



Universal Retirement Fund

For the Quarter: July to September 2024

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.

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	BBB

Return

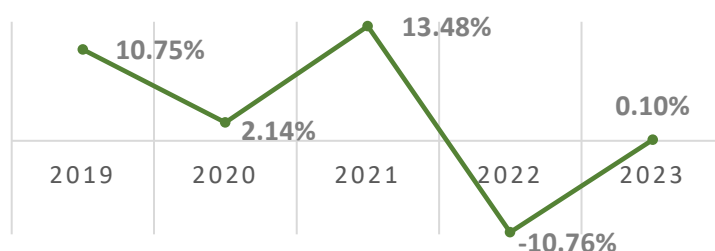
Annualized Rate Of Return

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

Historical Performance

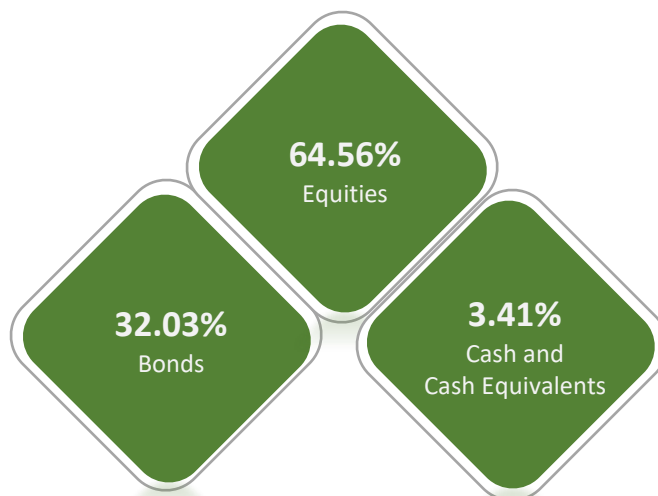
Annualized Rate Of Return



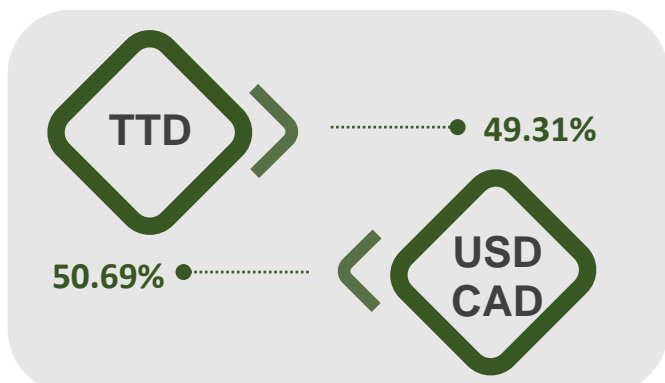
Top Ten Holdings

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%

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.

