



Universal Retirement Fund

For the Quarter: April to June 2022

Fund Size: TT \$406 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 30.06.2022	\$51.39
Minimum Initial Investment	\$100.00
Income Charges	Income earned is automatically reinvested
	No services, sales or handling charges

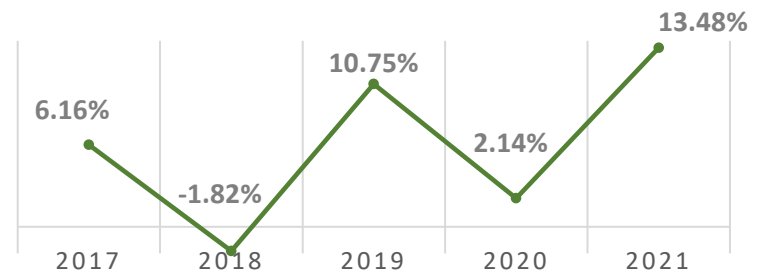
Return

Annualized Rate Of Return

1 Year	-1.91%
3 Year	5.46%
5 Year	3.47%
10 Year	4.42%

Historical Performance

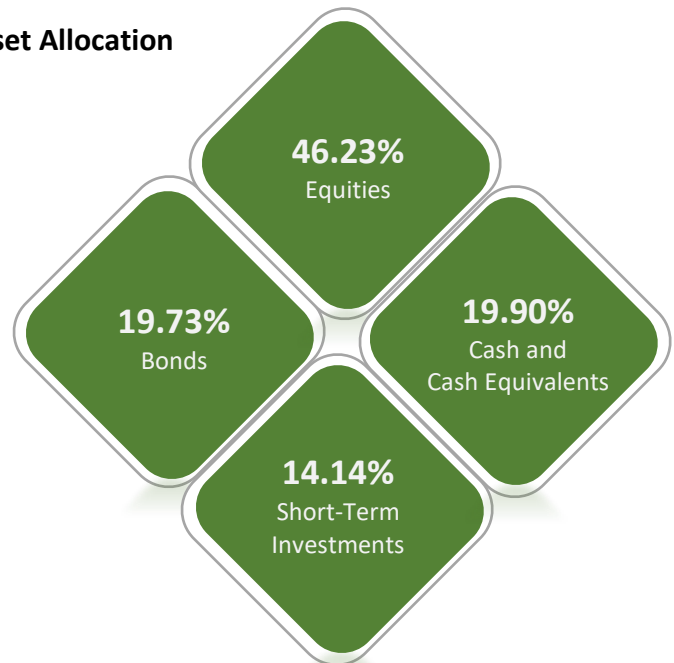
Annualized Rate Of Return



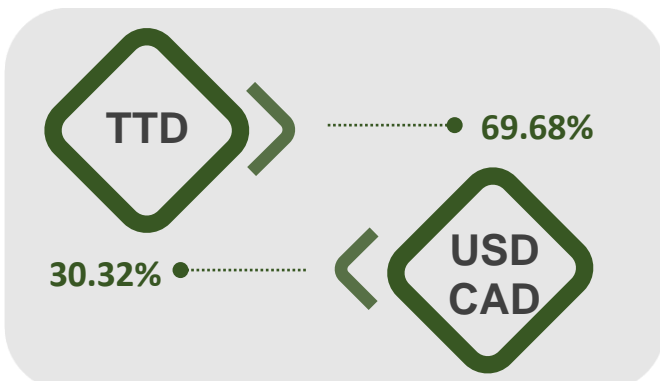
Top Ten Holdings

Intl Flavor & Fragrances CP US\$9M1.81% 05072022	8.31%
Energy Transfer LP CP US\$9M1.83% 08072022	8.30%
Clico Investment Fund	8.28%
Massy Holdings Limited	7.96%
Scotiabank Trinidad and Tobago Limited	7.76%
Trinidad & Tobago NGL Limited	6.79%
Citicorp Cert of Part in GOTT Series 30 Bond 4.15 Due 2027	5.41%
First Citizens Bank Limited	4.83%
Republic Bank Limited	3.96%
GOTT US\$1.0Bn 4.5% FXRB Due 2026	3.35%

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.