

abercrombie

TTD MONTHLY FIXED INCOME FUND

When important milestones
aren't a mile away



First Citizens

We put you first



Open the door to successful short term investment.

Whatever your short term needs are:

- Repairs to your home or vehicle
- Emergency fund
- Seasonal shopping expenses
- Structured payments e.g. car insurance

The Abercrombie Fund can assist you!

Call 623-9091 ext 2440/2571

Email: investments@firstcitizenstt.com

Professionally managed by First Citizens Asset Management Ltd.

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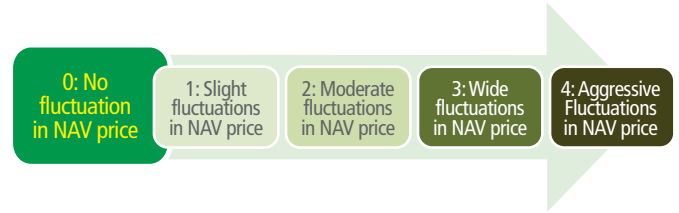
TTD MONTHLY FIXED INCOME FUND

For every stage of your life

No matter where you are in life (just starting out, accumulating wealth or nearing retirement) mutual funds can be a part of your financial plan.

First Citizens offers a broad range of mutual funds to help you meet your investment goals at a comfortable level of risk.

Risk Level



The Abercrombie is ideal for the conservative investor who wants to minimize investment risk. The NAV (net asset value per unit) is fixed at TT\$20 so there is no variability in the value of a unit of your investment.

Earnings are credited to your account monthly and your funds can be conveniently accessed.

Is the Abercrombie right for me?

The Abercrombie fund is designed to assist you in achieving your short-term goals – a rainy day fund, vacation, car insurance, wedding plans or school fees.

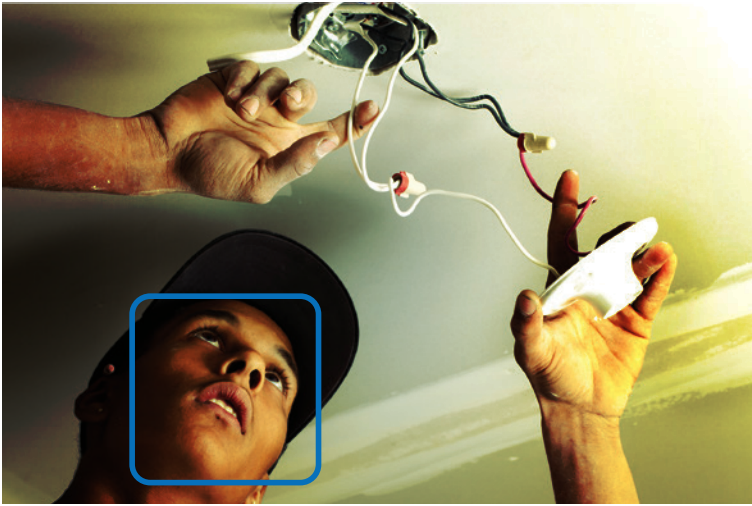
Whether you are investing with a specific short-term goal in mind or simply making the most of your money, The Abercrombie can help you achieve your goals.

What is the goal of the Abercrombie?

The Abercrombie fund provides you with a safe place to invest and is a solid foundation for your other investments.

This fund invests in high quality debt instruments such as Government and Corporate Bonds. This makes it ideal for investors who prefer safety over growth of their funds.





Why should I choose Abercrombie?

- *Returns* calculated daily and credited monthly
- *Affordable* minimum initial investment
- *Expertly* managed portfolio
- *No fees* charged to your account
- *Option* to reinvest returns or receive cash
- *Collateral* for loans

How do I start to reap rewards?

Start with a minimum of TT\$500 and subsequent subscription of \$100

- Two valid forms of ID
- Proof of Address no more than 3 months old
- Job Letter not more than 3 months old or Pay Slip not more than a month old

What else should I know?

- You should read the prospectus prior to making any investment
- Past performance is not a guide to future performance
- Investments are not insured by the Deposit Insurance Corporation or First Citizens

Other First Citizens Mutual Funds

	El Tucuche Monthly Fixed Income Fund TTD	Paria Monthly Fixed Income Fund USD	Immortelle Monthly Fixed Income Fund TTD
This Fund may be suitable if	<p>You are looking for a regular stream of income</p> <p>You have a medium time horizon (> 2 yrs)</p> <p>You are looking for investment in a bond fund</p> <p>You are seeking the potential of higher returns</p>	<p>You are a Low Risk Investor looking for returns in USD</p> <p>You have a short time horizon (< 2yrs)</p> <p>You want higher returns than a US dollar savings account</p>	<p>You are a Balanced Investor seeking a balance of risk and reward</p> <p>You have a long time horizon (> 2 yrs)</p> <p>You are looking for both capital appreciation as well as additional income</p>
Investment objective	Potential for greater returns at an acceptable level of risk	Liquidity and preservation of capital	Achieve income returns and medium to long term capital appreciation
Risk	2: Moderate fluctuations in share price	0: No fluctuations in share price	2: Moderate fluctuations in share price
Invests in	At least 80% of assets in fixed income and debt securities	USD denominated securities	Local and international equities as well as government and corporate bonds
Minimum Investment	\$1,000 initially, \$100 thereafter	US\$100 initially, US\$20 thereafter	\$500 initially, \$100 thereafter
Earnings	Net Asset Value calculated daily. Dividends are distributed quarterly. Earnings can automatically be reinvested or transferred to an account	Annual interest rate applied. Earnings calculated daily and credited monthly. Earnings can automatically be reinvested or transferred to an account	Net Asset Value calculated daily. Dividends are distributed twice per annum. Earnings can automatically be reinvested or transferred to an account