



*Discover New
Investment Opportunities*



Securing Your Future Is Our Main Investment

A Member of the  FINANCIAL GROUP



It's WISE to DIVERSIFY

This information is not intended to be considered investment advice and is provided for your education only.

Coral reefs are some of the oldest and most diverse ecosystems on the planet. It is this tremendous diversity in species that has ensured their survival over millions of years and several mass extinctions. Ecosystems containing many different species are not only more productive, they are better able to withstand and recover from natural disturbances.

Just as diversification stabilises and strengthens an ecosystem, it can help build and preserve personal wealth by making your investment portfolio more resilient to market fluctuations. The different species on a reef have varying levels of sensitivity to disturbance which improves the chances of survival for the ecosystem as a whole. While individual species can experience

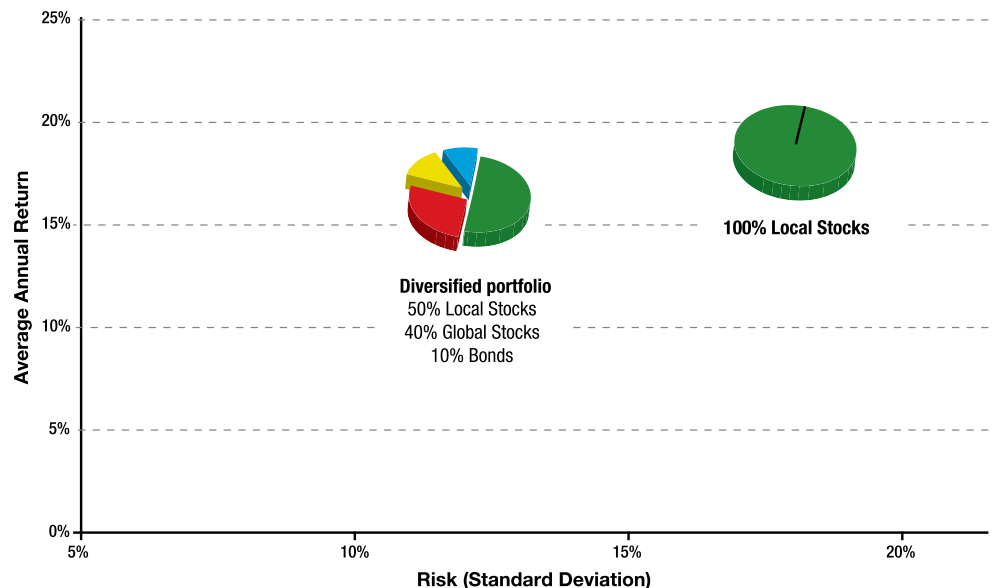
drastic fluctuations in numbers, as one population declines there are always others better adapted to the environment that can take its place.

Adding diversity to your portfolio, or asset allocation, reduces this risk by spreading investments around into many asset types including stocks, bonds and mutual funds. Since different assets have varying risks and experience different market fluctuations, asset allocation insulates your entire portfolio from the ups and downs of one single class of securities.

As the chart shows, by combining stocks and bonds in your portfolio, you can lower your risk while still adding enough growth to help you reach your investment goals.

**Risk is measured by standard deviation, which shows how past returns vary from the average rate of return for the time period considered. The higher the standard deviation, the higher the price volatility and fluctuation. The lower the standard deviation, the lower the level of investment risk.*

Risk and Return for the period January 1, 1988 to December 29, 2006

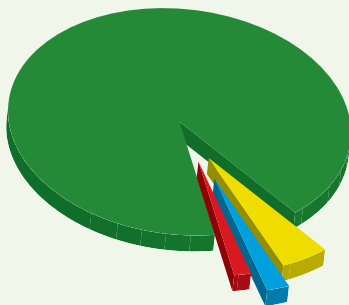


So, while part of your portfolio may contain more volatile securities - which you've chosen for their potential of higher returns - the remainder of your portfolio is devoted to assets classes

that remain stable. Because of the protection it offers, asset allocation is the key to maximising returns while minimising risk.

