

Do Your  
**Future**  
a Favour



 **RS** INDIVIDUAL  
RETIREMENT  
SCHEME

Start planning  
for retirement early.

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# INTRODUCTION

## **JN Life Insurance**

JN Life Insurance Company Limited (JN Life), a subsidiary of the Jamaica National Group, provides affordable and innovative life insurance solutions for Jamaicans. The solutions include Extendable Term Life plans, Guaranteed Issue Whole Life plans, Critical Illness plans, Family plans, Group Life Employee Benefit and Group Creditor Life Insurance plans.

# DESCRIPTION OF THE SCHEME

JN Individual Retirement Scheme (JNRS) is a Retirement Scheme, approved by the Financial Services Commission, under the **Pensions (Superannuation Funds and Retirement Schemes) Act 2004**. The Scheme's registration number is FSC P07-0495 and TAJ #001-173-282/18. The registration documents are available for inspection at JN Life Insurance Company Limited, 26 Trafalgar Road, Kingston 10.

The Scheme provides pension benefits to persons at retirement, from contributions made from their income during their working years. The contributions are made before taxes (tax deductible). The JNRS is a tax-deferred way of saving towards your retirement.

Members of the Scheme can contribute between 5% and 20% of their gross annual income, before taxes, to the Scheme. The contributions are used to purchase units in one or more of four investment funds.

## **Master Trust Deed**

The Supplementary Trust Deed and Rules is the legal document which governs the operation of the Scheme and supersedes any information provided in this information folder.



# MANAGEMENT OF THE SCHEME

## THE BOARD OF TRUSTEES

The Board of Trustees shall be no more than ten and no less than five, of whom fifty percent, plus one, shall be appointed by the Sponsor. The remaining Trustees will be Member-nominated Trustees, provided that, if there are thirty or more Pensioners, and or Deferred Pensioners combined, then the Pensioners and Deferred Pensioners combined shall be allowed to nominate one Trustee.

## ADMINISTRATOR

The Scheme is administered by JN Fund Managers Limited (JNFM), a subsidiary of Jamaica National Group. JNFM is licensed, pursuant to Section 7(1)(a) of the Pensions Act, to administer an approved retirement scheme.

## INVESTMENT MANAGER

JN Fund Managers Limited (JNFM) acts as Investment Manager for the Scheme, under its license, pursuant to section 8(1) (a) of the Pensions Act, to undertake Investments on behalf of the Scheme.

## FEES

A management fee of 2% of the Net Asset Value (NAV) of the fund is charged to the Scheme, inclusive of all investments and Admin expenses. The fees are subject to change at any time and become effective 30 days after the date of announcement. All expenses incurred in the management of the investments are charged to the Scheme. These include, but are not limited to, accounting fees, actuarial valuation, charges levied by the Financial Services Commission (FSC) on the Investment Manager, stock brokering commissions, legal fees, stamp duty and General Consumption Taxes (GCT).

# ELIGIBILITY AND MEMBERSHIP

The JNRS is open to any resident of Jamaica between the ages of 18 and 64 years who is not contributing to an approved Superannuation Fund or Retirement Scheme. Membership in the Scheme is obtained on approval of the completed Application Form and receipt of the Member's initial Regular Contribution or Transferred Contribution.

Persons who wish to join the Scheme or who would like advice or information can contact any of our Licensed Representatives at: (876)733-7130 or 876-926-1344-9 or visit us at: JN Life Insurance, 26 Trafalgar Road, Kingston 10 or email [irs@jnlifeinsurance.com](mailto:irs@jnlifeinsurance.com)

## CONTRIBUTIONS

You can contribute a minimum of 5% and a maximum of 20% of your gross income annually. You may also transfer funds from another approved pension scheme or plan to your JNRS account.

Your contributions are tax deductible, i.e., your contributions are taken from your gross income before income tax and all other statutory taxes are calculated.

You must contribute regularly to the Scheme, at least once per year.

### EMPLOYER CONTRIBUTION

Your employer can make a contribution on your behalf. The employer's contribution is calculated as part of the 20% maximum you can contribute.

