



Universal Retirement Fund

For the Quarter: October to December 2022

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.

Fund Facts

Inception Date	November 28, 1997
Unit Price at 30.12.2022	\$50.19
Minimum Initial Investment	\$100.00
Income Charges	Income earned is automatically reinvested
	No services, sales or handling charges

Return

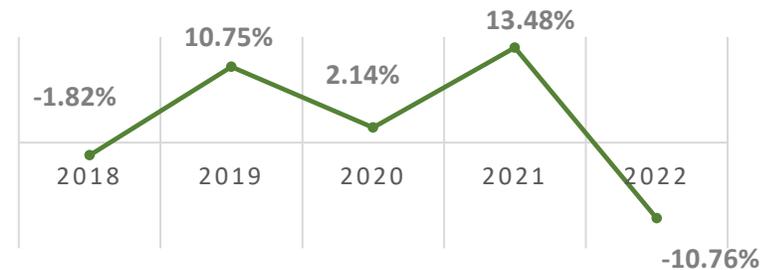
Annualized Rate Of Return

YTD*	-10.76%
1 Year	-10.76%
3 Year	4.64%
5 Year	2.38%
10 Year	3.54%

*Total Returns

Historical Performance

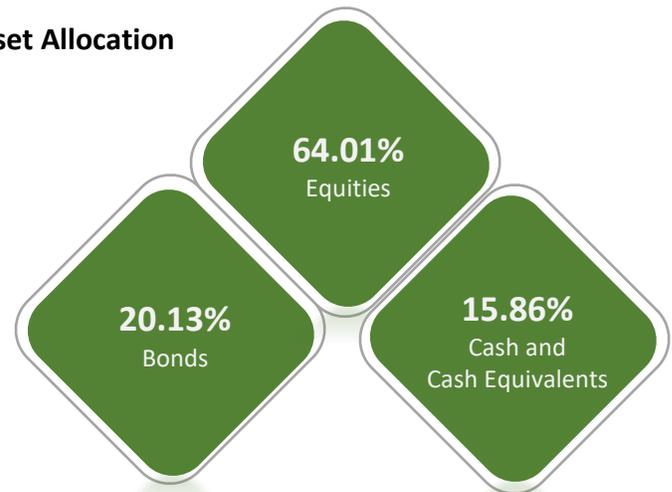
Annualized Rate Of Return



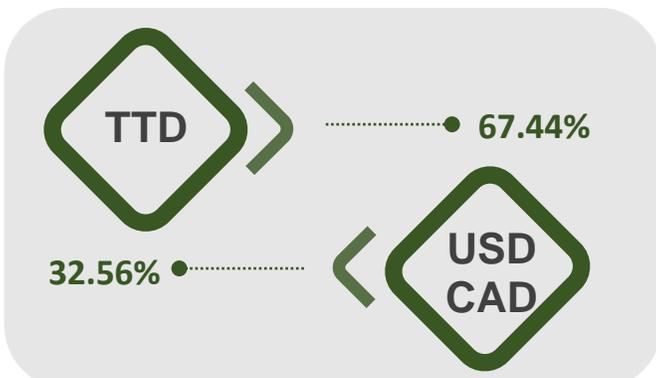
Top Ten Holdings

iShares S&P 500 Index Fund	8.24%
SPDR S&P 500 Index Fund	8.23%
Clico Investment Fund	8.04%
Scotiabank Trinidad and Tobago Limited	7.49%
Trinidad and Tobago NGC Limited	7.26%
Massy Holdings Limited	6.69%
First Citizens Bank Limited	6.37%
Citicorp Cert of Part of GOTT Series 30 Bond 4.15 Due 2027	5.27%
Republic Financial Limited	3.71%
GOTT US\$1.0Bn 4.5% FXRB due 2026	3.31%

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.