

## How do I find out more?

**Call:** 1 (868) 625-4411 — Ext. 3064/3316

**Email:** [tsdmarketing@republictt.com](mailto:tsdmarketing@republictt.com)

**Visit:** [www.republictt.com](http://www.republictt.com)

### ALSO AVAILABLE ON OUR WEBSITE:

- ◆ The up-to-date list of the Marketing Officers of our Trust Services Division who can provide assistance.
- ◆ Our quarterly RCEF newsletter for information on the performance of the Fund.
- ◆ The RCEF prospectus for further Fund specifics.
- ◆ Daily Net Asset Value Prices.

### DISCLAIMER NOTICE

Important information concerning the investment goals, risks, charges and expenses is contained in the prospectus, copies of which are available from any branch of Republic Bank Limited or from our website and should be read carefully before investing. This investment is not insured or guaranteed by the Central Bank of Trinidad & Tobago, Republic Bank Limited, its parent company Republic Financial Holdings Limited, any affiliates or subsidiaries of the Republic Financial Group or any person or corporation. Performance is subject to variation and is likely to change over time. Past performance is not necessarily a guide to future performance.



The supply of this service is in conformity with the provisions of the Code of Banking Practice. Information on current interest rates, fees and charges applicable to this and any other service is available on request at any of the Bank's branches.



Revised January 2016

Ride the tide to a solid future...

## Invest in **Republic Bank's Caribbean Equity Fund**





Are you looking for a medium to long-term investment option that provides the opportunity to obtain potentially higher returns than traditional saving products?

Then the **Republic Caribbean Equity Fund** may be ideal for you!

### What is the Republic Caribbean Equity fund?

The Republic Caribbean Equity Fund or RCEF is a TT dollar *Growth Mutual Fund* that seeks to invest in a diversified portfolio of equity (stocks and shares) and fixed income securities (such as bonds, commercial paper, treasury notes).

It offers investors the opportunity to invest in companies in both the local and regional stock markets.

### What is a growth mutual fund?

Firstly, a Mutual Fund is an investment that pools together investors' funds, and collectively invests them in a wide range of securities.

A *Growth Mutual Fund* aims to provide investors with long-term growth through the capital appreciation of their investments.

### Why should I invest in RCEF?

**Attractive Returns** – Stocks have traditionally provided higher long-term returns than traditional savings products such as fixed deposits and even Money Market Funds.

**Professional Management** – Republic Wealth Management Limited (formerly the asset management arm of the Trust & Asset Management Division of Republic Bank Limited) is known for its reputable team of highly experienced investment professionals, who will be managing your investments for you.

**Diversification** – With a mixture of equity and fixed income securities invested throughout Trinidad and Tobago and other Caribbean markets, you benefit from a diversified portfolio.

**Accessibility** – Republic Bank's extensive branch network makes it easy for you to access the Republic Caribbean Equity Fund.

**Flexibility** - Choose a payment option that is most suited to your needs: Salary Deduction, Auto Transfer, Cash or Cheque.

**Collateral** – A percentage of your fund balance can be used as collateral.

**Information** – A quarterly newsletter will be available on our website and mailed out to customers.

**Longevity** – RCEF was the first Caribbean Growth Fund (Inception 1999) launched in Trinidad & Tobago.

### Who should invest in RCEF?

- ◆ Investors who are not averse to the risks associated with Equity Based Mutual Funds.
- ◆ Investors seeking a medium to long-term investment option.
- ◆ Investors seeking to protect the purchasing power of their investment from rising inflation by obtaining potentially higher returns than traditional savings products.
- ◆ Investors interested in buying equity securities (stocks), but who have neither the time nor the expertise to monitor the performance of stock in different markets

### Fund Specifics

<b>Contributions</b>	Minimum initial investment <b>TT\$2,000</b> ; Minimum subsequent additions <b>TT\$200</b> .
<b>Unit Price</b>	The Fund has two prices, the <i>Offer Price</i> and the <i>Bid Price</i> . The difference between the two is a <i>Front End Sales load</i> and it is equal to 2%. You purchase units at the Offer Price and sell these units back at the Bid Price.
<b>Net Asset Value</b>	The price (Net Asset Value) of the fund is calculated daily based on the net asset value of all securities in the portfolio.
<b>Income</b>	Income is distributed annually ( <i>July 31st</i> ) and is automatically reinvested in the Fund at the Valuation Date.