


# How to read your Pension Statement

Your statement is designed to provide you with information about your account at two levels of detail. The Account Summary section provides "at a glance" information about the value of your pension. The Transaction Detail section allows you to look at the detail behind each transaction that took place during the statement period and your investment return.



## CHAMBER PENSION PLAN

### Member Statement

Jul-01-2015 to Dec-31-2015

**John Doe**  
P.O. Box 99999  
Grand Cayman KY1-1000  
CAYMAN ISLANDS

**Member Number** : 1234  
**Birth Date** : Jun-01-1960  
**Start Date of Contribution** : Feb-01-2009  
**Retirement Date (at age 60)** : Jul-01-2020  
**Early Retirement Date (at age 50)** : Jul-01-2010

**Fund Id:** CHAMBER 2025  
**The Company(ies) you work for are:**  
97 Styles Beauty Salon

**Your Beneficiaries are:**  
Jane Doe, Jason Doe

Review this statement carefully for any discrepancies, errors, or omissions and call us at 745-7630 within 90 days if it does not match your records.

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**Account Summary**

Net contributions made by you and your employer(s) since you opened your account (1)	56,020.25 KYD
Value of your account on Dec-31-2015	69,170.24 KYD

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**Transaction Detail**

	Units	Unit Price	Value
Value of your account on Jun-30-2015	30,308.112	2.290800 KYD	69,429.82 KYD
Net contributions during the statement period	568.014		1,295.00 KYD
Value of your account on Dec-31-2015	30,876.126	2.240250 KYD	69,170.24 KYD
Investment return during the statement period		-2.21 %	-1,554.58 KYD

Cayman Islands Chamber of Commerce Pension Plan 2025

Date	Employer Id	Employer		Employee		Voluntary		Unit Price	Units this transaction	Balance of Units
		Contrib	Units	Contrib	Units	Contrib	Units			
30-06-2015	KYD Opening	27,380.48	15,164.880	27,344.77	15,143.232	0.00	0.000			30,308.112
01/06/15 - 30/06/15										
31-07-2015	97	227.50	98.448	227.50	98.448	0.00	0.000	2.310870	196.896	30,505.008
01/06/15 - 31/10/15										
30-11-2015	97	420.00	185.559	420.00	185.559	0.00	0.000	2.263430	371.118	30,876.126
<b>Total Contributions</b>		<b>647.50</b>	<b>284.007</b>	<b>647.50</b>	<b>284.007</b>	<b>0.00</b>	<b>0.000</b>		<b>568.014</b>	
									<b>Value</b>	<b>Units</b>
Total Redemptions									0.00	0.000
Total Switch IN									0.00	0.000
Total Switch OUT									0.00	0.000
31-12-2015	KYD Closing	28,027.98	15,448.887	27,992.27	15,427.239	0.00	0.000			30,876.126

(1) If your account was open before June 30th, 1999 this figure includes net contributions as well as investment returns up to June 30th, 1999 that have been brought forward and transferred from Global Life Assurance to Butterfield Bank. The investment returns shown are from June 30th, 1999 only.

Registration No. OSP4/03/0031

Strathvale House, 90 North Church Street, P.O. Box 609 Grand Cayman KY1-1107  
345-745-7630 | admin@pensions.ky  
**WWW.CHAMBERPENSION.KY**

**1.** Please review your personal information such as name, address, birthdate, beneficiaries and the employer you work for. Notify us of any changes or errors.

**2.** The period covered by this statement.

**3.** Your member number. Please quote this number whenever possible when making any inquiries.

**4.** Your Fund Id refers to the particular Lifecycle Fund that you have been invested in, based on your expected retirement age. For more information about Lifecycle Funds, please visit [www.chamberpension.ky](http://www.chamberpension.ky)

**5.** Account Summary - the net contributions made to your account and the current value of your account in Cayman Islands Dollars.

**6.** Transaction Detail - the value of your account at the beginning of the statement period.

Net contributions made by you and your employer(s) during the statement period.

The value of your account, including investment returns, at the end of the statement period.

Growth/(decline) in the value of the units in your account during the statement period and your investment return for the statement period.

**8.** The earning period the pension payment covers and the month the money was received from your employer.

**7.** Detailed breakdown of each contribution/redemption including the dollar value and the units purchased/redeemed in each transaction. Normally there should be a line for each period (typically each month) that contributions were made. If any months are missing, please notify your payroll administrator.