
eFile-IT

FINANCIAL SERVICES COMMISSION



User Manual

PENSIONS DIVISION

REGISTRATION AND LICENSING

&

FINANCIAL RETURNS

Disclaimer

Not all features and functions of the eFile-IT solution are available when using **Firefox (Web Browser)**. Please be advised to use an alternative web browser to ensure a seamless user experience.

TABLE OF CONTENTS

Registration and Licensing	3
Process Selection – New Registration	5
Process Selection – Additional Registration	7
Process Selection – Annual Registration	7
Review Application Requirements	9
Complete Application Form	10
Upload Supporting Documents	11
Review Application(s)	16
Submit Application	17
Financial Returns	21
Financial Returns Filing Requirements	22
Process Selection	23
Upload Supporting Documents	26
Application Review	31
Submit Application:	32

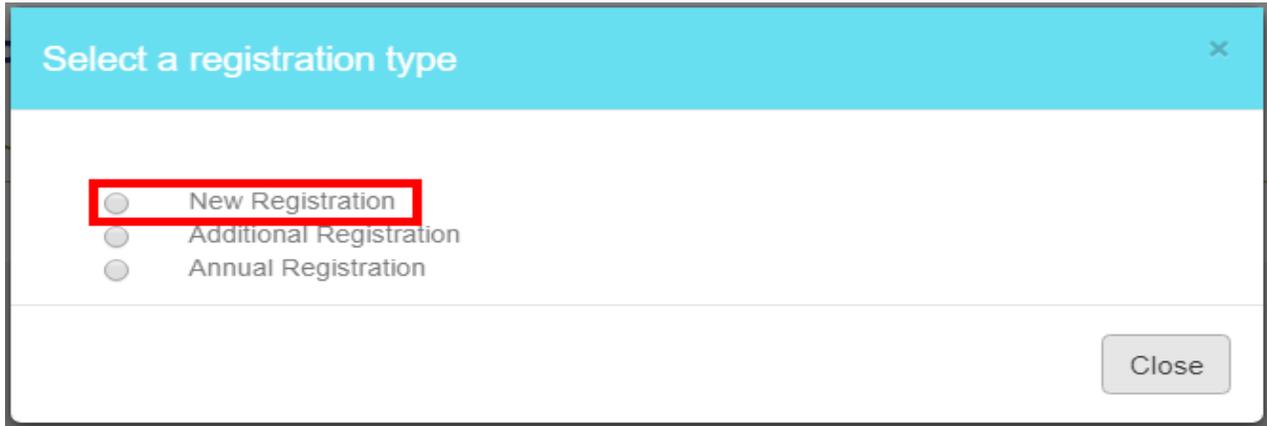
1. Registration and Licensing

1. Locate the “Registration and Licensing” option in the “eFiling Submissions” section of the home page.

The screenshot displays the FSC eFiling/MIS Solution interface. At the top left is the logo for the Financial Services Commission, Barbados. To the right of the logo is the text 'FINANCIAL SERVICES COMMISSION BARBADOS' and 'eFiling/MIS Solution'. A navigation bar at the top right contains links for Home, Entity Portal, Acting on Behalf of, Transaction History, Help, and Logout. Below the navigation bar is a 'Task Selection' section. This section includes an 'Instructions' box with the following text: 'Select a task from the list below. eFiling Submissions - This section encompasses all of your regulatory submissions. Requests - Any report, statistics, regulator or support request can be made via this section. Correspondence - All other inquiries can be made using the options provided in this section.' Below the instructions are three columns of task selection buttons. The first column, 'eFiling Submissions', contains three buttons: 'Registration and Licensing', 'General Applications', and 'Financial Returns'. The second column, 'Requests', contains three buttons: 'Report/Statistics Requests', 'Regulator-to-Regulator Requests', and 'Support and HelpDesk Requests'. The third column, 'Correspondence', contains three buttons: 'General Correspondence', 'Classified Correspondence', and 'Highly Sensitive Correspondence'. The 'Registration and Licensing' button is highlighted with a red border.

1.1. Process Selection – New Registration

1. Select the preferred registration type to proceed- New Registration or Additional Registration or Annual Registration.

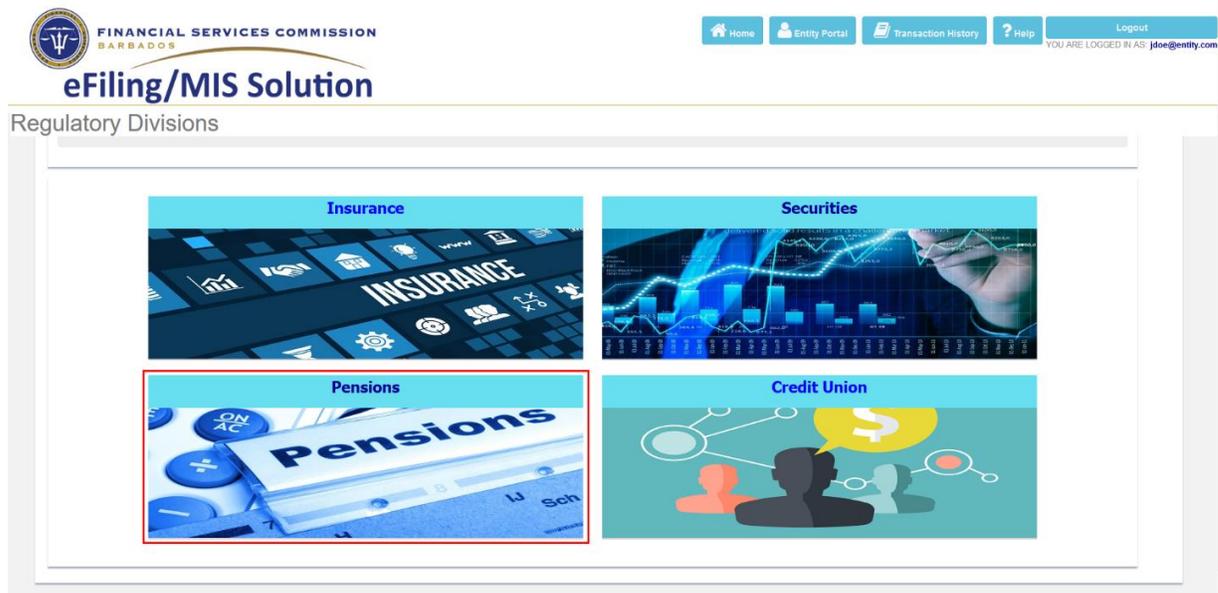


Select a registration type

- New Registration
- Additional Registration
- Annual Registration

Close

2. Select the division you wish to submit your filing to. (You will only have access to the division which you are authorised to use.)



FINANCIAL SERVICES COMMISSION
BARBADOS

eFiling/MIS Solution

Regulatory Divisions

- Insurance
- Securities
- Pensions
- Credit Union

Home Entity Portal Transaction History Help Logout
YOU ARE LOGGED IN AS: jdoe@entity.com

FSC eFile-IT Pensions Division User Manual

3. The following steps will guide you through selecting the application process to be completed.
 - i. Step 1: Select the most appropriate **"Applying Party"** from the list provided.

The screenshot shows the 'Process Selection' page of the FSC eFiling/MIS Solution. The page is divided into two main sections: 'Pension Plan Details' and 'Field Selection Options'. The 'Pension Plan Details' section includes fields for Pension Plan Name, Pension Plan Sponsor, Plan Sponsor Address, and Plan Sponsor Email. The 'Field Selection Options' section includes dropdown menus for Registration Type, Applying Party, Registration Category, and Registration Class. The 'Applying Party' dropdown menu is highlighted with a red box, showing the selected value 'Entity'.

