



INDIVIDUAL RETIREMENT SCHEME
CLIENT AGREEMENT FORM

Scheme Member: _____

TRN: _____

This agreement is between the Trustees of the Barita Individual Retirement Scheme (referred to as Barita IRS), an Approved Retirement Scheme under the Pensions (Superannuation Funds and Retirement Schemes) Act of 2004 and the Pensions (Superannuation Funds and Retirement Schemes) (Governance) Regulations 2006 and the Scheme Member.

Barita IRS is established by a Master Trust Deed and Rules dated July 8, 2011, which sets out the benefits, privileges and rights of the Scheme Member. This agreement shall at all times be subject to the provisions of the Master Trust Deed which may be amended from time to time.

As a member of the scheme, the scheme member declares that:

1. All information provided is accurate and complete.
2. He/she is eligible to become a member of the Scheme and will notify Barita IRS immediately in writing if the scheme member ceases to be a Jamaican resident. The member will also notify Barita IRS immediately if he/she becomes employed in a pensionable post and begins to make contributions to an Approved Superannuation Fund or Another Approved Retirement Scheme.
3. He/she understands that his/her rights and privileges as a scheme member are set out in the Master Trust Deed and Rules. I understand that subject to any statutory enactments, **refunds of contributions are currently not permitted from the Scheme.**
4. Contributions made by the scheme member do not and will not at any time exceed the maximum allowable contribution in any given year, currently 20% of any income earned annually. Also, any contributions from my employer will not exceed the 10% maximum allowed per the Scheme's anniversary period. The scheme member notes that these annual limits are set by Jamaican Income tax legislation and may change from time to time.
5. A Member's handbook has been provided to him/her and that the benefits of the Barita IRS were discussed with him/her by a Barita IRS Investment Advisor.
6. He/she agrees to all applicable charges set out in the Members Handbook and understands that these charges may change from time to time.
7. I agree to contribute at least once per annum to the Scheme.
8. I acknowledge that investment returns and principal value of the Sub-Funds will fluctuate and may be worth more or less than their original cost upon Retirement or Transfer from the Scheme.

Date: _____

Signature of Applicant: _____

Barita Representative: _____