



Investments for Children

Invest in their
future and their
success

SAFETY ■ STRENGTH ■ STABILITY



UNIT TRUST
CORPORATION

www.ttutc.com



Children's Investment Starter Plan

The Children's Investment Starter Plan (CISP) is a good way of starting an investment plan that will grow with any child. The proceeds of your CISP are invested in UTC's Growth and Income Fund (First Unit Scheme), so your CISP investment continues to grow throughout the child's school years.

Fund Inception date: November 29th, 1982

An investor should consider a Fund's investment objectives, risks, charges and expenses carefully before investing. This and other important information can be found in the Fund's prospectus. Obtain a prospectus from our website or at any of our UTC Investment Centres and read carefully before investing.

A Look at the Children's Investment Starter Plan

To give your child that head start, we will match the first five units in each account with an additional five units. So, for the price of the first five units you get ten units. The initial ten units must be held for a minimum of five years, since they are intended to be long-term investments for your child. The income from all ten units pays for the extra five units, so you can be sure that inflation will not run away with your child's savings.

Benefits

- Income
- Future Capital Growth
- Ease of Investment

Who Should Invest?

Parents, grandparents, aunts, uncles, godparents, guardians or anyone seeking a medium to long term investment vehicle that invests in a combination of equity and fixed income securities. To determine whether this Fund is for you, answer the following questions:

1. Are you interested in exposure to equity securities issued by companies listed on local, regional and international stock exchanges?
2. Are you seeking an opportunity for capital appreciation as well as current income?
3. Do you have a medium to long term (3–5 years or longer) investment horizon and want a long-term capital guarantee?

If you answer "yes" to all these questions, then you should consider investing in the Children's Investment Starter Plan.

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No fluctuation in share prices

Share prices fluctuate slightly

Low to Moderate fluctuation in share prices

Moderate fluctuation in share prices

Wide fluctuations in share prices

Aggressive fluctuations in share prices

Remember, you can buy for your children, nephews, nieces, godchildren, grandchildren, friend's children, etc.



Student Investment & Protection Plan

The UTC in conjunction with Pan-American Life Insurance of Trinidad and Tobago offers the Student Investment and Protection Plan (SIPP), a one-of-a-kind investment plan that combines an investment plan for your child's future with accident and medical insurance.

Fund Inception date: November 29th, 1982

An investor should consider a Fund's investment objectives, risks, charges and expenses carefully before investing. This and other important information can be found in the Fund's prospectus. Obtain a prospectus from our website or at any of our UTC Investment Centres and read carefully before investing.

A Look at the Student Investment & Protection Plan

We acknowledge the fact that children tend to be active and may get injured occasionally. That is why the UTC has introduced a two-part plan involving **investment as well as protection**. The investment aspect of the plan seeks to give your child a head start to financial independence, through regular investment, by the time he/she has graduated from high school. The protection comes in the form of accident insurance, provided by Pan-American Life Insurance of Trinidad and Tobago where students are covered **24 hours a day, 7 days a week, 365 days a year anywhere in the world**.

SIPP offers the following benefits:

Affordability

Your minimum initial investment can be as low as \$50, because the minimum insurance premium is \$25 per annum and the minimum investment is \$25 a month. After the initial payment, monthly contributions to the account must not be less than \$25. However, lump sum payments may be made at any time.

Returns

The proceeds of your SIPP are invested in UTC's Growth and Income Fund (First Unit Scheme), so your SIPP investment continues to grow throughout your child's school years and has a long-term capital guarantee. No other plan offers your child this kind of opportunity.

Convenience

Anyone can invest for a child at any time. You must, however, take the responsibility to invest the minimum amount required monthly (\$25).

You choose your convenient payment option, e.g. salary deduction, standing order, cash payment.

You should note that only one account can be opened per child, and only one child can be named on an account.

An account can be opened for a child from as early as six months old.

Satisfies long-term goals

When the child turns 18, the account can then be signed over to him or her unless you wish to continue the premium payments whilst the child continues his or her full-time education up to age 23.

Who Should Invest?

This Fund is a medium to long term investment vehicle and seeks to achieve its objective by investing in a combination of equity and fixed income securities. To determine whether this Fund is for you, answer the following questions:

1. Do you want to invest for your child as well as protect them and you?
2. Are you interested in exposure to equity securities issued by companies listed on local, regional and international stock exchanges?
3. Are you seeking an opportunity for capital appreciation as well as current income, yet want a capital guarantee?
4. Do you have a medium to long term (3-5 years or longer) investment horizon?

If you answer “yes” to all these questions, then you should consider investing in the Student Investment & Protection Plan.

Certificates & Statements

Upon purchase, an investment certificate will be mailed to you detailing the initial number of units bought. Additionally, statements will be issued semi-annually, in **March** and **September**, showing all contributions made for the period as well as dividends earned during the period.

Making withdrawals from the account

Since the intention of the SIPP is to provide both accident insurance coverage and an investment for the designated child, withdrawals from the account before the age of 18 will only be permitted in cases of extreme need of the child.

About the insurance

The SIPP provides accidental death and disability insurance as reimbursement of any medical expenses incurred due to

accidental injury. The child is covered throughout his or her school life. In fact, coverage may continue up to age 23 provided the child is enrolled full time in school.

Premium Options

Premium payments can be made for a period of one year or up to five years renewable.

Period of Cover	Total Premium
1 year	\$25.00
2 years	\$50.00
3 years	\$70.00 (SAVE)
4 years	\$90.00 (SAVE)
5 years	\$100.00 (1 YEAR FREE)

After opening the account you will receive a certificate from Pan-American Life Insurance of Trinidad and Tobago.

Scope of Coverage

If injury results in one of the following losses within 180 days of the date of the accident, the plan will pay as shown in the following schedule:

LOSS OF LIMB: Permanent/Partial Disability Benefit	
Loss of both hands and feet	\$30,000
Loss of sight in both eyes	\$30,000
Loss of hearing and speech	\$30,000
Loss of either hand or foot and sight in one eye	\$30,000
Loss of sight in one eye	\$15,000
Loss of one hand or foot	\$15,000
Loss of thumb and index finger	\$7,500
Accidental medical/dental expenses	\$10,000 (local treatment) \$15,000 (foreign treatment)
Maximum dental limit	\$5,000 (local treatment) \$7,500 (foreign treatment)

In a case where there is more than one covered loss occurring, the plan will pay the loss with the highest coverage. Since your policy covers medical and dental expenses as well as disability and death, these expenses are covered even after the maximum disability benefit has been reached.

Additionally, if covered injury results in the loss of life within 180 days of the date of the accident, the plan will pay an accidental death benefit of up to \$15,000.

UTC CORPORATE OFFICES

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Agencies

Eve Financial Services Limited

UTC Agency – MovieTowne

61 Level 2
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Port of Spain
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Eve Financial Services Limited

UTC Agency – Westmall

Shop 174, The Falls, Westmall
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GMF Investments & Financial

Planning Services Limited

UTC Agency – Maraval

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Keith M. King

UTC Agency – Chaguanas

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Michael Redhead

UTC Agency – Pointe-a-Pierre

Suites 11&12
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(868) 658-7340

Opufin Limited

UTC Agency – Champs Fleurs

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Opufin Limited

UTC Agency – Grand Bazaar

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Unique Investments Limited

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Superior Wealth & Advisory Services Limited

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