

TRiflexAnnuity

GOLD



● — Value (No Fees)

Personalized — ●

● — Portable

ENJOY A  
SWEETER  
RETIREMENT

## WHY CHOOSE TRIFLEX ANNUITY GOLD?

We know that saving for retirement is no easy task, which is why we designed our Triflex Annuity Plan with YOU in mind!

### VALUE (NO FEES)

There are no fees or administrative charges on premiums paid. 100% of your premiums will be working for you from your first deposit!

### PERSONALIZED

With Triflex Annuity, we make it easier for you to save by giving you the control and flexibility to customize your plan. You can choose where your premiums will be invested.

### PORTABLE

You may request the Company to transfer funds at maturity to any other company that is registered to sell annuities for the purchase of your annuity benefits.



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## WHAT IS TRIFLEX ANNUITY GOLD?

- Triflex Annuity gives you a choice of 3 investment funds among which you may allocate your premiums: a Government Bond Fund, a Corporate Bond and Mortgage Fund, and a Property and Equity Fund\*
- Each of the funds is credited with interest compounded monthly
- Minimum contribution period is 10 years
- All contributions to your plan are guaranteed, once the plan is kept to maturity\*
- 100% of contributions are allocated to your funds from the first deposit
- In year 1, you can change your contribution amounts on any premium due date. After year 1, you can change your contribution amounts on any policy anniversary. The minimum monthly contribution is \$300

\*Subject to terms and conditions

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### GOLD

Value (No Fees)



## WHAT IS TRIFLEX ANNUITY GOLD?

- You may change your allocation to the funds each policy year from the start of the third policy year\*
- Additional deposits of \$500 or more, subject to a maximum of 3 times the basic annual premium, may be made to the funds at any time
- Transfer among the funds may be made every third policy year\*
- Your contributions to the plan are tax deductible up to \$50,000\*\* annually
- Issued from ages 18-60
- Retirement benefits available from ages 50-70\*
- At maturity, you may take:  
A full monthly annuity  
**OR** A lump sum of 25% of fund value and a reduced monthly annuity
- Surrender charges apply in the first five years only. BIR must approve the surrender

\*Subject to terms and conditions

\*\*Subject to current income tax legislation

Personalized



## WHY CHOOSE TRIFLEX ANNUITY GOLD?

- You set aside tax-preferred savings today, in order to guarantee a lifetime stream of income after you retire
- You insure that if you should die before you begin receiving your income stream, your family/estate will receive a return of your contributions or the fund value (whichever is greater)
- You enjoy the benefits of triple compound interest accumulation, that is, interest on your contributions, interest on the interest, and interest on the tax savings amounts
- You have the choice of taking 25% of your accumulation at retirement, to liquidate outstanding loans, pay for your children's education, fund your health care costs, start a business, provide you with interest income, or go on a dream vacation
- Waiver of Premium Option: You may choose for the Company to continue the contributions to your plan, if you should become totally disabled and are unable to work

*This plan is approved by the Board of Inland Revenue*

Portable





INSURANCE



INVESTMENTS



FINANCING

**For more information,  
contact your Maritime Financial Advisor**

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**Tobago Financial Services Centre**

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The Maritime Financial Group strongly supports and advocates controls and measures that eliminate the abuse of alcohol and other substances.

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