



**TT\$
Income
Fund**

**US\$
Income
Fund**

Quarterly
returns with
easy access

SAFETY ■ STRENGTH ■ STABILITY



UNIT TRUST
CORPORATION

www.ttutc.com



TT\$ Income Fund

Unit by Unit,
our interest
is in you

SAFETY ■ STRENGTH ■ STABILITY



UNIT TRUST
CORPORATION

www.ttutc.com

The TT\$ Income Fund

The TT\$ Income Fund is an investment opportunity if you want:

- Quick and easy access to your money
- Safety of your capital
- Regular income
- Flexibility

A Quick Look at the TT\$ Income Fund

Concentration of Investment

- Government fixed income securities
- Corporate fixed income securities
- Cash and short-term investments

Features

- TT\$-denominated
- Minimum initial investment of TT\$100
- Income earned and compounded daily and credited quarterly

Benefits

- Daily generation of income payable quarterly
- No withdrawal penalties for over the counter withdrawals or withdrawals at UTC ATMs
- No minimum holding period
- Easy access
- Units can be used as collateral for loans
- Access to Visa Debit Card

Fund Inception date: September 1st, 1989

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.

Who Should Invest?

This Fund is a short-term investment vehicle and seeks to achieve its objective by investing in a diversified range of moderate and high-quality fixed income securities. So, to determine whether this Fund is for you, answer the following questions:

1. Are you interested in exposure to a wide range of money market securities and bonds over varying maturities?
2. Are you seeking an opportunity for capital preservation, as well as current income?
3. Do you have a short-term (6 months to 1 year) investment horizon?

If you answer “yes” to all these questions, then you should consider investing in the UTC TT\$ Income Fund!

UTC as Fund Manager

The Trinidad and Tobago Unit Trust Corporation (UTC) is the Fund’s investment manager and distributor. We have been the nation’s leading fund manager for over 30 years with more than 500,000 investors, and billions of dollars under management.

Risk

The value of the Fund is related to the market value of the underlying investments. However, the unit price is fixed and does not fluctuate.

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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

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. If the Fund earns a higher rate of income than expected, then it can be passed on to unitholders. The rate may change from time to time and is published daily in the newspapers.

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.

Price of Units

Each unit in the TT\$ Income Fund costs twenty Trinidad and Tobago dollars (TT\$20). This price never changes. To open an account in the TT\$ Income Fund you must start with a minimum purchase of five (5) units or one hundred Trinidad and Tobago dollars (TT\$100).

Purchase and Redemption of Units

The price of a unit in the Fund is based on a stable net asset value, which is fixed at TT\$20 per unit. As such, units are acquired and redeemed at a price of TT\$20 per unit. Units are redeemable on demand, except those acquired from uncleared cheques and those held as collateral. There are no penalties or charges associated with redemptions.

Distribution

Distributions are paid at the end of the following quarters:

September 1 to November 30

December 1 to February 28

March 1 to May 31

June 1 to August 31

Statements

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

Start investing in the UTC TT\$ Income Fund today!

For as little as TT\$100 you can purchase units at any Unit Trust Investment Centre or selected Agents.

Unit Trust VISA Electron Debit Card



It's convenient!

You can access funds in your TT\$ Income Fund (TT\$IF) account from any local ATM or point-of-sale terminal where the VISA or PLUS logo is displayed.

At local merchant locations, simply swipe your card at the payment counter and either enter your personal identification number (PIN) or sign a receipt.

It's faster!

This card gives you access to your TT\$ Income Fund without having to visit our offices.

Added benefits!

Use your TT\$ Income Fund VISA Electron Card and enjoy these great benefits:

- No transaction fees are charged to you for point-of-sale transactions.
- Free Travel Accident Insurance (US\$25,000).*

* Only when the card is used for purchasing tickets.

Frequently Asked Questions

Q. Is there a charge for the UTC VISA Electron Card?

A. Yes, there is an annual fee of \$100 which is debited from your account when you receive your card and on each anniversary date. Also, there is a card replacement fee of \$100 in the event that your card is lost, stolen or damaged.

Q. Can I access fund accounts other than my TT\$ Income Fund account?

A. No. The Unit Trust VISA Electron Debit Card is only linked to the primary TT\$ Income Fund account that you choose.

Q. Can I use my card at ATMs?

A. Transactions are FREE at UTC ATMs. However, a fee of TT\$7 is charged for all non-UTC local ATMs.

Q. What are the daily card limits?

A. When you use your card at local point-of-sale merchants, there is a daily limit of TT\$20,000. At ATMs, the limit is TT\$3,500.

