



**CERTIFIED FINANCIAL RETURN - FSC 60
(SUPERANNUATION FUNDS & RETIREMENT SCHEMES)**

FUND OR SCHEME IDENTIFICATION AND DETAILS

- (a) Fund or Scheme Name
- (b) Type of Fund or Scheme
- (c) Status of the Fund or Scheme
- (d) FSC Registration Number
- (e) S/A Registration Number
- (f) Effective Date of Fund
- (g) Name of Sponsor:

- (h) Period Under Review
From: (dd/mm/yyyy) _____
To Year End Date: (dd/mm/yyyy) _____
No. of Months: _____

AUDITORS' INFORMATION:

- (a) Name of Engagement Partner
- (b) Firm
- (d) Mailing Address
- (f) Telephone
- (g) Fax
- (h) Email Address

Name of the Administrator(s): (i) _____
(ii) _____

Name of the Investment Manager((i) _____
(ii) _____

Trustees:

	Name	Type
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Contact person (responsible for the day-to-day- management of the plan) : Name: _____
Telephone No.: _____

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STATEMENT OF CHANGES IN NET ASSETS
FSC 60.10

Ref. No. to Notes		Current Period J\$'000	Previous Period J\$'000
		(01)	(02)
	INCREASE IN ASSETS		
	Increase Due to Investments		
	Interest Income (009)		
	Realized & Unrealized Gains/(Losses) (010)		
	Foreign Exchange Gains/(Losses) (016)		
	Pooled Funds Increase/(Decrease) (017)		
	Others (018)		
	Total Increase Due to Investment Income (019)		
	Contributions		
	Members' Compulsory Contributions (020)		
	Members' Voluntary Contributions (021)		
	Sponsor Contributions - Ordinary (025)		
	Sponsor Contributions - Voluntary (026)		
	Sponsor Contributions - Special (027)		
	Total Contributions (029)		
	Transfers to the Fund/Scheme (039)		
	Other Sources of Increase (049)		
	TOTAL INCREASE IN ASSETS (059)		
	DECREASE IN ASSETS		
	Expenses		
	Investment Management Expenses (060)		
	Administrative Expenses (062)		
	Professional Fees (064)		
	Other Expenses (068)		
	Total Expenses (069)		
	Benefits and Transfers		
	Retirement Benefits		
	Lumpsum payments (070)		
	Pension Purchase (071)		
	Pension payouts from fund (072)		
	Termination Benefits		
	Lumpsum payments (075)		
	Death Benefits		
	Lumpsum payments (080)		
	Pension Purchase (081)		
	Pension payouts from fund (082)		
	Transfers to Approved Funds/Schemes (085)		
	Refunds to Sponsor (086)		
	Other Benefits and Transfers (087)		
	Total Benefits and Transfers (089)		
	Impairments Increase/(Decrease) (099)		
	Other Sources of Decrease (101)		
	TOTAL DECREASE IN ASSETS (119)		
	CHANGE IN NET ASSETS (129)		
	NET ASSETS AT START OF YEAR (159)		
	NET ASSETS AT YEAR END (199)		

