

Universal Retirement Fund

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.

For the Quarter: July to September 2020

Fund Facts

Inception Date November 28, 1997

Unit Price at 30.09.2020 \$47.63 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%

Return Annualized Rate Of Return 5 Year 4.93% 1 Year 2.90%

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 68.38% Equities 12.58% Cash and Cash Equivalents 1.42% Short-Term Investments

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.