



BAHAMAS HOTEL AND ALLIED INDUSTRIES PENSION FUND

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Retirement Declaration for Regular or Early Pensioners

I have read and understand the following:

1. That at age 65 I may receive my Regular Retirement Pension and continue to work or retire, that is, to withdraw and refrain from full-time employment in the industry.
2. That between ages 55 and 65 I may receive my Early Retirement Pension if I have 15 or more Pension Credits; but, if I return to full-time employment in the industry, my pension benefits shall be suspended for any calendar month in which I am so employed.

This means that, as a Pensioner, I must not engage in full-time employment in the industry in any of the following:

- (a) Employment with any Employer; or
- (b) Employment with any employer in the same or related business as an Employer; or
- (c) Self-employment in the same or related business as an Employer; or
- (d) Employment or self-employment in any business which is or may be under the jurisdiction of the Union.

A Pensioner receiving an Early Retirement Pension who returns to full-time employment in the industry may be entitled to a higher pension amount on subsequent termination of employment depending on duration of period of Covered Employment.

Signature of Applicant

Date

Signature of Witness

Date