Diversification is Key to Success and Survival

**Portfolio performance
is determined by:***

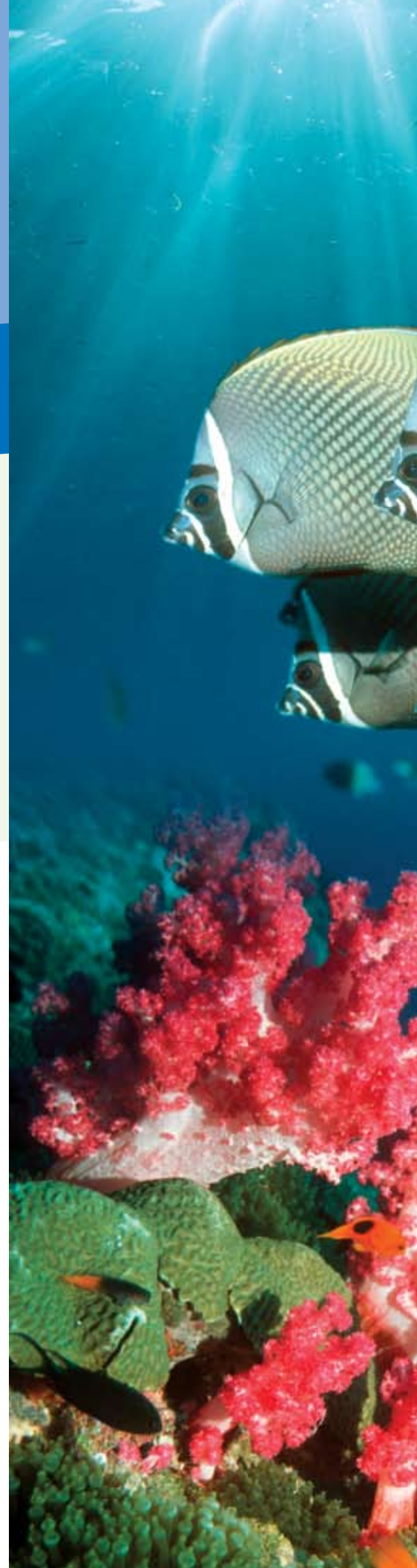


- Asset Allocation - 91.5%
- Security Selection - 4.6%
- Other - 2.1%
- Market Timing - 1.8%

**"Determinants of Portfolio Performance II: An Update."
Brinson, Hood and Beebower, 1996.*

Studies show that asset allocation decisions, far more than any other factor, affected the long-term performance of an investment portfolio. Asset allocation decisions account for 91.5% of a portfolio's performance. Individual investment selection accounts for only 4.6%, while other factors – market timing included – accounted for a mere 3.9% of portfolio performance.

Using a scientific process driven by complex mathematical models, WISE has developed three efficient model portfolios based on the analysis of almost 20 years of historic investment data. Each Asset Allocation Portfolio combines stocks and bonds in varying ratios to suit different financial goals and risk appetites.