- ii. Step 2: Select your **"Registration Category"**.

This is a close-up view of the 'Field Selection Options' section. It shows four rows of dropdown menus. The first row is 'Registration Type' with the value 'New Registration'. The second row is 'Applying Party' with the value 'Entity'. The third row is 'Registration Category' with the value 'Defined Contribution', and this row is highlighted with a red box. The fourth row is 'Registration Class' with the value 'Single-Employer'.

- iii. Step 3: Select your "Registration Class".

Field Selection Options

Registration Type New Registration

Applying Party

Registration Category

Registration Class

- iv. Step 4: After all of the above selections have been made, scroll to the "List of Application Processes" section and select the most appropriate application to proceed.

The screenshot shows the top navigation bar of the 'eFiling/MIS Solution' application. On the left is the logo for the Financial Services Commission, Barbados. On the right are navigation buttons for Home, Entity Portal, Transaction History, Help, and Logout. Below the navigation bar is the 'Process Selection' section, which contains a 'List of Application Processes' box. This box is highlighted with a red border and contains a single entry: 'Application for Registration of an Occupational Pension Plan'.

- v. If you selected Annual Registration, then you must first select the "Renewal Year" from the choice list.
- vi. Select your "Renewal Year" from the list provided.

FSC eFile-IT Pensions Division User Manual

Field Selection Options

Registration Type Annual Registration

Applying Party Entity

Renewal Year: 2018

Registration Category Defined Contribution

Registration Class Single-Employer

Number of Members

Current Year		
Active	Deferred	Pensioners
975	25	257

Previous Years

- vii. If you Registration Type selected is Annual Registration, you must also Enter the "**Number of Members**" applicable to your Pension Plan.

Field Selection Options

Registration Type Annual Registration

Applying Party Entity

Renewal Year: 2018

Registration Category Defined Contribution

Registration Class Single-Employer

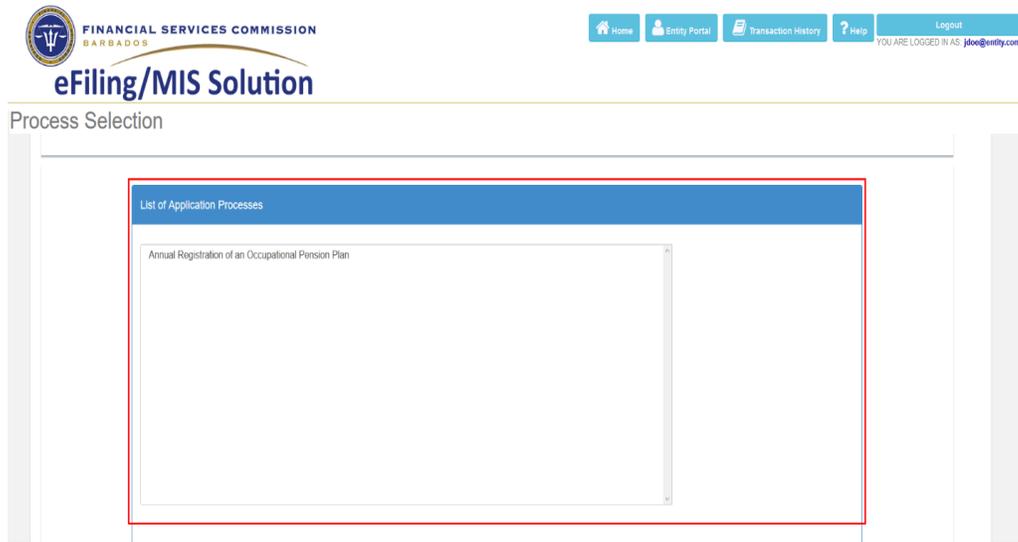
Number of Members

Current Year		
Active	Deferred	Pensioners
975	25	257

Previous Years

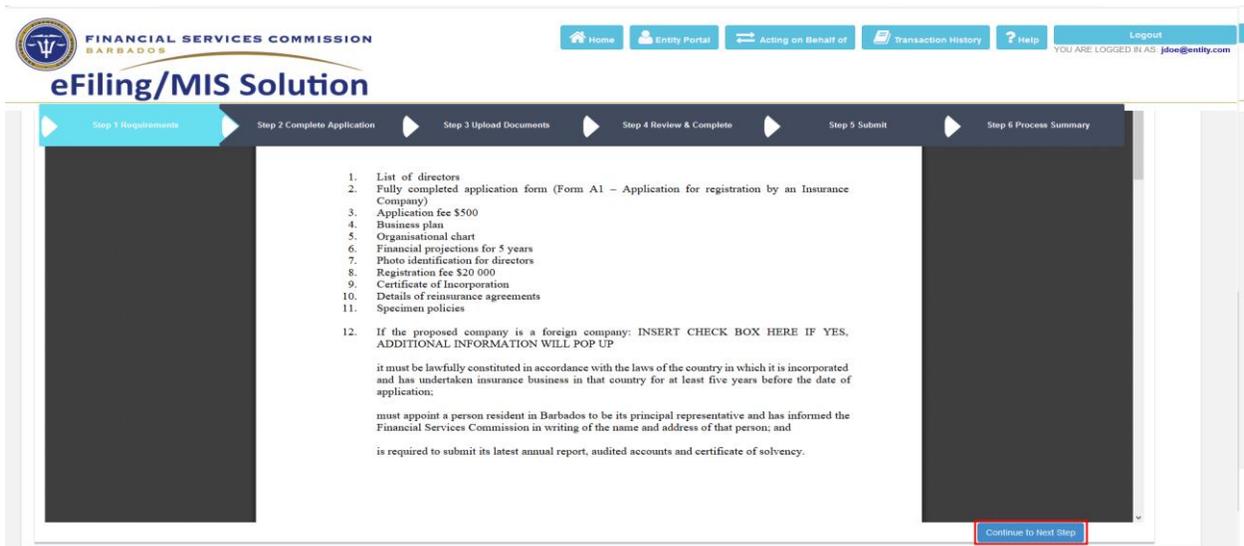
- i. After all of the above selections have been made, scroll to the "**List of Application Processes**" section and select the most appropriate application to proceed. **NB. Click on the application listed in the dialog box.**

FSC eFile-IT Pensions Division User Manual



1.2. Review Application Requirements

1. Carefully review the application requirements below before proceeding. Scroll to the bottom of this page and click the **"Continue to Next Step"** button in the right hand corner to proceed.



1.3. Complete Application Form (New or Additional Registrational)

- Carefully review and complete the application form(s) below before proceeding. All items denoted by a red asterisk (*) are mandatory and must be completed in order to proceed.

NB: Application Forms are not a requirement for Additional or Annual Registration.

