



Universal Retirement Fund

For the Quarter: April to June 2024

Fund Size: TT \$409 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 28.06.2024	\$50.16
Minimum Initial Investment	\$100.00
Income Charges	Income earned is automatically reinvested
Average Credit Quality	No services, sales or handling charges
	BBB

Return

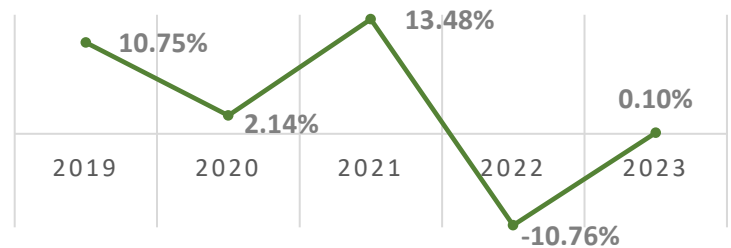
Annualized Rate Of Return

YTD*	-0.16%
1 Year	-0.26%
3 Year	-1.44%
5 Year	1.37%
10 Year	2.14%

* Total Returns

Historical Performance

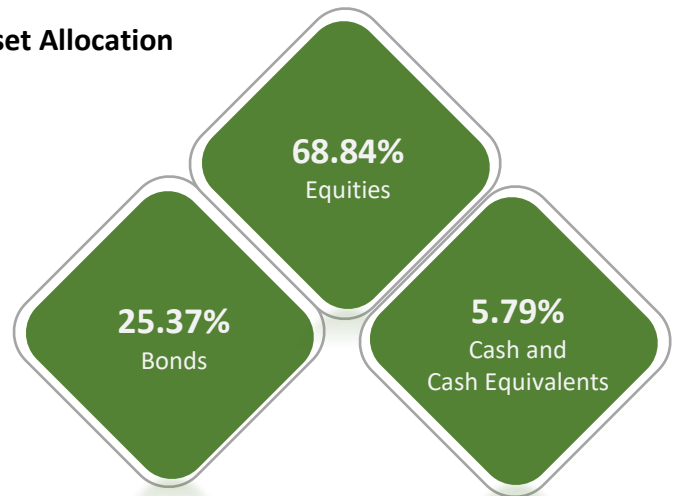
Annualized Rate Of Return



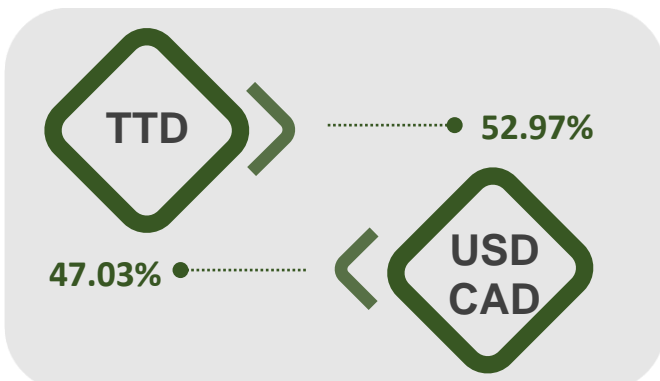
Top Ten Holdings

iShares S&P 500 Index Fund	10.29%
Vanguard S&P 500 ETF	10.19%
Republic Bank Limited	8.80%
SPDR S&P 500	7.15%
Scotiabank Trinidad and Tobago Limited	5.63%
Massy Holdings Limited	5.32%
CITICORP CERT OF PART IN GOTT SERIES 30 BOND 4.15 DUE 2027	5.05%
First Citizens Group Financial Holdings Limited	4.84%
CVS Health Corp US\$1.7Bn 5.25% FXB Due 21st February 2033	4.29%
ANSA McAI Limited	3.08%

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.