- Flexibility
- Cost Efficiency
- Reliability
- Expert Professional Management

Leno is uniquely positioned to meet these needs, offering customized pension plans designed to align with these core principles. In addition to personalized, stand-alone pension solutions, Leno provides businesses with the opportunity to participate in the **Leno Group Pension Plan**—a cost-effective option developed in response to the increasing demand for accessible and comprehensive retirement benefits.

Leno also offers a full suite of consulting and advisory services to companies looking to establish a new pension plan or transition from an existing one. With a commitment to delivering exceptional service to both corporate and individual clients, Leno's goal is to provide the most effective and tailored pension solutions to meet the unique needs of businesses and their employees.

WHAT IS THE LENO GROUP PENSION PLAN?

The **Leno Group Pension Plan** is a professionally managed, pooled pension plan that allows multiple employers to participate under a single trust structure. The plan offers a range of investment options tailored to different risk appetites and retirement goals.

Employers benefit from reduced administrative burdens and costs while employees enjoy access to a well-structured pension plan with expert investment management.

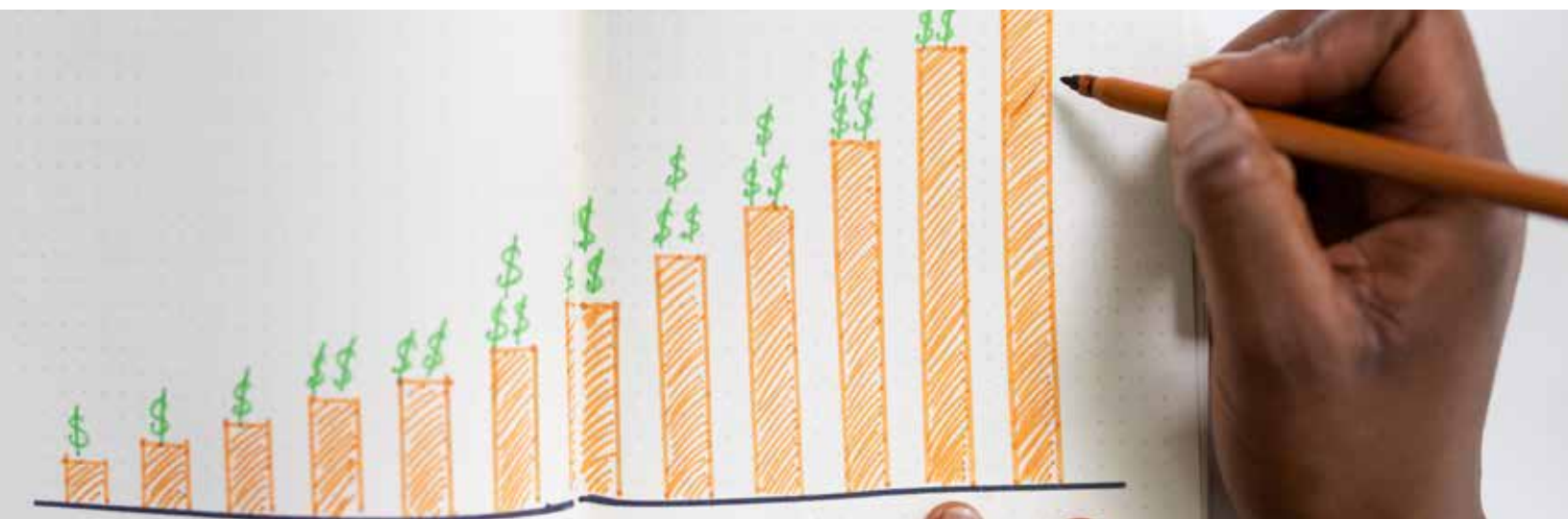
KEY BENEFITS

For Employers:

- **Cost Efficiency:** By joining a multi-employer plan, businesses can reduce the costs associated with managing a standalone pension plan.
- **Simplified Administration:** Leno manages the plan, handling compliance, reporting, and investment oversight.
- **Regulatory Compliance:** The plan meets all legal and fiduciary requirements, ensuring businesses remain compliant.
- **Employee Retention & Attraction:** A structured retirement plan enhances employee benefits, helping attract and retain top talent.

For Employees:

- **Investment Growth:** Contributions are professionally managed to maximize returns over the long term.
- **Portability:** Employees can transfer their pension assets if they change jobs within participating employers.
- **Flexible Contributions:** Employees can make voluntary contributions to enhance their retirement savings.
- **Retirement Security:** A well-managed pension plan ensures financial stability in retirement.





STRUCTURE & ROLES

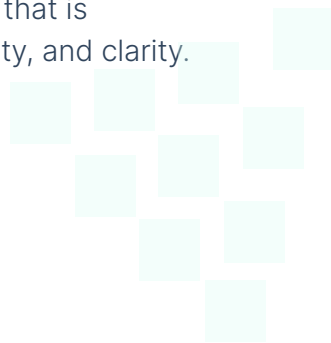
- **Leno Corporate Services** – Plan Administrator: Manages the day-to-day operations of the plan, ensuring efficiency and compliance.
- **Leno Trust Services** – Trustee: Holds assets in trust, ensuring security and oversight.
- **Leno Investment Management** – Investment Manager: Provides expert fund management and strategic asset allocation to optimize growth.

