

September 8, 2017

Volume 1, Issue 1



# INVESTUCATETT

TRINIDAD AND TOBAGO SECURITIES AND EXCHANGE COMMISSION

## Want to learn more about **Investing**?

Visit our new Investor Education Website:

[www.investucatett.com](http://www.investucatett.com)

YOU INVEST. WE PROTECT. EVERYONE BENEFITS!



DOWNLOAD OUR  
MOBILE APP  
**TTSEC**



## What is Investing

Investing is a tool for building wealth. (investopedia.com)

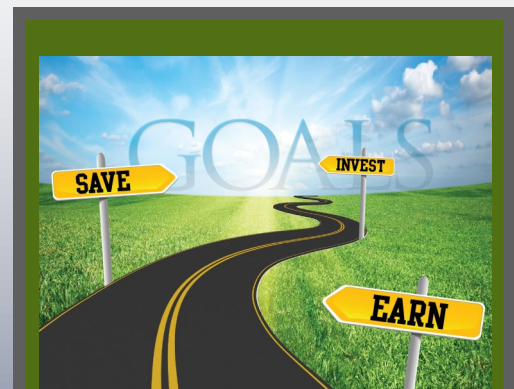
There are various mechanisms for investing. A major vehicle for investing is via the securities market. The securities market in Trinidad and Tobago allows for individuals, to invest in three main types of investments: stocks, bonds and mutual funds.

An investor is someone who invests their money in any of the instruments mentioned above. Anyone can become an investor.

[Read more about investing.](#)

## Why Invest?

You invest so that you can put your money to work for you, and grow your wealth. When you invest you also contribute towards the growth of our economy, which means that the entire nation benefits. View this [video tutorial](#) to learn more.



### IN THIS ISSUE

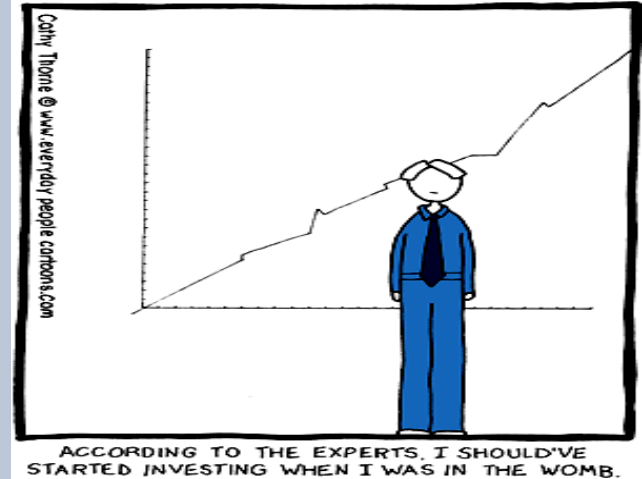
- *What is Investing?*
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## Investing for Newbies

Have you ever wondered how the rich got their wealth and kept it growing? Do you dream of retiring early, or of being able to retire at all, or are you simply thinking about investing, but don't know where to start?

The first thing you should know is: investing is **NOT** a get-rich-quick scheme. Taking control of your personal finances takes work, and, yes, there will be a learning curve, but the rewards will far outweigh the required effort.

Investing is normally considered a good way to make your money grow and create future wealth. However, before you begin to invest your hard earned money, you must consider a few things such as your objectives for investing and the level of risk that you are willing to explore.



These four questions will help you put things into perspective.

1. How much risk is right for me?
2. How much am I hoping to make by investing?
3. For how long do I plan to invest?
4. How easy will it be to get back my money from an investment?



Q C O L L E C T I B L E W E R T  
 Y O U I O P A S D F G H B O N D  
 J M U T U A L F U N D K L Z X C  
 V P B N M P O I U Y T E R W Q A  
 D O F G P R I N C I P A L J K S  
 L U Z X C V B N M P O I U Y I T  
 Q N D A R R G H E R M O N E N R  
 L D I V I D E N D S N A S A V E  
 N I N A D N O R H R G E H O E F  
 I N T E R E S T F R E Y A G S E  
 R T R Y J A T M E S D A R V T I  
 D E Y S H A R E R E S T O C K S  
 J R M F R O S A V I N G S P E R  
 K E A Y P I K W Z X C V B N N P  
 R S A V I N G S A C C O U N T I  
 M T S N G A N D A L F E R I H S

BOND  
 COLLECTIBLE  
 COMPOUND INTEREST  
 DIVIDENDS

INTEREST  
 INVESTMENT  
 MUTUAL FUND  
 PRINCIPAL

SAVE  
 SAVINGS  
 SAVINGS ACCOUNT  
 SHARE

Courtesy: <http://cdn.4-h.org/wp-content/uploads/2016/02/5-Saving-Word-Search-Online.pdf>



# Manage your Money

Diversify your investment portfolio,  
"Don't put all your eggs in one basket".

