



■ What is UTC Global Balanced Fund Limited?

UTC Global Balanced Fund Limited (UTC GBFL) is a US-Dollar denominated mutual fund, managed by the UTC Fund Management Services STL Limited (UTC FMS), a wholly owned subsidiary of the Trinidad and Tobago Unit Trust Corporation. UTC FMS is incorporated under the laws of Saint Lucia and is licensed as a Mutual Fund Management Company by the Eastern Caribbean Securities Regulatory Commission.

The objective of UTC GBFL is to provide investors with capital growth and income. The fund invests primarily in international stocks and regional and international bonds. UTC GBFL operates as a mutual fund in the Eastern Caribbean Currency Union (ECCU) and is licensed and available for sale throughout the ECCU.

■ 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

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

Grenada Co-operative Bank Limited

No. 8 & 7 Church Street, St. George's, Grenada
Tel: (473) 440-2111

ACB Caribbean

Thames & St. Mary's Streets, St. John's
Antigua & Barbuda
Tel: (268) 481-4200

■ 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:

- Complete the UTC GBFL onboarding process to become a UTC GBFL shareholder; and
- 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:

- Establish a Brokerage account with any one of our authorised Broker-Dealers;
- Complete the UTC GBFL onboarding process to become a UTC GBFL shareholder; and
- 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.