How It Works

1. **Enrollment:** Employers join the plan and enroll eligible employees.
2. **Contributions:** Both employers and employees contribute to the plan based on a predetermined structure.
3. **Investment Management:** Leno's team manages funds to achieve optimal returns.
4. **Retirement Payouts:** Employees receive retirement benefits based on their accumulated contributions and investment growth.

When it comes to retirement, we all have similar goals.

Let's be honest—most of us may not have enough income to fully enjoy those golden years. With the growing demand for retirement packages that better serve both employers and employees, Leno offers comprehensive and highly personalized retirement plan solutions, regardless of your company's size. You owe it to yourself and your employees to provide a Pension Plan that is tailored to meet the specific needs of your team, ensuring security, reliability, simplicity, and clarity.



RETIREMENT REQUIRES CAREFUL PLANNING AND RESOURCES.

What can I expect at retirement?

We all want to maintain our lifestyle after retiring. Your pension plan serves as the foundation of your retirement income. When you reach retirement, you'll receive the benefits you've accumulated, including both employer and voluntary employee contributions, along with any investment returns. The total amount available at retirement depends on how much you contribute, how long your funds have been invested, and the returns earned on those investments. To ensure a comfortable retirement, it's crucial to maximize all three factors.

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			





YOUR MONEY IS SECURE

Your money is secure for your retirement.

Where will my funds be invested?

The performance of your invested funds will depend on the investment options you choose. To make things easier, we've designed our investment funds to align with your timeline and risk preferences. You have the flexibility to decide how much of your contributions to allocate to each fund, and you can choose to invest as little or as much as you like in each one.

INVESTMENT STRATEGIES

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

STARTING A NEW PLAN OR SWITCHING FROM AN OLD ONE IS QUICK AND EASY!

How do I join?

Simply reach out to us by phone or email, and a Leno pension specialist will get in touch with you. They'll arrange to visit your office, provide a detailed presentation, and help you complete the necessary forms.

Leno will:

- Assist you in terminating your current plan with your pension provider
- Set up record-keeping and compliance procedures for your new plan
- Help with completing all required forms
- Ensure legal compliance and manage all requirements
- Meet with your staff to offer guidance and address any questions

Leno Standalone Pension Plan

Although Leno's Group Pension Plan offers lower costs, a wide variety of investment options, and limited administrative requirements, we acknowledge that it may not meet every company's specific needs.

For those businesses, Leno provides Stand-Alone Pension Plans tailored to the unique needs of each company and its employees. These plans are typically used by larger employers who don't need to pool assets to benefit from economies of scale. However, we understand that some companies are willing to incur additional costs and take on extra administrative responsibilities to meet certain employer or employee requirements—such as gaining control over the securities invested in the fund and selecting their own service providers.

With over 30 years of experience in designing and administering benefit and defined contribution pension plans, Leno's pension team is equipped to assist with the following:

Leno's Stand-Alone Pension Plan Services:

- Developing the rules for the Pension Plan, including eligibility criteria, retirement age, and access to employee funds
- Drafting the Pension Plan and Trust Deed
- Creating administration and Investment Management agreements
- Selecting and retaining service providers, such as trustees, auditors, administrators, and investment managers
- Preparing the necessary employer and employee forms for plan administration
- Designing investment portfolios to offer flexible investment options
- Customizing pension administration software to meet the specific needs of the Plan

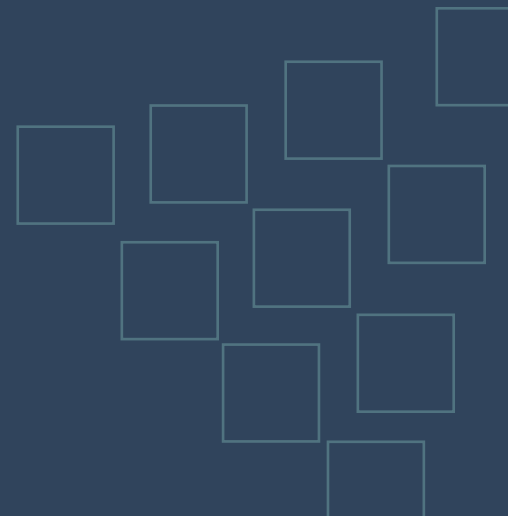


WHY CHOOSE LENO?

Leno brings years of expertise in financial management, investment solutions, and corporate advisory services. Our dedicated pension specialists ensure that both employers and employees receive the highest level of service, transparency, and financial security.

With a **Leno Group Pension or Savings Plan**, businesses can provide a robust retirement solution with minimal administrative effort, ensuring a secure future for their employees while optimizing operational efficiency.

For more information on how to participate, contact Leno today!





To learn more about the Group Pension & Savings Plan, please contact us at:

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