

# **Universal Retirement Fund**

# Fund Size: TT \$379 Million

Investment Objective: To provide investors with long-term capital growth by diversifying the portfolio across a range of asset classes and sectors domestically and internationally.

## For the Quarter: January to March 2021

#### **Fund Facts**

Inception Date November 28, 1997

Unit Price at 31.3.2021 \$49.85 Minimum Initial Investment \$100.00

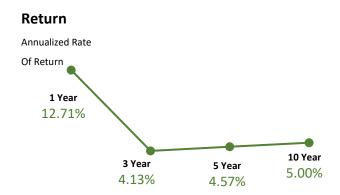
Income Income earned is automatically reinvested Charges No services, sales or handling charges

#### **Historical Performance**

Annualized Rate

Of Return

2020	2.14%
2019	10.75%
2018	-1.82%
2017	6.16%
2016	2.19%

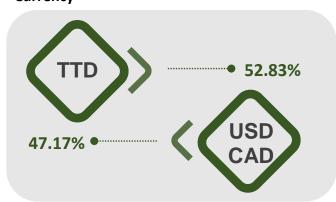


# **Top Ten Holdings**

iShares S&P 500 Index Fund	7.60%
iShares Short Treasury Bond Exchange Traded Funds	7.39%
Clico Investment Fund Common Shares	6.09%
Vanguard Info Tech Exchange Traded Funds & Service	5.46%
First Citizens Bank Limited Common Shares	5.42%
Citicorp Cert of Part In Gott Series 30 Bond 4.15 Due 2027	4.74%
Massy Holdings Limited Common Shares	4.28%
Vanguard Consumer Discretionary Exchange Traded Funds	4.23%
Vanguard Telecom Service Exchange Traded Funds	4.21%
Trinidad & Tobago NGL Limited Common Shares	4.10%



### **Currency**



#### **Risk Profile**

The value of the Fund is related to the market value of the underlying investments and as such, payment of principal and interest reflect investment performance.



Performance is subject to variations and is likely to change over time. Past performance should not be treated as an indicator of future performance. Important information concerning the investment goals, risks, charges and expenses is contained in the prospectus. Investors should carefully consider these before investing. Obtain a prospectus from our website (www.ttutc.com) or at any of our UTC Investment Centres and read it carefully before investing.