

PROSPECTUS

OFFERING UNITS OF THE
TRINIDAD & TOBAGO UNIT TRUST CORPORATION

Third Unit Scheme (UTC Corporate Fund)

Trinidad and Tobago

The Trinidad and Tobago Securities and Exchange Commission has not in any way evaluated the merits of the Securities offered hereunder and any representation to the contrary is an offence.

TABLE OF CONTENTS

THE FOLLOWING SECTION CONTAINS A SUMMARY OF THE INFORMATION IN THE PROSPECTUS. YOU ARE ENCOURAGED TO READ THIS PROSPECTUS IN ITS ENTIRETY, PRIOR TO MAKING ANY INVESTMENT DECISION

GLOSSARY	4
SUMMARY	5
THE PROSPECTUS.....	5
THE CORPORATION.....	6
THE FUND	6
DIRECTORS RESPONSIBILITY	7
INVESTOR RESPONSIBILITY	7
RELIANCE ON THIS PROSPECTUS.....	7
RISKS	7
MANAGEMENT OF THE FUND	8
CUSTODIAN	8
TRUSTEE.....	8
INVESTMENT OBJECTIVE AND POLICY	8
STRATEGIC ASSET ALLOCATION	9
RISK MANAGEMENT.....	10
INVESTMENT POLICIES, PRACTICES, RESTRICTIONS AND GUIDELINES	10
STRUCTURAL RISKS OF THE FUND	11
Currency Risk.....	11
Conflicts of Interest.....	11
Rights of unitholders.....	12
Non-Transferability of Units, Restrictions on Redemptions and Compulsory Redemption ..	13
Effect of Substantial Withdrawals	13
Valuation	13
INVESTMENT RISKS OF THE FUND	13
Counterparty and Settlement Risk	13
Investment and Trading Risk Generally	13
Availability of Investment Strategies	13
Legal, Tax and Regulatory Risks	14

Diversification	14
Risks of Global Investing	14
NET ASSET VALUE DETERMINATION	14
PERFORMANCE DATA	15
FEES AND OTHER EXPENSES	16
PUBLICATION OF UNIT Price	16
UNITS	16
INVESTMENTS IN THE FUND.....	17
Statutory Funds Eligibility	17
Eligible Investors	17
Issue of Units.....	17
Application Procedure	17
Payment Instructions	18
PURCHASE OF UNITS	18
DISTRIBUTION PERIODS	18
REINVESTMENTS	19
REDEMPTION OF UNITS	19
Repurchase Proceeds	19
Compulsory Redemption	20
TRANSFERS.....	20
REPORTS TO UNITHOLDERS.....	20
STATEMENTS	21
TAXATION	21
Income Tax	21
Other Jurisdictions.....	21
ANTI-MONEY LAUNDERING REGULATIONS	21
Notices	23
OTHER FUNDS OF THE CORPORATION	23
SUMMARY OF FINANCIAL STATEMENTS (2011 – 2013)	24
STATEMENT PURSUANT TO SECTION 73 OF THE SECURITIES ACT 2012.....	27
FINANCIAL INFORMATION	27
BOARD OF DIRECTORS	27
INVESTMENT COMMITTEE	27

audit advisory & taxation.....	29
LOCAL BANKERS.....	29
WHERE TO PURCHASE UNITS.....	31
INVESTMENT CENTRES	31

“This prospectus contains information to help you make an informed investment decision and to help you understand your rights. It contains information about the collective investment scheme, as well as the names of persons responsible for its organization and management. You are encouraged to read this prospectus in its entirety, prior to making any investment decision.”

GLOSSARY

“**Business Day**” means any day when the Corporation is authorized or required to be open by law to do business in Trinidad and Tobago.

“**Corporation**” means the Trinidad and Tobago Unit Trust Corporation established by the Unit Trust Corporation of Trinidad and Tobago Act Chap. 83:03.

“**Fund**” means the UTC Corporate Fund and is denominated in Trinidad and Tobago Dollars.

“**International Financial Reporting Standards (IFRS)**” are a set of accounting standards developed by the International Accounting Standards Board (IASB) and is the global standard for the preparation of public company financial statements.

“**Net Asset Value**” or “**NAV**” means the total assets of the Fund, including all cash, cash equivalents, less total liabilities of the Fund, determined as of the close of business in Trinidad & Tobago on the Valuation Day in accordance with International Financial Reporting Standards.

“**Prospectus**” means this document that relates to the offer for units of the UTC Corporate Fund (the “Fund”) of the Corporation and sets forth basic information that an investor should know before purchasing units in the Fund.

“**Repurchase**” means the Corporation’s purchase of units held by unit holder.

“**Unit Holder Register**” means the Register of unitholders kept in accordance with Regulation 24 of the Unit Trust Corporation Third Unit Scheme Regulations, 2014.

“**Valuation Day**” means every day on which the Net Asset Value is determined.

“THE FOLLOWING SECTION CONTAINS A SUMMARY OF THE INFORMATION IN THE PROSPECTUS. YOU ARE ENCOURAGED TO READ THIS PROSPECTUS IN ITS ENTIRETY, PRIOR TO MAKING ANY INVESTMENT DECISION.”

SUMMARY

This Prospectus constitutes an invitation by the Trinidad and Tobago Unit Trust Corporation to subscribe for units in a new unit scheme established by the Unit Trust Corporation Third Unit Scheme Regulations, 2014 in accordance with section 13(1) the Unit Trust Corporation of Trinidad and Tobago Act No. 26 of 1981. The unit scheme is known as the UTC CORPORATE FUND. The contents of this Prospectus are qualified in their entirety by the detailed provisions of the Unit Trust Corporation of Trinidad and Tobago Act No. 26 of 1981.

No person is authorised to give any information or to make any representations other than those contained in this Prospectus and any such statements, information or representations if made or given must not be relied upon. This Prospectus does not constitute an offer or solicitation to any one in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

Investments in the fund are not deposits and accordingly are not insured by the Deposit Insurance Corporation and are not guaranteed by the Central Bank of Trinidad and Tobago. Any investment in the Fund is at the sole risk of the investor.

There is no assurance that the Fund's Investment Objective and Policy will be achieved and investors may not receive the amount originally invested in the Fund. Potential investors should consult their professional advisers on the tax consequences of subscribing, purchasing, holding, redeeming or selling Units under the laws and practice of their country of citizenship, domicile or residence or under the laws of any other relevant jurisdiction and in the light of their personal circumstances.

Circulation of this Prospectus may be restricted in some jurisdictions and potential investors are responsible for informing themselves of any applicable laws or regulations. If you are in any doubt about the contents of this Prospectus you should consult your stockbroker, bank manager, attorney at law, accountant or other professional adviser.

Neither the delivery of this Prospectus nor the offer, sale or issue of Units shall constitute a representation that the information given herein is necessarily correct as of any time subsequent to the date of this Prospectus.

