

Universal Retirement Fund

Fund Size: TT \$406 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

Annualized Rate Of Return

YTD*	-1.69%
1 Year	0.80%
3 Year	-2.34%
5 Year	1.13%
10 Year	2.06%
From Inception	6.12%

^{*} Total Returns

Top Ten Holdings

iShares S&P 500 Index Fund	10.61%
Vanguard S&P 500 ETF	10.52%
Republic Bank Limited	8.23%
SPDR S&P 500	7.37%
CITICORP CERT OF PART IN GOTT SERIES 30 BOND 4.15 DUE 2027	4.98%
Scotiabank Trinidad and Tobago Limited	4.70%
Massy Holdings Limited	4.60%
First Citizens Group Financial Holdings Limited	4.52%
CVS Health Corp US\$1.7Bn 5.25% FXB Due 21st February 2033	4.39%
Volkswagen Credit Inc. US\$15,000MM 4.83% CP due 23-Oct-2024	3.42%

For the Quarter: July to September 2024

Fund Facts

Inception Date November 28, 1997

Unit Price at 30.09.2024 \$49.39

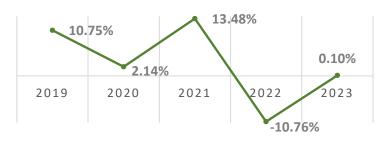
Minimum Initial Investment \$100.00

Income Income earned is automatically reinvested Charges No services, sales or handling charges

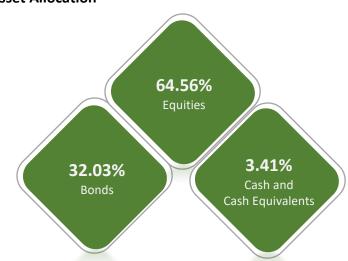
Average Credit Quality BE

Historical Performance

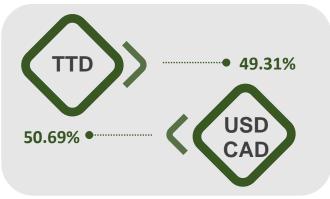
Annualized Rate Of Return



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.