### METHODS OF PAYMENT OF CONTRIBUTION

You can choose to make your contribution weekly, monthly, quarterly, annually or ad hoc, as long as you make a minimum of 5% and a maximum of 20% of your annual income. You can make payment through any one of the following methods:

**Salary Deductions:** Your employer would submit the contributions to us on your behalf. This is the preferred option, as your contributions would be taken out before taxes.

**LIVE by JN:** Transfer funds electronically from your saving account.

**Standing Order:** Pre-authorize payment from your savings account.

**In Branch:** Payments can be made through the tellers at JN Bank branches island-wide.

**Transfers:** Once you become a JNRS member, your contributions are locked into the fund and will be paid back to you as a pension. However, you can transfer the accumulated value of your contributions to another approved pension scheme at any time you choose.

## **INVESTMENT OF CONTRIBUTIONS**

All normal contributions or transfers in, are used to purchase units in one or more of the investment funds of the Scheme at the unit price at the end of the day. The Member chooses how his/her contributions or transferred value will be allocated between the investment funds. However, if the member fails to choose a fund, the funds will be invested in the Fixed Income Fund, our default Fund.

JN Fund Managers currently has four (4) unitized Funds, available to members for investment:

- 1. JN Equity Fund**
- 2. JN Fixed Income Fund**
- 3. JN Foreign Currency Fund**
- 4. JN Mixed Income Fund**

### **Investment Strategy: JN Equity Fund**

Invested in stocks from companies listed on recognized Stock Exchanges, including the Jamaica Stock Exchange, as well as fixed income and cash.

## **Investment Strategy: JN Equity Fund - Cont'd**

The strategy of this Fund is to achieve growth over the long term, the risk profile on this fund is high. The Fund invests in local and international, medium term debt instruments denominated in Jamaican dollars (JMD), money market instruments denominated in Jamaican dollars (JMD) and United States dollars (US\$)

### **JN Fixed Income Fund**

Invested in a wide range of fixed income securities, including Government of Jamaica Bonds.

This Fund normally is very low risk and therefore attracts a more moderate return. The strategy of this Fund is to achieve an attractive total return through capital appreciation and income growth. The Fund invests in medium and long term debt instruments denominated in Jamaican dollars (JMD) namely Government of Jamaica (GOJ) securities and corporate notes and money market instruments denominated in Jamaican dollars (JMD) and United States dollars (US\$).

### **JN Foreign Currency Fund**

Investment in Foreign Sovereign Securities and cash.

The Fund is subject to foreign currency risks and therefore has a medium risk profile. The strategy of this Fund is to achieve an attractive total return through capital appreciation and income growth. This Fund invests in medium and long term debt instruments denominated in United States dollars (US\$) and Jamaican dollars (JMD) namely Government of Jamaica (GOJ) securities and corporate notes, equities denominated in (US\$) and money market instruments denominated in JMD & US\$.

### **JN Mixed Income Fund**

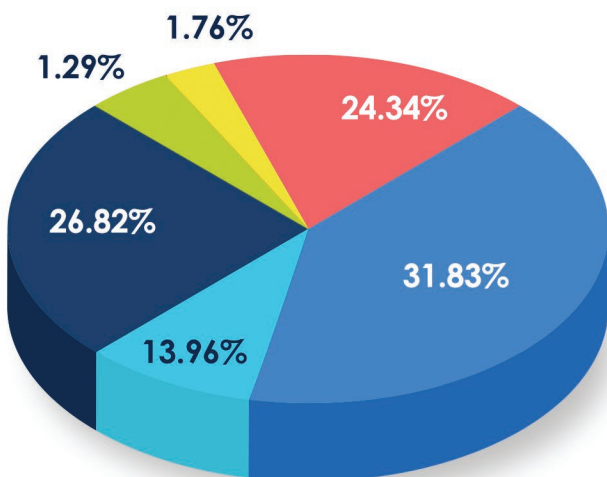
Invested in a wide variety of securities, including equities, bonds, money market instruments and may also include real estate. The risk profile on this Fund is medium.

The strategy of this Fund is to achieve long term Investment growth through exposure to a diversified range of asset classes. This Fund invests in a wide range of asset classes including fixed income securities, real estate, local and international equities, money market instruments denominated in JMD & US\$.

