

Individual Future Cash

Key Facts Statement

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Securities & Exchange Commission in **April 2026**



Quick Facts

Manager	RBC Investment Management (Caribbean) Limited
Classification	Individual deferred annuity plan
Base Currency	Trinidad & Tobago Dollars (TTD)
Inception Date of Fund	June 25, 1993
Total Net Asset Value	TT\$476.29 million (as of December 31, 2025)
Management Expense Ratio	1.96% (as per the annual audited financial statements on December 31, 2019)
Distribution Periods	On every valuation day
Minimum Initial Contribution	TT\$500.00
Minimum Subsequent Contribution	TT\$100.00
Contract Maturity Date	Any day between the client's 50 th and 70 th birthdays
Options at Maturity	<p>Option 1 – Annuity: Apply 100% of the contributions and 100% of the interest earned to purchase an annuity from an insurance company.</p> <p>Option 2 – Lump-sum and Annuity: A tax-free lump-sum of up to 25% of the contributions and up to 100% of the interest earned. The remaining amount is to be applied to purchase an annuity from an insurance company.</p> <p>Important Note: If all insurance companies quote annuities below TT\$500.00 per month, the client can choose to commute the annuity for a taxable lump-sum payment.</p>

Investment Assets

Allowable Investments

The Fund's assets shall include the following domestic and/or foreign investments:

- Corporate bonds and debentures
- Government bonds and other government debt obligations
- Money market instruments and deposits with financial institutions
- Mutual funds listed on any recognised stock exchange or traded on over-the-counter markets
- Securitised mortgages and debt obligations
- Fixed income exchange-traded funds listed on any recognised stock exchange
- Other securitised investments
- Other short-term debt instruments

Investment Assets (continued)

Investment Restrictions

The Investment Manager shall apply the following investment restrictions to investments attributable to the Fund:

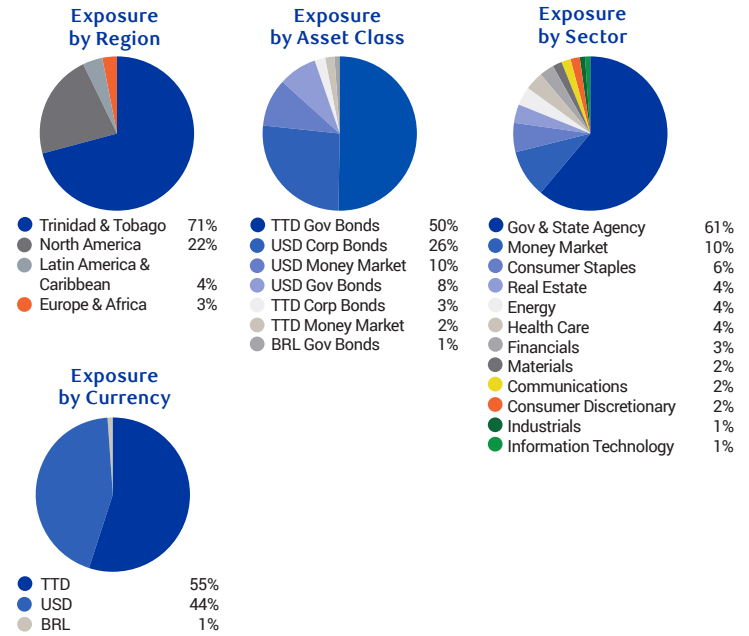
- Up to 95% in long-term securities.
- Up to 100% in short-term securities.
- At no time shall the Fund's holdings of any class of securities issued by a single company exceed 10% of that class of securities. In addition, at no time shall more than 10% of the monies of the Fund's total net asset value be invested in the securities of any single company.
- The monies of the Fund may not purchase an investment for the purpose of exercising control or discretion over the management of the company or be invested in more than 10% of the outstanding voting securities or outstanding equity securities issued by any one company.
- At no time shall the total borrowings of the Fund exceed 5% of its total net asset value. Borrowing will only be for the temporary purposes of meeting payouts pursuant to the terms of the Future Cash contract, while the Fund effects an orderly liquidation of portfolio assets or permitting the Fund to settle portfolio transactions. All borrowings must be repaid within six months from the date of borrowing.
- The value of the Fund's holdings in any one issue of government and other public securities shall not exceed 30% of that issue.
- The Fund should not hold more than 10% of its net asset value in assets that are not listed, quoted, readily tradeable on a securities market or readily tradeable on an over-the-counter market. This does not apply to government and other public securities.
- The Fund may invest in any warrants, options, futures, commodities and other derivatives for hedging purposes only. The Fund is restricted from writing uncovered options but may make covered calls without restriction.
- The Fund may not invest in another Collective Investment Scheme so that the value of the Fund's holdings in units of the other Collective Investment Scheme ("the Target CIS") exceeds 20% of the total Net Asset Value of the Fund; so that the Fund's holdings in the Target CIS exceeds 25% of the units of the Target CIS; or where the dates for calculating the Net Asset Value of the Target CIS are less frequent than those of the Fund.