Q. What should I do if my card is lost or stolen?

A. As soon as you discover your card is missing, call (868) 625-UNIT (8648) to cancel your card or come into any one of our conveniently located Investment Centres or Agencies.

Q. How often will I receive statements?

A. You will receive your TT\$ Income Fund Statements monthly.

Additional Questions

Q. When I use my UTC VISA Debit Card, are there any point-of-sale transaction fees associated with my purchases?

A. No. All point-of-sale transactions are free of charge regardless of the merchant at which you use your card.

Point-of-sale transaction fees can really add up! Use your UTC VISA Debit Card for all of your point-of-sale transactions and avoid the unnecessary service fees.

Customer Service

Our Contact Centre Agents are available to assist you every day.

Monday-Sunday from 7 a.m. to 10 p.m.; 24-hour voicemail is also available for your convenience.

**Call us anytime at (868) 625-UNIT (8648).
Select Card Services.**



DEBIT CARD APPLICATION FORM

To be forwarded to any Unit Trust Investment Centre/Office near you

Unit Trust TT\$ VISA Debit Card



SURNAME	FIRST NAME	MIDDLE NAME/INITIAL

ADDRESS

DATE OF BIRTH RESIDENT NON-RESIDENT

dd/mm/yy

IDENTIFICATION: ID/PP/DP

OCCUPATION

PRIMARY TT\$ IF ACCOUNT NO.

TELEPHONE

EMAIL

INVESTMENT CENTRE FOR COLLECTION

DO YOU HAVE AN AVAILABLE BALANCE OF TT\$100?

YES NO

DO YOU HAVE ANY OTHER DEBIT/CREDIT CARDS?

YES NO

IF YES, STATE WHETHER DEBIT OR CREDIT CARD

SIGNATURE DATE

ANNUAL FEE FOR CARD: TT\$100

PLEASE NOTE: CARD MUST BE COLLECTED BY THE APPLICANT ONLY

FOR UTC ONLY

CSR

INVESTMENT CENTRE CODE.....

UTC ID CARD NO.

AUTHORISED SIGNATURE

Start Saving Today



US\$ Income Fund

Save your
US dollars

SAFETY ■ STRENGTH ■ STABILITY



UNIT TRUST
CORPORATION

www.ttutc.com



Fund Inception date: April 17th, 2000

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.

The US\$ Income Fund

The US\$ Income Fund is an investment opportunity if you want:

- Quick and easy access to your US dollars
- Safety of your capital
- Regular income
- Flexibility

A Quick Look at the US\$ Income Fund

Concentration of Investment

- Short, intermediate and long-term corporate debt securities
- U.S. Treasury and U.S. Government agency obligations
- Securities issued in Trinidad and Tobago, provided such securities are denominated in U.S. dollars

Features

- US\$-denominated
- Minimum initial investment of US\$100
- Income earned and compounded daily and credited quarterly

Benefits

- Daily generation of income payable quarterly
- No withdrawal penalties for over the counter withdrawals or withdrawals at UTC ATMs
- No minimum holding period
- Easy access
- Units can be used as collateral for loans
- Access to International Visa Debit Card

Who Should Invest?

This Fund is a short-term investment vehicle and seeks to achieve its objective by investing in a diversified range of moderate and high-quality fixed income securities. So, to determine whether this Fund is for you, answer the following questions:

1. Are you interested in exposure to a wide range of money market securities and bonds over varying maturities?
2. Are you seeking an opportunity for capital preservation, as well as current income?
3. Do you have a short-term (6 months to 1 year) investment horizon?

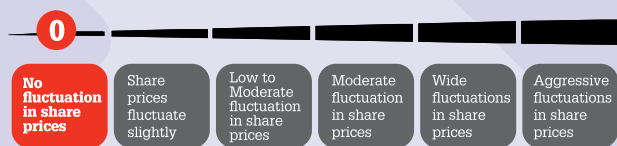
If you answer “yes” to all these questions, then you should consider investing in the UTC US\$ Income Fund!

UTC as Fund Manager

The Trinidad and Tobago Unit Trust Corporation (UTC) is the Fund’s investment manager and distributor. We have been the nation’s leading fund manager for over 30 years with more than 500,000 investors, and billions of dollars under management.

Risk

The value of the Fund is related to the market value of the underlying investments. However, the unit price is fixed and does not fluctuate.



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 than expected, then it can be passed on to unitholders. The rate may change from time to time, and is published daily in the newspapers.

