

**Money
Market
Fund**



**high
income
with easy
access**



**UNIT TRUST
CORPORATION**

UTC Financial Centre:
82 Independence Square.
tel: 625-UNIT (8648)
fax: 623-0092

San Fernando:
23 High Street.
tel: 657- UNIT (8648)
fax: 652-0620

Couva:
32 Southern Main Road.
tel: 636-9871
tel/fax: 636-4750

Sangre Grande:
Sinanan Building,
2 Eastern Main Road.
tel: 668-6475
fax: 668-3872

Arima:
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tel: 667-UNIT (8648)
fax: 667-2586

Chaguanas:
Endeavour Road.
tel: 671-UNIT (8648)
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Point Fortin:
13 Handel Road.
tel: 648-6836/2997
fax: 648-2997

Westmoorings:
Guardian Building,
#1 Guardian Drive.
tel: 632-9222
fax: 632-7221

Tobago:
Cor. Main & Castries Streets
Scarborough.
tel/fax: 639-5096/3921

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

All sales received before 11:30 a.m. will be credited on the same day while all sales received after 11:30 a.m. will be credited the following working day. Interest is earned up to the day preceding withdrawal.

Units purchased in the Money Market 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 and individual Licensed Agents of the Unit Trust Corporation and all of its Branch offices.

High Returns

Regular interest income compounded daily and credited quarterly.

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.

The Money Market Fund is the best investment instrument for investors who want their money to work for them but need quick and easy access to their cash, safety of their capital, and access to high income rates. The Fund provides the flexibility of withdrawals at anytime, yet pays higher returns without higher risks.

Price of MMF Units

Each unit in the MMF costs twenty dollars (\$20.00). This price never changes. To open an account in the MMF you must start with a minimum purchase of five (5) units or one hundred dollars (\$100.00).

Daily Income

You earn the highest income available while having access to your money anytime you need it. Income is earned and compounded daily and credited to your account quarterly.

No Withdrawal Penalties and Easy Access Anytime

All or part of the money in your account can be withdrawn at any time. There are no withdrawal charges, penalties or restrictions - the balance of money in your account just keeps on earning income. You can also use the convenience of the VISA Electron Card to access your funds worldwide. There is no minimum holding period, however, if payment is made by cheque, the cheque must be cleared before any withdrawals can be made from the account.

Your First Purchase

Upon purchase you will receive a receipt. A certificate will then be mailed to you. The certificate is issued only once, the first time you purchase units. It shows the number of units purchased and your MMF account number.

Additional Purchases

You can purchase additional units and add to your account at any time, however, you will not receive additional certificates since all purchases and withdrawals will be reflected in your quarterly statements.

Quarterly Statements

At the end of each quarter, you will be mailed a statement showing any new purchases, withdrawals and interest credited during the period.

Quarterly Periods

September 1 – November 30
March 1 – May 31

December 1 – February 28
June 1 – August 31

Rate of Income

The rate of income for the fund is quoted at the start of every month and is intended to reflect the minimum earnings. You can in fact get more than the quoted rate if the fund makes more than expected. The rate is published daily so you can always know your yield.

Interest Earnings

You begin earning income as soon as your funds are received by the Unit Trust Corporation from our agents or over the counter and credited to your account.

