

Universal Retirement Fund

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.

For the Quarter: April to June 2021

Fund Facts

Inception Date November 28, 1997

Unit Price at 30.06.2021 \$52.39

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%

Annualized Rate Of Return 1 Year 12.96% 3 Year 5 Year 10 Year 5.21% 5.14% 5.06%

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%

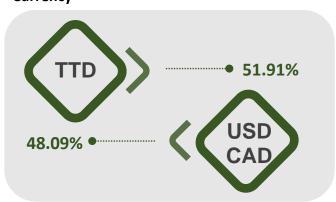
75.79% Equities 5.06% Cash and Cash Equivalents 1.00% Short-Term Investments

Currency

Scotiabank Trinidad and Tobago Limited

Return

Top Ten Holdings



Risk Profile

3.47%

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.