



PRODUCT FACT SHEET

An introduction for the prospective investor



Contact Details

Phone: 1-868-628-1175
1-868-628-1554 (Fax)
1-513-407-5963 (For those who'd rather call a US-based #)

Skype: FirstlineSecurities

Email: info@firstlinecurities.com

Drop by: 46 Agra Street, St James, Trinidad, W.I. | 9am – 5pm

Risk Profiles

We have given one-word descriptors for the type of investor most likely to appreciate a particular product: conservative, moderate and aggressive.

Labels are not always helpful, particularly when you may consider yourself – or your current investment appetite – a combination of all three. That said, for ease of comprehension, we've used these descriptors as guides.

You may get further clarification on where you 'fit', from our descriptor situations below.

CONSERVATIVE

- Safeguarding what you have is your top priority. High returns are great, but capital preservation lets you sleep well at night.
- You want to avoid risk, especially if risk means losing some of your initial investment.
- You've already allocated most of your money to bonds and/or money market funds.
- Yesterday your shares in General Electric devalued by 2 cents and you took some Alka Seltzer to relieve the resulting heartburn.
- You have significant amounts of cash but it's – for example – (a) tied into your own business, (b) for your daughter's university fees starting next year, (c) for any reason that makes liquidity paramount and the strong possibility of volatility anathema.

MODERATE

- You want to increase the value of your portfolio but not with a blind eye to protecting your pre-existing assets from major losses.
- Though you hold interests in growth investments like stock, you prefer to allocate a significant portion of your portfolio to elements that produce regular income and preserve principal.
- You feel comfortable investing in blue chip or large-cap stocks but wouldn't mind dipping your toes into higher risk securities so that you may benefit from an increase in the potential for higher returns.
- You negotiated your way to a salary increase and there has never been a better time to expand your investment horizons.

AGGRESSIVE

- There is no reward without risk. You like rewards.
- You're willing to risk losing some or even all of your principal with the expectation that you'll be enjoying greater returns.
- You're focused on growth with a long-term investment horizon so you don't need to have a significant portion of your portfolio holding income-producing securities like bonds.
- You have a weighty allocation to alternative investments and emerging markets funds in your portfolio.
- You enjoy how the wind feels in your hair when you're riding the stock volatility roller coaster.
- You won the Lotto rollover jackpot. Take a deep breath.

The Unit Trust Corporation

Overview

The Trinidad and Tobago Unit Trust Corporation (UTC) is the leading mutual fund company in the Caribbean, providing a full range of Investment Services for a diversified client base which includes individuals, institutions and governments.

UTC offers corporate and personal financial planning solutions, investments and savings in mutual funds, pension asset management and retirement plans, children's investment plans and international debit cards.

Keith M King of Firstline Securities Limited is an agent of the UTC. He is licensed to sell the products listed on the following pages.

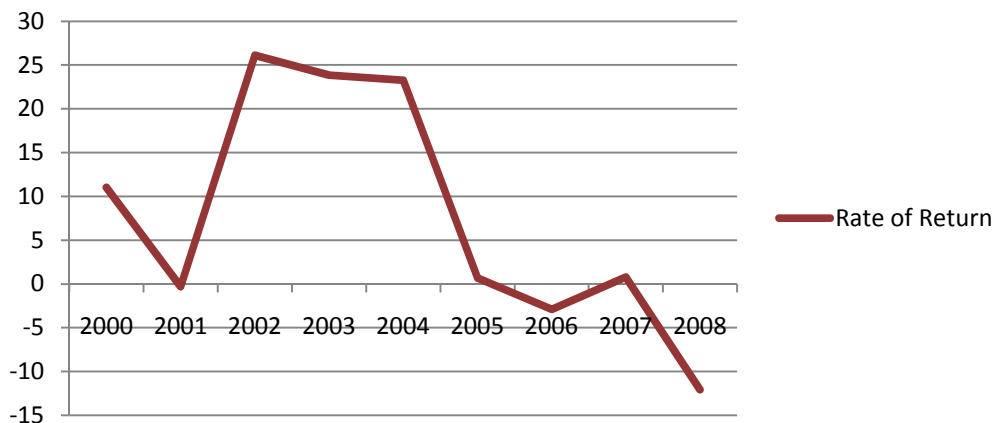
Opening an account at the UTC is a great move for anybody but particularly for those new to investing and who may not have in the way of tens-of-thousands to put in as an initial lump sum. As you will read below, you can start investing at the UTC with as little as TTD 100.

Growth & Income Fund (The First Scheme)

[Individual Retirement Unit Account & Children's Investment Starter Plan inc.]

