



Universal Retirement Fund

For the Quarter: April to June 2021

Fund Size: TT \$403 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.

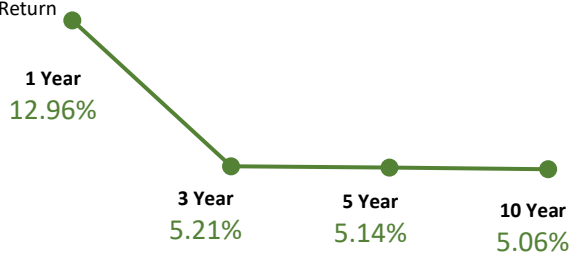
Fund Facts

Inception Date	November 28, 1997
Unit Price at 30.06.2021	\$52.39
Minimum Initial Investment	\$100.00
Income Charges	Income earned is automatically reinvested
	No services, sales or handling charges

Return

Annualized Rate

Of Return



Historical Performance

Annualized Rate

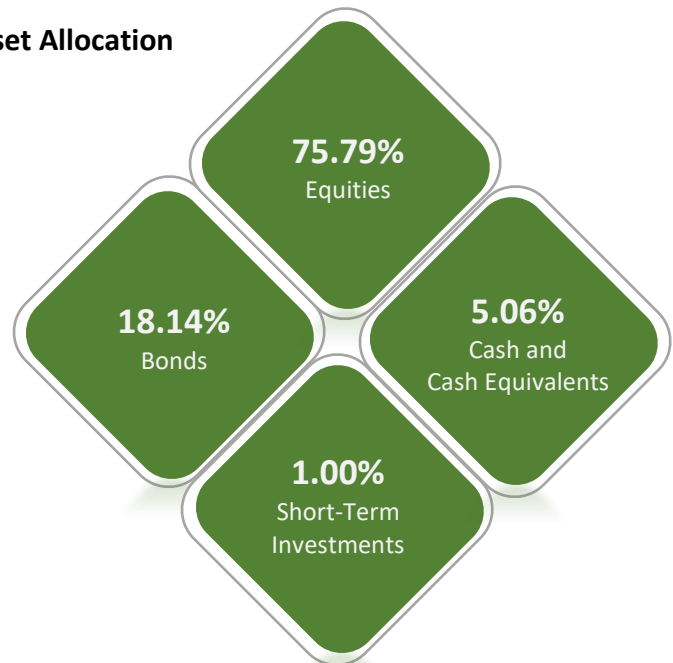
Of Return

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

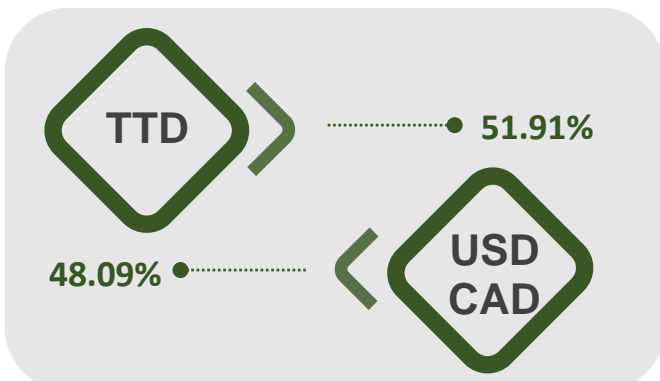
Top Ten Holdings

iShares S&P 500 Index Fund	9.30%
iShares Short Treasury Bond Exchange Traded Funds	6.80%
Clico Investment Fund Common Shares	6.20%
Vanguard Info Tech Exchange Traded Funds & Service	5.91%
First Citizens Bank Limited Common Shares	5.60%
Massy Holdings Limited Common Shares	5.05%
Trinidad & Tobago NGL Limited Common Shares	4.68%
Citicorp Cert of Part In Gott Series 30 Bond 4.15 Due 2027	4.36%
Vanguard S&P 500 Exchange Traded Funds	3.92%
Scotiabank Trinidad and Tobago Limited	3.47%

Asset Allocation



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.

