





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 Fund will invest primarily in international stocks and regional and international 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. **Contact UTC FMS at (758) 452-8005/8**



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

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 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

Grenada Co-operative
Bank Limited

No. 8 & 7 Church Street, St. George's, Grenada

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 one of our authorised Broker-Dealers. 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:

- (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 securities brokerage account:

- (i) Establish a Brokerage account with any one of our authorised Broker-Dealers;
- (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)

What documents are required to establish a Brokerage Dealer account?

The documents required to establish a brokerage account are:

- Two valid forms of ID
- 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.



