

SCHEDULE C
(FLEXI-PLAN)

1. Date of this Agreement: The.....day of.....200...

2. The Group Name:

Address:

3. The Manager: JAMAICA MONEY MARKET BROKERS LIMITED (JMMB)

4. The Plan **THE GROUP INVESTMENT ACCOUNT FLEXI-PLAN**

TERMS & CONDITIONS

5. Service Required: Full [] Basic []

6. Minimum Investment Period.....

7. Permitted Minimum Balance.....

8. Number of persons in-group (the group must consist of at least 5 persons).....

9. Suggested minimum contribution per member, per month.....

10. Management Fee of%of funds per annum.....

6. Encashment Fee% will apply for each encashment

11. The Group affirms the appointment of the Manager in accordance with the terms and conditions of the group Investment Agreement of which this document is a schedule

12. The Group Investment is to be received by the Manager once per month

13. Group Investment to be received by the manager within 3 working days of deduction from individual group members.

14. Each member of the Group is entitled to one monthly encashment.

15. Individual members can make encashments through the group representatives or directly through the Manager.

16. The Manager shall provide the Group with a monthly statement detailing the composition and the yield of the Group's investments, the current balance, the interest earned over the period and the management and other associated fees over the period.

17. The Manager shall provide individual group members with a statement every month (only where a Full Service option is subscribed to) detailing the composition and the yield of the group's investments, the current balance, the interest earned over the period and the management fee and other associated fees over the period.

18. The group's investment may accrue a lower rate of interest if the investment is broken before the maturity date.

SIGNED for and on behalf of)

Jamaica Money Market Brokers) -----

Limited by)

in the presence of:)

WITNESS

SIGNED for and on behalf of)

in the presence of:) -----

WITNESS

SCHEDULE A

(CHRISTMAS CLUB)

- 1. Date of this Agreement: The.....day of.....200...
- 2. The Group Name:
Address:
- 3. The Manager: JAMAICA MONEY MARKET BROKERS LIMITED (JMMB)
- 4. The Plan. **THE GROUP INVESTMENT ACCOUNT Christmas Club**

TERMS & CONDITIONS

- 5. Service Required: Full [] Basic []
- 6. Minimum Investment Period.....
- 7. Permitted Minimum Balance
- 8. Number of persons in-group (the group must consist of at least 5 persons).....
- 9. Suggested minimum contribution per member, per month.....
- 10. Management fee of% of funds per annum
- 11. Encashment Fee of% will apply for each encashment
- 12. The Group affirms the appointment of the Manager in accordance with the terms and conditions of the group Investment Agreement of which this document is a schedule
- 13. The Group Investment is to be received by the manager once per month. The Group Investment is to be received by Manager within 3 days of deduction from the individual group members.
- 14. Each member of the Group is entitled to one encashment per annum
- 15. These encashments are due in the first or second week of December
- 16. Encashments requested prior to the first week of December may attract additional fees.
- 17. All transactions must be executed through the stated representatives of the Group
- 18. The Manager shall provide the group with a monthly statement detailing the composition and the yield of the group's investments, the current balance, the interest earned over the period and the management and other associated fees over the period.
- 19. The Manager shall provide individual group members with a statement every other month (only where a Full Service option is subscribed to) detailing the composition and yield of the group's and the individual's investments, the current balance, the interest earned over the period and the management and other associated fees over the period.
- 20. The group's investment may accrue a lower rate of interest if the investment is broken before the maturity date.

SIGNED for and on behalf of)

Jamaica Money Market Brokers) -----

Limited by)

in the presence of:)

WITNESS

SIGNED for and on behalf of)

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in the presence of:)

WITNESS

CCHEDULE B

(INVESTMENT SAVINGS CLUB)

- 1. Date of this Agreement: The.....day of.....200...
- 2. The Group Name:
Address:
- 3. The Manager: JAMAICA MONEY MARKET BROKERS LIMITED (JMMD)
- 4. The Plan. **THE GROUP INVESTMENT ACCOUNT Investment Savings Club**