Rate of Return: Gross _____ %
 Net _____ %

STATEMENT OF NET ASSETS
FSC 60.11

Ref. No. to Notes			Current Period			Previous Period
			Foreign	Local	Total	J\$'000
			J\$'000	J\$'000	J\$'000	J\$'000
			(01)	(02)	(03)	(04)
	Cash	(005)				
	Investments					
	Total Deposits	(019)				
	Commercial Paper	(029)				
	Total Securities of Governments	(039)				
	Total Repurchase Agreements	(049)				
	Total Bonds and Debentures	(059)				
	Total Mortgage Loans	(069)				
	Total Other Loans	(079)				
	Total Promissory Notes	(084)				
	Total Leases	(088)				
	Total Stocks and Shares	(099)				
	Total Real Estate	(109)				
	Total Investment Arrangements	(119)				
	Derivatives	(129)				
	Other Investments	(139)				
	Total Investments	(149)				
	Accounts Receivable					
	Members' Compulsory Contributions	(150)				
	Members' Voluntary Contributions	(152)				
	Sponsor Contributions-Ordinary	(156)				
	Sponsor Contributions-Voluntary	(157)				
	Sponsor Contributions- Special	(158)				
	Taxes	(164)				
	Receivables for Investments Sold	(165)				
	Investment Income Due and Accrued	(166)				
	Transfers Receivable	(167)				
	Other Amounts Receivable	(168)				
	Total Accounts Receivable	(169)				
	Other Assets	(179)				
	TOTAL ASSETS	(199)				
	LIABILITIES					
	Expenses Payable	(229)				
	Benefits Payable	(239)				
	Transfers Payable	(249)				
	Refunds Payable	(259)				
	Payable for Investments Purchased	(269)				
	Loans	(272)				
	Actuarial	(275)				
	Other Liabilities	(279)				
	TOTAL LIABILITIES	(289)				
	NET ASSETS AT PERIOD END	(299)				

STATEMENT OF INCOME FROM SECURITIES

60.13

(\$'000)

Ref. No. to Notes		Current Period (01)	Previous Period (02)
	INTEREST INCOME FROM DEBT SECURITIES		
	Interest from Deposits (019)		
	Interest from Commercial Paper (029)		
	Interest from Securities of Governments (039)		
	Interest from Repurchase Agreements (049)		
	Interest from Bonds and Debentures (059)		
	Interest from Mortgage Loans (069)		
	Interest from Other Loans (079)		
	Interest from Promissory Notes (084)		
	Income from Leases (088)		
	Income From Other Debt Securities (090)		
	INTEREST INCOME FROM NON - DEBT SECURITIES		
	Income From Stocks & Shares (099)		
	Income From Real Estate (109)		
	Investment Arrangements Increase/(Decrease)		
	Interest (Deposit Administration Funds)..... (111)		
	Type I Pooled Funds..... (112)		
	Type II Pooled Funds..... (113)		
	Total Investment Arrangements (119)		
	Income from Derivative Activities (129)		
	Income from Other Investments (139)		
	Total Investment Income (150)		

FSC Registration No. _____

Period Ending _____

**CONTRIBUTIONS, SALARY AND MEMBERSHIP SCHEDULE
(FOR SUPERANNUATION FUNDS ONLY)
FSC 60.17
(\$'000)**

(I)	ORDINARY CONTRIBUTIONS	Contribution Rate		Credited Rate	TOTAL ARREARS Brought Forward (01)	CURRENT PERIOD AMOUNT DUE (02)	AMOUNTS PAID IN CURRENT PERIOD		CONTRIBUTIONS IN ARREARS					TOTAL ARREARS Carried Forward (11)	No. of times contributions were late
		Recommended	Actual				CURRENT (03)	ARREARS (04)	0-30 days (05)	31-90 days (06)	91-180 days (07)	181-365 days (08)	1-2 years (09)		
	MEMBERS'														
	Compulsory Contributions (001)														
	Voluntary Contributions (002)														
	TOTALS (005)														
	SPONSOR'S														
	Ordinary Contributions (007)														
	Voluntary Contributions (008)														
	TOTALS (009)														

(II) SPONSOR'S SPECIAL CONTRIBUTION					
	Original Date Established (01)	Original Amount (02)	Total Payment Made in the Period Under Review (03)	Amount Remaining to be Amortized (04)	Amortization Expiry Date (05)
Unfunded Liability					
Solvency deficiency					

(III)

(III) SUMMARY OF PENSIONABLE CONTRIBUTION & SALARIES				
	Current Year		Accumulated Contributions With Interest	
	Contributions	Pensionable Salaries	Compulsory	Voluntary
Active Members				
Terminated Members				
Total				

(IV)	Previous Period Membership	Current Period Entrants	Current Period Exits			Current Period Membership
			Termination	Death	Retirement	
a	Active member					
b	Deferred Vested Pensioners (DVPs)					
c	Member Pensioners					
d	Beneficiary Pensioners					

e Number of pensioners paid directly from the fund _____

INVESTMENTS
(Excluding Pooled Funds, DA Contracts, Securities of Governments, Related Parties)

