



Universal Retirement Fund

For the Quarter: July to September 2020

Fund Size: TT \$353 Million

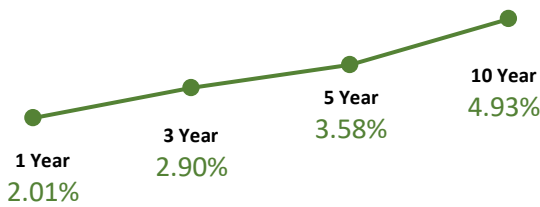
Investment Objective: To provide investors with long-term capital growth by diversifying the portfolio across a range of asset classes and sectors domestically and internationally.

Fund Facts

Inception Date	November 28, 1997
Unit Price at 30.09.2020	\$47.63
Minimum Initial Investment	\$100.00
Income Charges	Income earned is automatically reinvested
	No services, sales or handling charges

Return

Annualized Rate
Of Return



Historical Performance

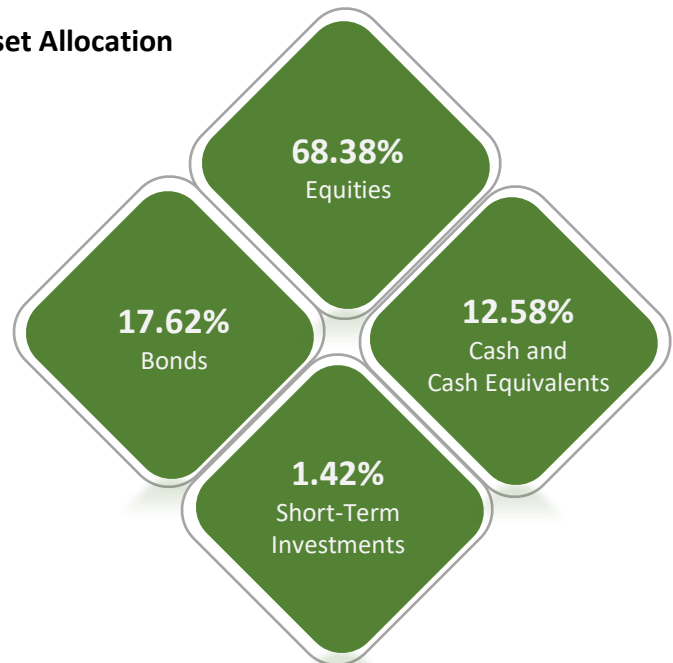
Annualized Rate
Of Return

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

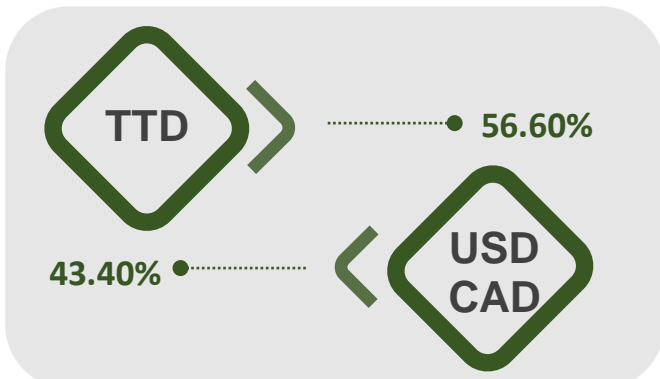
Top Ten Holdings

i SHARES S&P 500 INDEX FUND	8.47%
Clico Investment Fund Common Shares	7.35%
Vanguard S&P 500 ETF	7.29%
SPDR S&P 500	6.08%
CITICORP CERT OF PART IN GOTT SERIES 30 BOND 4.15 DUE 2027	5.66%
First Citizens Bank Ltd Common Shares	5.36%
Trinidad & Tobago NGL Limited Common Shares	4.66%
Massy Holdings Limited Common Shares	4.62%
Republic Bank Limited Common Shares	4.51%
GOTT US\$1.0Bn 4.5% FXRB due 2026	4.07%

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.

