



**GLOBAL
BALANCED
FUND
LIMITED**



What is UTC Global Balanced Fund Limited?

UTC Global Balanced Fund Limited (UTC GBFL) is a US Dollar denominated Collective Investment Scheme (CIS). The objective of the UTC GBFL is to provide investors with capital growth and income. UTC GBFL will invest primarily in regional and international stocks and bonds.

UTC GBFL is a wholly owned subsidiary of the Trinidad and Tobago Unit Trust Corporation (UTC). UTC is the largest collective investment scheme provider in the English-speaking Caribbean, with approximately TT\$25 billion (US\$3.6 billion) in funds under management. Refer to the UTC website: www.ttutc.com

Who should invest?

UTC GBFL is intended for all investors seeking capital growth over a medium to long-term investment horizon and is geared towards investors with a moderate risk appetite. All investors should read the prospectus and consult their financial advisor to decide whether this investment is right for them.

FEATURES:

- The UTC GBFL is geared towards investors with a moderate risk appetite
- Initial investment (minimum US\$100 or EC Dollar equivalent)
- Subsequent investment (minimum US\$20 or EC Dollar equivalent)
- The CIS will invest primarily in regional and international stocks and bonds.
- Net Asset Value (NAV) will be published daily

BENEFITS:

- Diversified portfolio investing
- Easy Access and Convenience
- Professional and Reputable Investment Management
- Moderate risk profile

Price of Shares

The share price is calculated daily and is based on the value of the securities in the Fund on that day. Shares are purchased at the Offer Price and redeemed at the Bid Price. The purchase of shares will attract an initial sales charge of 1.2%.

The value of the Fund varies according to the value of the underlying securities, which can fluctuate from day to day.

How do I invest in UTC GBFL?

Shares can be purchased/redeemed from UTC Fund Management Services STL Ltd or through a registered and duly licensed Broker-Dealer in the Eastern Caribbean Currency Union.

The licensed Broker-Dealers for UTC GBFL are:

First Citizens Investment Services Ltd
(Saint Lucia)
John Compton Highway
Sans Souci
Castries
Saint Lucia
Tel: (758) 458-6375

First Citizens Investment Services Ltd
(St. Vincent and the Grenadines)
2nd Floor
Lewis Pharmacy Building
Corner of James and Middle Streets
Kingstown
St. Vincent and The Grenadines
Tel: (784) 453-2662

Bank of St. Vincent and the Grenadines Ltd
Reigate, Granby Street
P.O Box 880
Kingstown, VCO 100
St. Vincent and the Grenadines
Tel: (784) 457-1844

How long should I hold my investment?

UTC GBFL is primarily a medium to long term investment. However, investors can redeem their shares at any time.

How can I redeem my shares?

Shareholders wishing to redeem Investment Shares should deliver an executed Redemption Form to any UTC GBFL-registered Broker Dealer, at the address specified in the Redemption Form. Redemption forms can be accessed on the GBFL website www.utcgbfl.com.

What documents do I need to open a UTC GBFL account and begin to invest?

- If the client already has a Brokerage Account, simply visit a licensed Broker-Dealer to:
 - (i) Complete the UTC GBFL onboarding process to become a GBFL shareholder; and
 - (ii) Make an initial investment in the UTC GBFL with a minimum of US\$100 (or EC\$ equivalent)

- If the client does not have a Brokerage Account:
 - (i) Establish a Brokerage Account with a licensed Broker-Dealer;
 - (ii) Complete the UTC GBFL onboarding process to become a UTC GBFL shareholder; and
 - (iii) Make an initial investment in UTC GBFL with a minimum of US\$100 (or EC\$ equivalent)

To establish a brokerage account you may need:

- Two valid IDs
- Proof of address
- Proof of Income and/or source of funds
- Completion of the Broker-Dealer's account opening suite of documents

Note: Please contact the Broker-Dealer to determine the brokerage account opening requirements.



**Visit www.utcgbfl.com
or contact UTC FMS at (758) 452-8005/8**

FIRST ISSUE DATE: November 27th, 2023

An investor should consider a Fund's investment objectives, risks, charges and expenses before investing, with the full knowledge that an investor may not get back the amount invested, the price of units may increase or decrease, or that there may be circumstances where redemption of units may be suspended. This and other important information can be found in the Fund's prospectus, which is available on our website **www.utcgbfl.com**. The Eastern Caribbean Securities Regulatory Commission has not in any way evaluated the merits of the securities offered.