



Public Service Pension Fund



2004 10th **ANNIVERSARY** **2014**
CELEBRATING A DECADE OF GROWTH AND SUCCESS

**COMMEMORATIVE
BOOKLET**

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Retire from work, but not from life.
-M.K. Soni



WELCOME MESSAGE

The Public Service Pension Fund (PSPF) is the sole pension fund of the Anguilla Public Service. It is a contributory scheme and is one of the most important and valuable benefits available to public servants. A good and sound Pension system is important and necessary because it assists Government and employees with a long-term savings plan that is affordable.

This year 2014, marks the 10th Anniversary of the Pension Fund. Our chosen theme is “Celebrating a Decade of Growth and Success.” A look back on the past ten years shows a Pension Fund that has grown by leaps and bounds, not only financially but a Fund that has become a leader in providing professional and quality service to its contributors.

It is the goal of the Pension Board and Pension Fund staff to make sound investment decisions and strive for excellence in providing a safety net for the future of all stakeholders. The purpose of this booklet is to provide our contributors and pensioners with basic information on how the Pension Fund operates, and benefits of contributing to the Pension Fund.

MISSION

Dedicated to effectively managing the Pension Fund in an actuarially sound manner and provide meaningful retirement and related benefits to Contributors and their dependants.

VISION

To be an effective provider of retirement benefits to ensure peace of mind to Contributors and a level of service that exceeds expectations.

CORE VALUES

Integrity

eMpathy

Prudence

Accountability

Customer Focus

Transparency

GREETINGS

Commemorating the 10th Anniversary of the Public Service Pension Fund (2014)



Hon. Deputy Governor
Stanley Reid

*“...many
persons have
already
realised
some of the
benefits of
the new
system.”*

The creation of the Public Service Pension Fund is testimony to many of the positive attributes of the Anguilla Public Service. It is a clear indication of an ability to analyse situations, and to use existing evidence to make decisions that will ensure the sustainability of essential social institutions. In 2003 the then discretionary pension system was examined and the determination was made that it was not sustainable. Government departments and at least one agency then engaged in meaningful collaboration to avert a potential crisis situation.

Personnel from the Department of Public Administration, and the Ministry of Finance ably assisted by the Director of the Social Security Board, the Actuary for the Social Security Board and the Chief Parliamentary Counsel in the Attorney General’s Chambers worked together to identify acceptable and sustainable changes to the existing pension system. The input of staff associations was solicited and extensive consultations were engaged in with public officers. Policy makers and technical officers worked seamlessly with legislative drafting personnel to deliver a quality product in a fairly short period of time.

The contributory pension system, which was born from these efforts, is clearly in many ways a superior product to the discretionary system which previously existed. Many persons have already realised some of the benefits of the new system. The administrators of the Fund have not been blind to the fact that the system and the governing legislation must be continually reviewed, to ensure that the intent of the system



is being realised. Where deficiencies are found, steps are taken to address them and it is anticipated that this attitude of responsiveness will continue.

The success of the Pension Fund can be attributed to a number of factors. One such is the solid foundation laid as a result of engaging in an evidence based exercise, to determine the best response to an unsustainable discretionary pension system. Another factor is the sterling leadership provided by the Public Service Pension Fund Boards and administrative staff, who have had stewardship of the Fund since its inception in 2004.

I extend congratulations to all who were and are involved in the creation, management and operation of the Public Service Pension Fund. Congratulations are also offered to all public officers for ultimately responding to change in a positive manner, thereby ensuring the existence of a sustainable pension system. I look forward to hearing of the successful operations of the Public Service Pension Fund, well into the future.

**Retirement can be a great joy if you can figure out
how to spend time without spending money.**

Author Unknown

GREETINGS



Hon. Chief Minister &
Minister of Finance
Hubert B. Hughes

*“...current
workers and
retirees have
confidence
that their
financial
future is
secure.”*

There is no doubt that in the future we will be celebrating the more acclaimed silver and gold anniversaries of the Public Service Pension Fund, but as we celebrate ten years of its existence, the Aluminum anniversary, we cannot marginalize the achievements so far.

Change is often feared and resisted and after a non-contributory pension scheme for many years, there would have been much dialogue as to why a contributory pension fund was necessary. A close examination would have revealed that the long term viability of the fund was at stake and a contributory scheme would significantly reduce the financial risk of operating a pension scheme going into the twenty first century.

