

Portfolio Information

Inception Date	March 25, 1996
Asset Class	Fixed Income
Net Asset Value	J\$ 2.21 Billion
Sales Charge	None
Minimum Purchase	100 Units

Trustee

JCSD Trustee Services Limited

Asset Security

Under the Trust Deed, the investments and cash must be registered in the name of and held by the Trustee on behalf of the unit holders. This means that investors monies are 100% segregated from Barita as well as JCSD Trustee Services Limited

Fund Manager

Barita Unit trusts Management Co. Ltd

Values	January 31, 2021
Price	J\$14.8962
Yield	2.05%
Year to Date Return	0.81%
12 Month Growth Rate	3.09%

Risk Profile

Conservative	
Moderately Conservative	
Moderately Aggressive	
Aggressive	

Scan below for your Investment Profile



Disclaimer: The performance quoted represents past performance and does not guarantee future results. Fund returns and value fluctuate, as reflected in the unit trust prices. Future performance may be lower or higher than the performance quoted. Important information about Unit Trust funds is contained in the offering circular and available upon request. This sheet is for informational purposes only and is subject to change without notice. Unit Trust funds are not guaranteed or covered by the Jamaica Deposit Insurance Company or other insurer. Nothing contained in this sheet is intended to act as an offer or solicitation to transact business in any jurisdiction where this would be unlawful

What is the Money Market Fund?

The Money Market Fund is a pooled fund for the investor who prefers low risk investments. It has rates that are competitive and consistently higher than savings rates. The MMF is secure, as its investments are mainly in Government of Jamaica securities such as variable and fixed rate notes. The fund has a tax-free feature, whereby investors are exempt from paying withholding tax if they declare their investments as Long-term Savings Accounts (LSAs), which operate under the following conditions:

- Maximum Deposit of J\$1,000,000 annually
- A maximum of 75% of the interest can be withdrawn prior to the maturity date
- Funds must be invested for five years

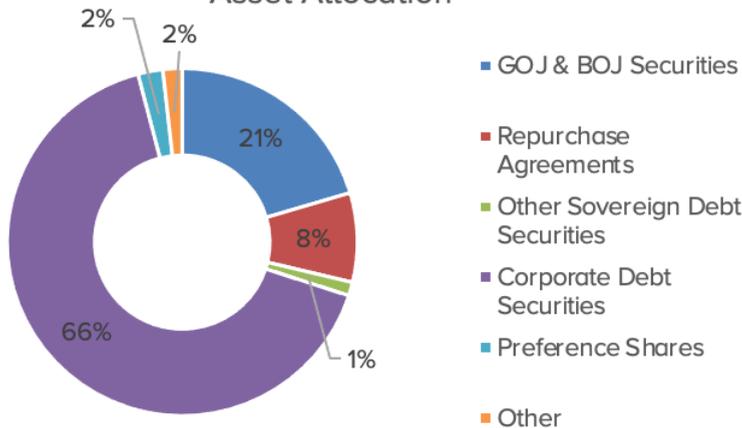
Why invest in Our Fund?

With the increased volatility in global and local equity markets, pooled funds have proven to be a source of stable returns - satisfying not only the appetite of the low risk investor, but investors with varying risk profiles. A well-managed fund, like the Income Portfolio, can allocate investment resources more effectively, and take advantage of opportunities more quickly than an individual investor would on his own.

Despite improvements in overall market sentiments, there still remains headwinds within the market space caused by COVID-19. As such the *Money Market Fund* acts as a safe haven for investors with low-risk profiles and also acts as a portfolio hedge. The current environment remains positive achievement of the IMF benchmarks and general improvement in the local and overseas markets' perception of Jamaica. As this low interest rate environment persists, there is an increased need for a managed fund, such as this one, that is able to earn competitive returns.

Total return since inception	5-year average annual return	3-year average annual return	2020 Return
1390%	2.77%	3.24%	2.85%

Asset Allocation



Money Market Fund 5-Year Historical Performance

