



Universal Retirement Fund

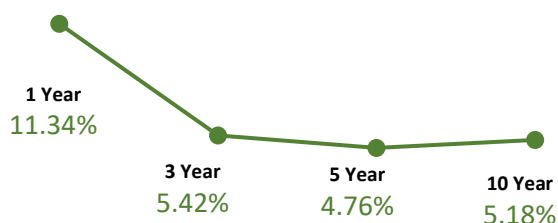
For the Quarter: July to September 2021

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.

Return

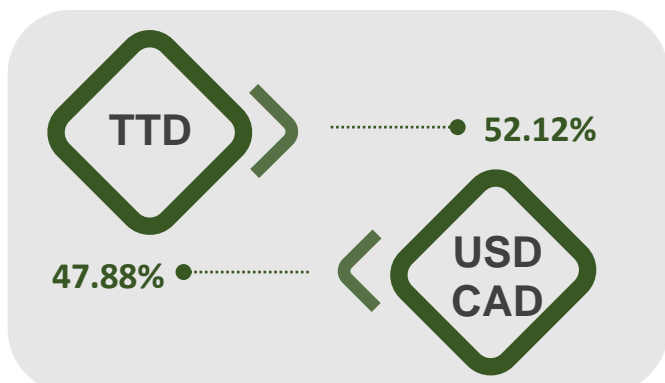
Annualized Rate
Of Return



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%

Currency



Fund Facts

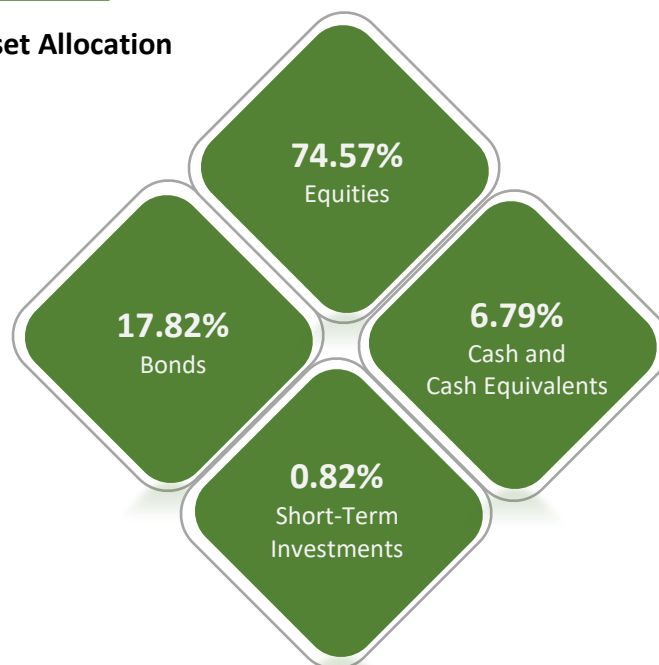
Inception Date	November 28, 1997
Unit Price at 30.09.2021	\$53.03
Minimum Initial Investment	\$100.00
Income Charges	Income earned is automatically reinvested
	No services, sales or handling charges

Historical Performance

Annualized Rate
Of Return

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

Asset Allocation



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.

