



**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 UTC GBFL is to provide investors with capital growth and income with minimal fluctuation in capital. UTC GBFL will invest primarily in regional and international stocks and bonds.

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:

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 Collective Investment Scheme will invest primarily in regional and international stocks and bonds.
Net Asset Value (NAV) will be published daily

BENEFITS:

Diversified portfolio investing
Accessible and convenient
Professional and Reputable Investment Management
Moderate risk profile

Price of Shares

This 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 only be purchased/redeemed through a registered and duly licensed Broker-Dealer in the Eastern Caribbean Currency Union.

The licensed Broker-Dealer for UTC GBFL is:

First Citizens Investment Services Ltd (FCIS)
John Compton Highway, Sans Souci, Saint Lucia
(758) 458-6375

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

What documents are required to establish a Brokerage Dealer Account?

The documents required to establish a brokerage account in St. Lucia are;

- 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