



Universal Retirement Fund

Fund Size: TT \$340.7 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.

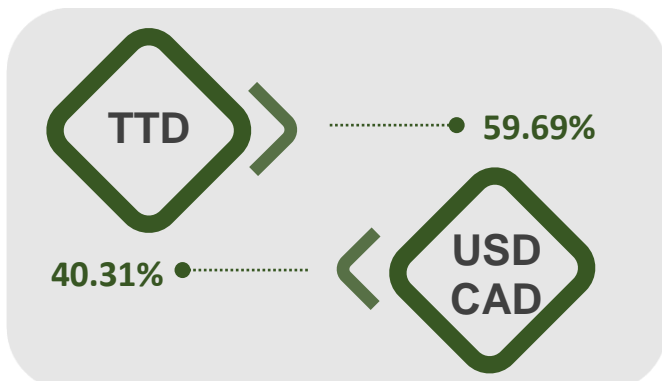
Return



Top Ten Holdings

Vanguard Info Tech ETF	11.02%
Clico Investment Fund Common Shares	7.26%
CITICORP CERT OF PART IN GOTT SERIES 30 BOND 4.15 DUE 2027	5.59%
Trinidad & Tobago NGL Limited Common Shares	5.08%
First Citizens Bank Limited Common Shares	4.95%
Vanguard Telecom Service ETF	4.68%
Republic Bank Limited Common Shares	4.43%
Massy Holdings Limited Common Shares	4.33%
GOTT US\$1.0Bn 4.5% FXRB due 2026	4.07%
ANSA McAl Limited Common Shares	3.04%

Currency



For the Quarter: April to June 2020

Fund Facts

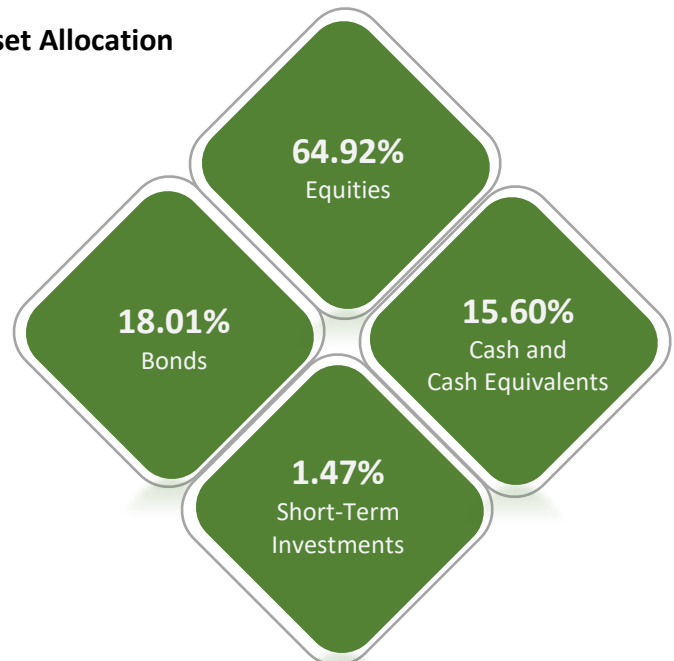
Inception Date	November 28, 1997
Unit Price at 30.06.2020	\$46.38
Minimum Initial Investment	\$100.00
Income	Income earned is automatically reinvested
Charges	No services, sales or handling charges

Historical Performance

Annualized Rate
Of Return

2019	10.75%
2018	-1.82%
2017	6.16%
2016	2.19%
2015	1.28%

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.

