

THE
MARITIME
FINANCIAL GROUP



STRENGTH ON YOUR SIDE
INSURANCE • INVESTMENTS • FINANCING

INTRODUCING MARITIME'S **Preferred Client Network**



At Maritime, we give you more.
That is... **STRENGTH ON YOUR SIDE**



INSURANCE



INVESTMENTS



FINANCING

TRIflexAnnuity

PLATINUM

REEL IN A COMFORTABLE RETIREMENT

with TRIflex Annuity Platinum

We know your employees matter, that's why we designed TRIflex Annuity Platinum so you could assist them in assuring a good income when they retire.

- **Personalized** – Gives you the control and flexibility to customize your plan based on what stage of life you are in and your investment preference
- **Value** – No fees or administrative charges on premiums paid. 100% of your premiums will be working for you from your first deposit
- **Portable** – At maturity you may purchase your annuity from us or transfer your funds to any other company that is registered to sell annuities

Portable

The Triflex Annuity Platinum provides you with an opportunity to defer taxation on perquisites paid to you as a key employee or owner in a Corporation subject to BIR contribution limits.

Call us today to begin planning your tomorrow.

Personalized

Value (No Fees)

This plan is approved by the Board of Inland Revenue.

A photograph of a modern, multi-story office building with a curved glass facade. The word "MARITIME" is visible in large letters on the top of the building. A palm tree is visible to the right of the building. The sky is clear and blue.

Dear Valued Client,

I wish to personally thank you for continuously choosing The Maritime Financial Group as your preferred financial services provider. At Maritime, we value all of our Clients however, we know that some of you go above and beyond in ensuring that we continue to get an opportunity to ensure your financial peace of mind. We would like to return the favour and offer you more.

We are pleased to introduce the **Preferred Client Network** which seeks to give back to you, our highly valued **Corporate** and **Individual** Clients.

Some of the financial benefits may include:

- Secured Loans and Mortgages at reduced rates (Fidelity Finance)
- Certificates of Deposits at above market rates (Fidelity Finance)
- Waiver of Young Driver Loadings (Maritime General)
- Special Review of all Claims by Executive Director's Office (Maritime General, Maritime Life)
- Express Service

Although we are a financial services firm, we hope to invite you to local events and offer discounts through Food Giant Supermarket.

We value your commitment and hope that we can give back to you, as much as you have given us.

A handwritten signature in black ink, appearing to read "Andrew Ferguson".

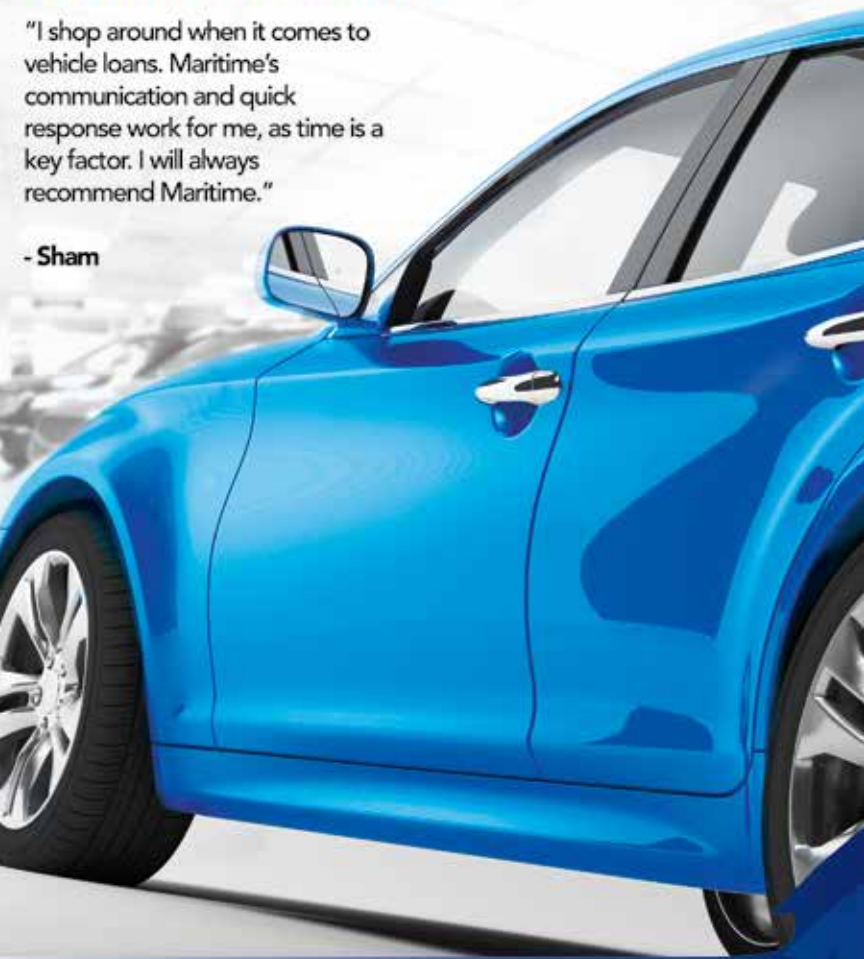
Andrew Ferguson, BSc, CPCU, FLMI, AFSB, ARe
CEO, Chairman



Communication and quick response work for me

"I shop around when it comes to vehicle loans. Maritime's communication and quick response work for me, as time is a key factor. I will always recommend Maritime."

