

# overview

With our Segregated Fund, the premise is that you will be investing in an instrument that will allow you to 'pool' your money with other investors.

Fund units credited to you represent your proportionate stake of ownership in the segregated fund. Therefore, the value of the units issued to you is commensurate to your claim on the underlying assets of the Fund.

The Fund in turn uses that 'pool' of cash from unit holders to purchase securities such as stocks, bonds, real estate, mortgages, money market instruments, and mutual funds.

The term "segregated" means that investment in the Fund is held separate and distinct from the general assets of Sagicor. Therefore, the Segregated Pension Funds' assets are safeguarded and managed accordingly.

The most important element in pension funding is the investment return on the pension fund. However, the pension fund has to be substantial to provide such diversification of assets as would provide adequate capital security.

This is the principle around which the Segregated Pension Funds Policy was written. In April 1969, the Barbados Mutual Life Assurance Society, now Sagicor Life Inc, established the Barbados Mutual (Bonds) Fund and the Barbados Mutual (Equity) Fund - two registered Unit Trusts in Barbados.

Investment in these Unit Trusts is restricted to Barbados registered Pension Plans, giving the Unit Trusts tax exempt status. The Unit Trusts are referred to as the Segregated Pension Funds, because the assets are held apart from Sagicor's Life Fund.

Sagicor offers pension administration services to Barbados registered Pension Funds including those investing in the unit trusts.

Administration services include plan design, record-keeping and payment of benefits.

Since 1993, the Bonds Fund and the Equity Fund have returned compound annual interest rates of 8.5% and 6.4% respectively.

[View the Performance](#) of the Barbados Segregated Pension Fund.

For more information please  
contact either our Pensions or  
Investment team.

# benefits

## **Professional Management**

With over 175 years of financing and investing experience, we boast a proud investment history and portfolio of investments. With knowledgeable Investment Managers and Analysts, we will monitor your assets to help you achieve your financial objectives.

### **The Ability to Diversify Your Risk**

In keeping with our commitment of “Wise Financial Thinking For Life”, we spread your investments over a wide range of companies, industries, and asset classes that can help lower your risk of significant loss if a particular company or sector does not do well. This is due to the fact that as a few investments performs poorly, these losses are offset by others that perform well.

### **Convenient Investing**

We are here to make investing as easy as possible for you, and Sagicor Segregated Funds allow unit holders to buy units on an ongoing basis. Purchasing units in the Segregated Fund is as easy as increasing your contribution via the voluntary contribution. Once purchased, your units are locked into the Fund and can only be redeemed upon an event of resignation, retirement, termination or death. Over the course of your participation in your company’s pension plan and by extension the Segregated Fund, the price per unit will fluctuate in tandem with the market price of the underlying securities held within the Fund. Unit holders share in any investment income or capital appreciation on the underlying investments of the Fund, proportionate with their quantity of units held in the Fund. It is important to note that unit holders will not receive increments in the quantity of units credited to them as a result of income allocation or capital appreciation of the Fund’s underlying assets. The price of the existing units will increase to reflect the allocation of income or increase in market price.

### **A Little Today, A Lot Tomorrow**

The Funds are excellent for those individuals who may find it difficult to invest excessively large amounts of money. Segregated Funds are long-term investments and give the assurance that a little can go a long way.

### **Taxation Benefits**

The Fund is exempt from Barbados taxation. This benefits you as the unit holder because the performance of the Fund is not reduced through local taxes. However, through geographical diversification of the Fund’s assets, certain countries impose withholding tax on the Fund’s assets held within those countries.

## related products

### **Millennium Saver**

Being able to enjoy the retirement you deserve means having a plan that’s right for you. That’s where Millennium Saver comes in. With a competitive, guaranteed interest rate for a five-year period and flexible contribution schedule, it can help you save for your future on your terms.

### **Registered Retirement Savings Plan**

Whether around the corner or 20 years from now, your retirement should be something you’re excited for— not anxious about. Ensure a stable, comfortable future for you and your family whenever you choose to stop working and start living.

## contact

For further information, please contact:

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