



**Growth &
Income
Fund**



**a money
making
opportunity**



UNIT TRUST
CORPORATION

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tel/fax: 639-5096/3921

Call 625-UNIT or visit any UTC branch office for additional information.

Accumulation Estimates

Monthly Contributions

Contributions	\$125	\$400	\$500	\$1,000
Value of 5 years	\$8,248.64	30,932.29	\$39,181.02	\$80,424.21
Value in 10 years	\$23,233.91	\$87,127.15	\$110,361.06	\$226,530.60
Value in 15 years	\$50,457.60	\$189,216.00	\$239,673.60	\$491,961.60
Value in 20 years	\$99,914.79	\$374,680.47	\$474,595.26	\$974,169.22
Value in 25 years	\$189,763.51	\$711,613.16	\$901,376.67	\$1,850,194.22
Value in 30 years	\$352,991.38	\$1,323,717.67	\$1,676,709.04	\$3,441,665.93
Value in 40 years	\$1,188,242.02	\$4,455,907.55	\$5,644,149.61	\$11,882,420.24

*These figures are projected at a rate of 12% per annum and are not a guarantee of future performance.

The **Growth & Income Fund** is a great way to invest for the long term or to make a profit in the short term. The fund is divided into equal shares called units. When you open an account your money goes to buy units in the fund.

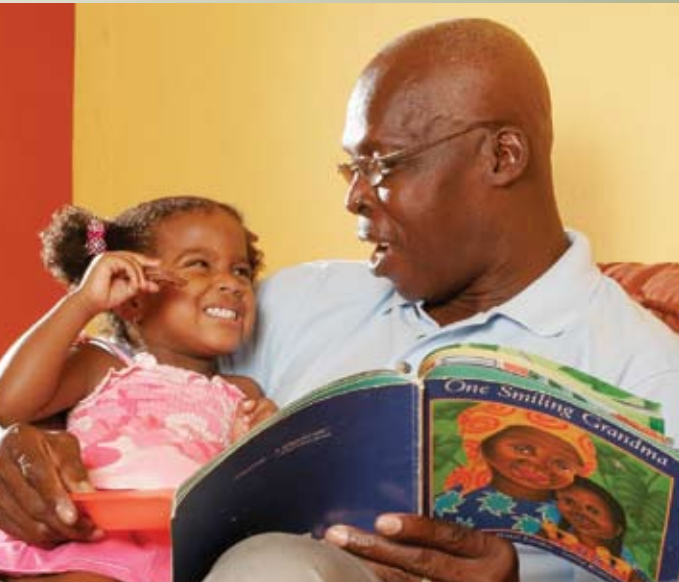
The fund is invested in shares of local companies trading on the stock exchange, government and government guaranteed bonds, short term securities and foreign investments. The value of all these securities (which can fluctuate from day to day) determines the value of the **Growth & Income Fund** and therefore the price of each unit.

Price of Unit

The price of a unit is calculated on a daily basis and is based on the value of the securities in the fund on that particular day. The opportunity exists for the value of the fund to increase, thereby increasing the value of each unit. This means units can be worth a lot more than you paid for them when you are ready to sell and convert your units back to cash. Each week day, the **OFFER PRICE** (*the price at which you buy units*), the **BID PRICE** (*the price at which you sell back units*) and the **YIELD** (*estimated rate of dividend income to be paid at the day's price*) of the units in the Growth & Income Fund are published in the daily newspapers.

Price Guarantee Provision

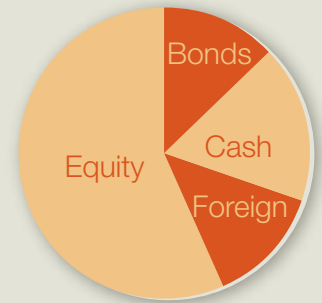
The guarantee provides that if you hold your units for three years from the date of purchase, you can never again get back less than you paid for it. Even if the unit is selling for less at that time, you still get back



what you paid for it. But if it is selling for more than you paid, you can get that higher prevailing bid price instead. The guarantee was established on January 17, 1985 and covers all units in the Growth and Income Fund.

Piece of the Wealth Producing Sector

When you buy units you share in some of the most profitable publicly traded companies in Trinidad and Tobago. A diversified portfolio of stocks and other investments insures maximum growth and income for your investment.



Regular High Income

The Growth & Income Fund pays income twice per year, on March 16th and September 16th to unit holders on the register as at December 31st and June 30th respectively. In addition, the dividend is automatically, re-invested at a price 5% below the prevailing offer price on the distribution day. You of course have the choice of receiving your dividends by cheques.

Future Capital Growth

As the value of units increase, so does your investment. This potential to earn more than just dividend income makes this fund very special.

Units purchased in this fund offer these benefits and advantages:

Ease of Investment

Units can be purchased throughout the country at any Commercial Bank, Trust Company, Stockbroker, selected Licensed Life Underwriters, selected Credit Unions, Unit Trust Agents and Unit Trust Corporation Branch offices.

High returns

Regular dividend income with the option of reinvestment lets you maximize your returns.

Collateral for Loans

As with any asset, your units may be used as security against loans.

Professional Management

Your funds are managed by a team of highly skilled professionals with extensive experience in money management, financial analysis, banking and economic forecasting. All these skills are combined in an effort to bring you the best growth possible and the highest returns available on the money market.