



Universal Retirement Fund

Fund Size: TT \$434.7 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*	3.80%
1 Year	4.66%
3 Year	1.73%
5 Year	0.21%
10 Year	2.65%
From Inception	5.89%

* Total Returns

Top Ten Holdings

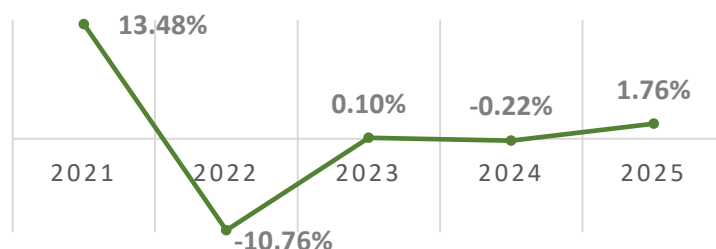
iShares S&P 500 Index Fund	8.59%
Republic Financial Holdings Limited	7.95%
SPDR S&P 500	6.23%
Massy Holdings Limited	4.48%
TRINIDAD & TOBAGO US\$750Mn 6.40% FXB due 26-June-2034	4.42%
CVS Health Corp US\$1.7Bn 5.25% FXB Due 21st February 2033	4.37%
First Citizens Group Financial Holdings Limited	4.29%
Vanguard S&P 500 ETF	4.22%
Scotiabank Trinidad and Tobago Limited	3.85%
Vanguard FTSE All-World ex-US Index Fund ETF	3.20%

Fund Facts

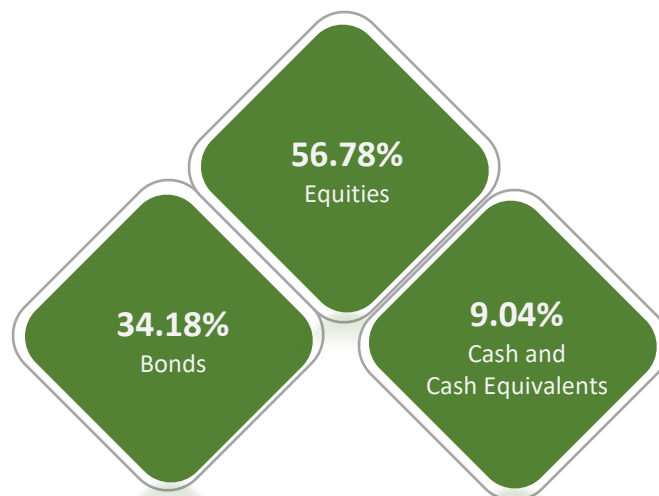
Inception Date	November 28, 1997
Unit Price at 30.06.2026	\$52.95
Minimum Initial Investment	\$100.00
Income	Income earned is automatically reinvested
Charges	No services, sales or handling charges
Average Credit Quality	BBB

Historical Performance

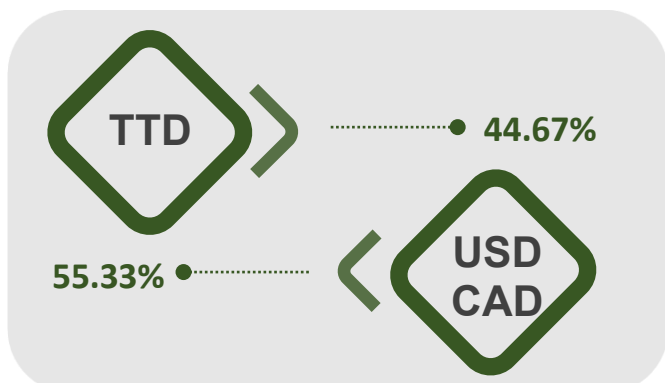
Annualized Rate Of Return



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.

