

# **Universal Retirement Fund**

# Fund Size: TT \$409 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*	-0.22%
1 Year	-0.22%
3 Year	-3.76%
5 Year	0.66%
10 Year	2.13%
From Inception	6.12%

<sup>\*</sup> Total Returns

# **Top Ten Holdings**

Vanguard S&P 500 ETF	9.73%
iShares S&P 500 Index Fund	9.73%
Republic Financial Holdings Limited	8.63%
SPDR S&P 500	7.81%
Massy Holdings Limited	5.31%
CITICORP CERT OF PART IN GOTT SERIES 30 BOND 4.15 DUE 2027	5.17%
Scotiabank Trinidad and Tobago Limited	5.02%
First Citizens Group Financial Holdings Limited	4.69%
CVS Health Corp US\$1.7Bn 5.25% FXB Due 21st February 2033	4.26%
ANSA McAL Limited	3.02%

## For the Quarter: October to December 2024

### **Fund Facts**

Inception Date November 28, 1997

Unit Price at 31.12.2024 \$50.13

Minimum Initial Investment \$100.00

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

Average Credit Quality BBB

#### **Historical Performance**

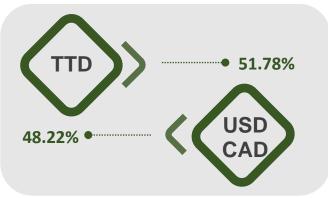
Annualized Rate Of Return



#### **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.