Income Portfolio

JA$ Denominated July 2026

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Portfolio Information

Inception Date	April 02, 2014
Asset Class	Fixed Income
Net Asset Value	J$4.95 Billion
Sales Charge	None
Minimum Purchase	J$100,000.00
Subsequent Minimum	J$10,000.00

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 the Fund Manager.

Fund Manager

Barita Unit trusts Management Co. Ltd.

Values	July 31, 2026
Price	J$100.00
Yield	5.00%
Year to Date Return	-
12 Month Growth Rate	-

SCAN FOR INVESTMENT PROFILE

Risk Profile

Conservative

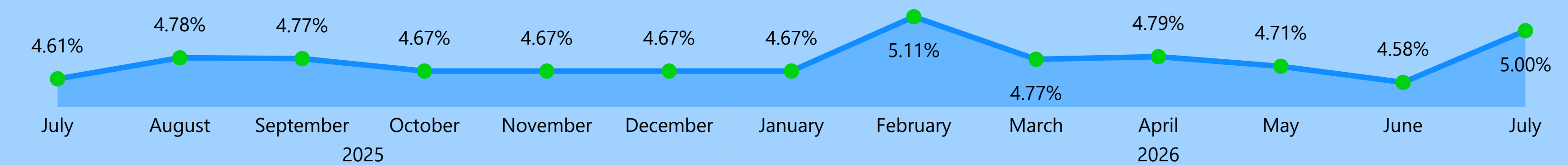
Fund Objective

The Barita Unit Trusts Income Portfolio is similar to a mutual fund that enables investors to pool their savings in a common fund with the potential of earning higher rates while mitigating risk. It also 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. Its unique feature is accommodating individuals who wish to have their interest paid monthly, while principals are rolled over to the next interest payment period. While interest is taxed at each roll period, investors can automatically reinvest their interest which compounds their returns over time.

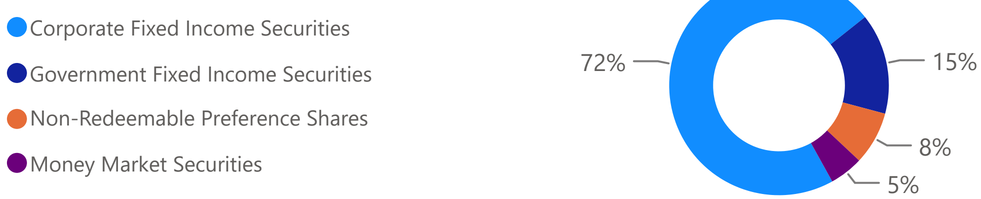
Why Invest in the Fund

Jamaica inflation has breached target, with point-to-point inflation at 6.7% in June 2026. The Bank of Jamaica held the policy rate at 5.50% on June 29, with upside risks from commodity prices, transport costs and Hurricane Melissa recovery. GDP contracted 4.1% in Q1 2026, while unemployment remained low at 3.7% in April. In this setting, short-term rates should remain anchored near policy levels, while the portfolio emphasizes liquidity, carry and inflation-risk monitoring.

Annualized Yields



Asset Allocation



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 (2.5) 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.