THE PROSPECTUS

This prospectus relates to the offer for units of the **UTC Corporate Fund (the “Fund”)** of the **TRINIDAD AND TOBAGO UNIT TRUST CORPORATION** (the “Corporation”), and sets forth basic information that an investor should know before purchasing units in the Fund. Any distribution or reproduction of all or any part of this Prospectus or the divulgence of its contents other than with the written approval of the Corporation is unauthorized.

THE CORPORATION

The Trinidad and Tobago Unit Trust Corporation (UTC) was established by Act No. 26 of 1981 to establish unit schemes for the purpose of providing facilities for participation by members of the public in the income, profits, and gains that may be derived from the acquisition, holding, management or disposal of securities or any other property.

The Finance Act of 1997 permitted the expansion of the UTC’s scope of business to include other financial services, such as merchant banking, trustee and card services. The Corporation holds a Bureau de Change licence from the Central Bank of Trinidad and Tobago and is also registered as a reporting issuer and broker-dealer with the Trinidad and Tobago Securities and Exchange Commission.

The Corporation also manages Fund Portfolios according to its objectives and policies, sells fund units directly to the public, oversees the funds’ operations to ensure compliance with applicable requirements, executes unitholder transactions, maintains records of unitholder transactions and other account activity and sends out account statements and other documents to unitholders.

At present, the UTC manages four locally domiciled funds namely: the Growth and Income Fund (G&IF), the TT Dollar Income Fund (TTDIF), the Universal Retirement Fund (URF) and the US Dollar Income Fund (USDIF). In addition the Corporation acts as Investment Advisor to the UTC North American Fund domiciled in the United States of America.

THE FUND

The Fund is the **UTC Corporate Fund** and is denominated in Trinidad and Tobago Dollars. The Fund is a Fixed Income Fund established by the Unit Trust Corporation Third Unit Scheme Regulations, 2014 in accordance with section 13(1) the Unit Trust Corporation of Trinidad and Tobago Act No. 26 of 1981. The Board of the Corporation may from time to time, modify the terms and conditions of this Fund and the particulars of such modifications shall be published in the Gazette. Before such publication is effected, the modifications must be approved by the Central Bank of Trinidad and Tobago.

Where the amendment to the Regulations results in a material change to the terms and conditions of Fund, the Corporation shall not implement any such change unless and until it gives fourteen (14) days’ notice of such change by publication in two newspapers of wide circulation.

Those documents may be viewed and inspected by the public between the hours of 8 a.m. to 4.p.m. at the Head Office of the Trinidad and Tobago Unit Trust Corporation, 82 Independence Square, Port of

Spain, Trinidad and Tobago and all other Investment Centres the addresses and contact details of which are listed on pages 28-29 of this Prospectus.

DIRECTORS RESPONSIBILITY

The directors of the Corporation, whose names appear in this Prospectus, accept responsibility for the information contained in this document. To the best of the knowledge and belief of the directors (who have taken all reasonable care to ensure that such is the case) the information contained in this document is in accordance with the facts and does not omit anything likely to affect the import of such information.

INVESTOR RESPONSIBILITY

No representations or warranties of any kind are intended or should be inferred with respect to the economic return from, or the tax consequences of, an investment in the Fund. No assurance can be given that existing laws will not be changed or interpreted adversely. Prospective investors are not to construe this Prospectus as legal, investment or tax advice. Prospective investors should review this Prospectus carefully and in its entirety and consult with their legal, tax and financial advisors in relation to (i) the legal and regulatory requirements within the countries of their nationality, residence, ordinary residence or domicile for the purchase, holding, redeeming or disposing of units; (ii) any foreign exchange restrictions to which they are subject in their own countries in relation to the purchase, holding, redeeming or disposing of units; and (iii) the legal, tax, financial or other consequences of subscribing for, purchasing, holding, redeeming or disposing of units. Prior to the sale of any units, the Corporation will make available to each prospective investor or his or her representative the opportunity to ask questions and receive answers from representatives of the Corporation concerning any aspect of the investment and to obtain any additional information, to the extent that the Corporation possesses such information or can acquire it without unreasonable effort or expense.

RELIANCE ON THIS PROSPECTUS

The units are offered only on the basis of the information contained in this Prospectus. No person has been authorized to give any information or to make any representation in connection with the offering of units other than those contained in this document and, if given or made, such information or representations must not be relied on as having been authorized by the Corporation or the directors. Statements in this Prospectus are, except where otherwise stated, based on the law and practice currently in force in Trinidad and Tobago at the date hereof and are subject to change. Neither the delivery of this Prospectus nor the issue of Units shall under any circumstances create any implication or constitute any representation that the affairs of the Fund or the Corporation have not changed since the date hereof.

RISKS

Because of the risks involved investors are advised to seek independent professional advice on the implications of investing in the Fund. Risk factors for an investor to consider are set out herein. While

certain redemption rights apply to units (as detailed herein), there is no public market for the units and no such market is expected to develop in the future. There can be no assurance that the investment objective of the Fund will be achieved. Units of the Fund are suitable for investment by investors who have a low risk tolerance. Set forth below are certain factors that should be taken into consideration before making a decision to subscribe for units. While the directors believe the following to be comprehensive, it is not intended to include all of the factors relating to the risks that may be encountered. All investors should read this entire Prospectus and consult their legal and financial advisors before deciding whether this investment is right for them.

MANAGEMENT OF THE FUND

The Board of Directors of the Corporation is responsible for managing the business and affairs of the Fund, including the appointment of officers to administer the Fund on a day to day basis. The Board may delegate its authorities to sub-committees of the Board and/or to executive officers of the Corporation. The Corporation's Board of Directors is set out in Financial Information at the end of this prospectus.

The Corporation provides investment advisory and management services including investment research and advice for the Fund.

Overall management of the business and affairs of the Fund is vested with the Board of Directors, who approves all significant agreements in relation to the Fund. The day-to-day operations of the Fund are delegated to the Fund's officers, subject at all times to the objective and policies of the Fund.

CUSTODIAN

All securities acquired by the Corporation for the Fund shall be deposited for custody as the Board may determine.

TRUSTEE

The Trinidad and Tobago Unit Trust Corporation performs the role of Trustee of the Fund. The primary role of the Trustee is to safeguard the interests of the unitholders. The Trustee is also responsible for:

- Maintaining the Unitholder Register
- Ensuring the various schemes comply with the investment policy and objectives
- Administering and settling Fund transactions
- Reporting on investment performance
- Confirming trades with brokers and counterparties
- Calculating the Net Asset Value of the Fund
- Statement Reporting to the unitholders
- Determining the values of the securities held by the Fund
- Transfer of securities of the Fund
- Computing the management fees and distributions
- Preparing Financial Statements for the Fund

INVESTMENT OBJECTIVE AND POLICY

The Corporation shall invest the funds paid into the Fund in available cash, near cash instruments, bonds and other fixed income securities.