Save at least six months' salary to cater for unexpected expenses. Pay off your debts on time. Review and keep track of the performance of your savings and investments.

**REMEMBER:**

Live a little, spend a little, save a little and invest a little!



[www.investucatett.com](http://www.investucatett.com)

## NEW TO INVESTING IN THE SECURITIES MARKET?

Here are 4 basic things you need to know:

- 1) The TTSEC is the regulator for the securities industry in Trinidad and Tobago. This means that the TTSEC has direct oversight of all activity within this industry. The TTSEC is one of the four [core institutions that make up the financial landscape in Trinidad and Tobago](#).
- 2) The types of securities regulated by the TTSEC in Trinidad and Tobago are [stocks, bonds and mutual funds](#).
- 3) The TTSEC lists all companies (Reporting Issuers), broker-dealers, investment advisers and Underwriters (market intermediaries) registered to conduct business on its website, [www.ttsec.org.tt](http://www.ttsec.org.tt). A list of all securities/investments are also listed on this website. You should check with the TTSEC first to ensure that both the product and the investment provider are registered.
- 4) Do your own research. Do not invest in any organisation, product or service, if you don't know about it. Consult with a registered investment adviser before you decide to invest.



### Be Financially FIT

**F- FIND**

FIND out your investment options.

**I- INVEST**

INVEST in the local stock market.

**T- TRACK**

TRACK the performance of your investments.



YOU INVEST. WE PROTECT.  
EVERYONE BENEFITS!

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Corporate Website: [www.ttsec.org.tt](http://www.ttsec.org.tt) Investor Education Website: [www.investucatett.com](http://www.investucatett.com)



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## IE OUTREACH SESSIONS



Facebook Trivia Challenge Winner



Prisons Association Investment Fair



Point Finest Programme– Youth Camp



Gulf City Mall, Public Exhibition

**"An investment in knowledge pays the best interest." - Benjamin Franklin**

*When it comes to investing, nothing will pay off more than educating yourself. Do the necessary research, study and analyse before making any investment decisions.*

## WHAT HAVE WE BEEN UP TO?

### National Investor Education Month – May 2017

The TTSEC hosted its second annual National Investor Education Month in May 2017, themed 'Save Today. Invest for Tomorrow'. During this month the TTSEC was able to engage with approximately 16,600 Individuals through various outreach and online activities namely:

#### Investor Education Outreach Sessions

- Mason Hall Secondary School
- Bishops High School, Tobago
- Scarborough Secondary School
- Naparima Boys College
- Presentation College
- Fyzabad TTARP

#### Gulf City Mall public exhibit

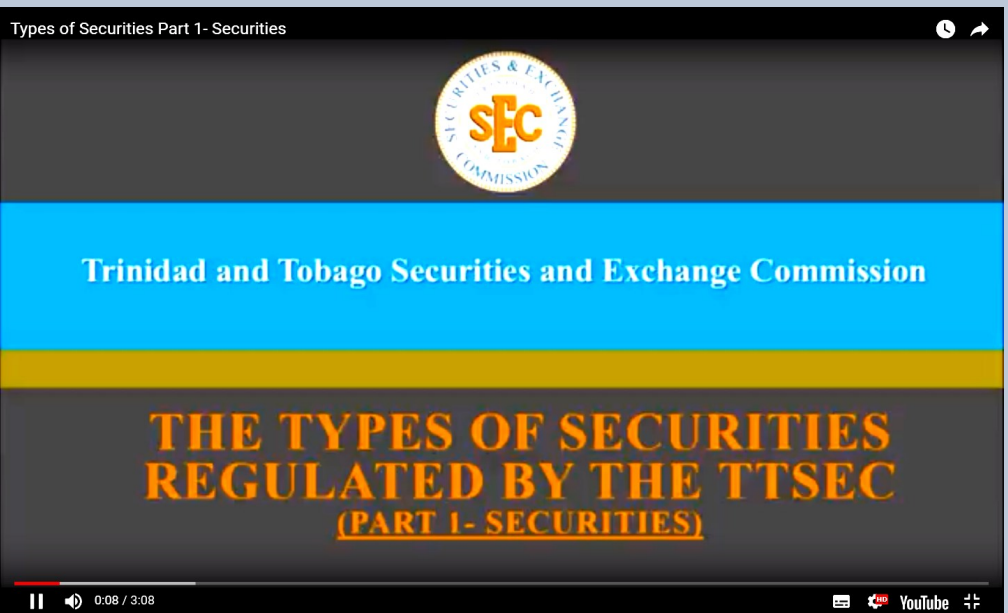
Online engagement – Facebook Competition and YouTube videos

