



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

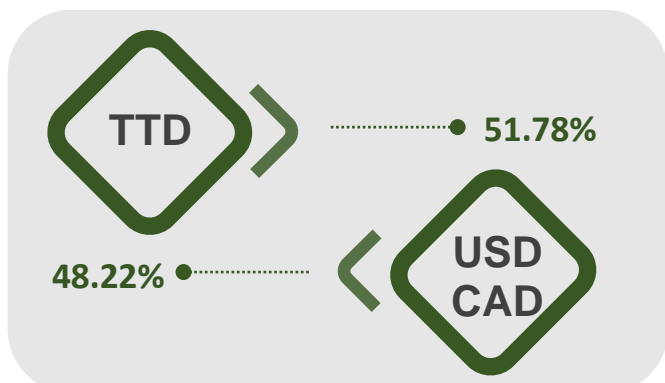
YTD*	-0.22%
1 Year	-0.22%
3 Year	-3.76%
5 Year	0.66%
10 Year	2.13%
From Inception	6.12%

* 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%

Currency

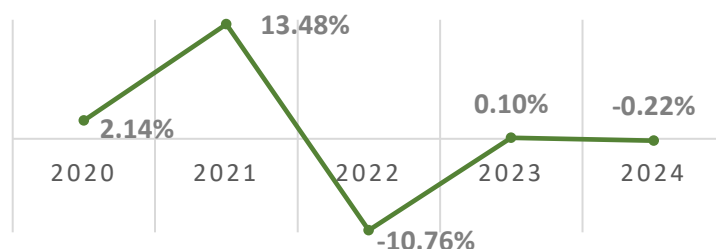


Fund Facts

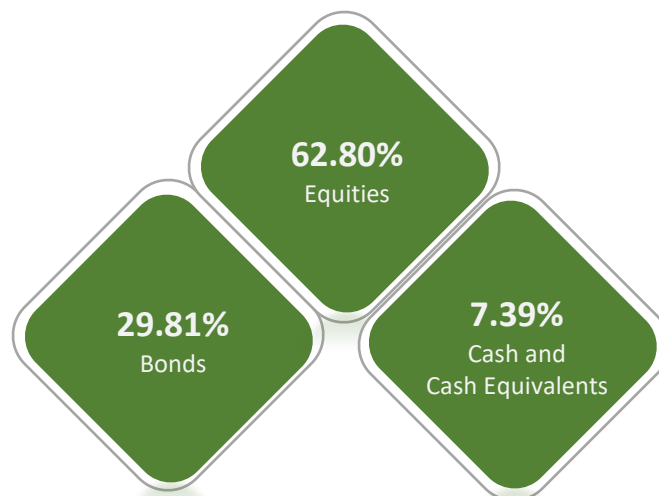
Inception Date	November 28, 1997
Unit Price at 31.12.2024	\$50.13
Minimum Initial Investment	\$100.00
Income	Income earned is automatically reinvested
Charges	No services, sales or handling charges
Average Credit Quality	BBB

Historical Performance

Annualized Rate Of Return



Asset Allocation



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.