The screenshot shows the 'eFiling/MIS Solution' interface for the Financial Services Commission of Barbados. The page title is 'FORM A1 APPLICATION FOR REGISTRATION BY INSURANCE COMPANY'. It includes a progress bar with steps: Step 1 Requirements, Step 2 Complete Application (highlighted), Step 3 Upload Documents, Step 4 Review & Complete, Step 5 Submit, and Step 6 Process Summary. The form content includes:

- Header: 'The Insurance Act (Cap. 310) (Section 11)'
- Title: 'FORM A1 APPLICATION FOR REGISTRATION BY INSURANCE COMPANY'
- Note: '* Mandatory Fields'
- Text: 'To the FINANCIAL SERVICES COMMISSION I HEREBY make an application on behalf of the company named below, for authorisation to carry on the class or classes of insurance business described hereunder: (See Note (ii) of Directions)'
- Text input field: 'Accident & Sickness, Annuities, Group Accident & Health'
- Section: 'Signature Instructions: To sign this document, please click on the Choose File button, after it turns green, click on the Sign Document button.'
- Text: 'Signature'
- Buttons: 'Browse... No file selected.' and 'Sign Document'
- Text: 'Office' and 'Date' (both with red asterisks)
- Section: '2. NAME OF COMPANY: New Entity Insurance Ltd. (in block letters)'
- Section: '3. ADDRESS OF THE REGISTERED OFFICE OF THE COMPANY IN BARBADOS' with input fields for 'New Entity Insurance Building', 'Insurance Road', and 'St. Michael'.

- To sign the application form, click the "Choose File" button in the appropriate section(s) and select the image of your signature to be uploaded. After your signature has been uploaded successfully, click the "Sign Document" button to electronically sign this application form.

To the FINANCIAL SERVICES COMMISSION
 I HEREBY make an application on behalf of the company named below, for authorisation to carry on the class or classes of insurance business described hereunder:
(See Note (ii) of Directions)

Accident & Sickness, Annuities, Group Accident & Health, Group Life *

Signature Instructions:
 To sign this document, please click on the **Choose File** button, after it turns green, click on the **Sign Document** button.

Signature

Choose File No file chosen *

Sign Document

Office *

Date *

2. NAME OF COMPANY:
 New Entity Insurance Limited *

(in block letters)

FSC eFile-IT Pensions Division User Manual

To the FINANCIAL SERVICES COMMISSION

I HEREBY make an application on behalf of the company named below, for authorisation to carry on the class or classes of insurance business described hereunder:
(See Note (ii) of Directions)

Accident & Sickness, Annuities , Group Accident & Health, Group Life *

Signature Instructions:

To sign this document, please click on the **Choose File** button, after it turns green, click on the **Sign Document** button.

Signature

Choose File: signature.png

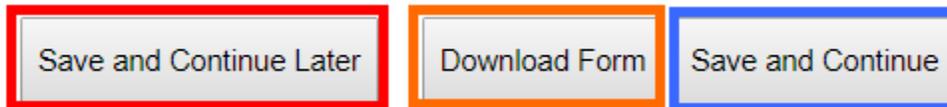
Sign Document *

Office *

Date *

2. NAME OF COMPANY:
New Entity Insurance Limited
(in block letters) *

3. After completing the form, the following options are displayed at the bottom:
- Save and Continue Later** – allows the entity to save your application progress thus far, and resume later. To resume an application, please see our Entity Portal Manual.
 - Download Form** – allows the entity to download and save a copy of the form they have just completed.
 - Save and Continue** – allows the entity to save this form and proceed to the next step in the application process.



NB: Make sure to use the scroll bar on the form in order to proceed to the next step. If this application requires the completion of multiple forms, the "Save and Continue" button will be replaced with the "Next Form" button. Click this button to save and complete this form, and proceed to the next form

1.4. Upload Supporting Documents (New or Additional Registration)

Carefully review the list of supporting documents below, and upload the appropriate documents required.

Mandatory Supporting Documents - All documents in this section must be uploaded before proceeding.

Optional Supporting Documents - Documents in this section may be uploaded in support of your application.

Additional Documents - To upload any other documents (in support of your application), use the "Document Upload" option at the bottom left hand corner of this page.

FSC eFile-IT Pensions Division User Manual

FINANCIAL SERVICES COMMISSION BARBADOS
eFiling/MIS Solution

Home Entry Portal Acting on Behalf of Transaction History Help Logout
YOU ARE LOGGED IN AS: joe@entry.com

Step 1 Requirements Step 2 Complete Application **Step 3 Upload Documents** Step 4 Review & Complete Step 5 Submit Step 6 Process Summary

Mandatory Supporting Documents

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	<input type="button" value="Browse..."/> No file selected.			
2	Certificate of Incorporation	<input type="button" value="Browse..."/> No file selected.			
3	Details of Reinsurance Agreements	<input type="button" value="Browse..."/> No file selected.			
4	Financial Projections for 5 years	<input type="button" value="Browse..."/> No file selected.			
5	List of Directors	<input type="button" value="Browse..."/> No file selected.			
6	Organisational Chart	<input type="button" value="Browse..."/> No file selected.			
7	Specimen Policies	<input type="button" value="Browse..."/> No file selected.			
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected.			

Optional Supporting Documents

No.	Document Name	Select document	Status	Preview	Delete
1	Annual Report for the Last Three Years (where applicable)	<input type="button" value="Browse..."/> No file selected.			
2	Certificate of Solvency	<input type="button" value="Browse..."/> No file selected.			
3	Audited Accounts	<input type="button" value="Browse..."/> No file selected.			

This DOCUMENT UPLOAD option can be used to upload bundled documents or multiple documents simultaneously.
It may also be used to upload any additional documents not contained in the list above.

Drop files here
 Please select files to upload.

To upload each supporting document in the list:

- i. Step 1: Click the "Choose File" button.

FINANCIAL SERVICES COMMISSION BARBADOS
eFiling/MIS Solution

Home Entry Portal Acting on Behalf of Transaction History Help Logout
YOU ARE LOGGED IN AS: joe@entry.com

Step 1 Requirements Step 2 Complete Application **Step 3 Upload Documents** Step 4 Review & Complete Step 5 Submit Step 6 Process Summary

