

# HOW TO INVEST WISELY IN A LOW INTEREST RATE REGIME

Investment rates in the Jamaican financial market have reduced significantly. While the investment rates are not very motivating, it is still worthwhile to shop around for the highest returns you can find.

- **MAXIMIZE YOUR EARNINGS WITH A TAX FREE SAVINGS PLAN**

A tax free savings account helps you to maximize your returns by avoiding withholding tax which is 25% of all interest earnings. To benefit from tax free returns, the total amount invested (your principal) must remain on the account for at least five years. In addition, you can access 75% of accumulated interest and at maturity you will get your total principal and all your remaining interest.



If you have a lump sum of \$25,000 or more, you can ask about our JTA Credit Union Teachers' Optimizer Plus (T.O.P.). We offer competitive returns for your investment and remember, with the T.O.P., it is TAX FREE!

- **MAKE EVERY DOLLAR COUNT WITH YOUR CONTRACTUAL SAVINGS ACCOUNT**

Contractual savings account encourages continuous and disciplined saving. Here's how it works. You sign an agreement to save a certain amount for a certain number of years (investment term). Usually, the returns are guaranteed. At maturity, you will receive all the money you saved over the stated period of time along with the interest.

At the JTA Credit Union, you can really make every dollar count with our

**Golden Harvest Savings Plan.** You can start with as little as \$1,000 per month and save for a term of one (1) to ten (10) years. Your savings will earn a premium rate of return and interest is compounded on a monthly basis. Translation? Your money grows at a faster rate. On this plan, you also benefit from a free life and disability insurance!

We want you to start making every dollar count today. Sign up for your Golden Harvest Savings Plan today and remember, the longer you save for, the more you earn!

