

TT\$ Income Fund

competitive
returns
with easy
access



UNIT TRUST
CORPORATION

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The TT\$ Income Fund is the best investment instrument for investors who want their money to work for them but need quick and easy access to their cash, safety of their capital, and access to high income rates. The Fund provides the flexibility of withdrawals at anytime, yet pays higher returns without higher risks.

Price of TT\$ Income Fund Units

Each unit in the TT\$ Income Fund costs twenty dollars (TT\$20.00). 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 dollars (TT\$100.00).

Daily Income

You earn the highest income available while having access to your money anytime you need it. Income is earned and compounded daily and credited to your account quarterly.

No Withdrawal Penalties

All or part of the money in your account can be withdrawn at any time. There are no withdrawal charges, penalties or restrictions. The balance of money in your account just keeps on earning income.

In addition, there is no minimum holding period; however, if payment is made by cheque, the cheque must be cleared before any withdrawals can be made from the account.

Easy Access Anytime

You can use the convenience of your VISA Electron Card to access your funds worldwide (see application form behind) and you can view your accounts, anytime, anywhere, via our U-Online service at **www.ttutc.com**.

Unit Trust Visa Electron International Debit Card

It's convenient!

Now you can access your TT\$ Income Fund (TT\$IF) account from anywhere in the world!



It's faster!

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

It's welcomed everywhere!

You can use your TT\$ Income Fund VISA Electron Card free of charge at merchant locations worldwide wherever you see the VISA symbol. Just swipe it at the payment counter and

Your First Purchase

Upon purchase, you will receive a receipt. A certificate will then be mailed to you. The certificate is issued only once, the first time you purchase units. It shows the number of units purchased and your TT\$ Income Fund account number.

Additional Purchases

You can purchase additional units and add to your account at any time; however, you will not receive additional certificates since all purchases and withdrawals will be reflected in your quarterly statements.

Quarterly Statements

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

Quarterly Periods

September 1 – November 30

December 1 – February 28

March 1 – May 31

June 1 – August 31



either enter your personal identification number (PIN) or sign a receipt.

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

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 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.

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. You can, in fact, get more than the quoted rate if the fund makes more than expected. The rate is published daily so you can always know your yield.

Interest Earnings

You begin earning income as soon as your funds are received by the Unit Trust Corporation from our agents or over the counter and credited to your account. All sales received before 11:30 a.m. will be credited on the same day while all sales received after 11:30 a.m. will be credited the following working day. Interest is earned up to the day preceding withdrawal.

Units purchased in the TT\$ Income Fund offer these benefits and advantages:

Ease of Investment

Units can be purchased throughout the country at any Commercial Bank, Trust Company, Stockbroker, selected licensed Life Underwriters, selected Credit Unions and individual Licensed Agents of the Unit Trust Corporation and all of its Customer Service Centres.

High Returns

Regular interest income compounded daily and credited quarterly.

Collateral for Loans

As with any asset, your units may be used as security against loans.

Professional Management

Your funds are managed by a team of highly skilled professionals with extensive experience in money management, financial analysis, banking, and economic forecasting. All these skills are combined in an effort to bring you the best growth possible and the highest returns available on the market.

Frequently Asked Questions

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

A. Yes, there is an annual fee of \$50.00 which is debited from your account when you receive your card and on each anniversary date. Also there is a card replacement fee of \$50.00 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\$7.00 is charged for all non UTC local ATMs & TT\$20.00 for International ATMs*.

Q. What are the daily card limits?

A. When you use your card at Point of Sale Merchants there is a daily limit of TT\$20,000. At local ATMs the limit is TT\$3,000.00 daily or its equivalent for international ATMs**.

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) Option #3 or come into any UTC office and we will cancel your card.

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

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

Additional Questions

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

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

Point of sale transaction fees could 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 and notify us accordingly, you will be registered on our Travel Registry. With our Travel Registry, our specially trained staff monitor activities on your account to ensure your protection against fraudulent transactions.