The Corporation may at any time invest up to one hundred per cent in cash, near cash instruments, bonds and other fixed income securities issued by the Government of the Republic of Trinidad and Tobago or the Central Bank of Trinidad and Tobago. However, the Corporation will not purchase a security which, after the purchase, will result in the Fund controlling more than 10% of the voting securities of the issuer of the securities except where the issuer is the Government of the Republic of Trinidad and Tobago.

The Fund will seek to provide investors with capital preservation and current income by investing its capital in fixed income securities issued by corporations and sovereigns domiciled domestically and internationally or in any other financial instruments whose value is directly based on the value of the aforementioned securities.

STRATEGIC ASSET ALLOCATION

The Fund will invest its capital in fixed income securities with the objective of preserving capital and generating current income for investors. The Fund's assets will comprise primarily of money market securities which will include cash and evidences of indebtedness with a maturity of less than one year.

The Fund may also invest in investment grade local, regional and international government, corporate and supranational debt instruments.

All investments shall be in accordance with the investment guidelines for the **UTC Corporate Fund** as approved by the Board or its delegated authorities.

(a) Normal Market Conditions

Under normal market conditions:

- The Fund will maintain an asset allocation that ensures that the Money Market (or investments, that are not classified as securities, with a maturity under 1 year) and cash position is at least 20% of Fund size.
- The Fund shall maintain an asset allocation that ensures that medium term and long term fixed income securities do not exceed 80% of Fund size.
- In order to reduce the risk of the portfolio, the Fund is also diversified geographically both domestic and foreign, with no more than 25% of the Fund being invested internationally.

(b) Adverse Market Conditions

In response to adverse market, economic, political or other conditions, the Fund may take a temporary defensive position and invest up to 100% of its total assets in cash and cash equivalents.

RISK MANAGEMENT

The Corporation shall make reasonable efforts to preserve capital, overall, even though losses may occur in individual securities. Although reasonable risk may be encountered in the attainment of the Fund's objectives, the Board will make reasonable efforts to control, manage and mitigate risk.

Risk will be managed by:

- The Fund's investment in at least 20% in cash and near cash at any time.
- The Fund's investment in high-quality, debt obligations that present minimal credit risk.
- The Fund's maintenance of an acceptable credit quality for bonds provided by internationally or regionally recognized credit rating agencies such as Standard & Poor's and Moody's ratings, as well as internally produced credit ratings.

Rebalancing of the portfolio will take place as needed to take advantage of economic, industry and financial market conditions and also to make adjustments that will bring the portfolio in line with risk-return targets. Investment performance and asset allocations will be reviewed on a quarterly basis.

Investment in the Fund entails a degree of risk. There can be no assurance that the investment objective of the Fund will be achieved. See "Investment Risks."

INVESTMENT POLICIES, PRACTICES, RESTRICTIONS AND GUIDELINES

The minimum initial investment is one million Trinidad and Tobago dollars in the **Fund**. Other investment restrictions and practices of the **UTC Corporate Fund** are stipulated in the Unit Trust Corporation of Trinidad and Tobago Act, 1981. A copy of this legislation can be obtained from the Government Printery and online at www.ttutc.com.

The Fund Assets will be invested in accordance with the Fund's Investment Policy Statement as approved by the Board or its delegated authorities. The Corporation, reserves the right to invest the Fund Assets in such manner as it deems most appropriate from time to time in accordance with that policy.

The Corporation is permitted under the Unit Trust Corporation of Trinidad and Tobago Act, 1981 to borrow only where it is necessary for the purpose of facilitating the redemption of units. Where the Fund is

required to borrow, the outstanding amount of those borrowings of the Fund will not exceed five percent of the net assets of the Fund taken at market value at the time of the borrowing.

The Fund's Investment Policy Statement sets out the rules for the management of the Fund's general investment goals and objectives, specific information such as risk tolerance limits and liquidity requirements. That document is available for viewing and inspection by the public between the hours of 8 a.m. to 4.p.m. at the Head Office of the Trinidad and Tobago Unit Trust Corporation, 82 Independence Square, Port of Spain, Trinidad and Tobago and all other Investment Centres, the addresses and contact details of which are listed on pages 28-29 of this Prospectus.

For the avoidance of doubt, the Corporation will not invest more than ten percent of this Fund in the securities of any one company or other corporation nor will the investments of all unit schemes (Funds) established by the Corporation include at any one time more than ten percent of the securities issued by any company or other corporation.

STRUCTURAL RISKS OF THE FUND

CURRENCY RISK

The Net Asset Value per unit will be calculated in Trinidad and Tobago Dollars, whereas investments in the Fund may be acquired in other currencies. The value of the investments of the Fund may therefore rise and fall due to exchange rate fluctuations of individual currencies relative to the Trinidad and Tobago Dollar. Adverse movements in currency exchange rates can result in a decrease in return and a loss of capital.

CONFLICTS OF INTEREST

The Unit Trust Corporation of Trinidad and Tobago Act Chap 83:03 creates the Unit Trust Corporation as the Fund's Trustee and Investment Advisor. Therefore, statutorily, dual conflicting roles are created for the Corporation as Trustee to protect the interest of unitholders and Investment Advisor.

The Corporation has the statutory authority to be both the Trustee and Investment Manager. In order to mitigate the risk that arises from both functions being in one entity, the Corporation has separated its trustee function from its investment function. An exemption from Guideline 10 of the Trinidad and Tobago Securities and Exchange Commission's Guidelines for Collective Investment Schemes was sought and obtained from the TTSEC. The Investment Management function and the Trustee function have separate executive reporting lines i.e. they are two distinct divisions and by its various internal policies and processes have created a controlled environment that has resulted in the following:

- The Investment function is subject to the statutory Investment Committee (Section 8 of the Unit Trust Corporation of Trinidad and Tobago Act).
- The Investment Management function is directly accountable for investment performance; the Trustee function is not.

- The Trustee function is responsible for the reporting of investment performance; the Investment Management function is not.
- The Investment Management function is solely responsible for proposing investment opportunities to the Investment Committee for its approval.
- The Investment Management function is solely responsible for negotiation and initiation of trades with brokers/counterparties.
- The Trustee function only processes investment activity that has been evidently authorized by the Investment Committee.
- The Investment Management function has no "sign off" authority to instruct banks to make payments to or receive payments from any of the accounts of the Funds.
- The Trustee function has the sole responsibility for formally confirming trades with brokers and counterparties.
- The Trustee function has the sole responsibility for the transfer of securities procured for the Funds.
- The Trustee function has the sole responsibility for the calculation of the Net Asset Value of the Funds.
- The Trustee function has the sole responsibility for determining the values of securities held by the Funds.
- The Trustee function has the sole responsibility for preparing the financial statements for the Funds.
- The Investment Management function cannot access any general ledger entries in respect of the Funds.

