

UTC CORPORATE OFFICES

Head Office

UTC FINANCIAL CENTRE

82 Independence Square, Port of Spain
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Investment Centres

Arima

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

Chaguanas

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

Couva

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

One Woodbrook Place

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

Point Fortin

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

San Fernando

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

Sangre Grande

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

Tobago

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

Agencies

Eve Financial Services Limited

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

Eve Financial Services Limited

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

GMF Investments & Financial

Planning Services Limited
UTC Agency – Maraval
21 Shoppes of Maraval
Saddle Road, Maraval
Tel/Fax: (868) 628-0809

Keith M. King

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

Michael Redhead

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

Opufin Limited

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

Opufin Limited

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

Unique Investments Limited

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

Superior Wealth & Advisory

Services Limited
UTC Agency – Penal/Debe
2nd Floor, 216 S.S. Erin Road, Debe
Tel: (868) 647-2721/2201
Fax: (868) 647-2201

Superior Wealth & Advisory

Services Limited
**UTC Agency – C3 Centre,
San Fernando**
Level 1, C3 Centre
Corinth
Tel: (868) 687-UNIT (8648)
(868) 657-9999



Start investing today!

Call us at
(868) 625-UNIT (8648)
or visit us online at
www.ttutc.com
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to growth we can
all be proud of

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The Growth & Income Fund

The Growth & Income Fund can provide you with:

- Medium to long term investment
- 3-year price guarantee provision from date of deposit
- Potential for capital growth and semi-annual dividend income

A Quick Look at the Growth & Income 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

Price of Units

The value of all the securities listed above (which can fluctuate from day to day) determines the value of the Growth & Income Fund and therefore the price of each unit. 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.

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.

Purchase and Redemption of Units

Units of the Fund are purchased at the **Offer Price** (the price at which you buy units). A 2% sales charge is included in the **Offer Price** and this will be deducted directly from any investment made. **Units are redeemed at the Bid Price.**

Price Guarantee Provision

The guarantee provides that if you hold your units for three years from the date of purchase, you can never again get back less than you paid for them. Even if the unit is selling for less at that time, you still get back what you paid for it. But if it is selling for more than you paid, you can get that higher prevailing bid price instead.

Benefits

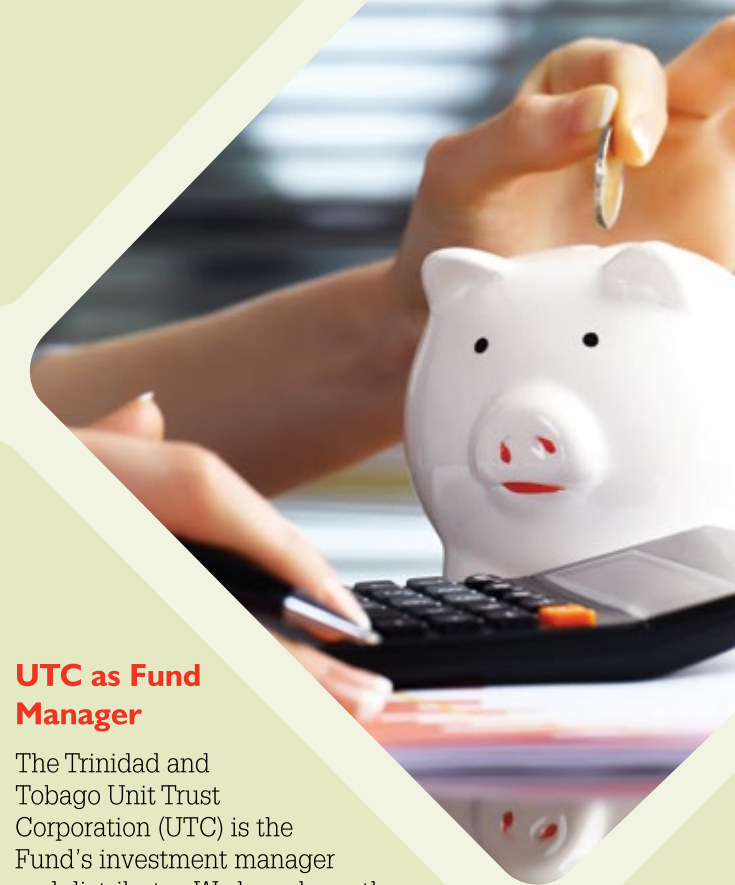
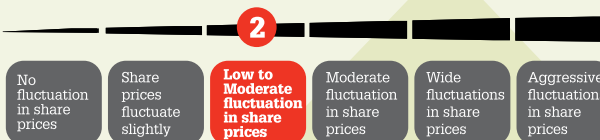
- Income
- Future capital growth
- Ease of investment
- Collateral for loans

Who Should Invest?

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

1. Are you interested in exposure to equity securities issued by companies listed on local, regional and international stock exchanges, but want a capital guarantee?
2. Are you seeking an opportunity for capital appreciation as well as current income?
3. Do you have a medium to long term (3-5 years or longer) investment horizon?

If you answer "yes" to all these questions, then you should consider investing in the Growth & Income Fund!



UTC as Fund Manager

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

Risk

The value of the Fund is related to the market value of underlying investments. As such, the capital value achieved and income distributed by the Fund will reflect investment performance and will fluctuate from time to time.

