

# overview

The TSAP is an accumulated deferred annuity plan, approved under Section 26 (individual) and under section 134-6 (corporate) of the Income Tax Act of Trinidad & Tobago.

**RETIREMENT BENEFIT** — At retirement, the annuitant can access a lump-sum payment of 25% of the accumulated funds tax-free.

**PREMIUM INCREASES/DECREASES** — Premium increases can be made on any premium due date with no issue fees at time of add-on.

**NO EXPENSE CHARGES** — There are no expense charges deducted and 100% of premiums collected are allocated to the fund.

**TAX DEFERRAL** — Contributions to this product are tax deductible.

**COMPOUND INTEREST** — With compound interest, your money will multiply and grow faster.