The investment advisor may also provide investment management services to entities other than the Fund; conflicts may arise between the interests of the Fund and those of other accounts and clients. In that connection, the Investment Advisor may give advice in the performance of its duties to other clients that may differ from the timing and nature of action taken with respect to the Fund. Because of different objectives or other factors, a particular asset may be bought for one or more managed funds (including the Fund), companies or accounts, when one or more of the other funds, companies or accounts advised by the investment advisor are selling the same asset. Also, if purchases or sales of assets are made by the investment advisor for two or more of such funds, companies or accounts, or arise for consideration at or about the same time, transactions in such assets will be allocated, insofar as feasible, for the respective funds, companies and accounts in a manner determined by the investment advisor to be equitable to all. As a result of a number of factors including the foregoing considerations, the results of the Fund's investment activities may differ significantly from the results of other funds, companies or clients advised by the investment advisor. There may be circumstances when purchases or sales of assets for one or more funds, companies or accounts advised by the investment advisor have an adverse effect on other funds (including the Fund), companies or accounts advised by the investment advisor, including a negative effect on the price of securities owned by the Fund or which the Fund desires to purchase.

RIGHTS OF UNITHOLDERS

Units do not carry the right to vote. Unitholders, however, have the right to receive distributions whenever a distribution is declared by the Corporation in respect of the Fund, to receive annual and interim reports

on the Fund and to exercise such other rights and privileges as are provided under the Unit Trust Corporation of Trinidad and Tobago Act Chap. 83:03.

NON-TRANSFERABILITY OF UNITS, RESTRICTIONS ON REDEMPTIONS AND COMPULSORY REDEMPTION

Units are not transferable without the prior written consent of the Corporation and such consent may be withheld by the Corporation in accordance with the procedure for the redemption of units set out in this Prospectus.

EFFECT OF SUBSTANTIAL WITHDRAWALS

In the event that the Corporation faces substantial redemptions of units, it may be more difficult for the Fund to generate the same level of profit. In the event that there are substantial redemptions on any date, the Corporation may find it difficult to adjust the asset allocation and trading strategies to the suddenly reduced amount of assets held by the Fund. Under such circumstances, in order to provide sufficient funds to pay redemptions, the Corporation may be required to liquidate positions in the Fund's portfolio at an inappropriate time or on unfavorable terms.

VALUATION

Because of the overall size and concentrations in particular markets and maturities of positions that may be held from time to time, the liquidation values of the securities and other investments held may differ significantly from the interim valuations of such investments derived from the valuation methods described herein. Such differences may be further affected by the time frame within which such liquidation occurs. Third party pricing information may at times not be available regarding securities and other investments held by the Fund. Valuations of the securities and other investments held will affect the amount of the Management Fees. Valuations may involve uncertainties and determinations based upon judgment, and if such valuations should prove to be incorrect, the related Net Asset Value of the Fund, could be adversely affected. In the absence of bad faith or manifest error, valuation determinations will be conclusive and binding.

INVESTMENT RISKS OF THE FUND

COUNTERPARTY AND SETTLEMENT RISK

The Fund may take a credit risk with whom it trades and may also bear a risk of settlement default.

INVESTMENT AND TRADING RISK GENERALLY

Investments in securities and other financial instruments and products that are subject to market forces, risk the permanent loss of capital as a result of adverse market developments, which can be unpredictable. To the extent that the Fund's portfolio is concentrated in any one particular investment strategy, the risk of any incorrect investment decision is increased. No guarantee or representation is made that the Fund's investment program will be successful.

AVAILABILITY OF INVESTMENT STRATEGIES

Identification and exploitation of the investment strategies to be pursued by the Fund involves a high degree of uncertainty. No assurance can be given that the Fund will be able to locate suitable investment

opportunities in which to deploy all of the monies held. A reduction in the volatility and pricing inefficiency of the markets in which the Fund seeks to invest its assets will reduce the scope of the investment strategies of the Fund.

LEGAL, TAX AND REGULATORY RISKS

Legal, tax and regulatory changes could occur, and in the event of such occurrence, the investment return of the Fund may be adversely affected.

DIVERSIFICATION

Although diversification is used as one of the tools of risk management of the Fund, the extent that investments are concentrated in a particular security or market, such investments will become more susceptible to fluctuation in value resulting from adverse economic and business conditions affecting that particular security or market.

RISKS OF GLOBAL INVESTING

The Fund will be subject to risks relating to (i) currency exchange matters, including fluctuations in the rate of exchange between the Trinidad and Tobago Dollar and the various other currencies in which the Fund's assets may be invested, and costs associated with conversion of investment principal and income from one currency into another and (ii) the possible imposition of withholding taxes on income received from the issuer of, or gains with respect to, such securities. In addition, investing in certain of these capital markets involve certain factors not typically associated with investing in established securities markets, including risks relating to (i) differences between markets, including potential price volatility in and relative illiquidity of some securities markets, (ii) the absence of uniform accounting, auditing and financial reporting standards, practices and disclosure requirements, and less governmental supervision and regulation and (iii) certain economic and political risks, including potential exchange control regulations and potential restrictions on investment and repatriation of capital.

The Corporation currently has no intention of utilizing hedging strategies to mitigate the aforementioned risks, but may do so if deemed appropriate.

NET ASSET VALUE DETERMINATION

The Net Asset Value of the Fund means the total assets of the Fund, including all cash, cash equivalents, less total liabilities of the Fund, determined as of the close of business in Trinidad & Tobago on the Valuation Day in accordance with International Financial Reporting Standards, subject to the provisions below:

a) The Net Asset Value of the Fund will include any unrealized profits or losses subject to (f) and (g) below;

- b) The amount of any dividend declared by the Corporation in respect of the units shall be a liability in the calculation of the related Net Asset Value of the Fund and the Net Asset Value per unit from the day on which such dividend is declared until the date of payment;
- c) Securities and assets quoted on a securities exchange shall be valued at the daily closing price or, if there has been no sale that day or the preceding Business Day, the latest available daily closing price on the principal market for such securities;
- d) Securities and assets not quoted on a securities exchange (other than those described in paragraph (e) below) shall be valued by an appropriate pricing method or source as deemed appropriate by the Corporation;
- e) Cash, deposits, certificates of deposit and interest bearing securities the prices of which are not quoted on a securities exchange or computerized market system shall be valued at their principal amount from the date of acquisition; and certificates of deposit and interest bearing securities acquired at a discount or a premium shall be valued in accordance with normal practice relating thereto;
- f) For instruments that are not paying or have not regularly paid interest on the relevant due dates, interest shall be recognized on a “cash basis”, meaning that revenue shall only be recognized when payment is made;
- g) Where no method of calculation is specified herein, or where, in the opinion of the Corporation or any investment advisor, the method of calculation is unfair or impractical, the Corporation shall use such method of calculation as it considers fair and reasonable and otherwise in accordance with International Financial Reporting Standards;
- h) The Net Asset Value of the Fund shall be calculated in TT Dollars, and assets and liabilities denominated in other currencies shall be converted to TT. Dollars as at the close of business on the applicable Business Day, at the prevailing rate of exchange quoted by one or more banks, dealers or pricing services selected by or on behalf of the Corporation.

