



a great  
investment  
for your  
US dollars



**UNIT TRUST**  
CORPORATION

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

**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. 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 US\$ Money Market Fund offer these benefits and advantages:**

**High Returns**

Regular interest income compounded daily.

**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 investment possible and the highest returns available in the money market.

The **US Dollar Money Market Fund (US\$ MMF)** is the best investment if you want your US dollars to work for you but need:

- **Quick and easy access to your money**
- **Safety of your capital and**
- **High rates of income**

### Price of US\$ MMF Units

Each unit in the US\$ MMF costs twenty dollars (US\$20.00). This price never changes. To open an account in the US\$ MMF you must start with a minimum purchase of five (5) units or one hundred dollars (US\$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All or part of the money in your account can be withdrawn at any time.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 US\$ MMF VISA Debit 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 US\$ 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

January 01 – March 31

April 01 – June 30

July 01 – September 30

October 01 – December 31

### Rate of Income

The rate of income for each month is quoted at the start of the particular month and is intended to reflect the minimum earnings. If the fund earns a higher rate of income it is passed on to unitholders. The rate may change from time to time, and is published daily in the newspapers.

