

Cash Management Plan

personalising
your
investment
choices



Customer Service Centres

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Guardian Building,
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Agencies

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Sam Saunders UTC Agency

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Trincity
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Glen Miguel Figuera UTC Agency

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Maraval
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email: utc@ttutc.com

Child Investment Accumulator

With this feature the investor can designate 25% of their long term investment towards savings for their children.

Comprehensive Report Statement

Quarterly Statement

The CMP provides a quarterly statement which summarizes all of your financial transactions of the CMP to help you keep track of your investments.

The CMP statements itemize:

- The funds we have received
- The dividends you have earned
- Withdrawals you have made
- The total value of each sector of your investment portfolio
- The value of your total investment portfolio

The information that appears on each statement gives you an up-to-date picture of your total financial situation which is invaluable for budgeting and expense planning.

Withdrawals from the CMP

The assets in the CMP account can be accessed quickly and conveniently simply by making a request on the prescribed form. The request is paid from any available cash in the short term investments of the CMP. If this source does not cover the request, then the long term investment, retirement reserve, children's investment accumulator, or any other investments are used, (in that

order) to honour the request.

Of course, the assets in the CMP can be used as collateral at any lending institution to obtain a loan.

There are no fees or penalties for withdrawals, nor are there fees or penalties associated with any aspect of the CMP.

CMP Investment Vehicles

Cash received through CMP may be invested in the following Unit Trust Managed or Sponsored Investment Funds or Plans, in order to obtain the prescribed portfolio asset mix, associated with each option.

Growth & Income Fund

This fund is best suited for medium to long term financial goals. It offers regular income, the opportunity for capital growth and high returns in the long term.

Individual Retirement Unit Account

This is the ideal plan for saving for retirement, as it offers benefits consistent with options retirees most want when they retire. This plan is used for the retirement reserve.

TT\$ Income Fund

This fund boasts high income which is compounded daily and paid quarterly. It is one of the most popular investments for the short term.

Children's Accumulator Plan

This plan provides a savings investment designed to grow with a child and to provide a lump sum at maturity.

Other Funds

The Corporation may introduce other funds or accounts which may be incorporated into the Cash Management Plan as they become available.

The **Cash Management Plan (CMP)** is an innovative financial planning product which helps investors:

- Formulate a comprehensive investment program
- Protect and preserve their investment
- Accumulate funds for their retirement
- Plan for their children's education
- Access funds for emergencies

The CMP allows an investor to automatically transfer funds, build capital, and construct an investment strategy that suits individual needs.

Best of all, the CMP provides a way to combine different assets into one consolidated program that is easy to maintain and control and is managed by investment professionals with a proven success record.



Description of the CMP

The Cash Management Plan is designed to meet the many needs of today's demanding investors, by offering a number of optional services that can be tailored to each investor.

The plan allows investors to make cash contributions into the account. The cash is then swept automatically into investments consistent with the financial goals the investor has identified through the selection of the available investment options.

With your choice of investment strategies, you designate the amount to be invested, the frequency of your investment and the portfolio appointment.

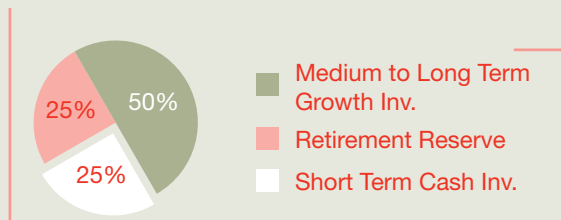
THE MINIMUM AMOUNT THAT CAN BE INVESTED IN ANY OF THE FOLLOWING OPTIONS IS \$250. THE ACTUAL PORTFOLIO MIX CAN VARY.

Investment Options

Investment Starter Option

For the Younger Investor

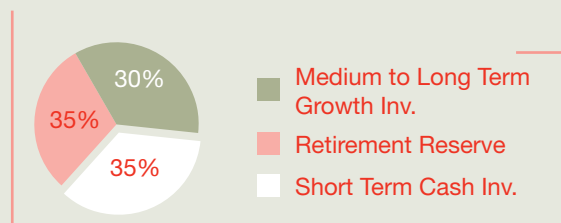
This option is recommended for investors aged 24-38. It caters for individuals who have now started or are in the early stages of their careers. This investor can take a long term view when structuring one's portfolio; therefore the majority of the cash in this option is invested in medium to long term growth instruments, and includes a retirement reserve. The remainder of the cash is invested in short term instruments.



Prime Time Earner Option

For the person in Mid-career

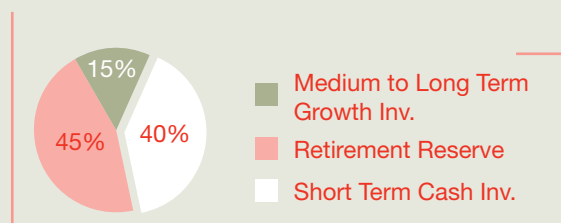
This option is recommended for investors aged 39-50 who are in mid-career, their prime earning years. Since the outlook is medium to long term, the CMP cash is allocated to a balanced asset mix that includes some long term growth oriented instruments and a large retirement reserve.



Autumn Dawn Option

In the Run Up to Retirement

This option is recommended for investors between the ages of 50-60. In the run up to retirement, the focus is still on growth; however most of this is in a retirement reserve, with the remainder invested in income producing medium to short term instruments.



Golden Harvest Option

For After Retirement

In retirement, one's primary investment goals are current income the preservation of capital. However, there must be an element to help keep up with inflation; therefore this option structures the asset mix so that the majority of cash is in short to medium, high income producing investments with a small amount in growth oriented investments.



Enhancer Features

The CMP also offers additional enhancer features to cater for special investment needs. These enhancer features may be added to any Investment Option:

Automatic Dividend Transfer

This feature lets the investor automatically transfer dividends earned on their high income producing medium and short term investments, to the long term portion of their portfolio.