The initial price at which each unit is sold and repurchased is fixed at \$100.00. While, the underlying NAV of the Fund is calculated on a daily basis, the price at which the units will be traded is fixed at \$100 per unit. If this methodology were to be changed the Corporation gives notice of any such change in two newspapers of wide circulation at least seven days prior to any such or other change in price or pricing methodology. Prior to such a change the Corporation will also notify the Trinidad and Tobago Securities Exchange Commission and the public in accordance with section 64(1) of the Securities Act.

At each distribution period a portion of the Fund’s income may be allocated to a reserve fund based on recommendations of the Investment Committee. The reserve fund is managed by the Corporation’s Treasury Department and is invested in time deposits in other financial institutions. Any funds held in the reserve fund are recorded in the Fund’s Financial Statements as a receivable of the Fund.

PERFORMANCE DATA

The calculation of performance data will be prepared in accordance with standards to be published from time to time by the TTSEC as well as the CFA Institute.

The return on the Fund is computed using the total income generated by the Fund less Fund expenses (i.e. Fund Net Income) which is then divided by the Closing Fund Balance (Opening Fund Balance adjusted for Sales and Repurchases of Units during the period under review). The return is computed on the assumption that there are no acquisitions or disposals of units within the distribution period and that all distributions are reinvested into the Fund. The computation and disclosure of the cumulative total returns is from inception of the Fund.

The Fund's performance data is published in at least two daily newspapers.

FEES AND OTHER EXPENSES

The Corporation shall impose a regular annual management charge of no more than two percent of funds under management in the Fund. Within that limit, the Board may vary the charge where it is satisfied that the performance of the Fund during a distribution period warrants a variation.

The Corporation may charge unitholders fees for the services listed below:

- (a) exchange of a unit certificate;
- (b) replacement of a mutilated or defaced unit certificate;
- (c) replacement of a lost unit certificate;
- (d) transfer of a unit certificate;
- (e) letter of statement of unit holding; and
- (f) cheques payable to a third party

The amounts for those fees will be determined by the Board with the approval by the Central Bank.

In addition, the Fund may allocate a portion of its income to a capital reserve fund to be used to maintain the unit price at \$100.00 per unit.

PUBLICATION OF UNIT PRICE

The Fund's price is published on each business day in the newspapers.

UNITS

Participation by investors in the Fund is represented by units which are equivalent to a proportion of the Fund's portfolio. There is no limit to the number of units that may be issued. Each unit attracts an equal share in income to be distributed, capital gains that are reflected in unit prices and other benefits arising from participation in the Fund.

INVESTMENTS IN THE FUND

Investments in the Fund, as evidenced by units, represent an equal portion of the underlying securities of the portfolio. The number of units received when making an investment in the Fund depends on the amount of the investment and the value of the unit at the time of purchase.

Units are denominated in Trinidad and Tobago Dollars.

STATUTORY FUNDS ELIGIBILITY

Investments in the Fund are eligible for inclusion in the statutory funds of insurance companies and the asset portfolios of pension funds as included in the Second Schedule of the Insurance Act Chap. 84:01 for such purposes.

ELIGIBLE INVESTORS

The Fund is available to both individuals over the age of eighteen and to any legal corporate body. The Corporation may impose such restrictions and require such warranties as it considers necessary or desirable for the purpose of ensuring that no units are held by or for the benefit of the following: (i) any person in breach of the law or requirements of any country or governmental authority; or (ii) any person who has given representations in a subscription application and revocable proxy which were not true when given or have ceased to be true; or (iii) any person or persons in circumstances (whether directly or indirectly affecting such person or persons and whether taken alone or in conjunction with any other person or persons, connected or not, or any other circumstances appearing to the Corporation to be relevant) in which in the opinion of the Corporation the continuing ownership of units by such person or persons would cause an undue risk of adverse tax or other consequences to the Corporation or any of its unitholders. All such persons are currently defined as Non-qualified Persons, and will not be Eligible Investors.

ISSUE OF UNITS

Units may be issued on every business day.

APPLICATION PROCEDURE

Applications are subject to the terms of this Prospectus. Only Eligible Investors may subscribe for units. Units may only be issued in the names of eligible investors. Further, units purchased for those under 18 years of age must be registered in the name of the parent or legal guardian. Applications must be made in the form of the attached UCF Application Form at www.ttutc.com and should be sent to the Corporation at the following address or facsimile number, to be received by the Corporation at least two Business Days prior to the relevant Subscription Day (as applicable):

Address: UTC Financial Centre

82 Independence Square

Port-of-Spain

Trinidad & Tobago

Facsimile No.: 1 (868) 623-0092

Where applications are made by facsimile, the original written form should be forwarded without delay to the Corporation. Units will not be issued until the original application has been received by the Corporation. Units will be issued to two decimal places and any smaller fractions of a unit which would otherwise arise will be rounded down with the relevant subscription monies being retained for the benefit of the Fund. Any application may be rejected by the Corporation. Where applications are rejected, subscription monies received by the Corporation will be returned, as soon as practicable, without interest. **In addition, no new subscription may be accepted into the Corporation until the subscriber has delivered to the Corporation the requisite verification of identity information referred to in the section entitled “Anti-Money Laundering Regulations” below.**

PAYMENT INSTRUCTIONS

Payment for units may be made via cheques or electronic transfer, net of any charges, on or before the relevant Subscription Day in cleared funds in TT Dollars.

PURCHASE OF UNITS

Units can be purchased directly from all Investment Centres of the Trinidad and Tobago Unit Trust Corporation via cheque or electronic transfer.

However, where there is an expression of interest, order or subscription, the Corporation shall send or deliver to such person a prospectus or amended prospectus, as the case may be, within two business days.

After the purchaser receives a prospectus or amended prospectus, as the case may be, such an agreement for sale and purchase is not binding where the purchaser provides written notice within two business days that the purchaser intends not to be bound by the agreement.

DISTRIBUTION PERIODS

The distribution to unitholders shall be income earned by the Fund net of fees and expenses.

Any income earned is credited to the unitholder's account on a quarterly basis. The Fund's distribution quarters/periods are as follows:

January 1 to March 31;

April 1 to June 30;

July 1 to September 30; and

October 1 to December 31.

REINVESTMENTS

Income earned by the unitholder during any distribution period is automatically reinvested.

REDEMPTION OF UNITS

Unitholders have the right to withdraw their investment by redeeming their units at anytime at the prevailing Price on any business day in accordance with Regulation 14 of the Third Unit Scheme Regulations, 2014.

Unitholders wishing to redeem units should deliver an executed Redemption Form, which is available at www.ttutc.com, in the authorized format at the address specified in the Redemption Form. The completed Redemption Form must be received by the Corporation **at the address specified in the Redemption Form** by 11.30am (Trinidad and Tobago time) on the day on which the redemption is to be effected, and if received thereafter will be held over and dealt with on the next Redemption Day. The Corporation may in its absolute discretion determine to process Redemption forms received after this time on the Redemption Day of receipt. The Redemption Form may be delivered to the Corporation by email or facsimile, so long as the original Redemption Form is immediately forwarded to the Corporation **at the address specified in the Redemption Form**.

The Corporation does not accept any responsibility for any errors in email or facsimile transmission.

Where a Redemption Form is forwarded by email or facsimile, no redemption proceeds will be paid until the original Redemption Form has been received and accepted by the Corporation.

The Corporation reserves the right to refuse to make any redemption payment or distribution to a Unitholder if the Corporation suspects or is advised that the payment of any redemption or distribution monies to such unitholder might result in a breach or violation of any applicable anti-money laundering or other laws or regulations by any person in any relevant jurisdiction, or such refusal is considered necessary or appropriate to ensure the compliance by the Corporation and any agents of the Corporation with any such laws or regulations in any relevant jurisdiction. Under no circumstances, however, will payment be made to any party other than the registered unitholder.

Once given, a redemption notice may not be revoked by the unitholder save where determination of the Net Asset Value of the Fund is suspended by the Corporation in the circumstances set out below or except as otherwise agreed by the Corporation.

REPURCHASE PROCEEDS

Repurchase proceeds will be paid in TT Dollars either by cheque or via electronic transfer at the request and expense of the redeeming unitholder as soon as practicable. The Corporation may satisfy payments for units in such a manner as the Corporation may determine.

COMPULSORY REDEMPTION

Unitholders are required to notify the Corporation immediately in the event that they cease to be Eligible Investors whereupon they may be required to, and the Corporation shall be entitled to, redeem their units at the Price as at the close of the relevant business day.

The Corporation reserves the right to redeem any units that are or become owned, directly or indirectly, by or for the benefit of any person who is not an Eligible Investor. Where a unitholder behaves in a manner that the Corporation reasonably believes that the unitholder may act to the detriment of the Corporation it shall be entitled, by notice in writing to the unitholder, to close the account and pay to the unitholder the full value of the units held by that unitholder.

TRANSFERS

Each investor must represent and warrant in the application that it is purchasing the units for its own account, and not with a view to the assignment, transfer or disposition of such interest. Unitholders may not assign, transfer or otherwise dispose of, by gift or otherwise, any of their units without written notice to, and the prior written consent of, the Corporation.

The notice to the Corporation must include evidence satisfactory to the Corporation that the proposed assignment, transfer or disposition is in accordance with the laws applicable to the unitholder and the proposed transferee, that the proposed transferee meets any requirements imposed by the Corporation with respect to investor or transferee eligibility and suitability, or both, and must be accompanied by the duly executed instrument of transfer, in a form satisfactory to the Corporation, an application duly executed by the transferee and such verification of identity documentation relating to the transferee as may be requested by the Corporation (see the section entitled “Anti-Money Laundering Regulations” below).

If an assignment, transfer or disposition occurs by reason of the death of a unitholder, the duly authorized representative of the estate of the unitholder may give the required notice. Where such deceased unitholder shall have designated a beneficiary or beneficiaries of its interest in units, upon being given satisfactory evidence that such beneficiary or beneficiaries meet the foregoing requirements, the Corporation shall consent to any such assignment, transfer, or other disposition of units to any such beneficiary or beneficiaries.

The foregoing notice must be supported by proof of legal authority and a valid assignment acceptable to the Corporation. The transferor shall be deemed to remain the holder of a unit until the name of the transferee is entered in the register of unitholders in respect thereof. The Corporation shall refuse to register a transfer to or for the benefit of any person who is not an Eligible Investor.

REPORTS TO UNITHOLDERS

As a reporting issuer, the Corporation is required to file copies of its audited financial statements with the Trinidad and Tobago Securities and Exchange Commission (TTSEC) within 90 days of the end of each financial year.

Annual audited financial statements of the Fund shall be for the period 1st January to 31st December and will be presented to unitholders by way of annual reports, which shall be made available on a website to be designated by the Corporation and at all offices of the Corporation and otherwise may be provided by mail upon request. Annual reports shall, among other matters, detail the Net Asset Value of units at the end of the reporting period, together with details of total subscriptions during the period since the date of the last audited financial statement.

STATEMENTS

Quarterly statements of individual account holdings will also be made available to unitholders by post, mail, and/or on a secure website to be designated by the Corporation. Statements will be mailed or be made available to unitholders following the distribution periods:

January 1 to March 31;

April 1 to June 30;

July 1 to September 30; and

October 1 to December 31.

TAXATION

INCOME TAX

No deduction of income tax or any other tax shall be made by the Corporation from any income or dividend distributed to a unitholder who is a resident of Trinidad and Tobago and who is not a US person within meaning of the Foreign Account Tax Compliance Act of the USA.

OTHER JURISDICTIONS

It is possible that certain dividends, interest and other income received by the Fund from sources within certain countries will be subject to withholding taxes imposed by such countries. In addition, the Fund may also be subject to capital gains taxes or other taxes in some of the countries where it purchases and sells securities or otherwise conducts business. It is impossible to predict the rate of tax that the Fund will pay in advance since the amount of the Fund's assets to be invested in various countries is not known.

ANTI-MONEY LAUNDERING REGULATIONS

To ensure compliance with applicable statutory requirements relating to anti-money laundering initiatives, the Corporation will require verification of identity from all prospective investors. Details of the documentation required are contained in the Anti-Money Laundering Guidelines.

The Corporation also reserves the right to request such identification evidence in respect of a transferee of units. In the event of delay or failure by the prospective unitholder, investor or transferee to produce any information required for verification purposes, the Corporation or its agents may refuse to effect any transaction, and (in the case of a subscription for units) any funds received will be returned without interest.

If any person, including the Corporation's attorneys or the Corporation, and, if applicable, any of its Directors knows or suspects that a payment to the Fund (by way of subscription or otherwise) is the proceeds of criminal conduct, such person is required to report such information pursuant to the Proceeds of Crime Act, 2000 and such report shall not be treated as a breach by such person of any restriction imposed on such person by law or otherwise on the disclosure of information

Changes to the Fund

Changes to the Fund can only be made by way of an amendment to the Unit Trust Corporation Third Unit Scheme Regulations, 2014 in accordance section 14(2) of the Unit Trust of Trinidad and Tobago Act Chap. 83:03. In order to effect such an amendment, the Board of the UTC must, with the approval of the Central Bank of Trinidad and Tobago make the appropriate regulation and have the regulation published in the Trinidad and Tobago Gazette.

Procedure for Terminating the Fund

The Corporation may with the approval of the Central Bank close the Fund in accordance with Regulation 34 of the Unit Trust Corporation Third Unit Scheme Regulations, 2014. The Corporation shall not initiate such termination unless and until it gives ninety days (90) days notice of such termination by publication in two newspapers of wide circulation.

Winding-up

The affairs of the Corporation may be wound up in accordance with section 38 of the Unit Trust Corporation of Trinidad and Tobago Act, 1981. That section provides that the process for winding-up be commenced by the Board who, after consultation with the Central Bank and with the approval of the Minister of Finance, may pass a special resolution to appoint a liquidator for the purpose of winding up the affairs of the Corporation.

