

Fund Description

The Barita Individual Retirement Scheme is an approved retirement plan under the Income Tax Act and the Pensions (Superannuation Funds and Retirement Schemes) Act 2004, governed by the Trust Deed and Rules and under the guidance of its three (3) sponsor Trustees.

The Barita IRS offers tax-deductible benefits and helps individuals invest in the long term to secure their retirement.

The Fund operates on a defined contribution arrangement where the pensions are calculated with to the accumulated contributions in the Members 'Account at retirement date. The value in the active Members' Account will be used to provide an annual pension.

The fund is managed by the Trustees who have the legal obligation to operate the Fund accordance with the Trust Deed and Rules and are responsible for managing the Fund in the best interest of all members.

If you are 18 to 63 years old and self-employed or employed without an approved pension plan, this fund is for you!

The IRS is separated into three categories or sub-funds:

- Conservative
- Moderate, and
- Aggressive.

Factors including, but not limited to, your age and risk appetite will be key in determining what type of investor you are. You also have the option of investing in all three.

Fund Strategy

This fund can consist of a mix of local stocks/shares and fixed income investments. Stocks present unique opportunities where capital can grow faster than other asset classes. However, while investments in equities can grow, they can also lose value from falling equity prices. Fixed income instruments on the other hand offer security of capital, but while this value remains secure, inflation over time can erode some of the gains. A mix of the two asset classes could prove optimal in achieving substantial returns, with the fixed income component providing a hedge against stock market volatility.

The mix of investments at any point in time can and should depend on the needs of your group and its individual members, your group's demographic, and factors in financial markets, among other things.

The trustees for the superannuation fund, which will be appointed by your group, can make alternative investment decisions for the group with Barita assisting in the decision-making process.

Why use Barita?

Returns generated by your fund for any given period would be dependent on the decisions and investment strategy of your group's trustees.

Additionally, the daily tasks of pension administration can over time become more time consuming and complex, especially as your organization grows and the financial and regulatory landscapes encounter more and more changes.

With over 20 years of experience in pooled funds management, Barita has a solid reputation for strong returns and prudent money management. We will ensure the best decisions are made regarding your fund's investment allocations, that investments are in keeping with local regulations and that benefits are disbursed to the beneficiaries of the plan in a timely manner.

Portfolio Information

Inception Date	July 28, 2011
Asset Class	Fixed Income and Equity
Net Asset Value	J\$ 463.15 million
Sales Charge	None
Minimum Investment	J\$1,000

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

2020 Performances

Conservatively	12.59%
Moderate	0.31%
Aggressive	-18.16%

2019 Performances

Conservatively	4.63%
Moderate	18.56%
Aggressive	31.44%

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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.
