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Money Market Fund

JA$ Denominated July 2026

Portfolio Information

Inception Date	March 25, 1996
Asset Class	Fixed Income
Net Asset Value	JA$2.25 Billion
Sales Charge	None
Minimum Purchase	JA$15,000.00
Subsequent Minimum	JA$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.

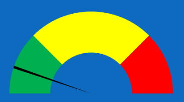
Fund Manager

Barita Unit trusts Management Co. Ltd.

Values	July 31, 2026
Price	J$18.7389
Yield	4.32%
Year to Date Return	2.48%
12 Month Growth Rate	5.64%

SCAN FOR INVESTMENT PROFILE

Risk Profile



Conservative

Fund Objective

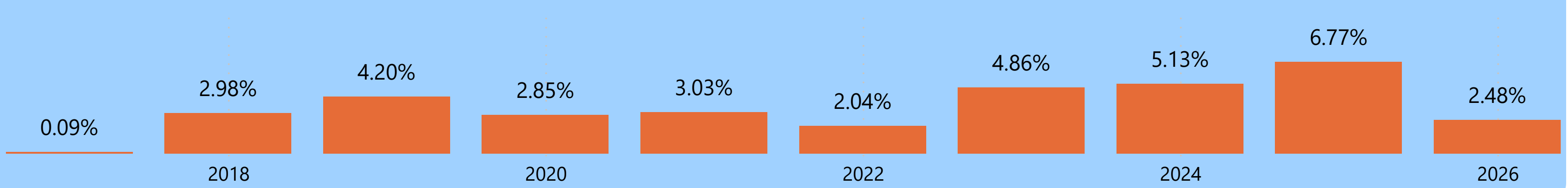
The Money Market Fund is a pooled fund for the investor who prefers low risk investments. It has rates that are competitive and consistently higher than savings rates. The MMF is secure, as its investments are mainly in high quality Corporate as well as Government of Jamaica securities and the portfolio has allocations of 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- A maximum of 75% of the interest can be withdrawn prior to the maturity date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

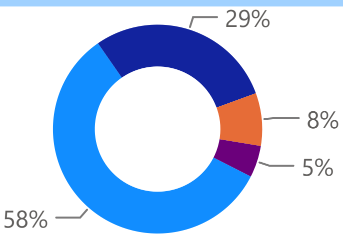
Why Invest in the Fund?

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 fund prioritises liquidity, capital preservation and appropriately priced short-tenor opportunities.

Money Market Fund 7-Year Historical Performance



Asset Allocation



10-Year Compounded Annual Growth Rate	5-Year Compounded Annual Growth Rate	3-Year Compounded Annual Growth Rate	2026 Return
3.53%	4.35%	5.58%	2.48%

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.