



Investments for Retirement

Make it
your business
to invest for
your retirement

SAFETY ■ STRENGTH ■ STABILITY



UNIT TRUST
CORPORATION

www.ttutc.com

You Can Choose From:

1. **Universal Retirement Fund**
A fund where both you and your employer can contribute.
2. **Individual Retirement Unit Account**
Your personal supplemental retirement savings, with tax-free withdrawal.
3. **Pensions Plus**
Get the added benefit of tax deductions on your contributions.

1.

Fund Inception date: November 28th, 1997

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.



Universal Retirement Fund

What is the Universal Retirement Fund?

It is a plan that can be sponsored by your employer which allows contributions to an account for your retirement. In the **Universal Retirement Fund (URF)**, your employer may match your contribution up to some percentage of your annual salary. Unlike traditional retirement plans, with the Universal Retirement Fund you get the maximum value of the investments in the Fund, rather than an amount predetermined by an outdated formula.

The Universal Retirement Fund

Concentration of Investment

- Equity securities issued by companies listed on the local, regional and international stock exchanges
- Fixed income securities which include obligations of local, regional and international governments
- Corporate debt instruments
- Money market instruments

Benefits

- Piece of the wealth-producing sector
- Future capital growth
- Ease of investment
- Portability, moves as you change jobs

Who Should Invest?

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

1. Do you want to save for retirement with equity securities issued by companies listed on local, regional and international stock exchanges?
2. Will your employer contribute to your retirement by matching some portion of your investment?
3. Do you have a long term (5 years or longer) investment horizon to save for your retirement?

If you answer "yes" to all these questions, then you should consider investing in the UTC Universal Retirement Fund!

How Can I Take Part in the URF?

There are two ways to enrol in the Fund.

- Enrolment can be sent through an employer who signs up their employees and matches a portion of their employees' contribution.
- Individuals, small business owners or sole proprietors can enrol themselves in the Fund and contribute towards their own retirement.

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 and as such, payment of principal and interest reflect investment performance.

3

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

Price of Units

The price of a unit is calculated on a daily basis and is based on the value of the securities in the Fund on that particular day. The value of the Fund varies with the value of the underlying securities that can fluctuate from day to day. Units are bought at the Net Asset Value (NAV).

The NAV is based on:

- Stock market prices in the relevant markets after trading
- Interest accrued on fixed income securities
- Dividend income declared on equity securities

Withdrawals

All withdrawals from the URF will be subject at all times to the laws of Trinidad and Tobago. Withdrawals are permitted upon satisfying any one of the following conditions:

- At any age 50 years and over or five years after entry, whichever is greater
- Home acquisition based on the following:
 - 5 years' membership
 - 10% of purchase price but not to exceed 50% of the member's accumulation
 - One application per member
- Medically/Permanently disabled
- Death. In case of death of the participant the value of the account is paid to the beneficiary

Start investing in the UTC's Universal Retirement Fund today!

You can purchase shares at any Unit Trust Investment Centre or selected Agents.

2.

Fund Inception date: November 1st, 1992

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.



Individual Retirement Unit Account

A concept so simple yet so powerful. One of the easiest ways to build your retirement savings is through long term growth investments. When you invest regularly in a growth instrument, your income accumulates quickly, so there is more money to make money, and so your investment grows.

Individual Retirement Unit Account

The UTC's Individual Retirement Unit Account (IRUA) is a powerful investment for retirement. The longer your funds remain in your IRUA account, the more they grow and generate income.

Here's how it works:

1. In an IRUA there are no taxes on the capital growth in your account, so you are assured that you get maximum returns on your investment.
2. The longer your investment remains in the IRUA, the greater your earnings. These earnings allow your investment to accelerate in value each year.

When you retire, the income from approved plans must be taxed. With an IRUA your retirement income is **TOTALLY TAX FREE**. That is why the IRUA makes sense. With some other plans you must pay taxes on your retirement income.

The account is invested in stocks, bonds and money market instruments and is guaranteed over the long term.

Growth is generated through the equity investment, and income is generated through bonds and money market instruments. With an IRUA you get the power of both types of returns.

In similar retirement plans, when you are ready to retire, access to your accumulated savings is restricted or taxed. The IRUA offers 100% tax free access at any time.

Retirement Options

At retirement you have the following options:

- Lifetime income through the purchase of an annuity
- Access to any size lump sum at any time plus lifetime income from the residual income through the purchase of an annuity
- Placement of the accumulated savings value into Unit Trust's TT\$ Income Fund or any other account for steady income

What people are asking about the IRUA

Q. What is the IRUA?

A. An Individual Retirement Unit Account is an individual or personalised retirement account. It is a way to invest for the long term that lets your money grow and earn returns. At retirement, you can select from a variety of payout plans - from lump sum payment to periodic payments over time or both. All payouts are tax free.

Q. How much can I invest?

A. Unlike similar plans where you are limited to a portion of your tax assessable income, with IRUA there are no restrictions. You can open an IRUA for any amount. A plan of regular monthly contributions is recommended.

Q. Who can invest in IRUA?

A. IRUA is for anyone who wishes to have a retirement plan tailored to suit their individual needs. It can be used by persons who do not have a pension plan, or by persons who wish to supplement an existing pension plan. Small businesses without pension plans can provide IRUAs for their employees as a retirement option.

Q. How do I start an IRUA?

A. An IRUA can be opened at any Unit Trust Investment Centre or Agency by simply filling out an application form.

Q. How old must I be to start an IRUA?

A. Anyone 18 years and over can start an IRUA.

Every year you will receive an annual statement showing all contributions made for the period, as well as dividends and any other transactions you have made during the period.

3.

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.



Pensions Plus

After you stop working and retire you will need to have an income for decades still, as inflation continues to carry up the cost of living. For you to maintain your standard of living after you retire you need to plan now, and save now, for your retirement.

Why Pensions Plus?

The best company pension plan only provides two-thirds of your final salary as a pension income after you retire. So you start off your retirement with less income than when you were working. With prices continuing to rise, the buying power of that income becomes less and less. That is why it is important for you to have a supplemental pension plan, or if you don't have a company pension plan, it is important for you to have your own personal pension plan.

Here's how it works:

Benefits

Your Pensions Plus contribution is invested in UTC's Growth and Income Fund and although past performance is no guarantee of future returns, the Growth and Income Fund has been one of UTC's best performing funds over the past 30 years and the cornerstone of the UTC's family of funds.

Tax Approved

Pensions Plus is an approved deferred annuity that allows the whole of the premium payable in any year (including lump sums) to be eligible for tax relief, up to the limit set by the Board of Inland Revenue.

Life Insurance

Pensions Plus also provides you with up to \$100,000 reducing term life coverage, dependent upon your age, with no medical examination required. In addition, accidental death insurance of \$50,000 is provided up to the age of 65. Each month \$25 is deducted from your account as an administration fee.

Other Features

Pensions Plus also offers some unique features and benefits not normally available with other plans.

Portability

Because you own the plan, you can take it with you when you change jobs.

Flexible Contributions

You decide how much and when you contribute. You can set up a standing order, salary deduction or make a lump

sum contribution whenever you wish. The minimum monthly contribution is \$125.

Guaranteed Principal

Each contribution is guaranteed by the UTC after it has been invested for a minimum of three years.

Early Retirement Option

Retire any time between age 50 and 70 to convert your plan into a lucrative pension guaranteed for life.

Frequently Asked Questions

Q. How much insurance coverage do I qualify for?

A. The amount of term life insurance coverage depends on your age when you start the plan. You must have at least \$100 in the account to maintain the insurance.

POLICY ISSUE AGE	INITIAL	TERM
18-39	\$100,000	20 years
40-45	\$50,000	20 years
46-54	\$50,000	10 years

No reducing term coverage over age 54. Accidental death coverage of an additional \$50,000 for all ages up to age 65.

Q. What happens at retirement?

A. 25% of the plan value is available as a lump sum, then a pension is provided through CUNA Caribbean from which you choose any of the following options:

- Pension income for life
- Pension income for life with payments to beneficiaries guaranteed for a period certain of up to 15 years in the event of early death
- Joint life pension income with legal spouse

Q. How many beneficiaries can I have?

A. You may have one beneficiary who can either be a spouse or your estate.

Q. Can I use my Pensions Plus account to obtain a loan?

A. The accumulated value of your account cannot be used as collateral for a loan, however, the insurance can be assigned to a lender as security for a loan.

Q. If I die before retirement, what does my beneficiary get?

A. Your beneficiary will get the accumulated value of your account, plus the value of the insurance benefits.

Q. If I die after retirement, what does my beneficiary get?

A. Depending on the option you chose, your beneficiary will get either income for a guaranteed period certain of up to 15 years, or a joint life pension income with legal spouse.



Call us at
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or visit us online at
www.ttutc.com
for more information.

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Sangre Grande

Sinanan Building,

2 Eastern Main Road

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668-6475

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Tobago

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Scarborough

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Agencies

Eve Financial Services Limited

UTC Agency – MovieTowne

61 Level 2

MovieTowne Boulevard

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Port of Spain

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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

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

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Fax: (868) 645-8185

Opufin Limited

UTC Agency – Grand Bazaar

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Superior Wealth & Advisory

Services Limited

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Level 1, C3 Centre

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