



Attachment 1: Fixed Income Paper (FIP)

An FIP is an investment with a fixed term, for example 90, 180 or 365 days. It is secured by a Debt Instrument such as Corporate or Government Bonds, and has a fixed rate of return. Upon maturity the investor has the option of re-investing or withdrawing the amount due.

How are returns calculated?

The return for an FIP of \$100,000 placed for 180 days at 5% per annum would be calculated as follows;

$$\frac{\text{Principal} \times \text{Rate} \times \text{Time}}{365} \text{ e.g. } \frac{\$100,000 \times .05 \times 180}{365} = \$2,465.75$$

Features:

- ✚ Rate of return is fixed for the period of investment
- ✚ Statements for initial investment as well as subsequent re-investments
- ✚ Fixed maturity date
- ✚ Low minimum initial investment

Benefits:

- ✚ Principal is secured by investments in the underlying security
- ✚ No withholding taxes or management fees
- ✚ No fees or charges associated with the account
- ✚ Attractive rates
- ✚ Flexible rates

Current interest rates for the FIP:

	Minimum Initial Investment	Minimum Tenors	Current Interest Rate %	Preferential Rate
TTD	50,000	1 year	3.50%	4.00%
TTD	100,000	6 months	3.50%	4.00%
TTD	500,000	3 months	3.25%	3.75%
TTD	1,000,000 and over	6 months	3.75%	4.25%
USD	10,000	1 year	2.75%	3.00%
USD	50,000	6 months	3.00%	3.25%
USD	100,000	6 months	3.25%	3.50%
USD	500,000	3 months	2.95%	3.20%
USD	1,000,000 and over	6 months	3.50%	3.75%
EUR	10,000	1 year	2.75%	-
EUR	50,000	3 months	2.00%	-

**These rates are being offered for the period 1 October 2009 – 29 January 2010. Please contact us for a rate quote for an amount or tenor not shown above.*

**Investment subject to availability of security*