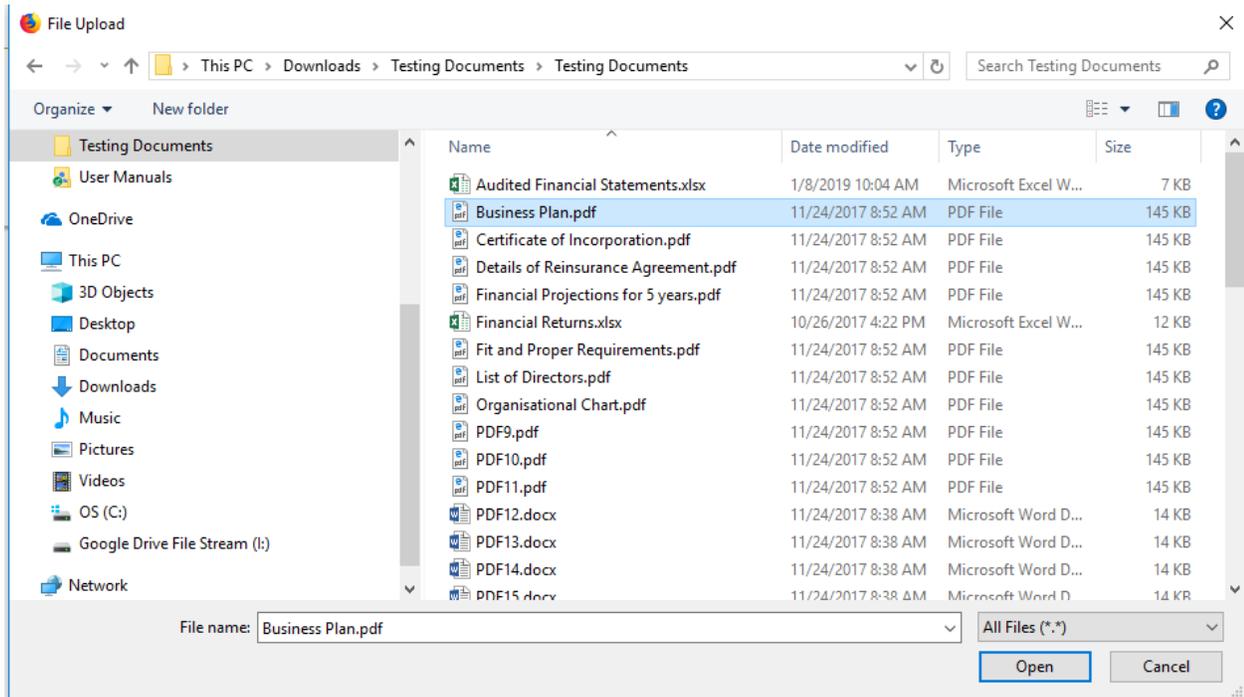
Phase PHASE 1

Mandatory Supporting Documents

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	<input type="button" value="Browse..."/> No file selected.			
2	Certificate of Incorporation	<input type="button" value="Browse..."/> No file selected.			
3	Details of Reinsurance Agreements	<input type="button" value="Browse..."/> No file selected.			
4	Financial Projections for 5 years	<input type="button" value="Browse..."/> No file selected.			
5	List of Directors	<input type="button" value="Browse..."/> No file selected.			
6	Organisational Chart	<input type="button" value="Browse..."/> No file selected.			
7	Specimen Policies	<input type="button" value="Browse..."/> No file selected.			
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected.			

FSC eFile-IT Pensions Division User Manual

- ii. Step 2: Locate and select the desired file from your computer.



FSC eFile-IT Pensions Division User Manual

- iii. Step 3: Selected files with the **GREEN** status bar reflect success, whilst those highlighted in **RED** indicate failure and you should try the upload again.

The screenshot shows the 'Step 3 Upload Documents' stage of the application process. The 'Mandatory Supporting Documents' table has the following data:

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	Browse... Business Plan.pdf			
2	Certificate of Incorporation	Browse... No file selected.			
3	Details of Reinsurance Agreements	Browse... No file selected.			
4	Financial Projections for 5 years	Browse... No file selected.			
5	List of Directors	Browse... No file selected.			
6	Organisational Chart	Browse... No file selected.			
7	Specimen Policies	Browse... No file selected.			
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	Browse... No file selected.			

The screenshot shows the 'Step 3 Upload Documents' stage of the application process. The 'Mandatory Supporting Documents' table has the following data:

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	Browse... Business Plan.pdf			
2	Certificate of Incorporation	Browse... Certificate of Incorporation.pdf			
3	Details of Reinsurance Agreements	Browse... Details of Reinsurance Agreements.pdf			
4	Financial Projections for 5 years	Browse... Financial Projections for 5 years.pdf			
5	List of Directors	Browse... List of Directors.pdf			
6	Organisational Chart	Browse... Organisational Chart.pdf			
7	Specimen Policies	Browse... Specimen Policies.pdf			
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	Browse... Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence).pdf			

FSC eFile-IT Pensions Division User Manual

- iv. Step 4: After all files have been selected, click the "Upload" button at the bottom right hand corner of this page. Once successful, the status column will be updated with "Uploaded" for each file selected.

FINANCIAL SERVICES COMMISSION BARBADOS
eFiling/MIS Solution

Home | Entity Portal | Acting on Behalf of | Transaction History | Help | Logout
 YOU ARE LOGGED IN AS: jdoe@entity.com

Step 1 Requirements | Step 2 Complete Application | **Step 3 Upload Documents** | Step 4 Review & Complete | Step 5 Submit | Step 6 Process Summary

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	<input type="button" value="Browse..."/> No file selected Business Plan.pdf	Uploaded	Preview...	Delete...
2	Certificate of Incorporation	<input type="button" value="Browse..."/> No file selected Certificate of Incorporation.pdf	Uploaded	Preview...	Delete...
3	Details of Reinsurance Agreements	<input type="button" value="Browse..."/> No file selected Details of Reinsurance Agreement.pdf	Uploaded	Preview...	Delete...
4	Financial Projections for 5 years	<input type="button" value="Browse..."/> No file selected Financial Projections for 5 years.pdf	Uploaded	Preview...	Delete...
5	List of Directors	<input type="button" value="Browse..."/> No file selected List of Directors.pdf	Uploaded	Preview...	Delete...
6	Organisational Chart	<input type="button" value="Browse..."/> No file selected Organisational Chart.pdf	Uploaded	Preview...	Delete...
7	Specimen Policies	<input type="button" value="Browse..."/> No file selected Specimen Policies.pdf	Uploaded	Preview...	Delete...
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected Fit and Proper Requirements.pdf	Uploaded	Preview...	Delete...

- v. Step 5: You may preview an uploaded document by clicking the "Preview" option in the Preview column. If this document is incorrect, you may remove it by clicking the "Delete" option in the Delete column, and follow steps 1-4 to upload the correct file.

FINANCIAL SERVICES COMMISSION BARBADOS
eFiling/MIS Solution

Home | Entity Portal | Acting on Behalf of | Transaction History | Help | Logout
 YOU ARE LOGGED IN AS: jdoe@entity.com

Step 1 Requirements | Step 2 Complete Application | **Step 3 Upload Documents** | Step 4 Review & Complete | Step 5 Submit | Step 6 Process Summary

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	<input type="button" value="Browse..."/> No file selected Business Plan.pdf	Uploaded	Preview...	Delete...
2	Certificate of Incorporation	<input type="button" value="Browse..."/> No file selected Certificate of Incorporation.pdf	Uploaded	Preview...	Delete...
3	Details of Reinsurance Agreements	<input type="button" value="Browse..."/> No file selected Details of Reinsurance Agreement.pdf	Uploaded	Preview...	Delete...
4	Financial Projections for 5 years	<input type="button" value="Browse..."/> No file selected Financial Projections for 5 years.pdf	Uploaded	Preview...	Delete...
5	List of Directors	<input type="button" value="Browse..."/> No file selected List of Directors.pdf	Uploaded	Preview...	Delete...
6	Organisational Chart	<input type="button" value="Browse..."/> No file selected Organisational Chart.pdf	Uploaded	Preview...	Delete...
7	Specimen Policies	<input type="button" value="Browse..."/> No file selected Specimen Policies.pdf	Uploaded	Preview...	Delete...
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected Fit and Proper Requirements.pdf	Uploaded	Preview...	Delete...

vi. Step 6: Click the "Continue to Next Step" button to proceed.

1.5. Review Application(s)

1. Select and Review the application(s) to be submitted.
 - i. Step 1: Carefully review and select the application(s) to be submitted.
 - ii. Step 2: Enter the "Number of Members" in the box provided.
 - iii. Step 3: Ensure all fees are calculated correctly, and click the "Continue to Next Step" button to proceed.