So here we are today, ten years later, after undergoing the inevitable growing pains, with a Public Service Pension Fund that is able to meet its mandate and give current workers and retirees the confidence that their financial future as it pertains to their tenure in the Anguilla Public Service, is secure.

The welfare of the working class has always been a top personal priority which I have extended to my political career. May God continue to bless the workers and retirees not only from the Public Service but also from all sectors in Anguilla so that we can all continue to build Anguilla while at the same time achieve our personal goals.



GREETINGS

As the current Chairman of the Pension Board it is my distinct pleasure to offer congratulations to my fellow Board members and the staff of the Pension Fund office, on the 10th anniversary of the Pension Fund. I have had the wonderful opportunity to serve as Chairman for the past two years. Prior to this, I was no stranger to the Pension Board, having served as the part-time Accountant and later a member of the Board, in my capacity as Permanent Secretary, in the Ministry of Finance. I can truly say that over the past years, the Pension Fund has grown tremendously and hence our chosen theme, “Celebrating a Decade of Growth and Success” is most appropriate.

Through this message, I would like to highlight the future goals of the Pension Board and Pension Fund. At present the Pension Fund is restricted by law to making certain types of investments, however, as the Fund grows it will become necessary to diversify the investment portfolio by seeking other lucrative types of investments. One way of increasing the rate of return on investments would be to offer loans to contributors. Offering loans would also serve to meet the needs of contributors and increase their involvement in the Pension Fund. Another key to ensuring that the Pension Fund continues its exemplary service is Staff Development. Having a knowledgeable staff improves efficiency and ensures customer satisfaction.

In closing, I have no doubt that in years to come, the Pension Board will continue to set goals, make sound investment decisions and strive for excellence in providing a safety net for the future of all its stakeholders. Once again I offer my heartiest Congratulations to all involved with the Public Service Pension Fund.



Permanent Secretary
Public Administration
(Chairman)
Mrs. Kathleen Rogers

*“...over the
past years,
the Pension
Fund has
grown
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dously.”*

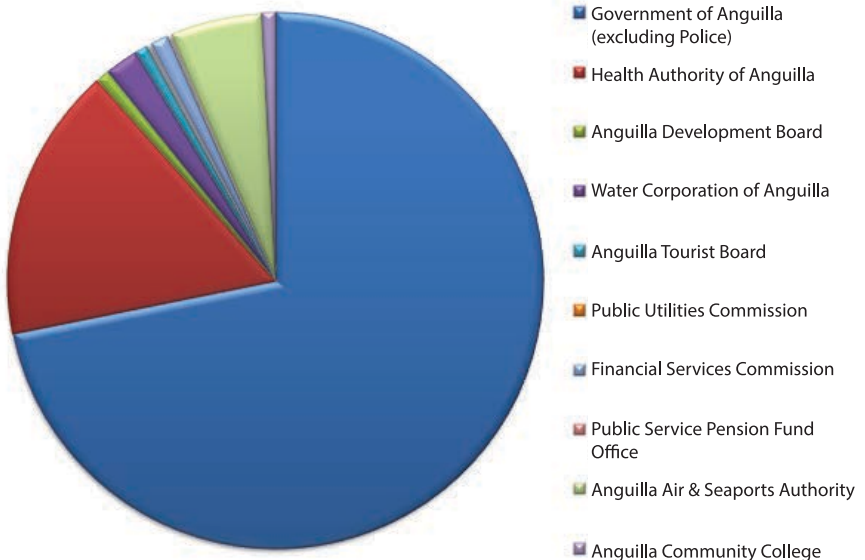
OVERVIEW OF THE PENSION FUND

On 1 January 2004, the Public Service Pension Fund became the sole pension scheme for Government employees and government agencies. The Pensions Act is found in Chapter P20 of the Revised Statutes of Anguilla. The Pension Fund is a contributory fund and all contributors receive benefits upon Retirement, Resignation or Death.

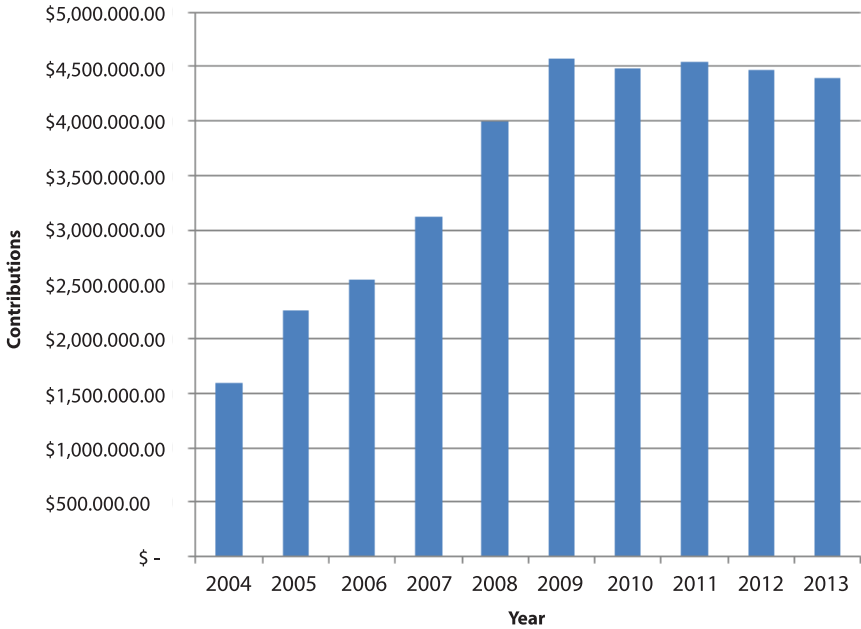
CURRENT PENSION FUND CONTRIBUTORS

All Government employees holding pensionable posts must contribute to the Pension Fund. In addition, employees of Statutory Agencies also contribute to the Fund. Currently, over 1,000 persons contribute to the Public Service Pension Fund and about 100 to the Police Pension Fund. There is a separate Fund for members of the Royal Anguilla Police Force called the Police Pension Fund. Both Funds are administered by the Pension Board and Pension Fund office.

Distribution of Contributors



Public Service Pension Contributions



**The question isn't at what age I want to retire,
it's at what income.**
George Foreman

PUBLIC SERVICE PENSION BOARD



The Board consists of five members: the Permanent Secretary of Public Administration, who, by virtue of office, is also the Chairman of the Board; the Permanent Secretary of Finance, the Director of Social Security, and two members of unions or associations representing Public Officers. The Pension Board normally meets on the first Monday in every month to discuss issues pertinent to the Pension Fund.

Current members of the Board are *l-r: Mr. Timothy Hodge, Dr. Aidan Harrigan, Mrs. Kathleen Rogers, Ms. Emma Ferguson and Mr. Gerard Gumbs.*



Mrs. Kathleen Rogers holds a Masters of Accounting and Finance Management from Keller University in the US, a Bachelor of Arts in Accounting (Magna Cum Laude) from the University of the Virgin Islands and a Certificate in Public Administration from the University of the West Indies. While at UVI, she was inducted into the Golden Key International Honour Society and was a member of The National Association of Black Accountants. Mrs.

Rogers has been employed with the Government of Anguilla for over thirty years and has held several posts including Accountant General, Director of Audit, Permanent Secretary of Finance. She is currently Permanent Secretary in the Department of Public Administration. Mrs. Rogers is a Director on the Eastern Caribbean Central Bank Board and The Anguilla Electricity Company.

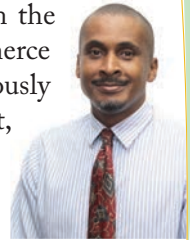


Mr. Timothy Hodge obtained a B.A. (Summa Cum Laude) in Business Administration (Finance) from the University of The Virgin Islands and an MBA from the University of The West Indies. He was the Social Security System's first employee in 1981, and has been Director of Social Security for the past 28 years. In 1985, he was 1 of 8 promoters of the National



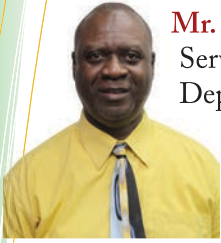
Bank of Anguilla and was a Director of the Bank for many years until 2010. He served on the Board of the Eastern Caribbean Home Mortgage Bank based in St. Kitts for 10 years, including 2 as Vice-Chairman. He has served on several national organizations and committees including the Anguilla National Trust, the Constitutional and Electoral Reform Committee, and the Health Authority Project Board. He is the founding President of the Anguilla Genealogical Society and President of the Anguilla Camp of the Gideon International. Mr. Hodge is a long-standing member of the Hilltop Baptist Church and hosts a weekly radio show “Conversations”. He has been an ex-officio member of the Public Service Pension Fund Board from its inception.

Dr. Aidan Harrigan is currently Permanent Secretary Finance, in the Ministry of Finance, Economic Development, Investment, Commerce and Tourism, a post he has held since January 2012. He previously served as Permanent Secretary Economic Development, Investment, Commerce and Tourism from February 2006 to December 2011. Dr Harrigan has a Masters Degree in International Finance from Glasgow University in Glasgow, Scotland and a Doctorate in Economics from Exeter University in Exeter, England. Dr Harrigan has been a member of the Pension Board since January 2012.



Ms. Emma Ferguson is a graduate of Spelman College, Atlanta with a M.S. in Elementary Education in 1985. She continued her education as she pursued her Masters in School Guidance and Counseling from Bowie State University, Bowie, Maryland. Ms. Ferguson was a teacher for fifteen (15) years in Washington, DC before moving to Anguilla in 2002. She strives to be a lifelong learner. She has studied with ICASSI (the International committee for Adlerian Summer Schools and Institutes) in Austria. Ms. Ferguson, has traveled, worked voluntarily, studied, and or provided educational training in several African countries (Kenya, Zambia, South Africa, and Namibia). Ms. She is a John Thompson Recipient for Collective Bargaining. Ms. Ferguson is pursuing her doctorate in Counseling Psychology at Argosy University in the United States. Ms. Ferguson is currently the president of the Anguilla Teachers’ Union. She also represents the interest of teachers on a number of committees (such as the ATU Status of Women Committee, Teacher Quality Committee). Ms. Ferguson strongly believes that God has called her to lead through service.





Mr. Gerard Gumbs is Anguillian born. He first joined the Public Service in 1979, where he worked at the Lands and Surveys Department. He migrated to the British Virgin Islands (BVI) in 1983. Gerard spent 10 years there, and served as a member of the Royal Virgin Islands Police Force for nine of those years. Gerard is also known for his exploits in the calypso arena where under the name “The Mighty Rock” he was crowned Anguilla’s first Junior Calypso King. He has also been crowned Calypso Monarch of Anguilla and has mostly been a fixture in the top three positions. In the BVI, he was also crowned calypso Monarch on several occasions.

Gerard returned to the Public Service in 1993 and has been employed at the Department of Lands and Surveys as well as the Roads Department in the Ministry of Infrastructure. His life now being transformed, Gerard no longer competes in the calypso arena but is the founding pastor of Gerard Gumbs Ministries - God’s Store House, a local church situated in the Rock Farm area. He has served as President of the Anguilla Civil Service Association (ACSA) for ten years, from 2004 - 2014. He now serves as ACSA’s representative to the Pensions Board, a position he has held for the past two years.

PAST BOARD MEMBERS



Mr. Timothy Hodge - Director of Social Security

Mrs. Civilla Kentish- Member, January 2004 - November 2011

Mr. Carl Harrigan- Member, January 2004 – January 2009

Mrs. Celestine John- Member, January 2004 - December 2013

Ms. Aurjul Wilson - Chairman, July 2007 - December 2011

Mr. Stanley Reid - Chairman, January 2004 - June 2007 (not pictured)



PUBLIC SERVICE PENSION FUND STAFF



L-r: Ms. Sharice Richardson-Clerical Officer, Mrs. Monifa Brooks-Gumbs-Accountant and Mrs. Charissa-Ann Busby- Administrator

Mrs. Charissa-Ann Busby has held the post of Administrator since August 2008. She graduated from the University of the Virgin Islands in May 2008 with a Bachelor of Arts Degree in Business Administration (Magna Cum Laude). In March 2008, she was recognized for her academic excellence and was inducted into the prestigious Golden Key International Honour Society.



Charissa-Ann has high hopes of pursuing her Master of Business Administration with a concentration in Human Resource Management in the near future. She has recently ventured into the area of Network Marketing and serves as a ranked member of Ardyss International. She also serves as the Assistant National Youth Director of the Church of God of Prophecy.

Mrs. Monifa Brooks-Gumbs has held the post of Accountant at the Public Service Pension Fund from September 2010. In fact she is the first full time Accountant of the Pension Fund. Mrs. Brooks-Gumbs holds a MBA in Finance and a BBA in



Economics (Summa Cum Laude, with College Honors) both from Baruch College in New York. While enrolled at Baruch, she was chosen to receive the Beta Gamma Sigma Undergraduate Alumni Award for academic excellence and The Morton Wollman Award for outstanding achievement in Economics. She is a member of several Honour Societies including the Golden Key International Honour Society.

Monifa is married and has a young daughter. Her special interests include being a Captain in the Girls' Brigade organization and Choreographer for the group. She is an avid sports fan and enjoys volunteering whenever the need arises.



Ms. Sharice Richardson began her employment in August 2009. She graduated from the Albena Lake Hodge Comprehensive School in 2008, where she was active in several sports including football. She is a member of the Anguilla National Female Football team and has represented Anguilla in Cuba, Barbados, St. Kitts, St. Maarten, St. Croix and Antigua. Sharice is a former member of

the Klassique Academy of Dance and volunteers as Choreographer for Maroon House Cheerleading Squad.

Sharice is a mother of a young daughter.

PAST EMPLOYEES



Mrs. Lana Horsford-Harrigan- Part-Time Administrator,
January 2004 – January 2009 with Mr. Timothy Hodge



PENSION AND GRATUITY BENEFITS

CRITERIA

- ✓ Must have at least 10 years of continuous service
- ✓ Hold a pensionable post
- ✓ Contributed to the pension fund

EXPLANATION OF KEY OPTIONS/TERMS

Pension - monthly payments only

Gratuity Reduced Pension - lump sum payment and a reduced monthly payment

Discounted Gratuity Reduced Pension - discounted (based on years to normal retirement age) lump sum payment and a reduced monthly payment.

Pensionable Emoluments- Salary

CALCULATION BASICS

- ✓ Last salary or highest salary, **whichever is higher**, is used for all calculations
- ✓ An average salary is used if the person has been employed in the post for less than three years
- ✓ Years of service are converted to months of service, for calculation purposes
- ✓ Only full months are counted. Start date must be 1st of the month, in order for the entire month to be counted. **However, any month in which full contributions have been paid will be counted**
- ✓ Leave without pay is not counted unless contributions have been paid over the leave period
- ✓ Periods of employment under the age of 17 do not count
- ✓ Probationary periods do not count unless confirmed to the post permanently without a break in service
- ✓ Gratuity payments are made on the date of Retirement or Effective Resignation date.

- ✓ Pension payments are accrued from the day after the Normal Retirement date. These payments are made on a monthly basis and will be paid on the 29th day of each month. Exceptions are for the months of February and December. February payments will be made on the 28th and December payments on the 20th. If the scheduled payment date falls on a weekend or holiday, payments will be made on the closest working day.
- ✓ **Survivor payments are payable when regular pension payments are being made.**



Mrs. Monifa Brooks-Gumbs, Accountant, back row, second from left with Deputy Governor Stanley Reid and officials from the Department of Public Administration at Employee Separation Programme, November 2013

THE PENSION REFUND PROCESS

CRITERIA

- Contributed to the Public Service Pension Fund
- Less than 10 years of continuous service

THE CALCULATION

- Upon resignation or retirement, employees receive a refund of all Pension Contributions plus interest, compounded annually, at a stated rate.
- Pension deductions are usually not made for the last month of service
- All refund calculations are verified by either the Treasury Department or the respective agency Human Resource departments.

THE PROCESS

- Each contributor is expected to sign four copies of the Pension Refund Application Form before receiving payment. **ONLY** the contributor's signature is acceptable. Exceptions can only be made in the case of death of a contributor. **Section 45 and 59(7)**.
- The Human Resource Department signs to indicate verification of the information.
- If a resignee anticipates being **away from Anguilla** before the refund process is completed; contact **MUST** be made with the Pension Office prior to leaving the island.
- Under the Pension Law, Section 16, any outstanding debts to the Government of Anguilla **MUST** be settled before Pension refund payment is made. The Accountant General will notify the Pension Office of the total amount due to be deducted.

TIME FRAME FOR RECEIVING A REFUND

- The refund process begins when the Pension Fund office receives notice of an employee's resignation from Public Administration or agency Human Resource Department.
- Every effort will be made to have payment ready for the employee's effective date of resignation or **retirement**.

KEY DOCUMENTS

- Letter of Resignation
- Written notification from the Department of Public Administration or Agency Human Resource Department.



Mrs. Charissa-Ann Busby, Administrator, back row, third from left with Deputy Governor Stanley Reid and other officials at Employee Separation Programme

Is the Public Service Pension Fund only applicable to Government employees?

No, employees of Governmental agencies are also covered by the Pension Fund. To date these are: The Anguilla Tourist Board, The Anguilla Development Board, Health Authority of Anguilla, Water Corporation of Anguilla, Anguilla Financial Services Commission, Anguilla Community College, Anguilla Air and Sea Port Authority, and Public Utilities Commission.

Should I be making a monthly pension contribution?

All persons holding a pensionable office must make a monthly pension contribution? A pensionable office is one that has been gazetted (Section 1).

How is my monthly pension contribution determined?

Pension contribution is 3% of your gross monthly salary. Rates can be changed upon review by an Actuary. Section 30 (1) & (2)

Does the Government or Agency match my pension contribution?

Yes, your respective employer makes an equal match of 3% on a monthly basis (Section 31).

Are allowances pensionable?

No. Allowances received in addition to monthly salary are not subject to the 3% pension deduction. This includes any acting allowances.

What is my normal retirement age?

If you were employed in the public service before January 1, 2004, your retirement age is 60 years.

If you were employed in the public service on or after January 1, 2004, your retirement age is 65 years (Section 1).

When am I entitled to a Pension Refund?

A Pension Refund is paid to persons who have served and contributed for a period less than 10 years (Section 43).

Where do I collect my Pension Refund?

All cheques can be collected at the Pension Fund Office.

When do I become eligible for a Pension?

Upon attaining the Normal Retirement age you qualify for a pension (Section 35 & 36). There are some special cases listed in Section 6 of the Pensions Act

that allowed Early Retirement with approval from the Governor (Section 35).

What if I resign before the Normal Retirement Age?

If you have been employed for 10 years or more, you can opt to receive a discounted gratuity and a deferred pension. The discounted gratuity is paid on the effective date and the pension is deferred until the normal retirement age.

Persons with less than 10 years will receive a refund of contributions.

What happens if I rejoin the Public Service after receiving a Refund of my contributions?

If the employee desires to have his or her prior years count, there is an option for repayment outlined in Section 44(1a &b). If the employee does not desire to have the prior years of service count, there is no obligation to repay the amount refunded.

Is there a Maximum Pension that one can earn?

Yes, Maximum pension is 2/3 of pensionable emoluments (Section 12 and 40).

At what rate is Pension Earned?

Service prior to 2004 the yearly accrual rate is 2% and for service from 2004 onwards is 1.25% per year of service.

What is Gratuity and how is it calculated?

Gratuity is a one-time lump sum payment. It is calculated by multiplying the annual full pension by 12.5 and you receive 25% of this figure. Opting for gratuity reduces your annual pension to 75% of the full annual pension (Section 56).

What benefits are available for my family?

In the case of death of Pensioners or Contributors, their benefits will be payable to their spouse, dependent children or Legal personal representative. Part 3, Section 59 (1- 8) provides details.

Can I contribute while on Leave without Salary?

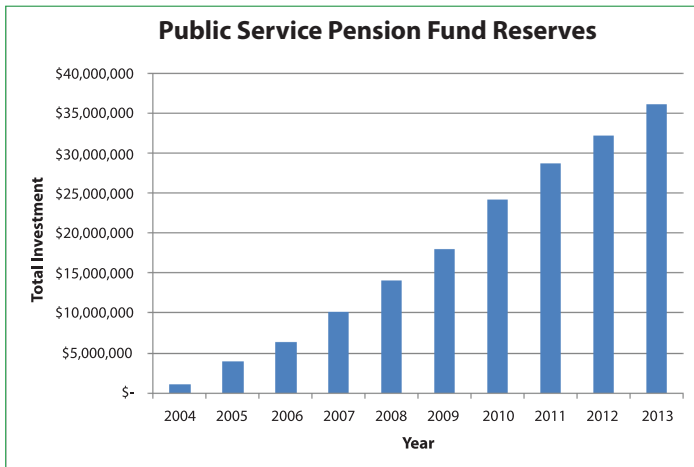
Yes, you can continue to contribute to the Pension Fund. Section 33 (1&2) of the Pensions Act, outlines the options for payment while on leave without salary for illness or pregnancy and leave for special or educational purposes.

FINANCIAL STANDING OF THE PUBLIC SERVICE PENSION FUND

The Public Service Pension Fund is actuarially sound and Financial Statements are prepared and audited on an Annual Basis.

