



US\$ REPURCHASE AGREEMENTS (REPO)

You can earn 400% more interest income in a Repo than in a savings account at your bank.

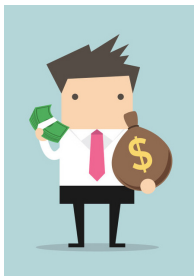
HOW REPURCHASE AGREEMENTS WORK FOR YOU

Percentages matter – earn 400% more with a Repurchase Agreement.

If you have US\$10,000 sitting in a savings account for one year, you may earn interest of US\$50 at the end of the year. Alternatively, if you had these funds invested in a Repo, you could have earned US\$300 in one year. That is 400% more than if you left it in the bank account.



Investing US\$10,000 - Repos vs. Savings Account



Investor A buys US\$ Repo at 3%



Investor B puts money in Savings account at 0.5%



Difference in gains of US\$250

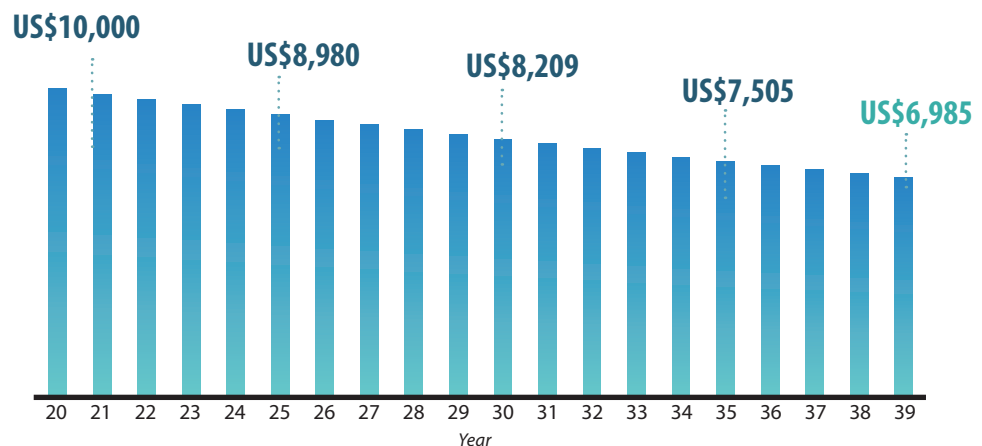
“Someone is sitting in the shade today because someone planted a tree a long time ago.”

- Warren Buffett

BEWARE - INFLATION DIMINISHES YOUR US\$ SAVINGS!

Your US\$ savings in the bank are losing value due to the effects of inflation.

The bar chart illustrates what will happen to US\$10,000 if left in the bank for 20 years earning 0%. US\$10,000 today will be worth US\$6,985 in 20 years*.



* Using an average annual inflation rate of 2%.



PRODUCT DESCRIPTION

What is a Repurchase agreement?

- A Repo is an investment where your financial institution sells you an asset and is contractually bound to re-purchase it from you at the maturity date of the agreement. You buy an asset at the start date and sell it at the maturity date and in return you earn interest income during the tenor.
- Our Repurchase Agreements have tenors of 30 days, 90 days, 180 days, or 365 days.
- At maturity – you receive your principal in addition to the interest income you earned less withholding tax.
- The rate you earn depends on the tenor you choose and the amount you invest.
- Funds can be added or encashed at any time, however encashments prior to the maturity date may incur an interest rate adjustment.



Product Benefits:

- Short term investment
- Preserve your capital while you earn interest
- Low risk levels
- Stable returns
- No price movements
- Flexible: Easy access to funds



Intelligent investing tip: Repos secured by high-risk assets will have higher interest rates. Repos secured by lower risk assets will have lower interest rates. The next time you hear of an extra attractive repo rate – ask about the risk of the underlying assets.

Minimum initial investment: US\$10,000

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