Portfolio Composition and Past Performance

Top Ten Holdings as of December 31, 2025

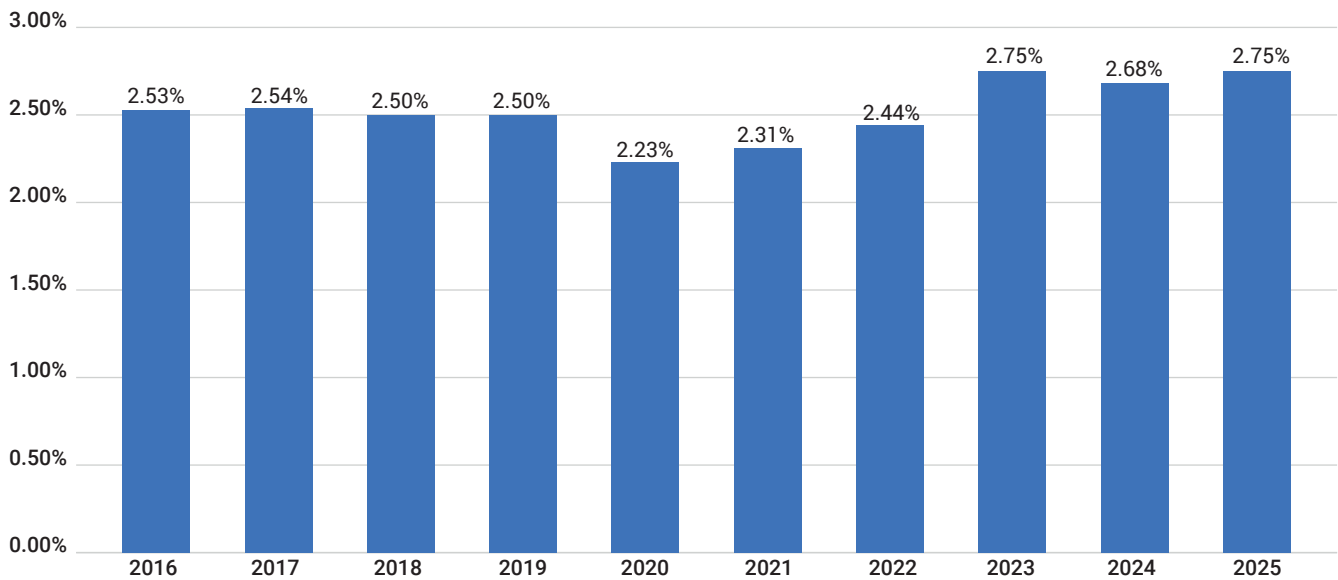
Description	Coupon	Maturity Date	% of NAV
Cash	n/a	n/a	9.73%
Gov. of Trinidad and Tobago	6.45	07/28/2041	6.37%
T&T Housing Development Corp.	7.75	12/12/2030	4.81%
Gov. of Trinidad and Tobago	6.00	11/22/2031	4.68%
Gov. of Trinidad and Tobago	5.50	11/26/2034	3.94%
Gov. of Trinidad and Tobago	6.90	03/24/2043	3.80%
Water & Sewerage Authority	5.60	02/19/2034	3.13%
Gov. of Trinidad and Tobago	4.31	06/11/2031	3.07%
Gov. of Trinidad and Tobago	6.87	02/14/2042	2.56%
Gov. of Trinidad and Tobago	6.21	05/10/2041	2.22%

Investment Mix as of December 31, 2025



Note: The portfolio only holds long positions.

Calendar Returns as of December 31, 2025



Investor Profile, Risk Details and Tax Information

Investor Profile

Individuals over eighteen (18) years of age are eligible to invest in the Plan.

The Fund provides investors with income distributions and a low level of volatility, in addition to a tax break on all contributions subject to statutory limits. The Plan is therefore most suitable for investors with a medium to long-term investment horizon and those with a low to medium tolerance for volatility.

Risk Disclosure

Investment securities markets fluctuate constantly in reaction to interest rates, economic news, company specific news, geopolitical events and a wide range of other factors. The value of the investment securities in the fund may change from day to day, reflecting changes in interest rates, economic conditions, as well as market and company news. Unlike bank accounts, Collective Investment Schemes are not covered by the Deposit Insurance Corporation.

Risk Rating

Due to the volatility inherent in investing in fixed income securities, the overall risk rating on this fund is low to medium.

Guarantee

The Fund provides no guarantee as to the investment returns.

Tax Consequences

The tax benefits associated with investing in this deferred annuity are as follows:

Tax Benefit on Contributions: All contributions are fully tax-deductible subject to statutory limits.

Tax-Free Lump-Sum at Maturity: Clients have the option of receiving a tax-free lump-sum at maturity.

Fees and Charges

Payable by the Fund

Trustee and Investment Manager's Fee: Up to 2.00% of Assets under Management

Administrative Expenses: The Fund's Trustee shall pay out of the Fund all administrative expenses, including but not limited to legal, accounting, auditing and mailing fees, as well as expenses associated with the provision and publication of any reports or information necessary for complying with regulatory and statutory requirements.

Payable by the Member

There are no fees charged to the Member for making contributions into the Plan.

Charges on Cancellations: Clients must seek the Board of Inland Revenue (BIR) approval to cancel their Contract and make a tax payment to the BIR. In addition, RBC charges an early withdrawal fee based on a percentage of the accumulated balance, subject to a maximum of TTD 500. The fee is calculated based on the date the Individual Future Cash Contract is signed and the date of the cancellation request as outlined below:

Less than 2 years = 20%

2 to 3 years = 15%

3 to 4 years = 10%

4 to 5 years = 5%

Over 5 years = Nil

General Information

The Individual Future Cash Deferred Annuity Plan was constituted via Deed of Trust in Trinidad & Tobago on June 25, 1993.

Income Distributions are calculated on every valuation day which is any day from Monday to Friday on which banks in Trinidad & Tobago are open for business.

The prospectus is a concise outline of relevant information about the Fund which an investor should know before making a decision to invest. It contains information about the Fund as well as the names of the persons responsible for its organisation and management. You are encouraged to read the prospectus in its entirety prior to making any investment decision. The prospectus is available at the website of www.rbc.com/caribbean.



Disclaimer

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