

SCHEDULE YOUR FINANCIAL HEALTH-CHECK WITH BF&M

Over the past six months significant portions of the losses in the global equity markets and corporate bonds have been restored. There were rebounds of 25% to 40% in some stock markets from March through August. The rally will have helped restore the account balance on the June statement, with another nice run-up since then. Yet accounts heavy in equities are still down 15% to 20% from a year ago.

<HELP> for explanation.
Hit <GO> for Options, Hit <Page> for table.

Index **COMP**

Page 1/9

COMPARATIVE RETURNS

Range 4/1/09 - 8/31/09 Period 0 Daily 152 Day Period

Securities	mm/dd/yy	Crcncy	Prc	Aprr	Total Ret	Difference	Annual Eq
1 SPX Index		USD	25.83 %		27.07 %	-15.53 %	77.76 %
2 NYEA Index		USD	39.95 %		42.60 %		134.49 %
3 JNLGCBIG Index		USD	.57 %		.57 %*	-42.04 %	1.37 %

(* = No dividends or coupons)

3/17/09 17 1/14/09 15 29 12/26/08 26 10/24/08 24 7/21/08 21

Australia 61 2 3777 8600 Brazil 5511 3048 4500 Europe 44 20 7330 7500 Germany 49 69 9204 1210 Hong Kong 852 2877 6000 Japan 81 3 3201 8900 Singapore 65 6212 1000 U.S. 1 212 318 2000

Copyright 2009 Bloomberg Finance L.P.
SN 153785 H201-977-0 04-Sep-2009 15:49:07

Most pension plans have a balanced approach with stocks and bonds. This has helped support the accounts during the market melt-down. However even conservative approaches may have some ground to make-up. While markets have stabilized they are still on life-support. They might not be up and running at the same clip as before. That is why it is a critical time for a personal Financial Healthcheck. What steps do you need to take to put your savings plan back on firm footing?

BF&M: Insurance Matters - Windows Internet Explorer provided by BF&M

http://www.bfm.bm/info/calculators/retirement_plan.html

File Edit View Favorites Tools Help

Home > Calculators > Retirement Planner

Retirement Planner

Do you know what it takes to work towards a secure retirement? Use this calculator to help you create your retirement plan. View your retirement savings balance and your withdrawals for each year until the end of your retirement.

Retirement Plan

Current age:	45	Age of retirement:	65
Household income:	\$50,000	Current retirement savings:	\$100,000
Rate of return before retirement:	8.00%	Rate of return during retirement:	6.00%
Percent of income to contribute:	15.00%	Expected salary increase:	4.00%
Years of retirement income:	25	Percent of income at retirement:	75%
Expected rate of inflation:	3.10%		

Manage your Policy

UserName:

Password:

[Forgot?](#)

You may need to save more.

Your plan provides \$862,296 when you retire. This retirement savings may run out at age 78. This assumes annual retirement expenses of \$79,007 which is 75% of your last year's income of \$105,342.

Dream Big!

Introducing BF&M's new Retirement Flex Account Plan

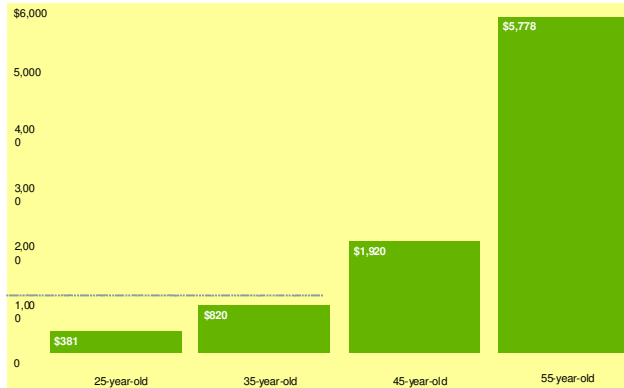
[Click here to find out more!](#)

javascript:gotoAd()