Customer Service

Our Customer Service Representatives are available to assist you.

Everyday Monday-Sunday from 7.00 a.m. to 10.00 p.m., 24 hour voice mail is also available for your convenience.

**Call us anytime 625-UNIT (8648).
Select Option#3 for Card Services.**



UNIT TRUST
CORPORATION

APPLICATION FORM

To be forwarded to any Unit Trust Office near you

Unit Trust Visa Electron

Your International Debit Card



SURNAME	FIRST NAME	MIDDLE NAME/INITIAL
<input style="width: 100%; height: 30px;" type="text"/>		

ADDRESS

DATE OF BIRTH dd/mm/yy	<input style="width: 150px; height: 25px;" type="text"/>	RESIDENT	<input style="width: 40px; height: 25px;" type="checkbox"/>	NON-RESIDENT
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IDENTIFICATION: ID/PP/DP

OCCUPATION

PRIMARY TT\$IF ACCOUNT NO.

TELEPHONE

EMAIL

BRANCH FOR COLLECTION

DO YOU HAVE AN AVAILABLE BALANCE OF \$50.00: YES NO

DO YOU OWN ANY OTHER DEBIT/CREDIT CARDS: YES NO

IF YES, STATE WHETHER DEBIT OR CREDIT CARD _____

SIGNATURE _____ DATE _____

ANNUAL FEE FOR CARD: TT\$ 50.00

PLEASE NOTE: CARD MUST BE COLLECTED BY THE APPLICANT ONLY

FOR UTC USE ONLY

CSR _____ BRANCH CODE _____

UTC ID _____ CARD NO. _____

AUTHORIZED SIGNATURE _____

US\$ Income Fund

a great
investment
for your
US dollars



UNIT TRUST
CORPORATION

The **US\$ Income Fund** is the best investment if you want:

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

Price of US\$ Income Fund Units

Each unit in the US\$ Income Fund costs twenty dollars (US\$20.00). 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 dollars (US\$100.00).

Daily Income

You earn the highest income available while having access to your money anytime you need it. Income is earned and compounded daily and credited to your account quarterly.

No Withdrawal Penalties

All or part of the money in your account can be withdrawn at any time. There are no withdrawal charges, penalties or restrictions - the balance of money in your account just keeps on earning income.

In addition, there is no minimum holding period; however, if payment is made by cheque, the cheque must be cleared before any withdrawals can be made from the account.

Easy Access Anytime

You can use the convenience of your US\$ Income Fund VISA Debit Card to access your funds worldwide (see application form behind) and you can view your accounts, anytime, anywhere via our U-Online service at **www.ttutc.com**

Your First Purchase

Upon purchase, you will receive a receipt. A certificate will then be mailed to you. The certificate is issued only once, the first time you purchase units. It shows the number of units purchased and your US\$ Income Fund account number.

Additional purchases

You can purchase additional units and add to your account at any time; however, you will not receive additional certificates since all purchases and withdrawals will be reflected in your quarterly statements.

Quarterly statements

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

Quarterly Periods

January 1 – March 31

April 1 – June 30

July 1 – September 30

October 1 – December 31



Rate of Income

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

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.

Your US\$ Income Fund Visa Debit Card from UTC

**The first of its kind
in Trinidad & Tobago**



It's convenient!

Now you can access your US\$ Income Fund (US\$IF) account from 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

Units purchased in the US\$ Income Fund offer these benefits and advantages:

High Returns

Regular interest income compounded daily.

Collateral for Loans

As with any asset, your units may be used as security against loans.

Professional Management

Your funds are managed by a team of highly skilled professionals with extensive experience in money management, financial analysis, banking and economic forecasting. All these skills are combined in an effort to bring you the best investment possible and the highest returns available in the market.

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 in at the time, however the amount of your transactions will be quoted in US\$ on your statements.*

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 Debit 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.

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 US\$ Income Fund account.

