



Universal Retirement Fund

For the Quarter: January to March 2022

Fund Size: TT \$427 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 31.03.2022	\$54.03
Minimum Initial Investment	\$100.00
Income Charges	Income earned is automatically reinvested
	No services, sales or handling charges

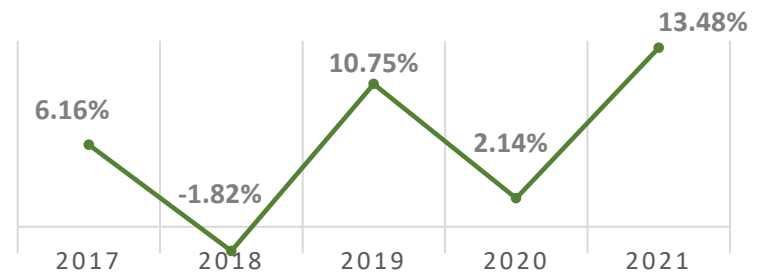
Return

Annualized Rate Of Return

1 Year	8.39%
3 Year	7.24%
5 Year	4.55%
10 Year	4.99%

Historical Performance

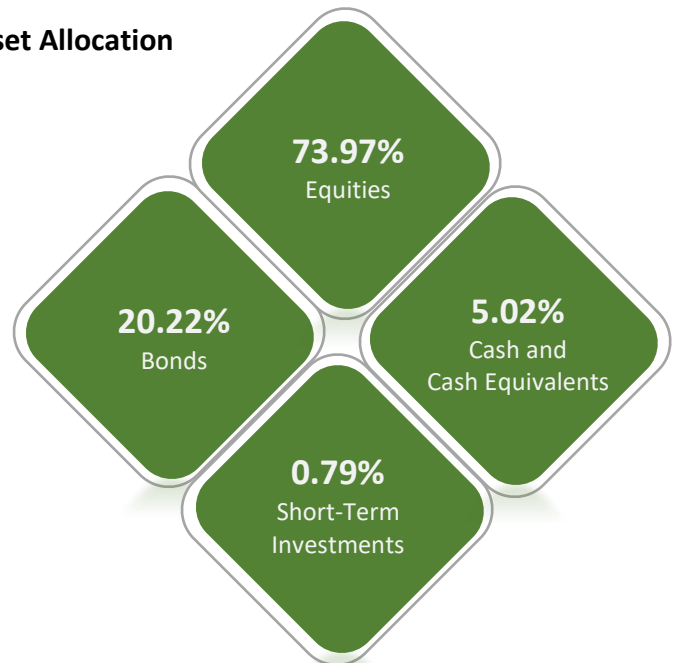
Annualized Rate Of Return



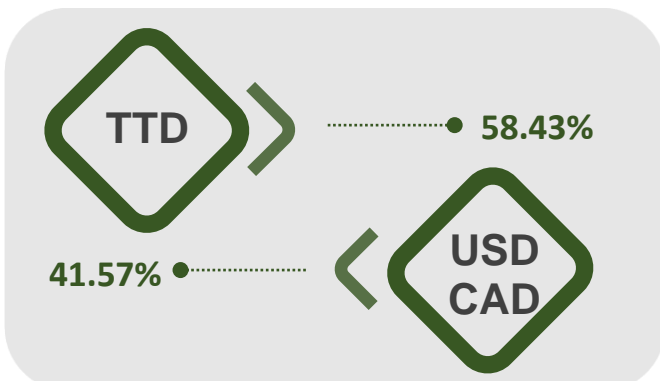
Top Ten Holdings

Massy Holdings Limited	7.37%
Clico Investment Fund	6.88%
Vanguard Info Tech ETF	6.05%
i SHARES S&P 500 INDEX FUND	5.94%
Vanguard S&P 500 ETF	5.64%
First Citizens Bank Ltd	5.60%
Trinidad & Tobago NGL Limited	5.43%
Scotiabank Trinidad and Tobago Limited	5.26%
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Vanguard Consumer Discretionary ETF	3.45%

Asset Allocation

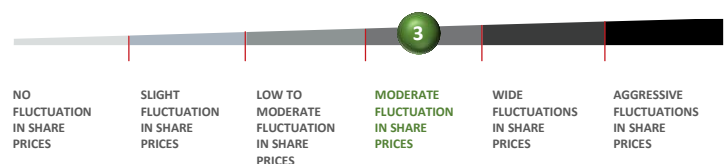


Currency



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.



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.