



## **BAHAMAS HOTEL AND ALLIED INDUSTRIES PENSION FUND**

Workers' House, Harrold Road West  
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### Retirement Declaration for Disability Pensioners

I have read and understand the following:

1. An employee shall be deemed to be totally and permanently disabled if the Trustees shall, in their sole and absolute judgment, find on the basis of medical evidence that the employee is totally and permanently unable, as a result of bodily injury or disease, to engage in or perform all reasonable employment or gainful pursuit, and thereafter until age 65 if he or she has not recovered from his or her disability.
2. If before age 65, I am receiving a Disability Pension but recover from my disability and return to full-time employment in the industry, my pension benefit shall be suspended for any calendar month in which I have been so employed.
3. The Trustees shall have the right to require every applicant for a Disability Pension to submit to medical examination. If a Disability Pension is granted, they shall have the right to require medical examination as often as may be reasonable under the circumstances. Failure to submit to a required medical examination shall be sufficient reason for the denial of a Disability Pension to the applicant, or suspension or discontinuance of the Disability Pension to the Pensioner.

The Trustees may, in their sole and absolute discretion, accept or require, as sole proof of total and permanent disability, a determination under the National Insurance Regulations, 1974, that the Participant is entitled to Invalidity Benefits. The Trustees may at any time, and from time to time, require evidence of continuous entitlement to such Disability Benefit and may at any time require the Pensioner to submit to a medical examination as provided in Paragraph 3 above.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Date