

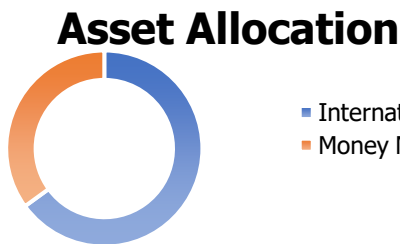
#### What is the FX Growth Portfolio?

This Portfolio is a USD denominated equity portfolio that enables investors to pool their savings in a common fund with the potential to earn higher rates on investment. It allows investors to take advantage of investment opportunities in a wide variety of instruments that would not normally be available to them as individual investors. The portfolio invests in foreign currency ordinary and preference shares of companies within the Commonwealth, CARICOM, and the United States (US) and may extend to other sovereign governments as prescribed by the Financial Services Commission.

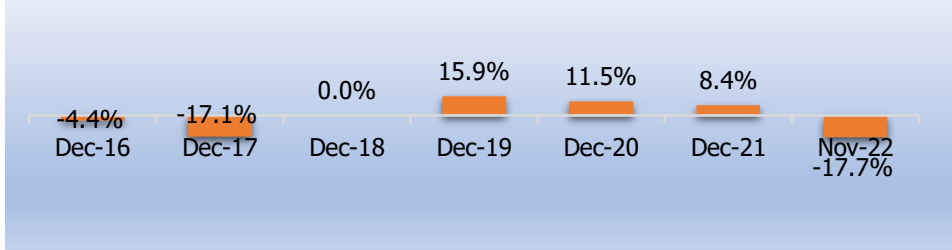
#### Why invest in Our Fund?

With elevated inflation being more persistent, markets have adjusted downwards as central banks tighten monetary policy to fight inflation. The inflation challenge has been exacerbated by the Ukraine-Russia conflict and continued supply chain challenges. This influenced the US Federal Reserve (FED) to raise interest rates by 75 basis points in November 2022, the fourth such consecutive increase and the sixth policy hike since the start of the year. The prospects for further rate hikes are still intact, as the FED has maintained its position that it remains data dependent and this has been bolstered by the latest reading on inflation being 7.1% for November. This highlights the challenge that policy makers face and the uncertainties that exist ahead. The expectation, at this time, is that the challenges will persist, at least for the rest of the calendar year, when additional information will be released on inflation which will provide some amount of clarity as it relates to FED response. Given the uncertainty, the Fund will effectively utilise its cash exposure to take advantage of potential opportunities as they are identified. Additionally, tactical adjustments will be made to limit downside risks and capitalise on investments that are at discounts in the market. A diversified approach will be taken given the uncertainties surrounding the short-term economic outlook and to limit downside risk.

| 6-year average annual return | 5-year average annual return | 3-year average annual return | 2021 return |
|------------------------------|------------------------------|------------------------------|-------------|
| 2%                           | 4%                           | 12%                          | 8%          |



#### FX Growth Year-over-Year Return



**Management fee:** The Managers may receive a maximum of 3% on the equivalent of Fifty million US Dollars (US\$ 50M) and two and a half (2 1/2) percent on the remainder of the deposited Property.

**Special Tax Advantages:** The income received by way of interest and dividends by the Trustee is received without deduction of tax. Unit holders pay no transfer or Capital Gains tax on sale on their return.

| Top 5 Exposures    | % of Fund     |
|--------------------|---------------|
| Apple Inc          | 4.82%         |
| Microsoft Corp     | 4.46%         |
| Industrial Sel Sec | 4.24%         |
| Alphabet Inc-CL    | 3.93%         |
| JP Morgan Chase    | 2.81%         |
| <b>Total</b>       | <b>20.26%</b> |

#### Portfolio Information

|                  |                   |
|------------------|-------------------|
| Inception Date   | April 20, 2015    |
| Asset Class      | Equity            |
| Net Asset Value  | US\$ 5.77 million |
| 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 Trust Management Co. Ltd.

#### Values November 30, 2022

|                     |         |
|---------------------|---------|
| Price               | 0.8910  |
| Yield               | -       |
| Year to Date Return | -17.65% |
| 12M Growth Rate     | -16.59% |

#### Risk Profile



#### 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 insurers. 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.