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.

Price of Units

Each unit in the US\$ Income Fund costs twenty US dollars (US\$20). This price never changes. To open an account in the US\$ Income Fund you must start with a minimum purchase of five (5) units or one hundred US dollars (US\$100).

Purchase and Redemption of Units

The price of a unit in the Fund is based on a stable net asset value, which is fixed at US\$20 per unit. As such, units are acquired and redeemed at a price of US\$20 per unit. Units are redeemable on demand, except those acquired from uncleared cheques and those held as collateral. There are no penalties or charges associated with redemptions.

Distributions

Distributions are paid at the end of the following quarters:

January 1 to March 31

April 1 to June 30

July 1 to September 30

October 1 to December 31

Start investing in the US\$ Income Fund today!

For as little as US\$100 you can purchase shares at any Unit Trust Investment Centre or selected Agents.

Call us at
(868) 625-UNIT (8648)
or visit us online at
www.ttutc.com
for more information.

Your US\$ Income Fund VISA Debit Card from UTC



The first of its kind in Trinidad and Tobago

It's convenient!

Now you can access funds in your US\$ Income Fund (US\$IF) account from any ATM or point-of-sale terminal with the VISA logo anywhere in the world.

It's faster!

Whether you're at home or abroad, this card gives you access to your US\$ Income Fund without having to visit our offices.

It's welcomed everywhere!

You can use your US\$ Income Fund VISA Debit Card free of charge at merchant locations worldwide wherever you see the VISA symbol. Just swipe it at the payment counter and either enter your personal identification number (PIN) or sign a receipt.

All your transactions, whether local or international, will be detailed in US\$ on your monthly US\$ Income Fund statements.

Added benefits!

Use your US\$ Income Fund VISA Card and enjoy these great benefits:

- No transaction fees are charged to you for point-of-sale transactions.
- Free card monitoring services provided to you via our Travel Registry.
- Free Travel Accident Insurance (US\$25,000)*
- Free Auto Rental Insurance (North America only)*

* Only when the card is used for purchasing tickets or renting cars.

Frequently Asked Questions

Q. In what currency am I able to access my funds?

A. You will be able to access the currency of the country in which you are at the time, however, the amount of your transaction will be quoted in US\$ on your statements.*

Q. Can I access Fund accounts other than my US\$ Income Fund account?

A. No. The Unit Trust US\$ Income Fund VISA Debit Card is only linked to your primary US\$ Income Fund account.

Q. Can I use my card at ATMs*?

A. Yes, at any ATM displaying the VISA/Plus symbols/decals. Transactions are FREE at all UTC ATMs. However, a fee of US\$3.25 is applied if you withdraw from ATMs other than those at UTC Investment Centres, anywhere in the world.**

Q. What are the daily card limits?

A. When you use your card at point-of-sale merchants, you can access up to the equivalent of US\$5,000 daily. At ATMs, the limit is US\$1,000.***

Q. Are there any fees associated with my US\$ Income Fund VISA Debit Card?

A. Yes, there is an annual fee of US\$20, which is debited from your account when you apply for your card and on each anniversary date. Also, there is a card replacement fee of US\$20 in the event that your card is lost, stolen or damaged.

Q. What should I do if my card is lost or stolen?

A. As soon as you discover your card is missing, call (868) 625-UNIT (8648) to cancel your card or come into any one of our conveniently located Investment Centres or Agencies.

Q. How often will I receive statements?

A. You will receive your US\$ Income Fund Statements monthly.

*Some ATMs in Trinidad and Tobago dispense US currency.

**Some ATM owners charge an additional fee, which they will specify.

*** Withdrawal limits at some ATMs may be lower.

Additional Questions

Q. If I use my UTC VISA Debit Card, either locally or internationally, are there any point-of-sale transaction fees associated with my purchases?

A. No. All point-of-sale transactions are free of charge regardless of the merchant at which you use your card, anywhere in the world.

Point-of-sale transaction fees can really add up! Use your UTC VISA Debit Card for all of your point-of-sale transactions and avoid the unnecessary service fees.

Q. How safe is my card when I travel?

A. Once you are travelling abroad, notify us and you will be registered on our Travel Registry. Our trained staff monitors your account activity to help protect you against fraudulent transactions.

Customer Service

Our Contact Centre Agents are available to assist you every day.

Monday-Sunday from 7 a.m. to 10 p.m.; 24-hour voicemail is also available for your convenience.

