

BAHAMAS HOTEL INDUSTRY MANAGEMENT PENSION FUND

SOUTHERN ENTRANCE, SG HAMBROS BUILDING, WEST BAY STREET; PO BOX N-7799, NASSAU NP, THE BAHAMAS; (242) 322-8381-4/(242)502-4225; FAX: (242) 502-4221

Voluntary Employee Contribution Election Form

This form will serve as your election to voluntarily defer a portion of your salary to the Bahamas Hotel Industry Management Pension Fund. This form will be sent to the employer listed below and deductions from your pay will begin as of 1 January 2010, or the first of the month following your election, if later. This election will be valid until you make a change to this election.

As a reminder, the contributions that you voluntarily elect to defer to the Pension Fund are for retirement benefits, and are not a savings account. You cannot access this money until you retire from work in the hotel industry.

I, _____, elect to have the following amount deducted from my salary while I work for my employer, _____, and submitted to the Bahamas Hotel Industry Management Pension Fund into a Voluntary Employee Contribution Account (VECA):

- 2%**
- 4%**
- 6%**
- 8%**
- 10%**

Signed: _____

Dated: _____