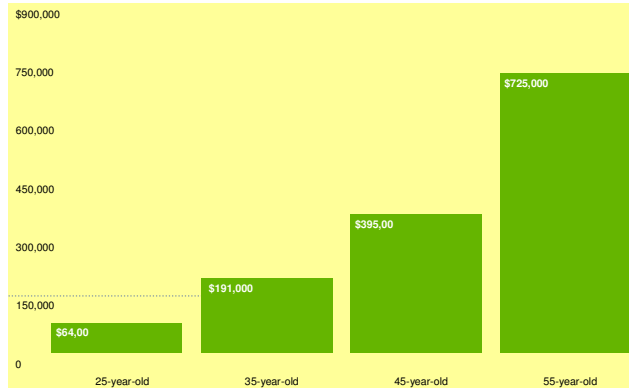
Internet 100%

The following graphs are guidelines for where a healthy retirement account should be at different ages. In your thirties, you need nearly \$200,000 saved or around \$700,000 by your mid-fifties. This is based on a variety of assumptions, such as not making more contributions along the way. If you start saving \$95 a week in your twenties, you could fund a healthy retirement. If you wait until you are in your forties, the amount will quadruple. You would need to save \$480 a week or almost \$2,000 a month.

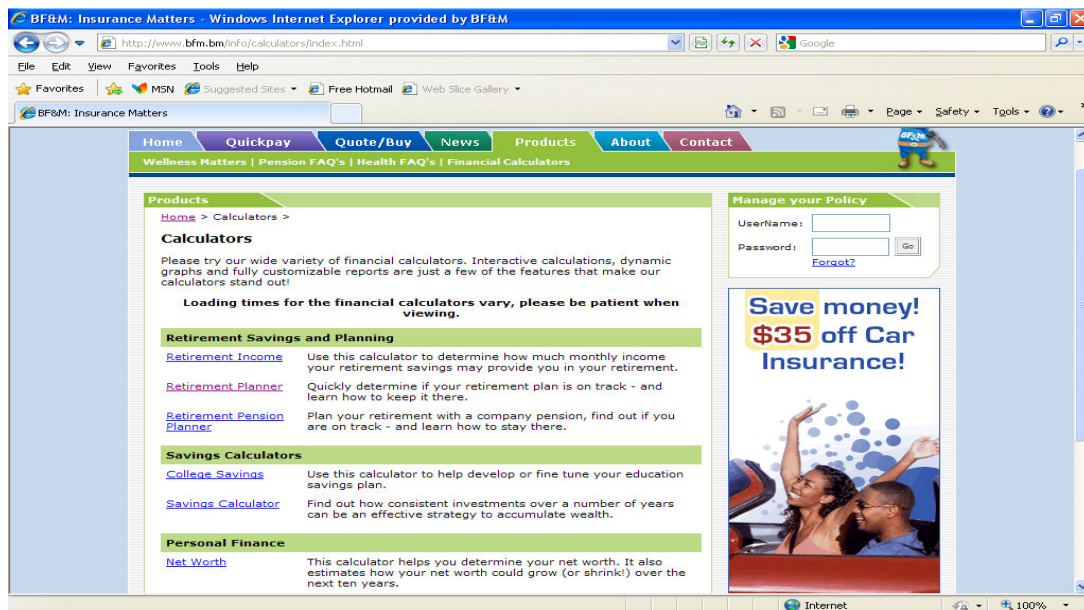
Monthly savings needed to accumulate \$1 million by age 65



Benchmark Savings Levels at Various Ages for Retirement



Where are you on your savings chart? We can assist you in determining whether you are financial healthy. Check the Retirement Income Planner on the Financial Calculators at www.bfm.bm. This will give you a good picture of what your savings will mean to you in retirement, in future dollars or after the affects of inflation. It is never too early to start saving. **You can make additional contributions into your pension plan or start-up an individual savings plan with BF&M.**



Contact us at investments@bfm.bm or call 296-8288