Once a liquidator has been appointed, that liquidator has power under section 39 of the Unit Trust Corporation of Trinidad and Tobago Act, 1981 to realise the assets of the Corporation and distribute them in accordance with a scheme of distribution approved by the Central Bank, firstly to claims by creditors of the Trust accepted by the liquidator, then to the value of units to unitholders and finally the outstanding contributions made by contributing institutions.

Indemnities and Exculpation

Under section 41 of the Unit Trust Corporation of Trinidad and Tobago Act, 1981 directors of the Corporation are exempted from liability for anything done or omitted to be done by them in good faith in the discharge of their duties as a director. The Corporation has a duty to indemnify a director for any loss or expense incurred by him in relation to his discharge of his duties except such duties as are caused by his own unlawful act or default.

NOTICES

Notices or other documents served on unitholders are deemed to have been served seventy-two hours after posting, if served by post or courier service or upon the expiration of twenty-four hours if it is sent by email or facsimile.

OTHER FUNDS OF THE CORPORATION

The Corporation manages four other investment vehicles. They are as follows:

- The Growth and Income Fund (G&IF)

The Growth & Income Fund is an equity fund designed for long-term investing. The fund is invested in shares of local companies trading on the stock exchange and government guaranteed bonds. The fund performs in line with market conditions and is subject to price fluctuations.

- The TT Dollar Income Fund (TTDIF)

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.

- The Universal Retirement Fund (URF)

The Universal Retirement Fund is a new and innovative approach to pension saving. It also presents an affordable way to adequately prepare for retirement. All individuals including self-employed and corporate bodies can participate in this fund

- The US Dollar Income Fund (USDIF)

The UTC's US\$ Dollar Income Fund is an open ended, no-load, US\$ Dollar mutual fund that meets the needs of short to medium-term investors seeking potential to earn income while having access to their funds without penalties

The Corporation also acts as the Investment Advisor for the UTC North American Fund.

SUMMARY OF FINANCIAL STATEMENTS (2011 – 2013)

Trinidad and Tobago Unit Trust Corporation

STATEMENT OF FINANCIAL POSITION (MANAGEMENT OPERATIONS)

As at 31 December, 2013

Expressed in Trinidad and Tobago dollars

	31-Dec-13 \$ '000	Restated 31-Dec-12 \$ '000	Restated 31-Dec-11 \$ '000
ASSETS			
Investment Funds	-	-	
Cash and Cash Equivalents	571,645	601,064	286,149
Receivables	137,917	264,883	157,225
Prepayments and Other Assets	16,914	23,316	24,084
Investment Securities	1,629,634	2,087,094	2,849,521
Property, Plant and Equipment	93,760	100,357	111,029
Intangible Assets	5,996	16,015	20,829
TOTAL ASSETS	2,455,866	3,092,729	3,448,837
LIABILITIES			
Accounts Payable and Short-Term Liabilities	35,347	243,098	55,906
Other Liabilities	7,906	9,555	38,979
Financial Instruments	1,206,654	1,609,674	2,490,572
Sinking Fund Liability	-	13,587	7,805
Guarantee Pricing Reserve Liability	5,043	16,837	44,721
Pension and Other Post Retirement Liabilities	12,997	14,356	8,398
TOTAL LIABILITIES	1,267,947	1,907,108	2,646,381
EQUITY			
Fund Reserves	108,726	151,480	113,436
Statutory Reserves	5,050	5,050	5,050
Revaluation Reserve	171,973	231,850	(8,031)
Retained Income	902,170	797,241	692,001
	1,187,919	1,185,621	802,456
TOTAL LIABILITIES AND EQUITY	2,455,866	3,092,729	3,448,837

Trinidad and Tobago Unit Trust Corporation

STATEMENT OF PROFIT OR LOSS (MANAGEMENT OPERATIONS)

For the year ended 31 December, 2013

Expressed in Trinidad and Tobago dollars

	31-Dec-13 \$ '000	Restated 31-Dec-12 \$'000	Restated 31-Dec-11 \$'000
INCOME			
Net Investment Income	26,233	20,465	22,881
Realized Gains reclassified from Equity	55,132	154,989	-
Initial Charge	10,790	8,818	7,191
Management Charge Income	284,643	310,017	292,274
Rental Income	2,970	2,955	4,204
Other Income	7,509	16,589	4,680
Total Income	387,277	513,833	331,230
EXPENSES			
Commissions	(5,196)	(3,277)	(3,017)
Impairment	(36,421)	(160)	-
Administrative	(212,850)	(219,272)	(211,579)
Depreciation and amortisation	(23,721)	(19,181)	(19,145)
Sinking Fund Expense	(4,269)	(5,782)	(7,805)
Guarantee Pricing Reserve Expense	5,160	17,449	(71,092)
Total Expenses	(277,297)	(230,223)	(312,638)
Net Income	109,980	283,610	18,592
Transfer to US Income Fund	-	(177,881)	-
Transfer to Growth and Income Fund	(2,649)	-	-
Net Income before Taxation	107,331	105,729	18,592
Taxation	(427)	(489)	(478)
Net Income after Taxation	106,904	105,240	18,114
DISCONTINUED OPERATIONS			
Net Loss from Discontinued Operations	(1,975)	-	(22,836)
Net Income for the year	104,929	105,240	(4,722)

STATEMENT PURSUANT TO SECTION 73 OF THE SECURITIES ACT 2012

Pursuant to Section 73 of the Securities Act, 2012 (SA), this Prospectus has been filed with the Trinidad and Tobago Securities and Exchange Commission (TTSEC), and a receipt thereof has been issued by the Commission, for the purpose of giving information to the public with regard to the Trinidad and Tobago Unit Trust Corporation.

FINANCIAL INFORMATION

The latest financial statements of the **UTC Corporate Fund** can be obtained from any office of the Trinidad and Tobago Unit Trust Corporation and via its website www.ttutc.com.

BOARD OF DIRECTORS

Mr. Wendell Mottley – Chairman
Ian Chinapoo – Executive Director
Mr. Leonardo Ambrose
Mrs. Michal Yvette Andrews
Mr. Terrence Bharath
Mr. Peter Clarke

Mr. Dennis Gurley
Ms. Anne Marie James
Mr. Ruben Mc Sween
Ms. Sharon Mohammed
Mr. L. Dominic Rampersad
Mr. John Tang Nian

INVESTMENT COMMITTEE

The Investment Committee of the Corporation is charged with the following duties:

- (1) Advising the Board on policies which have to be adopted to govern the conduct of the investment activities of the Corporation
- (2) Overseeing the investment activities of the Corporation
- (3) Ensuring the investment activities of the Corporation are conducted in accordance with approved policies and procedures, applicable legal requirements consistent with the specified jurisdiction, international best practice and internal risk parameters.
- (4) Approving and reviewing the Corporation's internal policies and procedures governing its investment activities.
- (5) Reviewing and evaluating the execution of the investment strategies of the investment vehicles under management by the Corporation.