TERMS & CONDITIONS

- 5. Service Required: Full [] Basic []
- 6. Minimum Investment Period.....
- 7. Permitted Minimum Balance.....
- 8. Number of persons in-group (the group must consist of at least 5 persons).....
- 9. Suggested minimum contribution per member, per month.....
- 10. Management Fee of% of funds per annum
- 11. Encashment Fee of% will apply for each encashment
- 12. Minimum Duration of the Investment (18 months)
- 13. The Group affirms the appointment of the Manager in accordance with the terms and conditions of the group Investment Agreement of which this document is a schedule
- 14. The Group Investment is to be received by the Manager once per month
- 15. The Group Investment is to be received by Manager within 3 working days of deduction from individual group members' salary.
- 16. Each member of the group is entitled to one encashment 1 year after the date of the initial investment
- 17. Encashments of more than 50% of the amount invested within the first 12 months cannot be facilitated by this plan and are therefore not permitted
- 18. Encashments become unrestricted 24 months after the initial investment
- 19. All transactions must be executed through the stated representatives of the Group
- 20. The Manager shall provide the Group with a monthly statement detailing the composition and the yield of the Group's investments, the current balance, the interest earned over the period and the management and other associated fees over the period.
- 21. The Manager shall provide individual Group members with a statement every other month (only where the Full Service option is subscribed to) detailing the composition and yield of the Group's and the individual's investments current balance and interest earned over the period and the management and other associated fees over the period.
- 22. The group's investment may accrue a lower rate of interest if the investment is broken before the maturity date.

SIGNED for and on behalf of)
Jamaica Money Market Brokers)
Limited by) -----

in the presence of:)

WITNESS

SIGNED for and on behalf of)
)
in the presence of:) -----

WITNESS

SCHEDULE D
(SCHOOL FEE PLAN)

1. Date of this Agreement: The.....day of.....200...
2. The Group Name:
Address:
3. The Manager: JAMAICA MONEY MARKET BROKERS LIMITED (JMMB)
4. The Plan: **THE GROUP INVESTMENT ACCOUNT School Fee Plan**

TERMS AND CONDITIONS

5. Service Required: Full [] Basic []
6. Minimum Investment Period.....
7. Permitted Minimum Balance
8. Number of persons in-group (the group must consist of at least 5 persons).....
9. Suggested minimum contribution per member, per month.....
10. Management Fee of% of funds per annum
11. Encashment Fee of.....% will apply for each encashment
12. The Group affirms the appointment of JMMB in accordance with the terms and conditions of the group Investment Agreement of which this document is a schedule.
13. The Group Investment is to be received by JMMB once per month.
14. Group Investment is to be received by JMMB within 3 working days of the deduction from individual group members.
15. Each number of the Group is entitled to three encashments per annum, on or around the encashments dates specified below:

January , April, and August
16. JMMB shall provide the group with a monthly statement detailing the composition and the yield of the Groups Investments, the current balance, the interest earned over the period and the management and other associated fees over the period.
17. The Manager shall provide individual Group members with a statement every other month (only where the Full Service option is subscribed to) detailing the composition and yield of the Group's and the individual's investments current balance and interest earned over the period and the management and other associated fees over the period.
18. The group's investment may accrue a lower rate of interest if the investment is broken before the maturity date.

SIGNED for and on behalf of)
Jamaica Money Market Brokers) -----
Limited by)
in the presence of:)

WITNESS

SIGNED for and on behalf of)
in the presence of:) -----

WITNESS

MANDATE

NAME OF ORGANISATION.....

TYPE OF ORGANISATION.....

Company [], Employees Association [], Trust [], Other [] (Please Specify).....

PROOF OF ASSOCIATION

Certificate of Incorporation []

Memorandum of Association []

Articles of Association []

Charter []

NAME OF AUTHORISED GROUP REPRESENTATIVES

NAME	SPECIMEN SIGNATURE	TERM OF APPOINTMENT
1.) _____	_____	_____
2.) _____	_____	_____
3.) _____	_____	_____
4.) _____	_____	_____

INSTRUMENT VESTING AUTHORITY

Power Of Attorney []

Letter Of Authority []

Minutes Of Group Meeting []

Trust Deed []

Other (Specify)

SIGNED for and on behalf of)

Jamaica Money Market Brokers) -----

Limited by)

in the presence of:)

WITNESS

SIGNED for and on behalf of)

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in the presence of:)

WITNESS