# STATEMENT OF ASSETS AND SECURITIES

Investment Portfolio as at December 2021

Market Value of Investments as at December 31, 2021



# VALUES OF THE CATEGORIES OF ASSETS AND SECURITIES IN THE SCHEME FOR THE CURRENT YEAR

## Cash and cash equivalents

	<u>2021</u>
	\$'000
Bank balances	8,807
Resale agreements	123,530
Cash in transit	<u>8,204</u>
	<u>140,541</u>

## Investment property

	<u>2021</u>
	\$'000
Balance at December 31	<u>15,600</u>

## Other assets

	<u>2021</u>
	\$'000
Unsettled investments acquisitions	-
Accounts receivable	5,940
Withholding tax recoverable	<u>63</u>
	<u>6,003</u>

## Investments

	<u>2021</u>	
	Fair	
	<u>Value</u>	<u>Cost</u>
	\$'000	\$'000
<b>Government of Jamaica Guaranteed securities:</b>		
National Road Operating & Construction Company (NROCC) 9.875% bond 2024	5,724	4,925
Air Jamaica (JAMAIR) 8.125% bond 2027	926	1,209
<b>Government of Jamaica securities:</b>		
Variable rate (VR) 1.79% (2020: 1.52%) 2023 Benchmark Investment Notes	1,939	1,940
Variable rate (VR) 4.47% (2020: 1.15%) 2025 Benchmark Investment Notes	9,977	9,970
FR 5.50% 2023 Benchmark Investment Notes	31,059	30,000
FR 4.50% 2025 Benchmark Investment Notes	20,140	20,000
FR 11.00% 2024 Benchmark Investment Notes	19,106	15,750
FR 11.875% 2030 Benchmark Investment Notes	16,947	12,750
FR 10.00% 2037 Benchmark Investment Notes	12,847	10,000
FR 11.25% 2046 Benchmark Investment Notes	28,791	20,000
FR 6.25% 2048 Benchmark Investment Notes	4,178	5,000
FR 7.75% 2022 Benchmark Investment Notes	13,580	13,500
FR 8.00% 2039 Global Notes	-	-
FR 6.75% 2028 Global Notes	<u>39,742</u>	<u>33,093</u>
<b>Total Government of Jamaica securities</b>	<u>204,956</u>	<u>178,137</u>



Investments (continued)

	2021	
	Fair Value \$'000	Cost \$'000
Corporate bonds:		
7.40% 2023 Wigton Windfarm Limited	27,446	27,000
8.40% 2028 Wigton Windfarm Limited	5,305	5,000
6.48% 2030 138 Student Living Jamaica Limited	10,418	8,179
10.85% 2022 PanJam Investment Limited	10,092	10,000
7.70% 2020 Productive Business Solutions Limited	9,986	10,000
8.85% 2032 South Jamaica Power Company Limited	6,813	6,426
8.00% 2024 Stationery & Office Supplies Limited	11,279	11,063
5.50% 2025 Cacao Jamaica Energy Partners Limited (JEP)	10,003	10,000
8.50% 2024 Fleetwood Jamaica Limited	41,212	40,000
6.85% 2024 PanJam Investment Limited	23,140	23,000
7.25% 2024 Seprod Jamaica Limited	20,346	20,000
5.50% 2021 Victoria Mutual Investment Limited	-	-
7.75% 2027 Victoria Mutual Investment Limited	20,334	20,000
5.90% 2021 JN Fund Managers Limited	-	-
7.75% 2026 JN Fund Managers Limited	20,262	20,000
7.50% 2022 T. Geddes Grant Limited	13,091	13,000
7.35% 2029 Jamaica Public Service Company Limited	10,916	10,774
7.00% 2022 NCB Financial Group Limited	15,427	15,392
6.00% 2021 Newport Mills Limited	14,982	15,000
10.00% 2022 Greater Bernard Lodge Development Eppley Limited 8.75% Preference Shares Nil (2020: 703,384)	-	-
Eppley Limited 7.25% Preference Shares 450,000 (2020: Nil)	9171	9,000
Jamaica Public Service Company Limited 2,946 (2020: 2,946) preference shares	5,759	2,999
9.00% 2030 TransJamaica Highway Limited 8,494,634 (2020: 8,494,634) Preference stock units (i)	15,885	13,676
7.35% 2023 Community and Workers Jamaica Limited 12,500,000 (2020: 12,500,000) Deferred stock units (i)	19,000	18,750
7.75% 2027 Victoria Mutual Investment Limited Nil (2020: 20,000,000) Deferred stock units (i)		
7.50% 2026 FirstRock Investment Limited	29,943	30,000
6.00% 2026 Outsourcing Management Limited	20,801	21,000
7.25% 2022 Alliance Investment Limited	26,081	26,000
5.00% 2023 Sygnus Credit Investment Limited	10,000	10,000
5.00% 2024 NCB Financial Group Limited	<u>1,824</u>	<u>1,847</u>
Total corporate bonds	<u>424,599</u>	<u>413,106</u>