It is required by law that an Actuarial review of the Pension Fund be completed every three years. (Section 28) The Pension Board and Pension Fund staff use the actuarial report as a means of evaluating the Pension Fund and to plan for the future.

Currently, the Pension Fund investment portfolio consists of several Term Deposits. As of August 2014, the Pension Fund Reserves total over EC\$36 million.



MESSAGE FROM ACTUARY, MR. HERNANDO PEREZ MONTAS

I am gratified that the financial and actuarial performance of the scheme has evolved in accordance with the initial estimates, and that the conversion from an unfunded into a funded scheme is progressing at a satisfactory pace. An efficient management structure is also in place, ensuring that benefit claims are processed promptly.

The scheme contains a savings feature, allowing officers on termination of employment to an immediate or deferred pension, or a refund of contributions with interest. This feature enhances the labour mobility of the public service.



As at 31 December 2013 the Fund was assessed at about EC\$36 million, and projections show that, based on legal provisions in force, the present financing base ensures a steady accumulation of reserves for almost two decades. Therefore, benefit entitlements by public officers are backed by solid financial assets.

10 TIPS FOR HAPPY RETIREMENT LIVING

Making the most of the rest of your life

1. **Retirement** - Living more than about money
2. **Make Life plans** - Wills and other agreements must be made if you have specific intentions you want carried out.
3. **Find a Purpose** - look for things that you can do on an ongoing basis that bring joy and add structure to your life
4. **Keep your mind sharp** - use it or lose it applies to your brain. Continue to stimulate your mind try learning a foreign language, learn to play a musical instrument or join a book club.
5. **Volunteer** - getting involved in your community is a great way to give back and an opportunity to interact and make new friends
6. **Develop new Friends** - friendship, this includes family, and increases longevity
7. **Ask your spouse or partner** - retirement can be a shared experience for sharing dreams
8. **Increase your financial stability** - find a retirement job that's new and interesting
9. **Keep your spirits up** -your attitude plays a big part in whether you'll find happiness in retirement living or not
10. **Remain Healthy** - Eat well, watch your weight and stay active. When you feel good, it's easier to stay positive and open to new experiences.

*Source- About.com Senior Living – Sharon O'Brien- March 2014
http://seniorliving.about.com/od/retirement/a/retirement_livi.htm*

**There is an enormous number of managers
who have retired on the job.**

Peter F. Drucker



CONTRIBUTOR INFORMATION FORM



PUBLIC SERVICE PENSION FUND CONTRIBUTOR INFORMATION FORM

In accordance with the provisions of the Pensions Act, Revised Statutes of Anguilla, Chapter P20 Section 47 subsections (1) to (5), this form is to be completed in **PRINT** by each contributor.

CONTRIBUTOR INFORMATION

Social Security #: _____ Gender: Male Female Date of Birth: ____ / ____ / ____
Day Month Year

Name: _____
First Middle Last

Country of Birth: _____ Nationality: _____

Mailing Address: _____ Telephone: Home: _____
Work: _____
Cell: _____

Physical Address: _____ Email: _____

MARITAL INFORMATION Single Married Divorced Widowed

Name Of Spouse: _____
First Middle Last

Date of Birth: ____ / ____ / ____ Country of Birth: _____ Nationality: _____
Day Month Year

Telephone: Home: _____ Work: _____ Cell: _____

DEPENDENT CHILDREN Please provide information only for children under age 18

First & Last Name	Date of Birth DD/MM/YY	Gender M/F	Indicate if you are the biological, step, adoptive, foster parent, or legal guardian

JOB INFORMATION Please provide accurate information

Place of Employment:	Present Position:	Present Salary (per annum):	Salary Grade:

Marital status, birth of a child, death of spouse or dependent children (since last submission of record update), or bankruptcy **MUST** be supported by a certificate or affidavit. Any changes must be submitted to the Public Service Pension Fund within 3 months of effective date of change, supported by the respective certificate or affidavit.

Signature of Contributor: _____ Date: _____

Signature of Administrator, PSPF: _____ Date: _____





Public Service Pension Fund
P. O Box 60
The Valley, Anguilla
Tel: 264-498-5079
Email: publicservicepensionfund@gov.ai



I'M RETIRED
Goodbye
tension,
Hello
pension!

*Author
Unknown*