

**Individual Retirement Unit Account**



the retirement plan that's tailor-made for you



**UNIT TRUST**  
CORPORATION

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

**IRUA ESTIMATES**

IRUA Estimates	Monthly Contributions		Annual Contributions		Lumpsum Contributions	
	\$100	\$200	\$1,200	\$2,400	\$20,000	\$48,000
Value in 5 years	\$8,249	\$16,497	\$8,538	\$17,076	\$35,247	\$84,592
Value in 10 years	\$23,234	\$46,468	\$23,585	\$47,171	\$62,117	\$149,081
Value in 15 years	\$50,458	\$100,915	\$50,104	\$100,208	\$109,471	\$262,731
Value in 20 years	\$99,915	\$199,830	\$96,838	\$193,677	\$192,926	\$463,022
Value in 30 years	\$352,991	\$705,983	\$324,351	\$648,802	\$599,198	\$1,438,076
Value in 40 years	\$1,188,242	\$2,376,484	\$1,030,970	\$2,061,942	\$1,861,019	\$4,466,446

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

**Q. HOW DO I START AN IRUA?**

An IRUA can be started at any Unit Trust Office or Agent by simply filling out an application form indicating:

1. Name, address, age, etc.
2. Beneficiary's name.
3. Intended method of contributions, i.e. lumpsum, monthly, semi-annually or annually.
4. Retirement, maturity date.

**Q. WHAT HAPPENS NEXT?**

An account is opened in your name. You receive an enrolment card and you begin to enjoy:

- Regular High Income
- Capital Growth (tax free)
- Peace of Mind

Every year you will receive an annual statement showing all contributions made for the period as well as dividends earned and any other transactions you have made during the period.

**Q. HOW OLD MUST I BE TO START AN IRUA?**

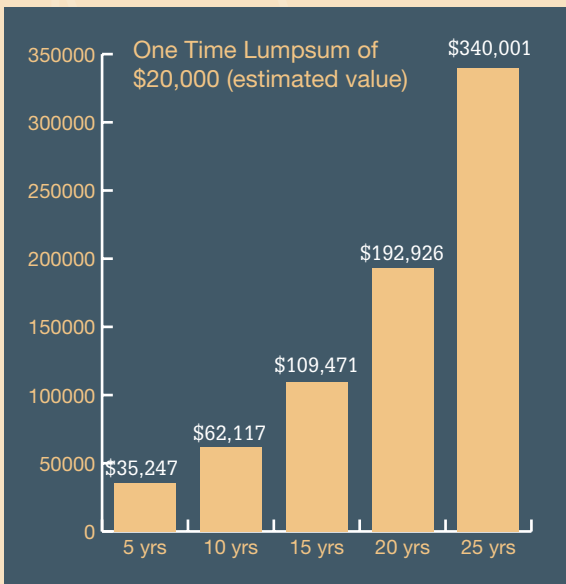
Anyone 18 years and over can start an IRUA.

## A concept so simple, yet so powerful

One of the easiest ways to build your retirement savings is through long term growth investments. The concept is simple: when you invest regularly in a growth instrument your income accumulates quickly, there is more money to make money and your investment grows. This is the concept behind Unit Trust's **Individual Retirement Unit Account (IRUA)** - a powerful investment for retirement. The longer your funds remain in your IRUA account, the more they grow and generate income.

### Here's how it works:

1. In an IRUA there are no taxes on the capital growth in your account, so you are assured that you get the maximum returns on your investment.
2. The longer your investment remains in an IRUA the greater your earnings. These earnings allow your investment to accelerate in value each year.



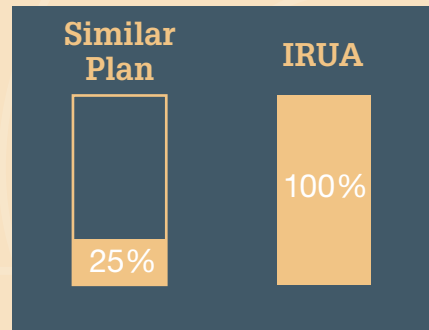
When you retire, the income from other plans must be taxed. With an IRUA your retirement income is **TOTALLY TAX FREE.**

That is why an IRUA makes sense. With other plans you must pay taxes on your retirement income.

The account is invested in stocks, bonds and money market instruments and is guaranteed over the long term.

Growth is generated through the equity investment, and income is generated through bonds and money market instruments. With an IRUA you get the power of both types of returns.

In similar retirement plans when you are ready to retire, access to your accumulated savings is restricted or taxed. The IRUA offers 100% tax free access at any time.



### Retirement Options

At retirement you have the following options:

1. Lifetime Income paid - monthly, quarterly, semi-annually or annually.
2. Access to any size lump sum at any time, plus life time income from the residual, paid - monthly, quarterly, semi-annually or annually.
3. Placement of the accumulated savings value into Unit Trust's Money Market Fund or any other account for steady high income.

### What people are asking about the IRUA

#### Q. WHAT IS THE IRUA?

An Individual Retirement Unit Account is an individual or personalized retirement account. It is a way to invest for the long term that lets your money grow and earn high returns. At retirement you can select from a variety of payout plans - from lumpsum payment to periodic payments over time or both. All payouts are tax free.

#### Q. HOW MUCH CAN I INVEST?

Unlike similar plans where you are limited to 1/6 of your tax assessable income, with IRUA there are no restrictions. You can open an IRUA for as little as a few dollars or as much as a million dollars. A plan of regular monthly contributions is recommended.

#### Q.WHO CAN INVEST IN AN IRUA?

IRUA is for anyone who wishes to have a retirement plan tailored to suit one's individual needs. It can be used by persons who do not have a pension plan or by persons who wish to supplement an existing pension plan. Small businesses without pension plans can provide IRUA's for their employees as a retirement option.