FSC 60.22

Name of Group (01)	Name (Individual or Company) (02)		Total Assets (\$'000) (03)	Direct or Indirect Investment (04)	Equity of Company (\$'000) (05)	% of Voting Rights to Shares Held (06)
Substantial Investments						
		001				
		002				
		003				
		004				
		005				
		006				
		007				
		008				
		009				
		010				
		011				
		012				
		013				
		014				
		015				
		016				
		017				
		018				
		019				
		020				
		021				
		022				
		023				
		024				
		025				
		026				
		027				
		028				
		029				
		030				
		031				
		032				
		033				
		034				
		035				
Total Substantial Investments		040				
Total Non-substantial Investments		055				
Grand Total		(060)				

FSC Registration No.

RELATED PARTY INVESTMENTS

FSC 60.27

Name of Individual, Company or Group (01)		No. of Members	Direct or Indirect (02)	Total (\$'000) (03)	Equity of Company (\$'000) (04)	% of Voting rights to shares held (05)
	001					
	002					
	003					
	004					
	005					
	006					
	007					
	008					
	009					
	010					
	011					
	012					
	013					
	014					
	015					
	016					
	017					
	018					
	019					
	020					
Total	025					
Active Member Loans (Other than mortgages)	026					
	027					
	028					
	029					
	030					
	031					
	032					
Total	035					
Active Member Mortgages (To Directors and Senior Officers)	036					
	037					
	038					
	039					
	040					
Sub-total	045					
Aggregate of outstanding member mortgages	046					
TOTAL RELATED PARTY INVESTMENTS	050					

INVESTMENT ARRANGEMENTS
FSC 60.40

DEPOSIT ADMINISTRATION FUNDS						
Line No.	Name	Beg. of Year Value \$'000	Net Contributions to the Fund/Scheme \$'000	End of Year		
					Total Interest Income \$'000	Total Value of Fund \$'000
	(01)	(02)	(03)		(05)	(06)
(001)						
(002)						
(003)						
(004)						
(005)						
(006)						
(007)						
(008)						
(009)						
(020)	TOTAL					

TYPE I POOLED FUNDS						
Line No.	Name	Beginning of Year Fund Value \$'000	Net Contributions to Fund/Scheme During Year \$'000	End of Year		
				Number of Units/ Participation #	Net Increase in Fund value Col. 6-(2+3) \$'000	Total Value of Fund \$'000
	(01)	(02)	(03)	(04)	(05)	(06)
(031)						
(032)						
(033)						
(034)						
(035)						
(036)						
(037)						
(038)						
(039)						
(050)	TOTAL					

TYPE II POOLED FUNDS						
Line No.	Name	Beginning of Year Fund Value \$'000	Net Contributions to Fund/Scheme During Year \$'000	End of Year		
				Number of Units/ Participation #	Net Increase in Fund value Col. 6-(2+3) \$'000	Total Value of Fund \$'000
	(01)	(02)	(03)	(04)	(05)	(06)
(061)						
(062)						
(063)						
(064)						
(065)						
(066)						
(067)						
(068)						
(069)						
(070)	TOTAL					

(095)	GRAND TOTAL					
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FSC Registration No.

Period Ending

ALLOCATION OF FUNDS AMONG INVESTMENT MANAGERS

FSC 60.50

J\$'000

Name of Investment Manager (01)		Current Period (02)	Previous Period (03)
	(001)		
	(002)		
	(003)		
	(004)		
	(005)		
	(006)		
	(007)		
	(008)		
	(009)		
Total	(010)		

FSC Registration No.

Period Ending

**NOTES TO THE CERTIFIED FINANCIAL RETURN
FSC 60.71**

FSC Registration No.

Period Ending

**INTERROGATORIES TO THE CERTIFIED FINANCIAL RETURN
FSC 60.80**

Where a question does not apply the response "N/A" should be provided. If the answer to any question is "Yes", written details respecting that question must be attached at the end of this report.