#### Outreach Sessions– June– August 2017

- Point Finest Programme, Youth Camp
- Prisons Association's Money Management and Investment Fair
- First Citizens Bank
- Bishops Anstey High School (POS)

## WHAT'S NEW?

Take a look at our latest tutorial video on "Types of Securities– Part 1". Leave a comment and tell us what you think!





# Highlights of National Investor Education Month **May 2017**

## Save Today. Invest For Tomorrow.

### TTSEC celebrates its 2<sup>nd</sup> Annual National Investor Education Month



Students at Bishops High School, Tobago, listening intently during the outreach session



Students at Scarborough Secondary, Tobago, actively engaging during one of our outreach sessions in May



Students at Mason Hall, Tobago, attentively viewing one of TTSEC's videos



TTARP members in Fyzabad listening during an engaging outreach session



Students interacting during an outreach session at Naparima Boys College



The TTSEC staff fully engaged during our exhibit at Gulf City Mall



Ms. Arlene Stephen leads an outreach session at Presentation College, San Fernando

**Thank you to all who participated in our investor education outreach initiatives.**

To schedule your FREE Investor Education outreach session email us at [ccei@ttsec.org.tt](mailto:ccei@ttsec.org.tt)



# COMING ATTRACTIONS!

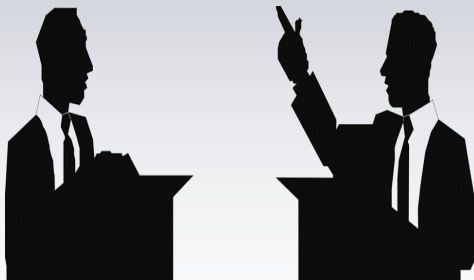
Look out for our Investor Education Outreach at:

⇒ Trinidad and Tobago Housing Development Corporation

## Want a free outreach session?

To schedule your free outreach session contact [ccei@ttsec.org.tt](mailto:ccei@ttsec.org.tt) or Mrs. Rachael Codrington-Indar at 624-2991 ext.1307, or via email at [rachaelc@ttsec.org.tt](mailto:rachaelc@ttsec.org.tt).

*Stay tuned for our Debate Competition to be held in October to November 2017!*



Eight (8) Tertiary Institutions will battle it out... In the end, there will only be One Champion!



## CONTACT US

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Visit our Website:

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*"Investing for Life!"*



# CLASH of the Debate Titans 2017

Hosted by

**The Trinidad & Tobago Securities and Exchange Commission**



Do you believe your Tertiary Institution has the **BEST DEBATE TEAM** in T&T?  
Are you up to the challenge to **debate key national & economic issues** among your peers?

Core topic areas for debate:

- TTSEC - investing in Trinidad & Tobago, and related legislation
- Topics within the fields of economics, finance and our economy
- Current Affairs

The Debate Team:

Each team will comprise **THREE INDIVIDUALS**  
(two debaters & an alternate)



### FIRST PRIZE

- Challenge Trophy & Medals
- \$3,000.00 for each Team Member to invest in the stock market
- Kindle Fire HD Tablet for each Team Member
- Certificate of participation



### SECOND PRIZE

- Medals
- Kindle Fire HD Tablet for each Team Member
- Certificate of participation

Quarter Finals - **OCTOBER 4 & 5, 2017**  
Semi Finals - **OCTOBER 19, 2017**  
Finals - **NOVEMBER 2, 2017**

Each participant from our Quarter-finals and Semi-final rounds will also receive a certificate of participation and branded tokens.

Tertiary level institutions are required to register their debate teams with the TTSEC.  
Please contact Rachael Codrington-Indar at [Rachaelc@ttsec.org.tt](mailto:Rachaelc@ttsec.org.tt) 624-2991 ext. 1307