**Investments (continued)**

	2021	
	Fair Value \$'000	Cost \$'000
<b>Bank of Jamaica:</b>		
Indexed certificates of deposit	59,994	60,313
Certificates of deposit	<u>52,131</u>	<u>40,000</u>
	<u>112,125</u>	<u>100,313</u>
<b>Certificate of deposit:</b>		
5.25% 2022 Victoria Mutual Investment Limited	<u>10,000</u>	<u>10,000</u>
<b>Total debt instruments</b>	<u>751,680</u>	<u>701,556</u>
<b>Interest receivable</b>	<u>11,635</u>	<u>11,635</u>
<b>Quoted equities:</b>		
Ishares Europe MSC 43 (2020: Nil) ordinary stock units	701	690
Ishares Europe 250 (2020: Nil) ordinary stock units	659	633
Spy US 32 (2020: 21) ordinary stock units	2,345	1,579
Sagicor Life Jamaica Limited 528,149 (2020: 228,149) ordinary stock units	30,765	25,428
NCB Financial Group Limited 314,929 (2020: 314,929) ordinary stock units	44,174	34,728
Jamaica Money Market Brokers Limited 291,250 (2020: 391,250) ordinary stock units	11,490	7,561
Proven Investments Limited 75,676 (2020: 75,676) ordinary stock units	2,459	1,400
Sterling Investments Limited 564,515 (2020: 564,515) ordinary stock units	1,581	6,774
Jamaica Broilers Group Limited 307,800 (2020: 457,800) ordinary stock units	9,228	2,932
Scotia Group Jamaica Limited 275,973 (2020: 125,973) ordinary stock units	10,043	8,230
Berger Paints Jamaica Limited 97,720 (2020: 97,720) ordinary stock units	1,222	265
Dolphin Cove Limited 82,000 (2020: 82,000) ordinary stock units	1,230	685
Grace Kennedy Limited 223,748 (2019: 223,748) ordinary stock units	17,462	11,120
Supreme Ventures Limited 280,000 (2020: 280,000) ordinary stock units	4,917	1,548
Sagicor Real Estate X Fund Limited 292,000 (2020: 292,000) ordinary stock unit	2,482	3,024
Honey Bun Limited 253,000 (2020: 253,000) ordinary stock units	2,277	12,163
Jamaica Producers Group Limited 383,336 (2020: 683,336) ordinary stock units	<u>16,052</u>	<u>12,163</u>
Subtotal carried forward (page 19)	<u>159,087</u>	<u>130,923</u>

**Investments (continued)**

	2021	
	Fair Value \$'000	Cost \$'000
<b>Quoted equities (continued):</b>		
Subtotal brought forward (page 18)	<u>159,087</u>	<u>130,923</u>
Wisynco Group Limited 596,066 (2020: 596,066) ordinary stock units	10,431	6,056
Proven USD 12,500 (2020: 12,500) ordinary stock units	441	354
Sygnus Credit Investments Limited 24,000 (2020: 22,000) ordinary stock units	444	371
Kingston Wharves Limited 202,532 (2020: 202,532) ordinary stock units	8,709	9,418
Lasco Financial Services Limited 1,000,000 (2020: 1,000,000) ordinary stock units	2,900	5,200
Sygnus Credit Investments Limited 432,900 (2020: 432,900) ordinary stock units	7,791	5,462
Fontana Limited 2,444,453 (2020: 2,444,453) ordinary stock units	18,089	7,175
Access Financial Services Limited 218,500 (2020: 218,500) ordinary stock units	4,575	9,242
MPC Caribbean Clean Energy Limited 147,429 (2020: 147,429) ordinary stock units	14,743	19,880
Wigton Windfarm Limited 8,730,000 (2020: 8,730,000) ordinary stock units	4,976	4,365
Mailpac Group Limited 101,030 (2020: 101,030) ordinary stock units	382	101
Barita Investments Limited 233,303 (2020: 70,803) ordinary stock units	22,982	19,612
PanJam Investments Limited 179,025 (2020: 179,025) ordinary stock units	12,084	14,297
Seprod Limited 143,125 (2020: 78,125) ordinary stock units	9,339	9,108
TransJamaican Highway Limited 3,547,000 (2020: 3,547,000) ordinary stock units	4,221	5,001
Derrimon Limited 626,278 (2020: Nil) ordinary stock units	1,440	1,440
Guardian Holdings Limited 16,289 (2020: Nil) ordinary stock units	8,348	12,317
Sygnus Real Estate Finance Limited 2,170,400 (2020: Nil) ordinary stock units	<u>33,663</u>	<u>31,920</u>
<b>Total quoted equities</b>	<u><b>324,645</b></u>	<u><b>292,242</b></u>