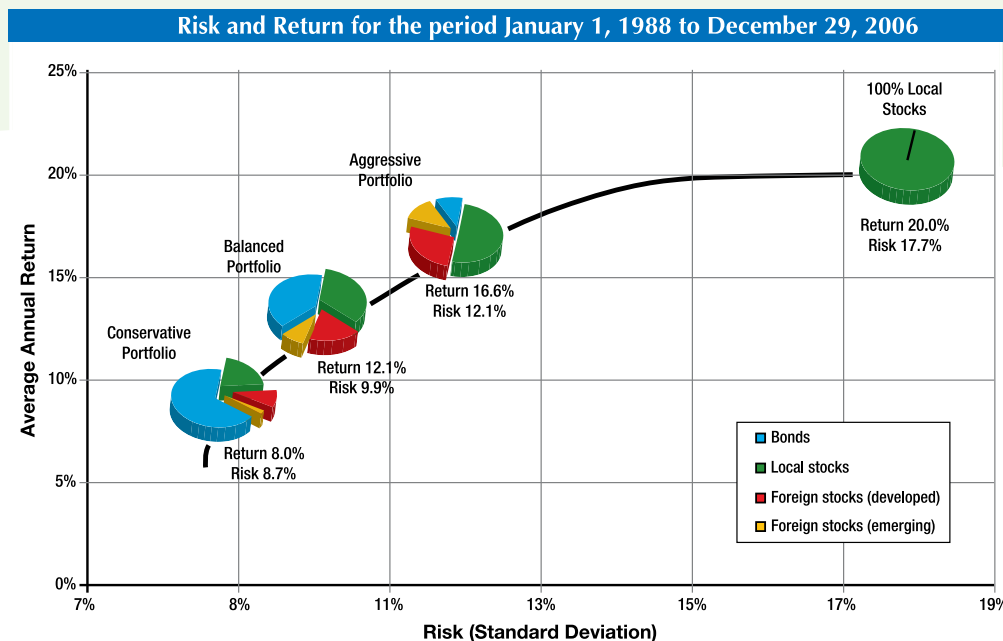




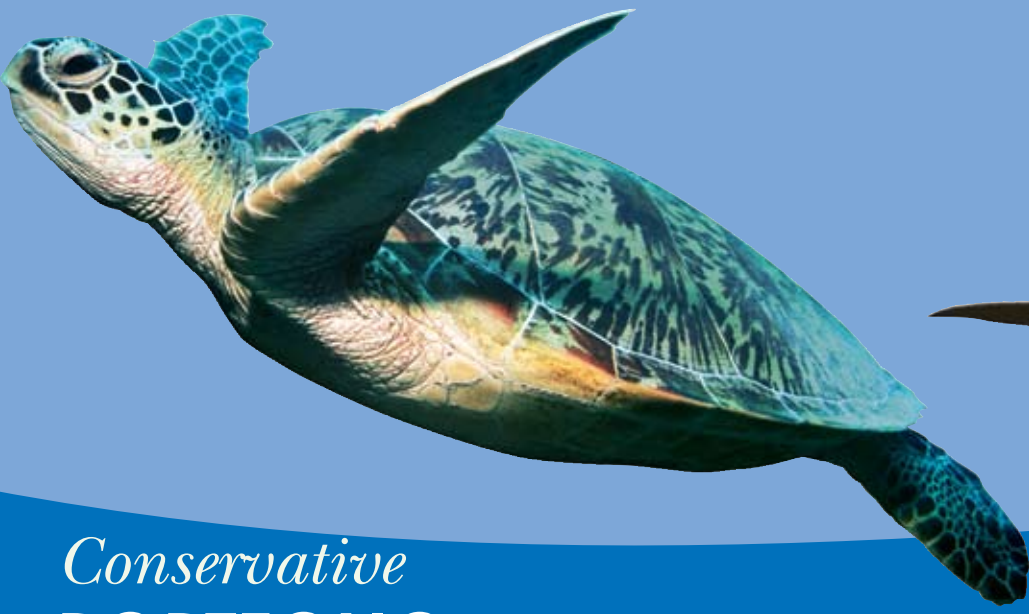
Asset Allocation Portfolios

SIMPLIFY DIVERSIFICATION

The following chart illustrates the trade-offs between risk and return that must be considered when designing an investment plan. Each asset allocation model represents an optimal portfolio designed to achieve the highest expected return for a given amount of risk.



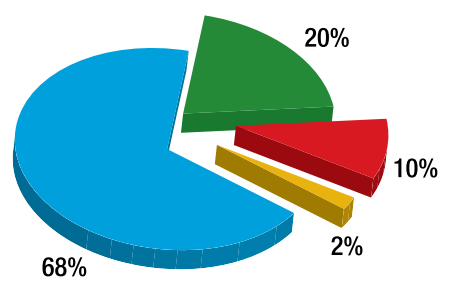
Whether you're saving for retirement, a child's education or your dream home, there's a WISE Asset Allocation Portfolio that's right for you. Our investment specialists can help you decide which portfolio matches your risk tolerance and investing goals.



Conservative PORTFOLIO

Balanced PORTFOLIO

WISE Conservative Portfolio

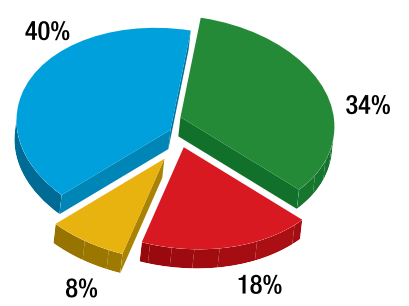


- Domestic Equity
- International Equity - Developed
- International Equity - Emerging
- Fixed Income

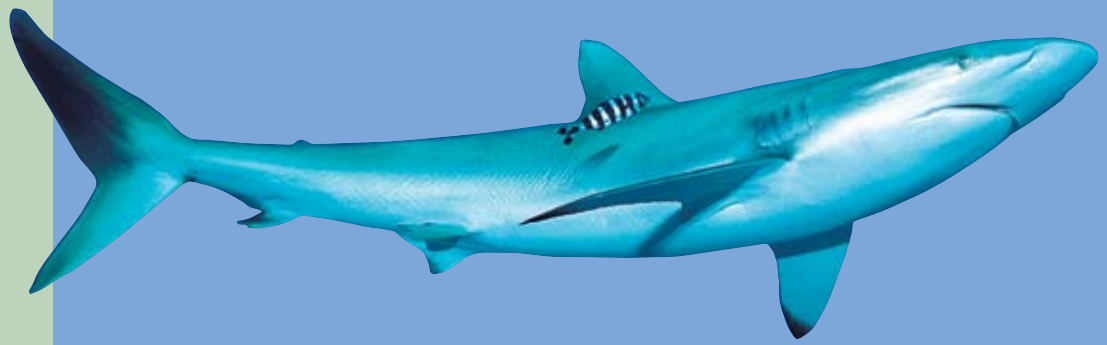
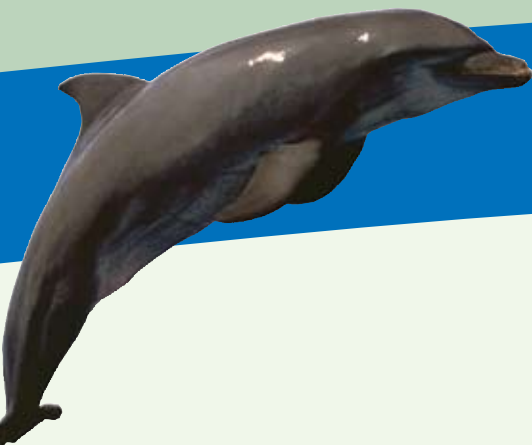
The objective for the Conservative Portfolio is to balance the desire for portfolio growth with the desire to minimise the swings in portfolio values attributable to equity market volatility (risk). The asset allocation favours vehicles that historically deliver more stable returns (70% fixed income) and has a target risk level of less than 50% of the overall stock market¹. A 30% allocation to more volatile assets (equity) is permitted for the purpose of maintaining a measure of portfolio growth and to reduce the impact of inflationary pressures over time. A Conservative Portfolio may be suitable for you if you:

- *Need income to supplement your cash flow*
- *Are unwilling or unable to accept risk/volatility*
- *Are a cautious investor*
- *Have fewer than 5 years before you will need to utilise the money from your investments*

WISE Balanced Portfolio



- Domestic Equity
- International Equity - Developed
- International Equity - Emerging
- Fixed Income

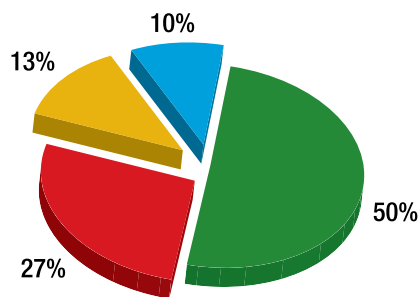


Aggressive PORTFOLIO

The Balanced Portfolio is designed for capital appreciation potential with some income to help withstand moderate fluctuations in market value. The resulting portfolio will be a blend of assets following an objective of long-term growth (60% equity) and assets that lend themselves to more stable but lower returns (40% fixed income). The target risk level is 50% to 60% of the overall stock market¹. While this portfolio should achieve a portion of its return from income, a majority will come from price appreciation. A Balanced Portfolio may be suitable for you if you:

- *Have moderate return expectations for your investments*
- *Are willing and able to accept a moderate level of risk*
- *Are primarily a growth investor but want greater diversification*
- *Have 5 or more years before you will need to utilise the money from your investments*

WISE Aggressive Portfolio



- Domestic Equity
- International Equity - Developed
- International Equity - Emerging
- Fixed Income

The objective for the Aggressive Portfolio is to achieve long-term growth of the investments while maintaining a posture in the portfolio to lessen the severity of the equity market's volatility (risk). While volatility remains a concern for this portfolio, it is a secondary concern and the target risk level is 60% to 70% of the overall stock market¹. A majority of the assets will be allocated to investments seeking to produce long-term capital growth (90% equity) while a minority of the assets will be allocated to investments that seek to produce a more regular, predictable stream of income (10% fixed income). An Aggressive Portfolio may be suitable for you if you:

- *Have high return expectations for your investments*
- *Can tolerate higher degrees of fluctuation*
- *Are a younger or a more experienced investor and a risk taker*
- *Have 7 years or more before you will need to utilise the money from your investments*

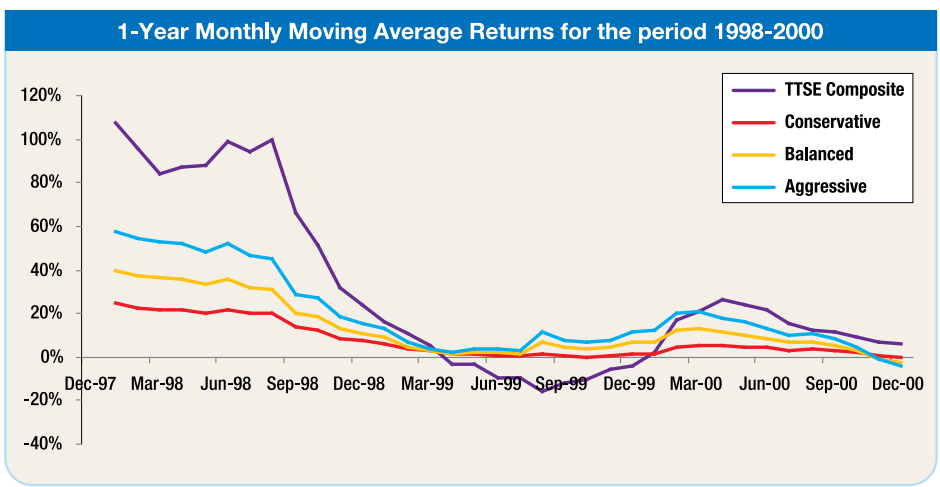
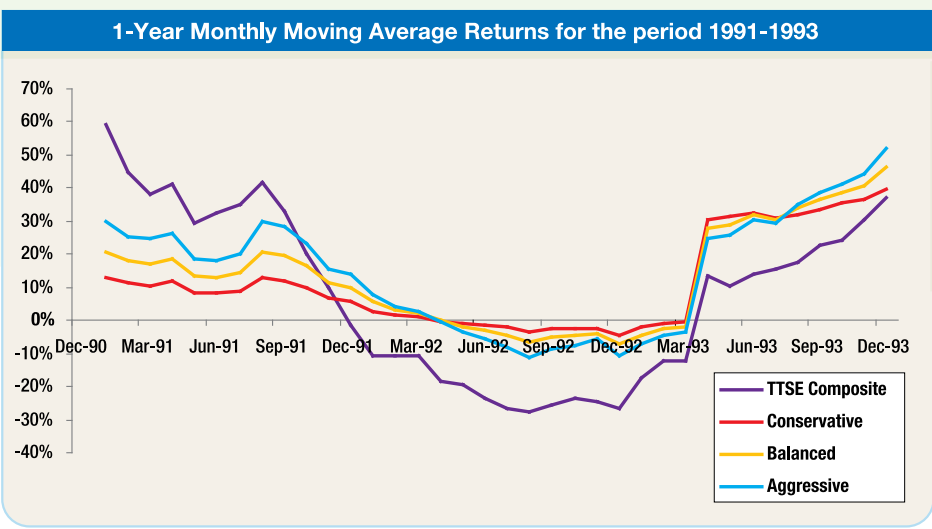
¹ The stock market volatility is represented by the monthly standard deviation (annualised) of the TTSE Composite Index for the period January 1, 1988 to June 30, 2006.