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\$5,000.00 daily. At ATMs the limit is US\$1,000.00.**

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

A. Yes, there is an annual fee of US\$15.00, 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\$15.00 in the event that your card is lost, stolen or damaged.

Q. Can I use my card at ATMs?

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

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

A. As soon as you discover that your card is missing, please notify us immediately at (868) 625-UNIT (8648) Option#3, or come into any of our conveniently located offices.

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.

**Withdrawal limits at some ATMs may be lower.

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

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-sales transactions are free of charge regardless of the merchant at which you use your card, anywhere in the world. Point of sale transaction fees could 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 and notify us accordingly, you will be registered on our Travel Registry. With our Travel Registry, our specially trained staff monitor activities on your account to ensure your protection against fraudulent transactions.

Customer Service

Our Customer Service Representatives are available to assist you.

Everyday Monday-Sunday from 7.00 a.m. to 10.00 p.m., 24 hour voice mail is also available for your convenience.

**Call us anytime 625-UNIT (8648).
Select Option#3 for Card Services.**



UNIT TRUST
CORPORATION

APPLICATION FORM

To be forwarded to any Unit Trust Office near you

Unit Trust US\$ Visa Debit Card



Your International Debit Card

SURNAME	FIRST NAME	MIDDLE NAME/INITIAL

ADDRESS

DATE OF BIRTH dd/mm/yy		RESIDENT	<input type="checkbox"/>	NON-RESIDENT	<input type="checkbox"/>
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IDENTIFICATION: ID/PP/DP

OCCUPATION

PRIMARY US\$ IF ACCOUNT NO.

TELEPHONE

EMAIL

BRANCH FOR COLLECTION

DO YOU HAVE AN AVAILABLE BALANCE OF US\$15.00: YES NO

DO YOU OWN ANY OTHER DEBIT/CREDIT CARDS: YES NO

IF YES, STATE WHETHER DEBIT OR CREDIT CARD _____

SIGNATURE _____ DATE _____

ANNUAL FEE FOR CARD: US\$ 15.00

PLEASE NOTE: CARD MUST BE COLLECTED BY THE APPLICANT ONLY

FOR UTC USE ONLY

CSR _____ BRANCH CODE _____

UTC ID _____ CARD NO. _____

AUTHORIZED SIGNATURE _____

Customer Service Centres

UTC Financial Centre:

82 Independence Square.
tel: 868-625-UNIT (8648)
fax: 868-623-0092

San Fernando

23 High Street.
tel: 868-657-UNIT (8648)
fax: 868-652-0620

Couva:

32 Southern Main Road.
tel: 868-636-9871
tel/fax: 868-636-4750

Sangre Grande:

Sinanan Building,
2 Eastern Main Rd.
tel: 868-668-6475
fax: 868-668-3872

Arima:

40-40a Green Street.
tel: 868-667-UNIT (8648)
fax: 868-667-2586

Chaguanas:

Endeavour Road.
tel: 868-671-UNIT (8648)
tel/fax: 868-671-6581

Point Fortin:

13 Handel Road.
tel: 868-648-6836/2997
fax: 868-648-2997

Westmoorings:

Guardian Building,
#1 Guardian Drive.
tel: 868-632-9222
fax: 868-632-7221

Tobago:

Cor. Main & Castries Streets,
Scarborough
tel: 868-639-5096/3921
fax: 868-660-7730

Agencies

Michael Redhead:

UTC Agency
Tropical Plaza
Pointe-a-Pierre
tel/fax: 868-658-SAVE (7283)

Glen Miguel Figuera:

UTC Agency
21 Shoppes of Maraval
Maraval
tel/fax: 868-628-0809

Garth Thomas:

UTC Agency
Upper Level
Gulf City Shopping Complex
tel: 868-652-8031
fax: 868-653-8709

Sam Saunders:

UTC Agency
Level 2, Trincity Mall
Trincity
tel/fax: 868-640-8589



UNIT TRUST
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www.ttutc.com