



WISE TOP PICKS
Leaders of the Pack



Securing Your Future Is Our Main Investment

A Member of the  FINANCIAL GROUP

Annually we have picked local stocks which we believe in the coming year would provide a superior return while maintaining a strong long-term outlook. In order to do this we look at company fundamentals which include not only ratio analysis but examination of the quality of management and industry outlook. Consideration is also given to the level of liquidity in the stock.

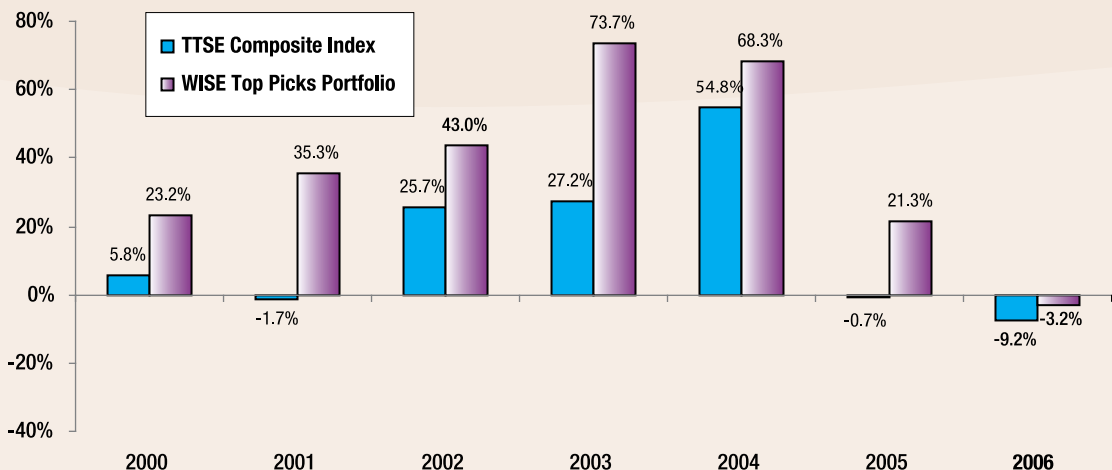
The WISE Top Picks is an equal-weighted hypothetical portfolio of our preferred stocks listed on the Trinidad & Tobago Stock Exchange. Our profit hunters know the territory like the back of their hands and are well experienced

in tracking down the meatiest profits. The idea is to focus on stocks which are showing key leadership potential.

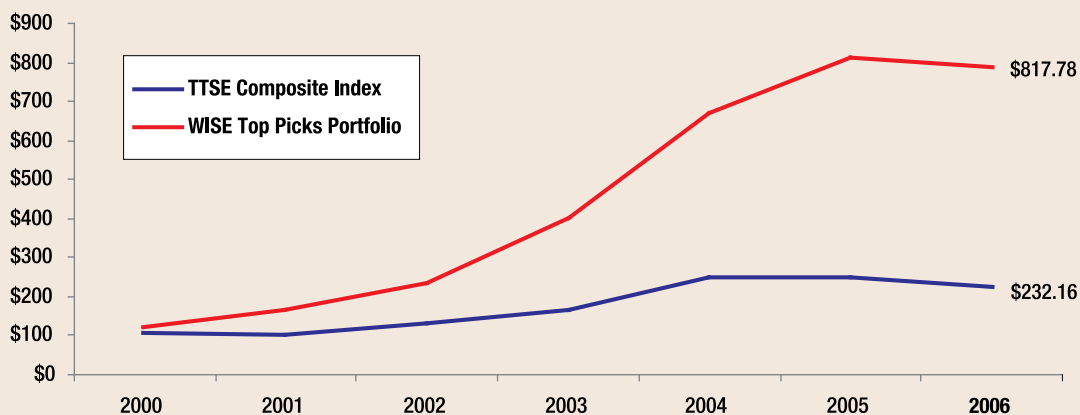
The WISE Top Picks portfolio has consistently outperformed the benchmark index since its inception in 2001.

If you had invested \$100 in the local stock market, represented by the TTSE Composite index, in January 2000, your \$100 today would be worth roughly \$208. If you had invested in the WISE Top Picks, however, you would have earned \$703, or over three times the broader market.

Calendar Year Performance as of December 29, 2006



Cumulative return of a \$100 investment in WISE Top Picks as compared with the TTSE Composite Index as of December 29, 2006



Most investors lack the time required to research a company's finances, products and management to become confident in finding opportunity where others fear to tread. But that doesn't mean you have to blindly follow the herd and risk getting caught in the ensuing stampede. The WISE Top Picks gives you instant access to the local stock market, the benefit of extensive research and market experience as well as the opportunity to reap superior returns in one easy investment.

The WISE Top Picks is an equal-weighted hypothetical portfolio of our preferred stocks and is not intended to represent a balanced portfolio. It is limited to locally listed stocks, and individual investors must do their own asset allocation to determine which of these stocks, if any, fit their portfolios. Past performance is no guarantee of future returns.



WISE

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