

Years of Membership	Interest Rate	Years of Membership	Interest Rate	Years of Membership	Interest Rate	Years of Membership	Interest Rate	Years of Membership	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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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 the agreed term.
- **Share Holders with SNQ Holdings and its Dividends.**
- **Included in Annual FTACTL Dividends.**
- **Highest Interest Rate @ 8% (i.e. other Banks & investment companies have lower rates).**
- **High Returns.**
- **Secure Future for You & Your Family.**
- **Lifetime Membership.**
- **Savings.**

## OBJECTS OF FTACTL are :

- To promote FTACTL among its members
- To receive the Savings of its members either as payment on Shares, Savings, Investments or Deposits
- 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.
- To promote the economic and social interests of its members by providing efficient and effective services to meeting the needs of members.



## Nai Lololo Investments

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

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

Refer to the Nai Lololo Interest Rate table below :

No. of Years	Interest Rates
2 Years	6%
3 Years	6.5%
4 Years	7%
5 Years	7.5%
6 Years and beyond	8%

## BENEFITS :

- Continued full financial membership with FTACTL
- High interest rates on investments
- 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 into the Na i Lololo
  - Bronze Card** - e.g awarded to members who have invested => \$20,000 into the Na i Lololo
- Full retirement benefit as stipulated in the Retirement table 2 at the back :