No.	Select All	Process Name	Application Forms Submitted	Documents Uploaded	Number of Members	Applicable Fees	Total Amount	Status
1	<input type="checkbox"/>	Annual Registration of an Occupational Pension Plan	0	1	1257	Registration Fee: 6,285.00 Penalty fee: Filing 409 days late: 1508.4	7,793.40	Not Submitted
							The total amount selected to be paid:	7,793.40

1.6. Submit Application

1. Confirm the Payment Details before submitting the application.

The screenshot shows the 'Step 5 Submit' stage of the application process. The form is titled 'eFiling/MIS Solution' and includes a navigation bar with steps: Step 1 Requirements, Step 2 Complete Application, Step 3 Upload Documents, Step 4 Review & Complete, Step 5 Submit (highlighted), and Step 6 Process Summary. The form is divided into two main sections: 'Entity Basic Information' and 'Payment Details'. The 'Payment Details' section includes the following fields:

Entity Basic Information		Payment Details	
Entity Name	New Entity Occupational Pension Plan - Defined Benefit	Total Amount Due:	\$7,793.40
Entity Number	T1234	Payment Type	Annual Registration
Registration Number	T1234	Paying Company	New Entity Occupational Pension Plan - Defined Benefit
Applying Party	Entity	Payment Method	Cheque
Entity Address	Pension House Retirement Valley Cooperative Lane Barbados	Payment Method Number	123456
Entity Email(s)	jdoe@entity.com <small>NB: Multiple email address may be entered separated by commas.</small>	Upload Proof of Payment	Browse...

A 'Submit Application' button is located at the bottom right of the form.

- i. Step 1: Confirm your "Paying Company" and edit if applicable.

Payment Details

Total Amount Due: \$7,793.40

Payment Type Annual Registration

Paying Company

Payment Method

Payment Method Number

Upload Proof of Payment

FSC eFile-IT Pensions Division User Manual

- ii. Step 2: Select your "**Payment Method**" from the list provided.

Payment Details	
Total Amount Due:	\$7,793.40
Payment Type	Annual Registration
Paying Company	<input type="text" value="New Entity Occupational Pension Plan - Defined Benefit"/>
Payment Method	<input type="text" value="Cheque"/>
Payment Method Number	<input type="text" value="123456"/>
Upload Proof of Payment	<input type="button" value="Browse..."/> Proof of Payment.png

- iii. Enter your "**Payment Method Number**" if available.

Payment Details	
Total Amount Due:	\$7,793.40
Payment Type	Annual Registration
Paying Company	<input type="text" value="New Entity Occupational Pension Plan - Defined Benefit"/>
Payment Method	<input type="text" value="Cheque"/>
Payment Method Number	<input type="text" value="123456"/>
Upload Proof of Payment	<input type="button" value="Browse..."/> Proof of Payment.png

Payment Details	
Total Amount Due:	\$7,793.40
Payment Type	Annual Registration
Paying Company	<input type="text" value="New Entity Occupational Pension Plan - Defined Benefit"/>
Payment Method	<input type="text" value="Cheque"/>
Payment Method Number	<input type="text" value="123456"/>
Upload Proof of Payment	<input type="button" value="Browse..."/> Proof of Payment.png

- iv. "**Upload Proof of Payment**" by clicking the "**Browse**" button and selecting the desired file from your computer, if available.

FSC eFile-IT Pensions Division User Manual

- v. Step 5: Click the "**Submit Application**" button to complete this application process.

Payment Details	
Total Amount Due:	\$7,793.40
Payment Type	Annual Registration
Paying Company	<input type="text" value="New Entity Occupational Pension Plan - Defined Benefit"/>
Payment Method	<input type="text" value="Cheque"/>
Payment Method Number	<input type="text" value="123456"/>
Upload Proof of Payment	<input type="button" value="Browse..."/> <input type="text" value="Proof of Payment.jpg"/>

2. Your application is currently being submitted for processing.

The screenshot displays the FSC eFiling/MIS Solution interface. At the top, the Financial Services Commission Barbados logo is visible on the left, and navigation links (Home, Entity Portal, Acting on Behalf of, Transaction History, Help, Logout) are on the right. The user is logged in as jdoe@entity.com. A progress bar at the top indicates the current step: Step 5 Submit. Below the progress bar, instructions for Step 5 are provided: "Step 5: Click the 'Submit Application' button to complete this application process." The main content area shows the application details, including Entity Basic Information (Entity Name: New Entity Insurance Ltd., Applying Party: Entity or Management Company, Entity Address: P.O. Box 104 Sagecor Building Hagget Hall Barbados, Entity Email: jdoe@entity.com) and Payment Details (Total Amount Due: \$0.00, Payment Type: New Registration, Paying Company: New Entity Insurance Ltd., Payment Method: Cheque, Payment Method Number: 123456, Upload Proof of Payment: Browse... button). A "Submit Application" button is located at the bottom right of the form.

FSC eFile-IT Pensions Division User Manual

- The “**Application Submission Confirmation**” page, displays that your application has been submitted successfully. Take special note the “**Transaction ID**”. This will allow you to enter the entity portal and track the progress of your application.

The screenshot displays the 'Application Submission Confirmation' page in the FSC eFiling/MIS Solution. The page header includes the Financial Services Commission Barbados logo and navigation links: Home, Entity Portal, Acting on Behalf of, Transaction History, Help, and Logout. A progress bar at the top indicates the current step is 'Step 6 Process Summary'. The main content area features a green success message: 'Your Application has been submitted successfully. An email confirmation will be sent containing the following information.' Below this, submission details are listed: Entity Name: New Entity Insurance Ltd., Submitted by: John Doe, Date Submitted: 2/5/2019 12:00:33 PM, and Total Due: \$500.00. At the bottom, a 'Transactions Detail' table is shown with the following data:

Transaction ID	Registration Type	Application Process	Application Forms Submitted	Supporting Documents Submitted
INS25201913599	New Registration	Application for Registration of an Insurance Company	1	8

2. Financial Returns

1. Locate and select the “Financial Returns” option in the “eFiling Submissions” section of the home page.

The screenshot shows the 'Task Selection' page of the FSC eFiling/MIS Solution. At the top, there is a navigation bar with links for Home, Entity Portal, Acting on Behalf of, Transaction History, Help, and Logout. The user is logged in as 'jdoe@entity.com'. Below the navigation bar, the 'Task Selection' section contains instructions and three main categories: eFiling Submissions, Requests, and Correspondence. The 'eFiling Submissions' category is highlighted with a red border, and the 'Financial Returns' option within it is highlighted with a blue border.

eFiling Submissions	Requests	Correspondence
Registration and Licensing	Report/Statistics Requests	General Correspondence
General Applications	Regulator-to-Regulator Requests	Classified Correspondence
Financial Returns	Support and HelpDesk Requests	Highly Sensitive Correspondence

2. Select your Division to proceed. (You will only have access to the division which you are authorised to use.)

The screenshot shows the 'Regulatory Divisions' page of the FSC eFiling/MIS Solution. At the top, there is a navigation bar with links for Home, Entity Portal, Transaction History, Help, and Logout. The user is logged in as 'jdoe@entity.com'. Below the navigation bar, the 'Regulatory Divisions' section contains four options: Insurance, Securities, Pensions, and Credit Union. The 'Pensions' option is highlighted with a red border.

Insurance	Securities	Pensions	Credit Union

2.1. Financial Returns Filing Requirements

1. Filing Submission Prerequisites

The screenshot shows the 'Statutory Returns Filing Requirements' page. At the top left is the Financial Services Commission Barbados logo and the text 'eFiling/MIS Solution'. At the top right are navigation buttons: Home, Entity Portal, Transaction History, Help, and Logout (YOU ARE LOGGED IN AS: jdoe@entity.com). The main content area is titled 'Statutory Returns Filing Requirements' and includes a 'Skip this step' button. It is divided into two sections: 'First and Second Years' and 'Tri-Annual Returns'. Under 'First and Second Years', it lists 'Financial Statements' and 'Form 4 - Annual Return' and provides buttons for 'Download Form 4 - Annual Returns' and 'Download Annual Returns Template'. Under 'Tri-Annual Returns', it lists 'Financial Statements', 'Form 4 - Annual Return', and 'Form 5 - Valuation and Actuarial Information Summary' and provides buttons for 'Download Form 4 - Annual Returns', 'Download Form 5 - Valuation and Actuarial Information Summary', 'Download Annual Returns Template', and 'Continue to Next Step'.

