

THE EASY PLAN FOR RETIREMENT

For many, planning for retirement may seem like a daunting task. But it doesn't have to be. With the Pelagic Tax Deferred Investment Plan (PTDIP) from Sheppard, saving for retirement has never been easier or more convenient.

THE PERSONAL TOUCH

Designed to provide you with an annuity for life, Sheppard's Pelagic Tax Deferred Investment Plan allows you to invest your way. Guided by your personal ambitions and individual tolerance for risk, our experienced financial advisors work hand-in-hand with you every step of the way to help you achieve your goals of a comfortable, fulfilling retirement.

SHEPPARD'S PELAGIC TAX DEFERRED INVESTMENT PLAN:

- Allows You To Choose Your Own Investment Strategy
- Is Professionally Managed
- Has No Upfront Fees
- Provides USD Income At Retirement

BENEFITS OF THE PELAGIC TAX DEFERRED INVESTMENT PLAN



TAX SAVING

Annual contributions to your account up to TT\$60,000 are eligible for tax deductions.

A - Z

MATURITY OPTIONS

Your options include receiving a tax-free lump sum and applying the remaining balance of your account toward the purchase of an annuity for life, OR you can choose to apply the entire value of your account toward the purchase of an annuity for life.



NAME YOUR BENEFICIARIES

If anything happens to you before the selected maturity date, your nominated beneficiaries will receive the value of your account.



FLEXIBLE ANNUITY

You can choose the most convenient annuity payment schedule suited to your needs. It can be payable monthly, quarterly, semi-annually or annually and may be guaranteed for a period between 5 - 15 years. You can also opt for the annuity to be payable upon your death to your spouse, child or any dependent.



TRANSFERABLE

Your plan is your own. If you already maintain an existing BIR-approved individual retirement plan it can be transferred to your PTDIP account or vice versa.

AS EASY AS 1, 2, 3

In three easy steps you can start planning for the retirement you've always dreamt of.

1. OPEN AN ACCOUNT

You can sign up for a PTDIP account with a minimum contribution of TT\$1,000. Then simply select a maturity date for the account when you are between 50-70 years of age.

2. SELECT YOUR STRATEGY

Based on your particular needs and willingness for risk, you can enjoy a personalised, risk-managed investment strategy.

3. SAVE

Your PTDIP is designed to be a savings plan for retirement with a tax incentive. This Plan is approved by the Board of Inland Revenue so any annual contributions you make up to TT\$60,000 are eligible for tax deductions.

Enjoying a happy retirement takes years of persistent and sensible financial planning. However, many people are surprised by the amount of money that is required to achieve their goals and maintain a comfortable standard of living.

SOME INFLUENCING FACTORS INCLUDE:

INFLATION • TAXATION • INCREASING HEALTH CARE COSTS
LONGER LIFESPANS • UNEXPECTED EVENTS





TOMORROW'S HAPPINESS STARTS TODAY



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