Other payables (see 2021 audited financials for details) amount to \$11,464,000 and this reduced the Net Assets available for Benefits to \$1,259,890,000.

### UNIT PRICE VALUATION

The prices of the assets of the Funds are market determined and will therefore result in fluctuations in the value of the units. Hence, the accumulated value of your contributions will also fluctuate. The unit prices change on the first business day of each month, however, JN Life reserves the right to change the prices at any time in response to market conditions. The unit value of each fund is calculated using the fair value of the net assets plus all investment income less the management fees.

## RISK EXPOSURES

### RISK MANAGEMENT

The management of these Funds is governed by the Pension Act and all investment decisions are based on the Statement of Investment Policies and Procedures, approved by the Trustees. However, all investments are subject to certain risk factors. To mitigate against these risks, our Investment Manager, along with our Investment Committee, monitors all risks and takes immediate corrective actions, as required. These risks include the following, but are not limited to these:

**Credit Risk:** This is the probability that a bond issuer will default on their obligations, which might include principal and interest payments.

**Currency Exchange Rate:** This is the probability of fluctuations in the price of one currency against the JMD.

**Interest Rate Risk:** This is the probability that an unexpected change in interest rates will negatively affect the value of an investment and negatively affect the value of the members' funds

**Liquidity Risk:** This is the possibility of the fund not being able to meet its required cash flow needs.

# RATES OF RETURN

The following table shows the rates of return\* since inception on each of the Funds as at December 2020 and December 2021 respectively.

## Average Annual Return Since Inception to 2020 and 2021 and Yield Return

Funds	Average Annual Return from Inception as at December 31, 2021	Average Annual Return from Inception as at Dec 2020	Net Return for 1-year as at Dec 2021
Mixed	8.79%	9.68%	0.54%
Fixed Income	7.43%	10.65%	7.67%
Equity	9.92%	7.40%	2.93%
FX	10.12%	10.88%	3.02%
Combined Fund	8.34%	8.74%	4.47%

The following table shows the rates of return\* earned over a five-year period for the individual Funds.

## Average Annual Return, 1-year, 3-years and 5-years

Period	Mixed Fund	Fixed Fund	Equity Fund	Foreign Currency Fund	Combined Fund
1-Year Return (2021)	0.54%	7.67%	2.93%	3.02%	4.47%
3-Years Return (2018 - 2021)	2.13%	1.02%	0.80%	11.01%	1.91%
5-Years Return (2016-2021)	6.90%	4.95%	6.21%	10.67%	6.18%

*\* Past performance is not an indication of future performance.*

## BASIS OF CALCULATION OF RETURNS

This is calculated using the NAV price as outlined in the signed financials (2021) and for the years 2016 and 2018.

The 3-years return is calculated using the NAV (as reported in the audited financials) for 2018 & 2021. A weighted average return is then calculated to find the returns for each of the Fund and the combined fund. For example, 2018 – 2021

$$\frac{(2021 - 2018)}{2018} = \text{Return}$$

$$(\text{Return} + 1)^{(1/3)} - 1$$

The 5-years return is calculated using the same methodology as the 3-years, the period under review, 2016 – 2020. For example, 2016 – 2021

$$\frac{(2021 - 2016)}{2016} = \text{Return}$$

$$(\text{Return} + 1)^{(1/5)} - 1$$

# BENEFITS OF



As a member of the JNRS, you enjoy the following unique features



- **Tax-Deferred Savings:** Your contributions are tax deductible and the income earned on your investment is tax- deferred until you retire.