- i. Step 1: Carefully review the financial return requirements below.
- ii. Step 2: Download the relevant financial return template where applicable.

This screenshot is identical to the one above, but with red rectangular boxes highlighting the download buttons for 'Form 4 - Annual Returns' and 'Download Annual Returns Template' in both the 'First and Second Years' and 'Tri-Annual Returns' sections. The 'Continue to Next Step' button is also highlighted.

- iii. Step 3: Click "Continue to Next Step" to proceed.

Statutory Returns Filing Requirements Skip this step

First and Second Years

The following are required for statutory returns outside of the tri-annual filing:

Financial Statements
Form 4 - Annual Return

[Download Form 4 - Annual Returns](#) [Download Annual Returns Template](#)

Tri-Annual Returns

The following are required for statutory returns for the tri-annual filings:

Financial Statements
Form 4 - Annual Return
Form 5 - Valuation and Actuarial Information Summary

[Download Form 4 - Annual Returns](#) [Download Form 5 - Valuation and Actuarial Information Summary](#) [Download Annual Returns Template](#) Continue to Next Step

2.2. Process Selection

- To file your financial returns, the following options must be selected from the "Process Filter Options" section on the right:

Process Selection

Pension Plan Details		Process Filter Options	
Pension Plan Name	New Entity Occupational Pension Plan - Defined Benefit	Registration Category	
Pension Plan Sponsor	Board of Trustees	Registration Class	
Entry Number	T1234	Applying Party	Please Select
Registration Number	T1234	Current Asset Class	Over BBO53 MI
Plan Sponsor Address	Pension House Retirement Valley Cooperative Lane Barbados	Filing Type	<input type="radio"/> Quarterly <input type="radio"/> Annual
Plan Sponsor Email	joe@entity.com	Period Submitting for:	

FSC eFile-IT Pensions Division User Manual

- i. Step 1: Select the most appropriate "Applying Party" from the list provided.

Process Filter Options

Registration Category

Registration Class

Applying Party

Current Asset Class

Filing Type Quarterly Annual

Period Submitting for:

- ii. Step 2: Select your "Current Asset Class".

Process Filter Options

Registration Category

Registration Class

Applying Party

Current Asset Class

Filing Type Quarterly Annual

Period Submitting for:

FSC eFile-IT Pensions Division User Manual

- iii. Step 3: Select the current "Filing Type" from the options provided.

Process Filter Options

Registration Category

Registration Class

Applying Party

Current Asset Class

Filing Type Quarterly Annual

Period Submitting for:

- iv. Step 4: Select the "Period Submitting for" where applicable.

Process Filter Options

Registration Category

Registration Class

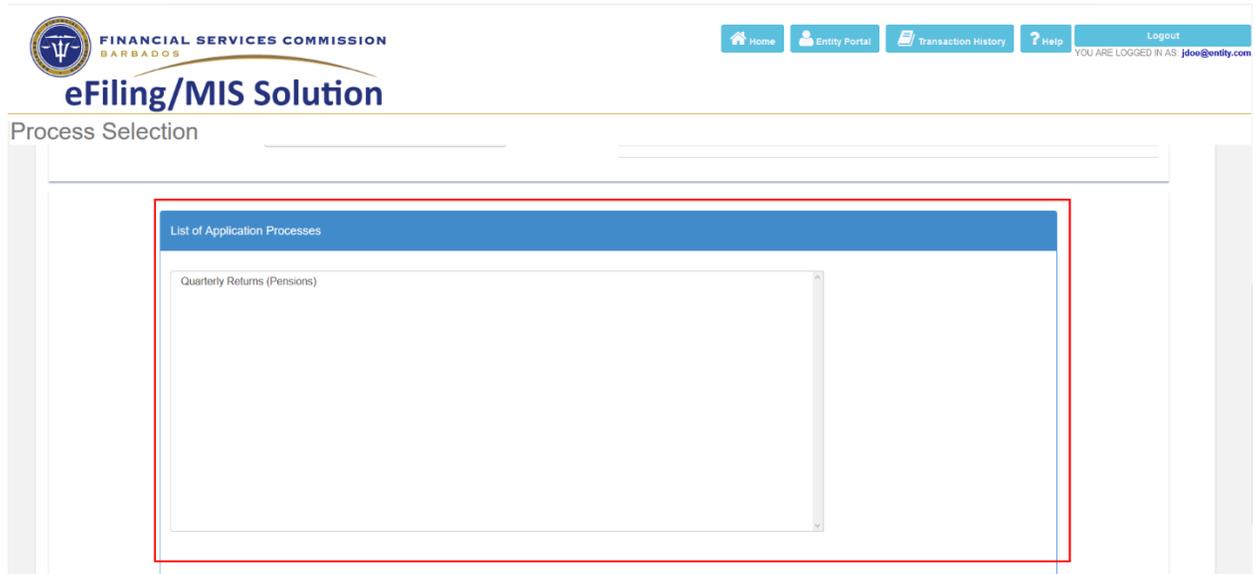
Applying Party

Current Asset Class

Filing Type Quarterly Annual

Period Submitting for:

Step 5: After all of the above selections have been made, scroll to the "**List of Application Processes**" section and select the most appropriate application to proceed. **NB. Click on the application listed in the dialog box.**



2.3. Upload Supporting Documents

Carefully review the list of supporting documents below, and upload the appropriate documents required.

Mandatory Supporting Documents - All documents in this section must be uploaded before proceeding.

Optional Supporting Documents - Documents in this section may be uploaded in support of your application.

Additional Documents - To upload any other documents (in support of your application), use the "Document Upload" option at the bottom left hand corner of this page.

FSC eFile-IT Pensions Division User Manual

The screenshot shows the 'Step 3 Upload Documents' phase of the FSC eFiling/MIS Solution. The interface includes a navigation bar with steps 1 through 6, a table of Mandatory Supporting Documents, a table of Optional Supporting Documents, and a document upload area with a 'Browse' button highlighted.

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	<input type="button" value="Browse..."/> No file selected			
2	Certificate of Incorporation	<input type="button" value="Browse..."/> No file selected			
3	Details of Reinsurance Agreements	<input type="button" value="Browse..."/> No file selected			
4	Financial Projections for 5 years	<input type="button" value="Browse..."/> No file selected			
5	List of Directors	<input type="button" value="Browse..."/> No file selected			
6	Organisational Chart	<input type="button" value="Browse..."/> No file selected			
7	Specimen Policies	<input type="button" value="Browse..."/> No file selected			
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected			

No.	Document Name	Select document	Status	Preview	Delete
1	Annual Report for the Last Three Years (where applicable)	<input type="button" value="Browse..."/> No file selected			
2	Certificate of Solvency	<input type="button" value="Browse..."/> No file selected			
3	Audited Accounts	<input type="button" value="Browse..."/> No file selected			

This DOCUMENT UPLOAD option can be used to upload bundled documents or multiple documents simultaneously.
It may also be used to upload any additional documents not contained in the list above.