- Sham



CORPORATE CLIENTS



PLATINUM CORPORATE

Over \$240,000 in savings per year!

Loans, Mortgages and Deposits

- Company loans up to \$4 Million at 0.75% below current market rates and reduced negotiation fees of 0.50%
- Residential Mortgages for Principal of Business up to 1.00% below current market rates and up to \$6 Million
- Commercial Mortgages for Business up to 1.00% below current market rates and up to \$10 Million
- Deposits up to \$5 Million at 1.00% above current market rate
- Premium Financing at 4.00% below current rate

Values above stated amounts would be available at market rate

General Insurance

- Young Driver Loading Waived (Up to 2 Children)

Claims

- Special review of all Claims by Executive Director's Office
- Waiver of excess (third party fault) up to \$15,000

Client Service

- Express service at all our Client Service Centres

Qualifying Criteria

- Active premiums of \$300,000 (last 2 years)
- General Insurance premiums of \$1,000,000
- Life Insurance premiums of \$75,000

We also consider how long you have been with Maritime, the history of benefits paid out and your payment history.

GOLD CORPORATE

Over \$155,000 in savings per year!

Loans, Mortgages and Deposits

- Company loans up to \$3 Million at 0.60% below current market rates and reduced negotiation fees of 0.50%
- Residential Mortgages for Principal of Business up to 1.00% below current market rates and up to \$4 Million
- Commercial Mortgages for Business up to 1.00% below current market rates and up to \$7 Million
- Deposits up to \$3 Million at 0.75% above current market rates
- Premium Financing at 3.00% below current market rates

Values above stated amounts would be available at market rate

General Insurance

- Young Driver Loading Waived (Up to 2 Children)

Claims

- Special review of all Claims by Executive Director's Office
- Waiver of excess (third party fault) up to \$15,000

Client Service

- Express service at all our Client Service Centres

Qualifying Criteria

- Active premiums of \$150,000 (last 2 years)
- General Insurance premiums of \$400,000
- Life Insurance premiums of \$10,000

We also consider how long you have been with Maritime, the history of benefits paid out and your payment history.

SILVER CORPORATE

Over \$82,000 in savings per year!

Loans, Mortgages and Deposits

- Company loans up to \$2 Million at 0.50% below current market rates and reduced negotiation fees of 0.50%
- Residential Mortgages for Principal of Business up to 1.00% below current market rates and up to \$2 Million
- Commercial Mortgages for Business up to 1.00% below current market rates and up to \$5 Million
- Deposits up to \$500,000 at 0.50% above current market rates

Values above stated amounts would be available at market rate

General Insurance

- Young Driver Loading Waived (Up to 1 Child)

Claims

- Special review of all Claims by Executive Director's Office
- Waiver of excess (third party fault) up to \$10,000

Qualifying Criteria

- Active premiums of \$75,000 (last 2 years)
- General Insurance premiums of \$150,000
- No minimum Life Insurance premiums required

We also consider how long you have been with Maritime, the history of benefits paid out and your payment history.

BRONZE CORPORATE

Over \$1,200 in savings per year!

Loans, Mortgages and Deposits

- Deposits up to \$250,000 at 0.50% above current market rates

Values above stated amounts would be available at market rate

Qualifying Criteria

- Active premiums of \$50,000 (last 2 years)
- General Insurance premiums of \$50,000
- No minimum Life Insurance premiums required

We also consider how long you have been with Maritime, the history of benefits paid out and your payment history.

ADDED BENEFITS

That's not all. We've got some extra benefits to help make your life easier:

- Tickets to local events or parties (subject to availability)
- 10% discount at Food Giant Supermarket (available only for Platinum, Gold, and Silver Corporate Clients)
- Credit facility at Food Giant Supermarket (available only for Platinum, Gold, and Silver Corporate Clients and subject to maintaining a good payment history with the Supermarket)
- Delivery service for groceries from Food Giant Supermarket (available only for Platinum, Gold, and Silver Corporate Clients and subject to type of food and value of order)

- *Qualifying criteria subject to change*
- *Loans and mortgages are subject to underwriting criteria and underwriting offer*
- *Waiver of excess is based on communication with the third party insurer and the insured's statement*



They are always in touch

"Great Customer Service. That's what it boils down to; a real human being who can say 'is everyone ok?' during a claim and calls us back to keep us up to date. That's the difference! Your products are great but your people are outstanding!"

- Shirlena



A young Black woman with her hair pulled back, wearing a black blazer over a white collared shirt, stands with her arms crossed and a warm smile. The background is a bright, out-of-focus office interior with windows. The text 'INDIVIDUAL CLIENTS' is positioned in the upper right quadrant, with a thin blue horizontal line extending from the left edge of the text across the page.