- **Online real time access to your account:** You will have access to your account information online using your own secure password.



- **Value added services through the JN Group:** As a member of the JNRS, you will enjoy special discounts on products and services offered by the companies in the JN Group.



- **Retirement Benefits:** You can retire at your Normal Retirement Date. The Normal Retirement Date is the last day of the month, coincident with or immediately following age 65. However, you can retire before normal retirement (early retirement), ill health and after normal retirement (late retirement), as permitted by law.



- **Disability Benefits** -If you are certified unable to work before retirement the accumulated value of your account will be paid to you as a lump sum, subject to the relevant tax laws.



- **Death Benefit** – If you die prior to retirement, the accumulated value of your account shall be payable to your appointed Beneficiaries or legal representative. If you die after pension payments have commenced, there may be an amount payable to your Beneficiary or legal representative. This will be dependent on the form of pension you choose at retirement.



# TAXATION

Under the present Income Tax legislation, your compulsory and additional voluntary contributions (up to 20% of remuneration), or as may be amended from time to time, are exempt from Income Tax. Your pension payments at retirement may be subject to Pay As You Earn (P.A.Y.E.) tax. Any such Income Tax is determined by the thresholds established from time to time, under the Income Tax Act or any other relevant statute. Pensioners, however, are Beneficiaries of special income tax relief.

## TERMINATING & RETIRING MEMBERS

Your Membership in the JNRS is deemed to have been terminated if:

- You have given written instructions to transfer your accumulated value to another Approved Retirement Scheme or Superannuation Plan.
- Upon your untimely death, in which case all payments are made to your nominated Beneficiaries or legal representatives.
- You no longer meet the eligibility requirements.
- Your application contains material misrepresentation or evasion.

## **COMPLAINTS**

Should you or your dependents ever encounter any problems with your account or the payment of our benefits, you should contact your Financial Advisor or the Customer Experience Unit at JN Life Insurance Limited. You can access a copy of the Complaints Resolution Policy and Procedure document on our website, [www.jnlifeinsurance.com](http://www.jnlifeinsurance.com).

You may make a complaint by contacting JN Life Insurance through any of the following methods:

- **Telephone: 876-733-7130**
- **Address: JN Life Insurance Company Limited  
26 Trafalgar Road, Kingston 10**
- **Email: [irs@jnlifeinsurance.com](mailto:irs@jnlifeinsurance.com)**

If you are not satisfied with the response of your Financial Advisor or the JN Life Insurance Pension Manager, you may submit written details of the problem to the Financial Services Commission, under whose authority the Scheme falls, in accordance with the Pensions (Superannuation Funds and Approved Retirement Schemes) Act 2004.

## **CONTACT INFORMATION**

### **TRUSTEES**

Chairperson:

Dr. the Hon. Dorothy Pine- McLarty, OJ  
c/o Myers, Fletcher & Gordon  
21 East Street, Kingston  
Tel. No. (876) 922-5860

### **SPONSOR TRUSTEES:**

Mrs. Jennifer Martin  
c/o Robinson, Phillips & Whitehorne  
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**MEMBER TRUSTEE:**

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c/o Sports Development Foundation  
31 Phoenix Avenue, Kingston 10  
Tel. No. (876) 960-3717

Mr. Richard Burrowes  
c/o Rosehall Developments  
The Palms, Rosehall  
Tel. No. (876) 953-2456

Dr. Wangford Lewis  
c/o Rainforest Seafoods  
25 Coconut Way, Freeport  
Montego Bay, St. James  
Tel. No. (876) 953-3688

**FUND ADMINISTRATOR**

JN Fund Managers Limited  
2 Belmont Road, Kingston 5  
Tel. No. (876) 929-7159

**INVESTMENT MANAGER**


JN Fund Managers Limited  
2 Belmont Road, Kingston 5  
Tel. No. (876) 929-7159



**IRIS** INDIVIDUAL  
RETIREMENT  
SCHEME



**Life Insurance**  
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