**Call us anytime at (868) 625-UNIT (8648).
Select Card Services.**



DEBIT CARD APPLICATION FORM

To be forwarded to any Unit Trust Investment Centre/Office near you

Unit Trust US\$ VISA Debit Card Your International Debit Card



SURNAME	FIRST NAME	MIDDLE NAME/INITIAL

ADDRESS

DATE OF BIRTH RESIDENT NON-RESIDENT
dd/mm/yy

IDENTIFICATION: ID/PP/DP

OCCUPATION

PRIMARY US\$ IF ACCOUNT NO.

TELEPHONE

EMAIL

INVESTMENT CENTRE FOR COLLECTION

DO YOU HAVE AN AVAILABLE BALANCE OF US\$20?

YES NO

DO YOU HAVE ANY OTHER DEBIT/CREDIT CARDS?

YES NO

IF YES, STATE WHETHER DEBIT OR CREDIT CARD

SIGNATURE DATE

ANNUAL FEE FOR CARD: US\$20
PLEASE NOTE: CARD MUST BE COLLECTED BY THE APPLICANT ONLY

FOR UTC ONLY

CSR

INVESTMENT CENTRE CODE.....

UTC ID CARD NO.

AUTHORISED SIGNATURE

UTC CORPORATE OFFICES

Head Office

UTC FINANCIAL CENTRE

82 Independence Square, Port of Spain
Tel: (868) 625-UNIT (8648) • Fax (868) 624-5207
Email: news@ttutc.com • Website: www.ttutc.com

Investment Centres

Arima

44 Green Street
Tel: (868) 667-UNIT (8648)
Fax: (868) 667-2586

Chaguanas

26-28 Endeavour Road,
Tel: (868) 671-UNIT (8648)
Fax: (868) 671-6581

Couva

26 Southern Main Road
Tel: (868) 636-9871
Fax: (868) 636-4750

One Woodbrook Place

Unit 27,
189 Tragarete Road,
Port of Spain
Tel: (868) 625-UNIT (8648)
Fax: (868) 628-4879

Point Fortin

13 Handel Road
Tel: (868) 648-6836
Fax: (868) 648-2997

San Fernando

19-21 High Street
Tel: (868) 657-UNIT (8648)
Fax: (868) 652-0620

Sangre Grande

Sinanan Building,
2 Eastern Main Road
Tel: (868) 691-UNIT (8648) or
668-6475
Fax: (868) 668-3872

Tobago

Corner Main and Castries Streets,
Scarborough
Tel: (868) 639-5096/3921
Fax: (868) 660-7730

Agencies

Eve Financial Services Limited

UTC Agency – MovieTowne

61 Level 2
MovieTowne Boulevard
Invader's Bay
Audrey Jeffers Highway
Port of Spain
Tel: (868) 223-6805/6517
Fax: (868) 223-6728

Eve Financial Services Limited

UTC Agency – Westmall

Shop 174, The Falls, Westmall
Western Main Road,
Westmoorings
Tel: (868) 223-9151/9152

GMF Investments & Financial

Planning Services Limited

UTC Agency – Maraval

21 Shoppes of Maraval
Saddle Road, Maraval
Tel/Fax: (868) 628-0809

Keith M. King

UTC Agency – Chaguanas

Unit 11, Heartland Plaza
12 Narsaloo Ramaya Road, Endeavour
Tel: (868) 227-9508
(868) 223-1029

Michael Redhead

UTC Agency – Pointe-a-Pierre

Suites 11&12
Tropical Plaza, Pointe-a-Pierre
Tel/Fax: (868) 658-SAVE (7283)
(868) 658-7340

Opufin Limited

UTC Agency – Champs Fleurs

100A Eastern Main Road,
Champs Fleurs
Tel: (868) 645-UNIT (8648)
Fax: (868) 645-8185

Opufin Limited

UTC Agency – Grand Bazaar

Shop No. 3 Building A
Grand Bazaar, Valsayn
Tel/Fax: (868) 663-UNIT (8648)

Unique Investments Limited

UTC Agency – Trincity

Unit B2 15
Level 2, Trincity Mall, Trincity
Tel/Fax: (868) 640-8589

Superior Wealth & Advisory Services Limited

UTC Agency – Penal/Debe

2nd Floor, 216 S.S. Erin Road, Debe
Tel: (868) 647-2721/2201
Fax: (868) 647-2201

Superior Wealth & Advisory Services Limited

UTC Agency – C3 Centre, San Fernando

Level 1, C3 Centre
Corinth
Tel: (868) 687-UNIT (8648)
(868) 657-9999