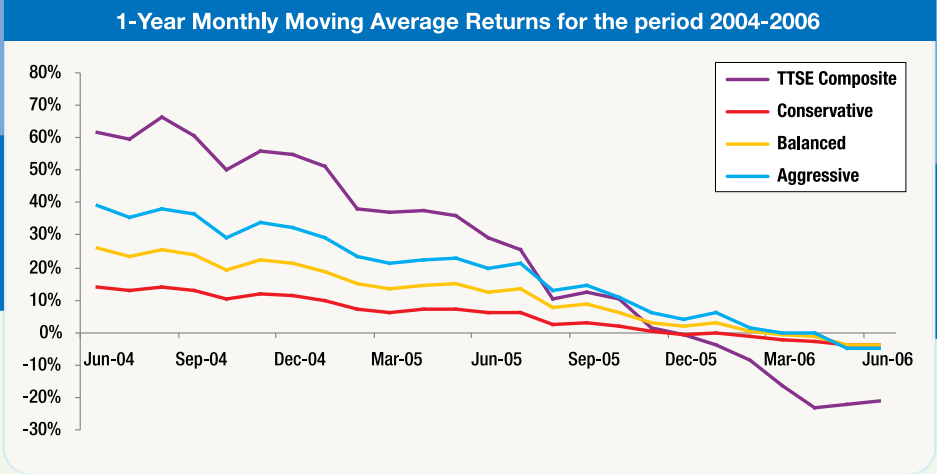


Protecting Your INVESTMENT

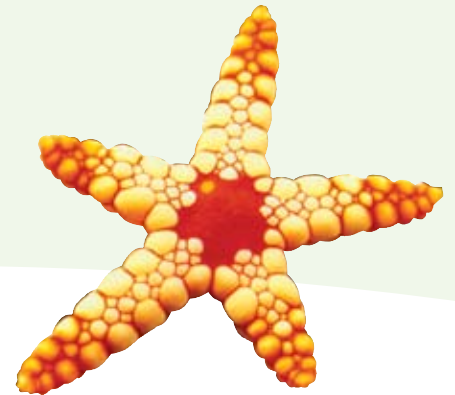
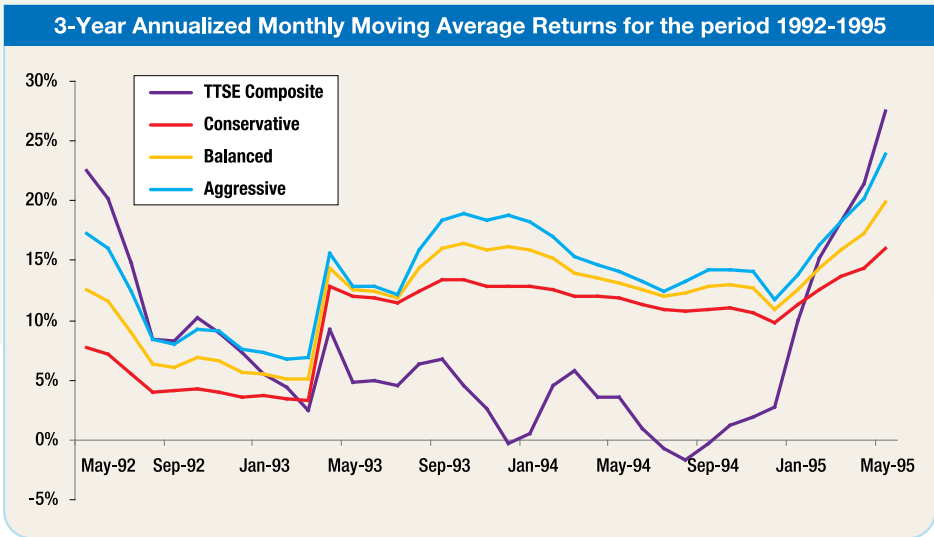
The WISE Asset Allocation Portfolios have consistently minimised downside risk i.e. the chance and/or magnitude of a negative return over a short-term investment horizon. The following charts show the impact of poor market conditions on portfolio returns using actual historic data. During all three down markets (1991-1993, 1998-2000 and 2004-2006), the WISE Asset Allocation Portfolios significantly softened the negative impact on overall stock market returns.

The returns are expressed as 1-year or 3-year monthly moving averages using 12-month or 36-month rolling returns, respectively. As each new month is included in calculating the average, the last month of the series is deleted. Moving averages are used to eliminate short-term fluctuations in time series and highlight long-term trends and cycles.





The benefits of diversification are equally valid over the medium-term. Fluctuations in 3-year annualised portfolio returns are dramatically reduced in the WISE Asset Allocation Portfolios.



The simulated returns are provided for illustrative purposes only and do not include the cost of commissions. Past performance of an index is no guarantee of future returns of an asset class. The price, value of and income from any of the securities mentioned in this report are not guaranteed and may fluctuate.

Your money is too important to invest without strategy. Don't let life get in the way of building and managing your investment portfolio. Choose a WISE Asset Allocation Portfolio and you instantly access everything you need in one easy investment. We do all the hard work for you.

Contact our investment specialists to find out how a WISE Asset Allocation Portfolio can be part of your investing future.

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