**INDIVIDUAL
CLIENTS**

PLATINUM INDIVIDUAL

Over \$83,000 in savings per year!

Loans, Mortgages and Deposits

- Vehicle loans up to \$500,000 at 0.75% below current market rates and reduced negotiation fees of 0.50%
- Residential Mortgages up to 1.00% below current market rates, up to \$3 Million
- Deposits up to \$5 Million at 1.00% above current market rates
- Premium Financing at 4.00% below current market rates

Values above stated amounts would be available at market rate

General Insurance

- Young Driver Loading Waived (Up to 2 Children)

Claims

- Special review of all Claims by Executive Director's Office
- Waiver of excess (third party fault) up to \$15,000

Client Service

- Express service at all our Client Service Centres

Qualifying Criteria

- Active premiums of \$100,000 (last 2 years)
- General Insurance premiums of \$150,000
- Life Insurance premiums of \$250,000

We also consider how long you have been with Maritime, the history of benefits paid out and your payment history.

GOLD INDIVIDUAL

Over \$44,000 in savings per year!

Loans, Mortgages and Deposits

- Vehicle loans up to \$350,000 at 0.60% below current market rates and reduced negotiation fees of 0.50%
- Residential Mortgages up to 1.00% below current market rates, up to \$2 Million
- Deposits up to \$3 Million at 0.75% above current market rates
- Premium Financing at 3.00% below current market rates

Values above stated amounts would be available at market rate

General Insurance

- Young Driver Loading Waived (Up to 1 Child)

Claims

- Special review of all Claims by Executive Director's Office
- Waiver of excess (third party fault) up to \$15,000

Client Service

- Express service at all our Client Service Centres

Qualifying Criteria

- Active premiums of \$50,000 (last 2 years)
- General Insurance premiums of \$75,000
- Life Insurance premiums of \$100,000

We also consider how long you have been with Maritime, the history of benefits paid out and your payment history.

SILVER INDIVIDUAL

Over \$13,000 in savings per year!

Loans, Mortgages and Deposits

- Vehicle loans up to \$250,000 at 0.50% below current market rates and reduced negotiation fees of 0.50%
- Residential Mortgages up to 1.00% below current market rates, up to \$1 Million
- Deposits up to \$500,000 at 0.50% above current market rates

Values above stated amounts would be available at market rate

Qualifying Criteria

- Active premiums of \$25,000 (last 2 years)
- General Insurance premiums of \$40,000
- Life Insurance premiums of \$50,000

We also consider how long you have been with Maritime, the history of benefits paid out and your payment history.

BRONZE INDIVIDUAL

Over \$6,000 in savings per year!

Loans, Mortgages and Deposits

- Vehicle loans up to \$100,000 at 0.40% below current market rates and reduced negotiation fees of 0.50%
- Residential Mortgages up to 1.00% below current market rates, up to \$500,000
- Deposits up to \$250,000 at 0.50% above current market rates

Values above stated amounts would be available at market rate

Qualifying Criteria

- Active premiums of \$15,000 (last 2 years)
- General Insurance premiums of \$10,000
- Life Insurance premiums of \$10,000

We also consider how long you have been with Maritime, the history of benefits paid out and your payment history.

ADDED BENEFITS

That's not all. We've got some extra benefits to help make your life easier:

- Tickets to local events or parties (subject to availability)
- 10% discount at Food Giant Supermarket (available only for Platinum & Gold Individual Clients)

- *Qualifying criteria subject to change*
- *Loans and mortgages are subject to underwriting criteria and underwriting offer*
- *Waiver of excess is based on communication with the third party insurer and the insured's statement*



INSURANCE



INVESTMENTS



FINANCING

TRIflexAnnuity

GOLD

ENJOY A SWEETER RETIREMENT

with TRIflex Annuity Gold

TRIflex Annuity Gold is designed with you and your retirement in mind.

- **Personalized** – Gives you the control and flexibility to customize your plan based on what stage of life you are in and your investment preference
- **Value** – No fees or administrative charges on premiums paid. 100% of your premiums will be working for you from your first deposit
- **Portable** – At maturity, you may purchase your annuity with us or transfer your funds to any other company that is registered to sell annuities

Set aside tax-preferred savings today, to guarantee a lifetime stream of income after retirement.

Call us today to begin planning your tomorrow.



Value (No Fees)

Personalized

Portable

This plan is approved by the Board of Inland Revenue.



FIDELITY FINANCE



MARITIME GENERAL



MARITIME LIFE

Ready for

Life's
voyage?

Let's navigate this journey together.

*LIFE is a journey made **EASIER** with **MARITIME***

CONTACT US

For further information on our Preferred Client Network,
contact our Client Development Administrator

Maritime Centre

29 Tenth Avenue, Barataria

PO Box 710, Port of Spain

Tel: 674 0130 ext. 4026

Fax: 638-6663

www.maritimefinancial.com

facebook.com/maritimefinancial

The Maritime Financial Group strongly supports and advocates controls and measures that eliminate the abuse of alcohol and other substances.

