



MONEYMASTERS

MoneyMasters Limited Multiple Portfolio Fund

Frequently Asked Questions

What is a Multiple Fund Portfolio?

This is a number of portfolios issued under the Collective Scheme. Multiple Fund Portfolio is an investment option that pools funds from various investors. Each portfolio consists of a pool of funds managed professionally by MoneyMasters Limited for the benefit of the investors in the fund for a fee.

Why choose a Multiple Fund Portfolio?

- **DIVERSIFICATION:** *A multiple fund portfolio allows you to invest in a balanced portfolio of a broad range of investments without having to build a portfolio of individual assets on your own.*
- **EXPERTISE:** *The funds are managed by a team of expertise whose priority is to earn optimal returns on your investment.*
- **REDUCED COSTS:** *Multiple Fund Portfolio investments are less expensive than paying an investment professional to manage your individual portfolio, and buying and holding the assets in your account.*

What is the minimum I can invest?

- *The minimum to invest in the MoneyBuilder Fund is One Hundred United States Dollars (US\$100.00).*
- *The minimum to invest in the Growth Fund is Fifty Thousand Jamaican Dollars (J\$50,000.00) or the USD equivalent.*

How do I purchase units in the fund?

Units are available for purchase at our office at MoneyMasters Limited, 13 Caledonia Avenue, Kingston 5. This is achieved by:

I. Completing the following forms

- *Application Form*
- *Individual Client Form*
- *Client Agreement*
- *Tax Residency Certification*

II. Providing the following supporting documents

- *Tax Registration Number (TRN)*
- *Government issued photo ID (Driver's Licence, National ID or Passport)*
- *Proof of Address*
- *Two (2) References (Name, Address and Telephone Number)*

III. Proof of Payment

Can I access the forms online?

You may download the forms from our website at www.moneymasterslimited.com

Can I add to the investment at any time?

You can purchase additional units at their current net asset value at any time.

How do I redeem (sell) units?

Units may be redeemed by completing a Redemption Form and delivering it to our office of MoneyMasters Limited, 13 Caledonia Avenue, Kingston 5.

How frequently will I receive statements?

An investor may request at any time, from the Trustee or Manager a statement of their investments in each portfolio. You will be provided with quarterly statements by email or post (according to your communication preference) reflecting the number of shares held, NAV per unit and the total value of your investment in the Fund.

How will I know the value of my investment?

You will be provided with monthly or quarterly statements by email or post (according to your communication preference) reflecting the number of units held, NAV per unit and the total value of your investment in the Fund.

What is the Net Asset Value (NAV) per units?

Net Asset Value (NAV) measures the value of a fund's assets, minus its liabilities. NAV is typically calculated on a per unit basis and reflects the price that the units can be bought and sold. Changes in price of the units will be published daily on our website and in the Financial Gleaner on Fridays.

How can I realise returns from the Fund?

You can realise returns from the fund by selling all or part of your investment.

How can payments be made for units to be purchased?

You can set up a standing order deduction from your account or you can make direct credit to the Trustee account. For details, speak with a MoneyMasters Limited representative who will guide you through the process. You may call us at (876)754-1980 or email us at info@moneymasterslimited.com

What is the Automatic Investment Programme?

The Automatic Investment Programme allows unit holders to gradually build up to the minimum investment holding for each fund, by subscribing in regular monthly installments using a standing order payment arrangement. The investment manager will waive the minimum initial subscription requirement under the Automatic Investment Programme.

What is the tax status on the Funds?

The MoneyBuilder Fund is tax free if held for five (5) years, under certain conditions, all other funds taxed upon encashment.

Who are the Trustees and who is the Manager of the Fund?

The trustees are the Jamaica Central Security Depository (JCSD) Trustee Services Limited who retains custody of the cash & other assets at all times. MoneyMasters Limited is the investment manager who makes the decisions on how the Funds are invested.