

## Frequently Asked Questions

### Republic Caribbean Equity Fund (RCEF)

#### **1. What is the Fund's investment objective?**

The fund's investment objective is to seek long-term growth of capital by investing primarily in a diversified portfolio of equity securities of issuers domiciled in but not limited to Trinidad and Tobago and the Caribbean Basin countries.

#### **2. What is the minimum I can invest?**

You can invest with as little as \$2,000 initially and \$200 thereafter.

#### **3. Can I use my investment as collateral on a credit facility?**

Yes, you may use a portion (up to 60%) of your investment in the Fund as collateral for a credit facility

#### **4. Why are there two different unit prices?**

There are two different unit prices because units are purchased at the offer price and redeemed at the bid price. The difference between the two prices is a 2% front end sales load.

#### **5. What age can a person open a RCEF?**

You can open an RCEF account at age 18.

#### **6. Where are the funds from the RCEF invested in?**

The RCEF fund invests primarily in companies whose shares are listed and traded on the Trinidad and Tobago and Caribbean stock exchanges. These companies will vary periodically in keeping with our investment strategy.

#### **7. Can I list a beneficiary on my RCEF?**

No, this fund does not permit beneficiaries to be listed; however the fund can be jointly held.

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### **8. Is the RCEF insured with the DIC?**

RCEF is a mutual fund and is not insured with the DIC, however these funds are covered by a Trust Deed.

### **9. Are my funds/principal guaranteed after a number of years?**

The fund does not offer any guarantees and the investment is at the sole risk of the investor.

### **10. What additional gains do I get from my investment?**

The investment offers income which is distributed annually on 31st July and automatically reinvested to your fund.

### **11. How can I keep track of my investment?**

You can keep track of your investment through our website, quarterly statements and via our network of branches.

### **12. Where can I get more information on the fund?**

To get more information, you can make an appointment with one of our Financial Advisors or click to view our [Resources](#) page.