(001) Does the Fund or Scheme have any material contingent liabilities or contractual obligations or other off-balance sheet liabilities that have not otherwise been disclosed? Yes No

(002) Has the Fund or Scheme given a security interest on any of its assets, provided a guarantee or arranged for another entity to give a guarantee on its behalf? Yes No N/A

(003) Has the Fund or Scheme granted any loans which has not been fully secured as required by the Investment Regulation? Yes No N/A

(004) Are there any buildings or fixtures of the fund or scheme which are not insured? Yes No N/A

(005) Are there any real properties used as collateral which are not located in Jamaica? Yes No N/A

(006) Does the fund or scheme own non-income generating real property the value of which is more than 5% of the fair value of the fund's/scheme's total assets? Yes No N/A

(007) Were any pension adjustments made during the period ?

No

Yes In accordance with with constitutive documents

Yes Voluntarily by the sponsor

Yes Other (describe): _____

(008) Pursuant to Regulation 17 of the Registration, Licensing and Reporting Regulations, were there any changes to the particulars in the application for registration of the fund/scheme which have not been filed with the Commission? Yes No N/A

(009) Was the performance of any of the following persons found unsatisfactory during the period under review?

(i) the Administrator(s) Yes No N/A

(ii) the Investment Manager(s) Yes No N/A

(iii) other agents and advisors Yes No N/A

(010) Was a resolution passed during the period under review to fully or partially wind-up the superannuation fund or retirement scheme? No

Yes Effective date of winding-up: [/ /]
dd mm yyyy

(011) Did a material change occur during the period under review? Yes No

(012) Were there any proposed amendments to the fund's/scheme's constitutive documents which were not submitted to the Commission for approval? Yes No

(013) Were there any proposed amendments not disclosed to members? Yes No N/A

**INTERROGATORIES TO THE CERTIFIED FINANCIAL RETURN
FSC 60.80.1**

Where a question does not apply the response "N/A" should be provided. If the answer to questions 14 to 16 is "No", written details respecting that question must be attached at the end of this report.

- (014)**
- (a) Was the Statement of Investment Policies and Principles (SIPP) reviewed? Yes No
- (b) Was the Statement of Investment Policies and Principles (SIPP) changed during the period under review? Yes No
- (c) What is the effective date of the most recent SIPP? [/ /]
dd mm yyyy

(015) Were all plan investments made during the period under review compliant with the SIPP? Yes No

(016) For the category of members specified below was each member provided with the following information during the period under review?

CATEGORY	INFORMATION	Yes	No
		(001)	(002)
(i) Active Members; Deferred vested member (on request)	Benefit Statement	<input type="checkbox"/>	<input type="checkbox"/>
(ii) New Members - Retirement Scheme	Information Folder	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Members whose status changed	Benefit Statement	<input type="checkbox"/>	<input type="checkbox"/>
(iv) Participants on request	Annual Report	<input type="checkbox"/>	<input type="checkbox"/>
(v) New Members	Handbook	<input type="checkbox"/>	<input type="checkbox"/>

(017) Have there been any additions to or deletions from the list of sponsors participating in the superannuation fund/retirement scheme during the period under review? Yes
No

(018) Respecting any foreign investments held by the Fund/Scheme please provide details of relevant jurisdictions below:

(019) (i) How many trustees' meetings were held during the period under review?

(ii) What is the date of the last trustees' meeting that was held (dd/mm/yyyy)? [/ /]
dd mm yyyy

(020) What is the date of the last actuarial valuation done for the fund (dd/mm/yyyy)? [/ /]
dd mm yyyy

FSC Registration No.

Period Ending

**AUDITORS' REPORT
FSC 60.81**

FSC Registration N

Period Ending

**CERTIFICATION
FSC 60.82**

Under the Pensions (Superannuation Funds and Retirement Schemes) Act, 2004 and associated regulations, we hereby certify to the best of our and belief that the foregoing information in schedules 60.10 through to the CFR is true and accurate for _____
Superannuation Fund/ Retirement Scheme for the year

TRUSTEE

Signature
Name
Title/Position
Date

TRUSTEE

Signature
Name
Title/Position
Date

TRUSTEE

Signature
Name
Title/Position
Date