The members of the Investment Committee are as follows:

Chairman

Wendell Mottley is-

1. A graduate in Economics from Yale and Cambridge Universities;
2. A former Minister of Finance (1991 – 1995) of the Republic of Trinidad and Tobago.
3. A former Managing Director and Senior Advisor at Credit Suisse in New York with responsibility for the Caribbean Basin.
4. A Director at DFL Limited, Pan American Life Insurance Group in New Orleans.

Executive Director

Ian P. Chinapoo -

1. Holds a B.Sc. Accounting with First Class Honours from the University of the West Indies and has been recognised as a Distinguished Alumni in February 2014.
2. Career spans more than nineteen years in Banking and Finance, throughout the Caribbean and Central American region.
3. Has held positions of Managing Director of regional Corporate and Investment Banking and Managing Director of the local subsidiary a major international bank operating in the Caribbean.
4. Has worked as Vice-President & Business Head at a global bank operating from The Bahamas, where he was responsible its Global Corporate and Investment Bank. He was also part of the Bank's Latin American regional executive team based in Miami.
5. Has taught at the University of the West Indies, Arthur Lok Jack Graduate School of Business since 1995 across several academic and professional development programmes.

Director

Peter Clarke -

1. Holds a Bachelor of Arts Degree from Yale University.
2. Has been admitted to practice as an Attorney-at-Law in Trinidad and Tobago in 1980 and was a Barrister-at-Law in private practice until 1984.
3. Is a Director on many boards including Sagicor Financial Corporation and a number of its subsidiaries, the Trinidad and Tobago Unit Trust Corporation, Guardian Media Limited, AS Bryden & Sons Limited, and Trinidad and Tobago International Financial Management Company Limited and is currently Chairman of the Trinidad and Tobago Stock Exchange.
4. Has been the Managing Director of Money Managers Limited and later of WISE.

Director

John Tang Nian -

1. Holds a diploma in Business Management from the University of the West Indies and received overseas training from, among others, Manchester Business School in England and International Banking Summer School in Dublin, Ireland.
2. A career banker with over forty years of experience in Republic Bank Limited where he held many senior management positions including General Manager and a member of the Executive Management Team prior to retirement.
3. Currently serves as an independent Board Member of Massy Finance GFC Ltd.

Director-

L. Dominic Rampersad -

1. Holds an ACCA from the Association of Chartered Certified Accountants

2. Holds a Masters in Business Administration from Oxford Institute of International Finance MBA Program.
3. He is Fellow Member of the Association of Chartered Certified Accountants (FCCA).
4. He is currently the Vice President, Finance & Information Technology and Company Secretary at Phoenix Park Gas Processors Limited.
5. He has also held other executive and senior management positions in Phoenix Park Gas Processors Limited and has been seconded to ConocoPhillips Inc. in Houston for a period of 1 year to develop skills in the areas of Project Development and Project Financing.
6. He has held positions of Accountant at National Institute of Higher Education (Research, Science & Technology)
7. Currently, he is a Director on the Board of the Petroleum Company of Trinidad and Tobago Limited.

AUDITORS

The auditor of the Unit Trust Corporation is the Auditor General of Trinidad and Tobago or a duly qualified auditor nominated by the Auditor General in that behalf in accordance with Section 30 (1) of the Unit Trust Corporation of Trinidad and Tobago Act, 1981.

AUDIT ADVISORY & TAXATION

PriceWaterhouse Coopers
Chartered Accountants
11-13 Victoria Avenue
Port of Spain

INTERNAL AUDITORS

The Corporation's Internal Audit Department
82 Independence Square
Port of Spain

LOCAL BANKERS

CENTRAL BANK OF TRINIDAD & TOBAGO

Central Bank Building
Eric Williams Plaza,
Port of Spain
Telephone: (868) 625-2601
Website: www.central-bank.org.tt
Tel: 625-2601

Republic Bank Limited
Promenade Centre
72 Independence Square

Port of Spain
Website: www.republictt.com
Tel: 623- 1056

RBC Royal Bank (Trinidad and Tobago) Limited

55 Independence Square,
Port of Spain
Website www.rbcroyalbank.com
Tel: 800-1722

CITIBANK (Trinidad and Tobago) Limited

12 Queen's Park East,
Port of Spain

Website: www.citibank.com

Tel: 625-1040

First Citizens Bank Limited

62 Independence Square
Port of Spain

Website: www.firstcitizenstt.com

Tel: 62- FIRST (34778)

LOCAL ATTORNEYS

**FITZWILLIAM STONE, FURNESS-SMITH
& MORGAN**

40-45 Sackville Street
Port of Spain

Website: www.fitzwilliamstone.com

[Tel: \(868\) 623 1618/9](tel:(868)62316189)

MAIR & COMPANY

50 Richmond Street
Port of Spain.

Website: www.mairandcompany.com

Tel: (868) 625-0428

**POLLONAI, BLANC, de La BASTIDE &
JACELON**

Pembroke Court
17-19 Pembroke Street
Port of Spain

Website: www.polanc.com

Tel: (868) 623-5461

OVERSEAS BANKERS

CITIBANK N.A.

11 Wall Street
New York, NY 10043
USA

Website: www.citi.com

Tel: (800) 627 3999

GIRWAR & DEONARINE

17-19 Court St.
San Fernando

Website: www.ttqdlaw.com

Tel: (868) 652-3824

J.D. SELLIER & COMPANY

129- 131 Abercromby Street
Port of Spain

Website: www.jdsellier.com

Tel: (868) 623-4283

LEX CARIBBEAN

5/7 Sweet Briar Road
St. Clair

Website: www.lexcaribbean.com

Tel: (868) 628-9255

JOHNSON, CAMACHO & SINGH

10 Sweet Briar Road
St. Clair

Website: www.jcscaribbeanlaw.com

Tel: (868) 622-8959

WHERE TO PURCHASE UNITS

UNITS can be bought or sold at the following UTC Investment Centres:

INVESTMENT CENTRES

PORT OF SPAIN

82 Independence Square.
Tel: 625-UNIT (8648), Fax: 623-0092

WOODBROOK

One Woodbrook Place
Unit 27
189 Tragarete Road, Port of Spain
625 8648 Fax 628-4879

ARIMA

40-40A Green Street
Tel: 667- UNIT (8648), Fax: 667-2586

CHAGUANAS

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

SAN FERNANDO

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

SANGRE GRANDE

Sinanan Building,
#2 Eastern Main Road
Tel: 668-6475, Fax: 668-3872

COUVA

26 Southern Main Road
Tel: 636-9871, Fax: 636-4750

POINT FORTIN

13 Handel Road.
Tel: 648-6836/2997, Fax: 648-2997

TOBAGO

Corner Main & Castries Streets
Scarborough
Tel: 639-5096, Fax: 660-7730

INTERNET

www.ttutc.com

EMAIL

utc@ttutc.com