

Universal Retirement Fund

Fund Size: TT \$411 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: July to September 2021

Fund Facts

Inception Date November 28, 1997

Unit Price at 30.09.2021 \$53.03 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%

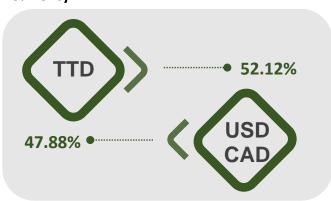
Return **Annualized Rate** Of Return 1 Year 11.34% 3 Year 5 Year 10 Year 5.42% 4.76% 5.18%

Top Ten Holdings

iShares S&P 500 Index Fund	8.78%
iShares Short Treasury Bond Exchange Traded Funds	6.80%
Clico Investment Fund Common Shares	6.00%
Vanguard Info Tech Exchange Traded Funds & Service	5.95%
First Citizens Bank Limited Common Shares	5.67%
Massy Holdings Limited Common Shares	5.21%
Trinidad & Tobago NGL Limited Common Shares	4.53%
Citicorp Cert of Part In Gott Series 30 Bond 4.15 Due 2027	4.52%
Vanguard S&P 500 Exchange Traded Funds	3.93%
Scotiabank Trinidad and Tobago Limited Common Shares	3.57%

Asset Allocation 74.57% **Equities** 6.79% 17.82% Cash and Bonds Cash Equivalents 0.82% Short-Term Investments

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.