Drop files here

To upload each supporting document in the list:

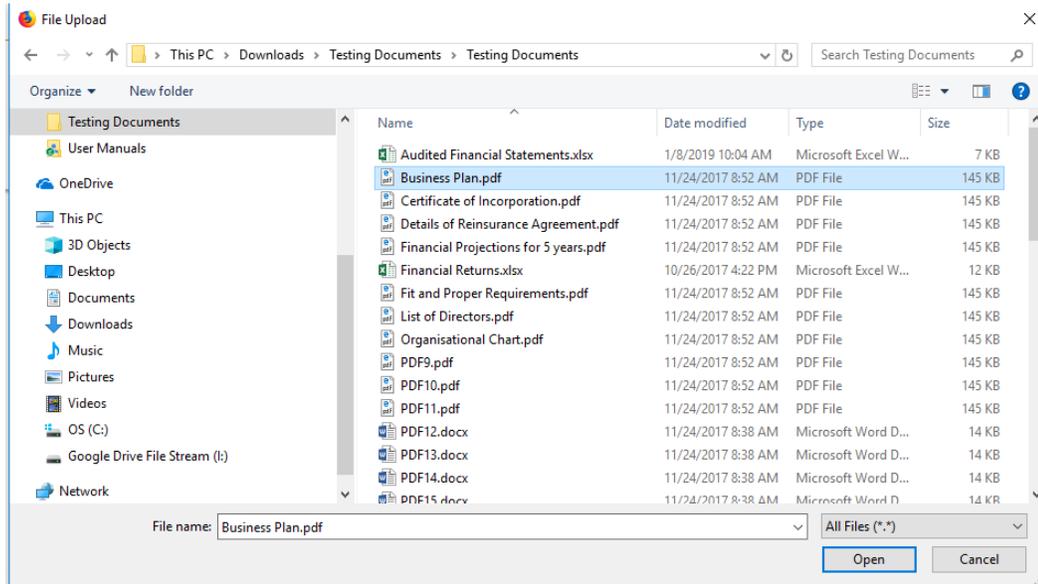
- i. Step 1: Click the “Browse” button.

The screenshot shows the 'Step 3 Upload Documents' phase of the FSC eFiling/MIS Solution. The interface includes a navigation bar with steps 1 through 6, a table of Mandatory Supporting Documents, and a document upload area. The 'Browse' button for the first document is highlighted with a red box.

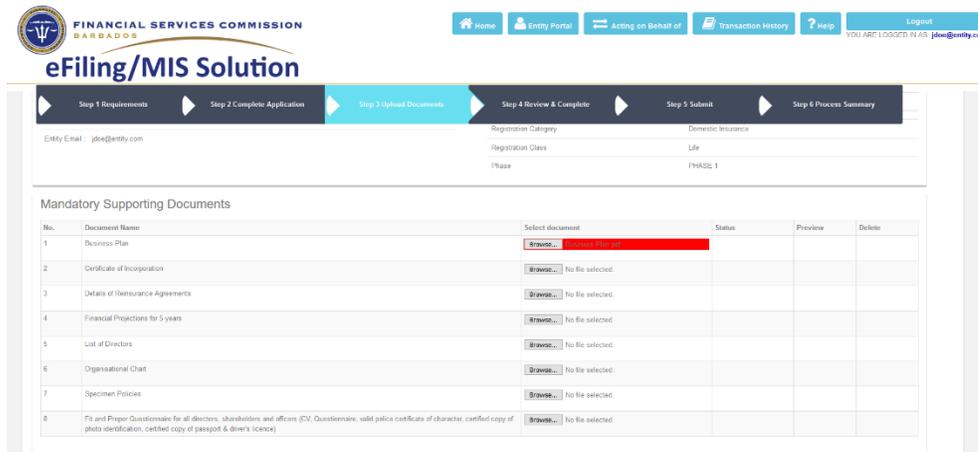
No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	<input type="button" value="Browse..."/> No file selected			
2	Certificate of Incorporation	<input type="button" value="Browse..."/> No file selected			
3	Details of Reinsurance Agreements	<input type="button" value="Browse..."/> No file selected			
4	Financial Projections for 5 years	<input type="button" value="Browse..."/> No file selected			
5	List of Directors	<input type="button" value="Browse..."/> No file selected			
6	Organisational Chart	<input type="button" value="Browse..."/> No file selected			
7	Specimen Policies	<input type="button" value="Browse..."/> No file selected			
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected			

FSC eFile-IT Pensions Division User Manual

- ii. Step 2: Locate and select the desired file from your computer.



- iii. Step 3: Selected files with the **GREEN** status bar reflect success, whilst those highlighted in **RED** indicate failure and you should try the upload again.



FSC eFile-IT Pensions Division User Manual



FINANCIAL SERVICES COMMISSION
BARBADOS

[Home](#) [Entity Portal](#) [Acting on Behalf of](#) [Transaction History](#) [Help](#) [Logout](#)
YOU ARE LOGGED IN AS: **jdoe@entity.com**

eFiling/MIS Solution

[Step 1 Requirements](#) [Step 2 Complete Application](#) **Step 3 Upload Documents** [Step 4 Review & Complete](#) [Step 5 Submit](#) [Step 6 Process Summary](#)

Mandatory Supporting Documents

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	Browse...			
2	Certificate of Incorporation	Browse...			
3	Details of Reinsurance Agreements	Browse...			
4	Financial Projections for 5 years	Browse...			
5	List of Directors	Browse...			
6	Organisational Chart	Browse...			
7	Specimen Policies	Browse...			
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	Browse...			

FSC eFile-IT Pensions Division User Manual

- iv. Step 4: After all files have been selected, click the "Upload" button at the bottom right hand corner of this page. Once successful, the status column will be updated with "Uploaded" for each file selected.

The screenshot shows the 'Mandatory Supporting Documents' table with the following data:

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	<input type="button" value="Browse..."/> No file selected. Business Plan.pdf	Uploaded	Preview...	Delete...
2	Certificate of Incorporation	<input type="button" value="Browse..."/> No file selected. Certificate of Incorporation.pdf	Uploaded	Preview...	Delete...
3	Details of Reinsurance Agreements	<input type="button" value="Browse..."/> No file selected. Details of Reinsurance Agreement.pdf	Uploaded	Preview...	Delete...
4	Financial Projections for 5 years	<input type="button" value="Browse..."/> No file selected. Financial Projections for 5 years.pdf	Uploaded	Preview...	Delete...
5	List of Directors	<input type="button" value="Browse..."/> No file selected. List of Directors.pdf	Uploaded	Preview...	Delete...
6	Organisational Chart	<input type="button" value="Browse..."/> No file selected. Organisational Chart.pdf	Uploaded	Preview...	Delete...
7	Specimen Policies	<input type="button" value="Browse..."/> No file selected. Specimen Policies.pdf	Uploaded	Preview...	Delete...
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected. Fit and Proper Requirements.pdf	Uploaded	Preview...	Delete...

- v. Step 5: You may preview an uploaded document by clicking the "Preview" option in the Preview column. If this document is incorrect, you may remove it by clicking the "Delete" option in the Delete column, and follow steps 1-4 to upload the correct file.

The screenshot shows the 'Mandatory Supporting Documents' table with the following data:

No.	Document Name	Select document	Status	Preview	Delete
1	Business Plan	<input type="button" value="Browse..."/> No file selected. Business Plan.pdf	Uploaded	Preview...	Delete...
2	Certificate of Incorporation	<input type="button" value="Browse..."/> No file selected. Certificate of Incorporation.pdf	Uploaded	Preview...	Delete...
3	Details of Reinsurance Agreements	<input type="button" value="Browse..."/> No file selected. Details of Reinsurance Agreement.pdf	Uploaded	Preview...	Delete...
4	Financial Projections for 5 years	<input type="button" value="Browse..."/> No file selected. Financial Projections for 5 years.pdf	Uploaded	Preview...	Delete...
5	List of Directors	<input type="button" value="Browse..."/> No file selected. List of Directors.pdf	Uploaded	Preview...	Delete...
6	Organisational Chart	<input type="button" value="Browse..."/> No file selected. Organisational Chart.pdf	Uploaded	Preview...	Delete...
7	Specimen Policies	<input type="button" value="Browse..."/> No file selected. Specimen Policies.pdf	Uploaded	Preview...	Delete...
8	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected. Fit and Proper Requirements.pdf	Uploaded	Preview...	Delete...

- vi. Step 6: Click the "Continue to Next Step" button to proceed.

FINANCIAL SERVICES COMMISSION
BARBADOS

eFiling/MIS Solution

Home Entity Portal Acting on Behalf of Transaction History Help Logout
YOU ARE LOGGED IN AS: joe@entity.com

Step 1 Requirements Step 2 Complete Application **Step 3 Upload Documents** Step 4 Review & Complete Step 5 Submit Step 6 Process Summary

No.	Document Name	Select document	Status	Preview	Delete
0	Fit and Proper Questionnaire for all directors, shareholders and officers (CV, Questionnaire, valid police certificate of character, certified copy of photo identification, certified copy of passport & driver's licence)	<input type="button" value="Browse..."/> No file selected. Fit and Proper Requirements.pdf	Uploaded	<input type="button" value="Preview..."/>	<input type="button" value="Delete..."/>

Optional Supporting Documents

No.	Document Name	Select document	Status	Preview	Delete
1	Annual Report for the Last Three Years (where applicable)	<input type="button" value="Browse..."/> No file selected.			
2	Certificate of Solvency	<input type="button" value="Browse..."/> No file selected.			
3	Audited Accounts	<input type="button" value="Browse..."/> No file selected.			

This DOCUMENT UPLOAD option can be used to upload bundled documents or multiple documents simultaneously.
It may also be used to upload any additional documents not contained in the list above.

Drop files here

Please select file(s) to upload

2.4. Application Review

1. Select and Review the application(s) to be submitted.
 - i. Step 1: Carefully review and select the application(s) to be submitted.
 - ii. Step 2: Click the "Continue to Next Step" button to proceed.

FINANCIAL SERVICES COMMISSION
BARBADOS

eFiling/MIS Solution

Home Entity Portal Acting on Behalf of Transaction History Help Logout
YOU ARE LOGGED IN AS: joe@entity.com

Step 1 Requirements Step 2 Complete Application Step 3 Upload Documents **Step 4 Review & Complete** Step 5 Submit Step 6 Process Summary

Entity Basic Information

Entity Name : New Entity Insurance Ltd
Entity Number : T1234
Registration Number : T1234
Applying Party : Entity or Management Company
Entity Address : Suite #1 Insurance House Insurance Street Barbados
Entity Email : joe@entity.com

Process Filer Options

Registration Category : Domestic Insurance
Registration Class : Life
Filing Type : Financial Returns - Quarterly

No.	Select All	Process Name	Application Forms Submitted	Documents Uploaded	Status
1	<input type="checkbox"/>	Quarterly Returns (Insurance)	0	1	Not Submitted

2.5. Submit Application:

1. Confirm email and submit application.

FINANCIAL SERVICES COMMISSION BARBADOS

eFiling/MIS Solution

Home Entity Portal Acting on Behalf of Transaction History Help Logout YOU ARE LOGGED IN AS: **jdoe@entity.com**

Step 1 Requirements Step 2 Complete Application Step 3 Upload Documents Step 4 Review & Complete **Step 5 Submit** Step 6 Process Summary

Entity Basic Information		Payment Details	
Entity Name :	New Entity Insurance Ltd.	Total Amount Due:	No Payment Required
Entity Number :	T1234	Payment Type	
Registration Number :	T1234	Paying Company	
Applying Party :	Entity or Management Company	Payment Method	Please Select
Entity Address :	Suite #1 Insurance House Insurance Street Barbados	Payment Method Number	
Entity Email(s) :	jdoe@entity.com, info@entity.com NB: Multiple email address may be entered separated by commas.	Upload Proof of Payment	Browse... No file selected.

Submit Application

- i. Step 1: Update the "Entity Email(s)", where applicable.

Entity Basic Information	
Entity Name :	New Entity Insurance Ltd.
Entity Number :	T1234
Registration Number :	T1234
Applying Party :	Entity or Management Company
Entity Address :	Suite #1 Insurance House Insurance Street Barbados
Entity Email(s) :	jdoe@entity.com, info@entity.com NB: Multiple email address may be entered separated by commas.

FSC eFile-IT Pensions Division User Manual

- ii. Step 2: Click the “Submit Application” button to complete this application process.

Payment Details	
Total Amount Due:	No Payment Required
Payment Type	
Paying Company	<input type="text"/>
Payment Method	<input type="text" value="Please Select"/>
Payment Method Number	
Upload Proof of Payment	<input type="button" value="Browse..."/> No file selected.

2. Your application is currently being submitted for processing.

The screenshot displays the FSC eFiling/MIS Solution interface. At the top, the Financial Services Commission Barbados logo is visible, along with navigation links for Home, Entity Portal, Acting on Behalf of, Transaction History, and Help. The user is logged in as jfooe@entity.com. The main interface features a progress bar with six steps: Step 1 Requirements, Step 2 Complete Application, Step 3 Upload Documents, Step 4 Review & Complete, Step 5 Submit (highlighted in blue), and Step 6 Process Summary. Below the progress bar, a 'Submission in progress' indicator is shown. The application details are displayed in two columns: Entity Basic Information and Payment Details. The Entity Basic Information includes fields for Entity Name (New Entity Insurance Ltd.), Entity Number (T1234), Registration Number (T1234), Applying Party (Entity or Management Company), Entity Address (Suite #1 Insurance House Insurance Street Barbados), and Entity Email(s) (jfooe@entity.com, info@entity.com). The Payment Details section shows Total Amount Due (No Payment Required), Payment Type, Paying Company, Payment Method (Please Select), Payment Method Number, and Upload Proof of Payment (Browse... No file selected). A 'Submit Application' button is located at the bottom right of the form.

FSC eFile-IT Pensions Division User Manual

- The “**Application Submission Confirmation**” page, displays that your application has been submitted successfully. Take special note the “**Transaction ID**”. This will allow you to enter the entity portal and track the progress of your application.

The screenshot displays the 'Application Submission Confirmation' page in the FSC eFiling/MIS Solution. The page header includes the Financial Services Commission Barbados logo and navigation links: Home, Entity Portal, Acting on Behalf of, Transaction History, Help, and Logout. A progress bar at the top indicates the current step is 'Step 6 Process Summary'. The main content area features a green success message: 'Your Application has been submitted successfully. An email confirmation will be sent containing the following information.' Below this, the following details are listed:

- Entity Name: New Entity Insurance Ltd.
- Submitted by: John Doe
- Date Submitted: 2/6/2019 1:55:05 PM

A 'Transactions Detail' table is shown below, with the Transaction ID 'HS26201913642' highlighted in a red box:

Transaction ID	Registration Type	Application Process	Application Forms Submitted	Supporting Documents Submitted
HS26201913642	Quarterly	Quarterly Returns (Insurance)	0	1