The Fund	Details
Currency	TT\$
Investment Objective	Long-term capital appreciation
Portfolio Investments	<ul style="list-style-type: none"> ▪ Local companies on TTSE ▪ Government Bonds ▪ Short-term securities ▪ U.S. Investments ▪ Regional Investments
Risk Profile	Conservative – Moderate
Unit Price	Offer Price
Unit Valuation	Daily
Valuation Publication	Daily
Distributions	Bi-annually (40c per unit as at June 2006)
Statements	Bi-annually
Initial Purchase	One Unit
Minimum Purchase	Subsequent
	No minimum limit
Redemptions	Same Day without penalty
Collateral Use	Yes
Charges	No Services, Sales, Handling charges
Guarantee	Price Guarantee Provision 3 years from date of deposit
Tax	<ul style="list-style-type: none"> ▪ Individual: Income not subject to tax ▪ Corporate: Income tax exempt

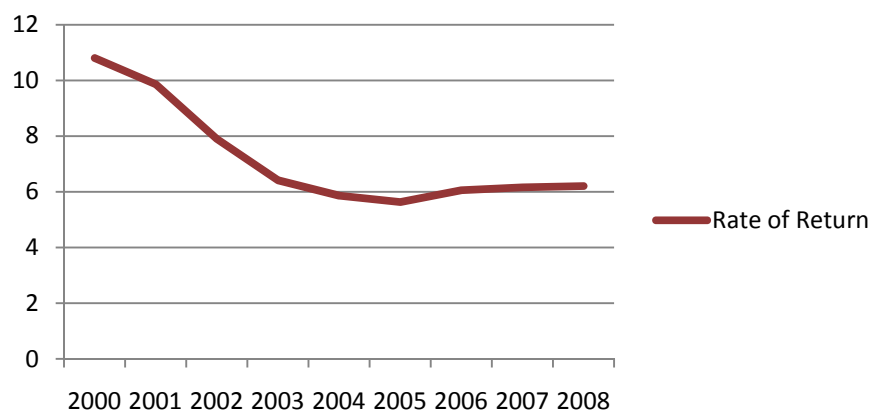
First Scheme Rates of Return



TTD Income Fund (Second Scheme)

The Fund	Details
Currency	TT\$
Investment Objective	High Income & Capital Preservation
Portfolio Investments	<ul style="list-style-type: none"> ▪ Bonds ▪ Commercial Paper ▪ Commercial Deposits ▪ Treasury Bills
Risk Profile	Conservative
Unit Price	TT\$ 20
Initial Investment	5 units
Minimum Subsequent Purchase	No minimum limit
Interest	<ul style="list-style-type: none"> ▪ Compounded daily ▪ Credited quarterly
Statements	Quarterly
Redemptions	Same Day without penalty
Collateral Use	Yes
Charges	No Services, Sales, Handling charges
Rate of Income	<ul style="list-style-type: none"> ▪ Quoted monthly ▪ Published daily
Holding Period	<ul style="list-style-type: none"> ▪ TT\$ cheques cleared within 15 calendar days ▪ Foreign\$ cheques cleared within 30 calendar days
Debit Card	Optional at additional cost

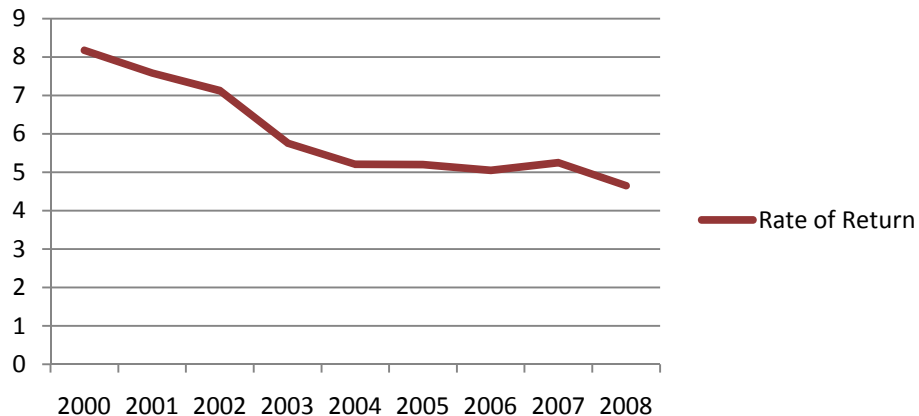
TTD Income Fund Rates of Return



USD Income Fund

The Fund	Details
Currency	US\$
Investment Objective	High Income & Capital Preservation
Portfolio Investments	<ul style="list-style-type: none"> ▪ Bonds ▪ Commercial Paper ▪ Commercial Deposits ▪ Treasury Bills
Risk Profile	Conservative
Unit Price	US\$ 20
Initial Investment	5 units
Minimum Purchase Subsequent	No minimum limit
Interest	<ul style="list-style-type: none"> ▪ Compounded daily ▪ Credited quarterly
Statements	Quarterly
Redemptions	Same Day without penalty
Collateral Use	Yes
Charges	No Services, Sales, Handling charges
Rate of Income	<ul style="list-style-type: none"> ▪ Quoted monthly ▪ Published daily
Holding Period	<ul style="list-style-type: none"> ▪ TT\$ cheques cleared within 15 calendar days ▪ Foreign\$ cheques cleared within 30 calendar days
Debit Card	Optional at additional cost

USD Income Fund Rate of Return



Energy Fund

The Fund	Details
Currency	US\$
Investment Objective	Long-term capital appreciation
Portfolio Investments	Securities of International Energy Sector Companies
Risk Profile	Aggressive
Share Price	Offer Price
Initial Investment	US\$ 100
Minimum Purchase	Subsequent US\$ 20
Share Valuation	Daily
Price Publication	Daily
Distributions	None (total return fund)
Statements	Semi-annually
Redemptions	Same Day without penalty
Collateral Use	Yes
Charges	<ul style="list-style-type: none"> ▪ Sales Charge → 5% of offer price ▪ Management Fee → Up to 1.5% of NAV (annualised basis)
Guarantee	No

