



Attachment 1: First Citizens Mutual Funds

The following is a snapshot of the First Citizens family of Mutual Funds:

	Abercrombie	EI Tucuche	Immortelle	Paria	First Energy
Type of Fund	TT Fixed Income Fund	TT Fixed Income Fund	TT Income & Growth Fund	USD Fixed Income Fund	Sector Mutual Fund
Initial Investment	TT\$500	TT\$10,000	TT\$500	US\$100	US\$100
Service Charge	Nil	Nil	Nil	Nil	Nil
Min. Balance to maintain	TT\$500	TT\$10,000	TT\$500	US\$100	US\$100
Subsequent minimum Investments	TT\$100	TT\$1,000	TT\$100	US\$20	US\$20
Redemption charges	Nil	<ul style="list-style-type: none"> • 2.5% in Yr. 1 • 1.5% in Yr. 2 	<ul style="list-style-type: none"> • 2.5% in Yr. 1 • 1.5% in Yr. 2 	Nil	<ul style="list-style-type: none"> • 2.5% in Yr. 1 • 1.5% in Yr. 2
Rate	3.50%	NAV: \$10.97	NAV: \$10.46	3.00%	NAV: \$10.44

All percentages and Prices are as of 1 September 2009

The following documents are required to open an account at First Citizens:

- Two (2) forms of valid picture identification
- Proof of address e.g. utility bill