



INSURANCE  
ASSOCIATION  
OF THE CARIBBEAN INC.

# INSURANCE MASTERCLASS PENSIONS AND ANNUITIES



12 December, 2022

10:00 am - 12:30 pm AST



IAC MEMBERS - \$175 US

NON MEMBERS - \$250 US



ONLINE WEBINAR



**CONSTANCE HALL**

**PRINCIPAL - ECKLER, JAMAICA**

## Topics:

- Advantages of savings via a group or individual pension - taxation
- Ability to obtain better Pension once voluntary contributions are made to Group Pension Plans
- Ability to make independent investment decisions for members under Individual Retirement Schemes
- When to start a pension - contributing and receiving payments
- Determining the right amount to contribute
- Types of Annuities - special features and costs - Joint & Last, Indexed
- Combining Insurance and pensions - achieving maximum goals

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## About your Facilitator

Constance is an Actuary and a Principal of Eckler Jamaica Limited. She is a Fellow of the Society of Actuaries, a Fellow of the Conference of Consulting Actuaries, an Enrolled Actuary, a Member of the American Academy of Actuaries, a Member of the Caribbean Actuarial Association (CAA) and a Director of the Pension Industry Association of Jamaica (PIAJ).

Constance has over 35 years of professional experience throughout the United States, the Caribbean and Latin America. Her work encompasses social security, employee health and welfare benefits, retirement plans and general insurance. She consults in both the public and private sectors to a clientele that spans all areas of business.

Over a long career, Constance's vocation has been financial and social inclusion and wellness – helping organizations develop and administer programmes for the benefit of their employees and helping individuals understand their role in securing their future - from individual financial counselling to public sessions. This includes her work with the CAA and PIAJ to expand pension understanding and coverage and her efforts in youth development through internships and support of her alma mater.

Constance is a graduate of the University of the West Indies and Kingston Technical High School. She is married, with two children. In her rare free time, she enjoys, experiencing different cultures, mainly through travelling, walking and reading.