

RETIREMENT, DEATH & BED RIDDEN, TERMINATION ON MEDICAL GROUNDS RATE TABLE

Years Members hip	Interest rate	Years Members hip	Interest rate	Years Members hip	Interest rate	Years Members hip	Interest rate	Years Members hip	Interest rate
1	0.5263	9	4.7367	17	8.9471	25	13.1575	33	17.3679
2	1.0526	10	5.263	18	9.4734	26	13.6838	34	17.8942
3	1.5789	11	5.7893	19	9.9997	27	14.2101	35	18.4205
4	2.1052	12	6.3156	20	10.526	28	14.7364	36	18.9468
5	2.6315	13	6.8419	21	11.0523	29	15.2627	37	19.4731
6	3.1578	14	7.3682	22	11.5786	30	15.789	38	19.9994
7	3.6841	15	7.8945	23	12.1049	31	16.3153	39	20.5257
8	4.2104	16	8.4208	24	12.6312	32	16.8416	40	21.052

(Share plus interest on share on table above plus 1% interest on share on each year of membership added as bonus)

**EVERYTHING GREAT
STARTS SMALL**



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FTACTL

FTA CO-OPERATIVE THRIFT LIMITED

NAI LOLOLO INVESTMENT

WHY INVEST WITH US?

- ⇒ FINANCIAL WELFARE IS PARAMOUNT when you leave your Principal amount with us, it goes back to you after agreed term
- ⇒ SHARE HOLDERS WITH SNQ HOLDINGS & ITS DIVIDENDS
- ⇒ INCLUDED IN ANNUAL FTACTL DIVIDENDS
- ⇒ SAVINGS
- ⇒ HIGHEST INTEREST RATE @ 8% i.e. other Banks & investment companies rates ≤ 6.5%
- ⇒ HIGH RETURNS
- ⇒ SECURE FUTURE FOR YOU AND YOUR FAMILY
- ⇒ LIFETIME MEMBERSHIP



OBJECTS OF FTACTL are:

1. To promote thrift among its members
2. To receive the Savings of its members either as payment on Shares, Savings, Investments or Deposits
3. To encourage Thrift and Savings amongst members, providing them an opportunity to accumulate their Shares, Savings, Investments and Deposits and creating a source of funds from which Loans can be available for provident or productive purposes.
4. To promote the economic and social interests of its members by providing efficient and effective services to meeting the needs of members.

NA I LOLOLO INVESTMENT (NiL)

This is a long term investment and the conditions are as follows;

1. A Special Interest Rate shall be applied to members reaching the age of 55 years.
2. Investor becomes a member of FTACTL and FTACTL will pay for their subscription to RFTA
3. Investors can loan 50% of total fund invested with 5% Interest per Annum
4. Investor can pay off loan from the interest gained from investment.
5. Investors can make periodic investments or may make one whole sum investment per year.
6. Minimum investment per member is \$2,000
7. Maximum investment per member is unlimited.

Table 1: Na I Lololo Interest Rate Table

Number of Years	Interest rate
2-3 years	6%
4-5 years	7%
6-8 years	8%

BENEFITS

1. Continued full financial membership with FTACTL.
2. High interest rates on investments
3. Member is entitled to special benefits (as approved by the FTACTL Board) under
 - ⇒ Gold Card - e.g awarded to members who have invested =>\$50,000 into the Na i Lololo
 - ⇒ Silver Card e.g. awarded to members who have invested= > \$30,000
 - ⇒ Bronze Card e.g. awarded to member who have invested =>\$20,000
4. Full retirement benefit as stipulated in the Retirement table 2: