



CUNA Caribbean Insurance Society Limited



Family Indemnity Plan Losing a loved one is difficult... paying for funeral expenses doesn't have to be.

The Family Indemnity Plan offers financial comfort during difficult times – providing a cash benefit to be used to cover funeral costs for yourself and eligible family members.



Life Savings – LS Plus Helps you and your family rest easier

Imagine for just \$8-13 per month, a Life Savings Plus plan means your loved ones could receive \$2000 per month for 12 months (\$24,000) in the event of your passing*.

*Certain conditions apply.



Payment Protector When you can't work your payments are covered with Payment Protector

If you're injured or sick and unable to work, Payment Protector covers your regular monthly payments to your organization including:

- Loan Installments
- Savings, Shares, Ordinary Deposits
- Insurance premiums
- Utility Bills



Golden Harvest Guaranteed to complete your savings goal.

The unique savings and protection plan for your members (ages 16-65), who want to reap richer savings towards a specific goal:

- Your child's wedding
- Travel
- A new car
- Your child's education
- A new home
- Comfortable retirement

An attractive interest rate.
A unique insurance benefit.



Pensions Plus The best personal pension plan for your retirement.

Pensions Plus is more than just a pension plan. It combines insurance coverage, tax savings and investment potential to help build your savings for a comfortable retirement.

- Investment Grade Returns
- Tax benefits
- Insurance Cover
- Flexible Payments

January

9 (16 23) 31

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
All States New Year's Day 1	St. Lucia New Year's Holiday 2	3	4	5	6	7
8	9	10	11	12	13	14
15	16 FIP & LP/LS Due	17	18	19	20	21 Barbados Errol Barrow Day
22	23	24	25	26	27	28
29	30	31				

April

6 (13 21) 29

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	All States Good Friday 6	7
8	All States Easter Monday 9	10	11	12	13	14
15	16 FIP & LP/LS Due	17	18	19	20	21
22	23	24	25	26	27	28 Barbados National Heroes Day
29	30					

July

3 (11 19) 26

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	St. Vincent & The Grenadines - Carnival Monday 2	St. Vincent & The Grenadines Carnival Tuesday 3	4	5	6	International Co-operative Day 7
8	Guyana - Caricom Day 9	10	11	12	13	14
15	2012 World Credit Union Conference, Gdansk, Poland 16 FIP & LP/LS Due	2012 World Credit Union Conference, Gdansk, Poland 17	2012 World Credit Union Conference, Gdansk, Poland 18	19	20	21
22	23	24	25	26	27	28
29	30	31				

October

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
	1	2	St. Lucia Thanksgiving Day 3	4	5	6	
7	8	9	10	11	12	13	
14	Credit Union Week 15 FIP & LP/LS Due					16	17
21	22	23	24	International Credit Union Day 18	19	20	
28	29	30	31	Grenada Thanksgiving Day 25	26	27 St. Vincent & The Grenadines Independence Day	

February

7 (14 21) 28

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	Grenada Independence Day 7	8	9	10	11
12	13	14	15 FIP & LP/LS Due	16	17	18
19	20	21	22	23	24	25
26	27	28	29			

May

6 (12 20) 28

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		St. Vincent & The Grenadines, Grenada, Guyana, St. Lucia, Labour Day 1	Barbados - May Day Comm. of Dominica, Antigua & Barbuda, Labour Day 2	3	4	Guyana Indian Arrival 5
6	Dominica May Day Antigua & Barbuda Labour Day 7	8	9	10	11	12
13	14	15 FIP & LP/LS Due	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

August

(9 11 17) 24 31

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		Trinidad & Tobago, St. Vincent & The Grenadines, Grenada, St. Lucia, Guyana - Emancipation Day 1	2	3	4	
Grenada Emancipation Day 5	Dominica August Monday Antigua & Barbuda Carnival Monday 6	Barbados Emancipation Day Antigua & Barbuda Carnival Tuesday 7	8	9	10	11
12	13	14	15 FIP & LP/LS Due	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November

(7 13) 20 28

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				Antigua & Barbuda Independence Day 1	2	Comm. of Dominica Independence Day 3
4	5	6	7	8	9	10
11	12	13	14	15 FIP & LP/LS Due	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

March

1 8 (15 22) 30

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	Comm. of Dominica Carnival Monday 5	Comm. of Dominica, Carnival Tuesday 6	7	8	9	10
11	12	13	14	15 FIP & LP/LS Due	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

June

4 (11 19) 27

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15 FIP & LP/LS Due	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

September

(8 16) 22 30

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17 FIP & LP/LS Due	18	19	20	21	22
23	24	25	26	27	28	29

December

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31					1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17 FIP & LP/LS Due	18	19	20	21	22
23	24	25	26	27	28	29

2012 Year Planner