Barita

Real Estate Portfolio

JA$ Denominated August 2026

15 St. Lucia Way
Kingston 5
Toll Free: 888-429-5333 (Jamaica)
Telephone: (876) 926-2681
Email: makingmoney@barita.com
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Portfolio Information

Inception Date	April 29, 2015
Asset Class	Real Estate
Net Asset Value	J$16.54 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 the Fund Manager.

Fund Manager

Barita Unit trusts Management Co. Ltd.

Values	August 31, 2026
Price	J$21,346.2728
Yield	-
Year to Date Return	14.56%
12 Month Growth Rate	21.24%

SCAN FOR INVESTMENT PROFILE

Risk Profile

Aggressive

Fund Objective

The Barita Unit Trust Real Estate Portfolio ("REP") is a pooled fund that enables investors to group their investment assets to have greater investing power. It allows investors to take advantage of investment opportunities in a wide variety of assets, such as real estate, that would not normally be available to individual investors.

The portfolio is Jamaican Dollar (J$) denominated with investments aimed primarily at opportunistic and value-added real estate assets poised for development and repurposing. The portfolio also invests both directly and indirectly in real-estate linked assets such as equities and corporate notes. This portfolio is most suitable for investors who have a long term (five to ten years) investment horizon and who are interested in investments that serve as a hedge against inflation.

Given that the fund's underlying assets are not easily liquidated, please note that a notice period of 3–6 months is required prior to encashment. Additionally, investments must be held for a minimum of one year to qualify for withdrawal without incurring any fees.

REP INVESTMENT STRATEGY

The investment strategy of the REP has been to materially increase the Fund's exposure to real estate and real estate linked assets over the last **12-18 months** through a three-pronged investment focus to acquire;

• **Real Estate Fixed Income Securities**- The REP has invested in senior secured debt supported by real estate assets.

•**Opportunistic Real Estate** - The REP will acquire greenfield properties with a development focus with the objective of achieving capital appreciation.

• **Value Added Real Estate** - The REP will be acquiring 'fixer-upper' brownfield properties with significant potential for capital appreciation.

To help further the above strategies the REP in 2022 acquired a real estate holding company MJR Real Estate Holdings Limited ("MJR") which presently owns eight (8) parcels of prime opportunistic & value-added real estate assets. MJR's portfolio of real estate represented ~82.1**%** of the REP's Net Asset Value ("NAV") as at March 2024. More details on MJR can be found on pages 3-5 of this Fact Sheet. These properties will be developed in the near to medium term both to generate revenue in the form of lease income as well as to realize capital gains through asset sales.

•**The Barita Real Estate Portfolio** will allow investors to participate in the profits from large-scale commercial real estate enterprises. Exposure to the Barita Real Estate Portfolio will facilitate:

•**Diversification** - as most investors do not have a sufficient asset base to participate in commercial real estate in any direct sense, this will allow you to benefit from a portfolio of real estate investments spreading your risk while getting professional management.

• **Inflation Hedging** - Historically, real estate income tends to increase faster in inflationary environments, allowing an investor to maintain real returns.

6-Year Compounded Annual Growth Rate	5-Year Compounded Annual Growth Rate	3-Year Compounded Annual Growth Rate	2026 Return
23.92%	26.14%	32.91%	14.56%

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 (2.5/1/2) 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.

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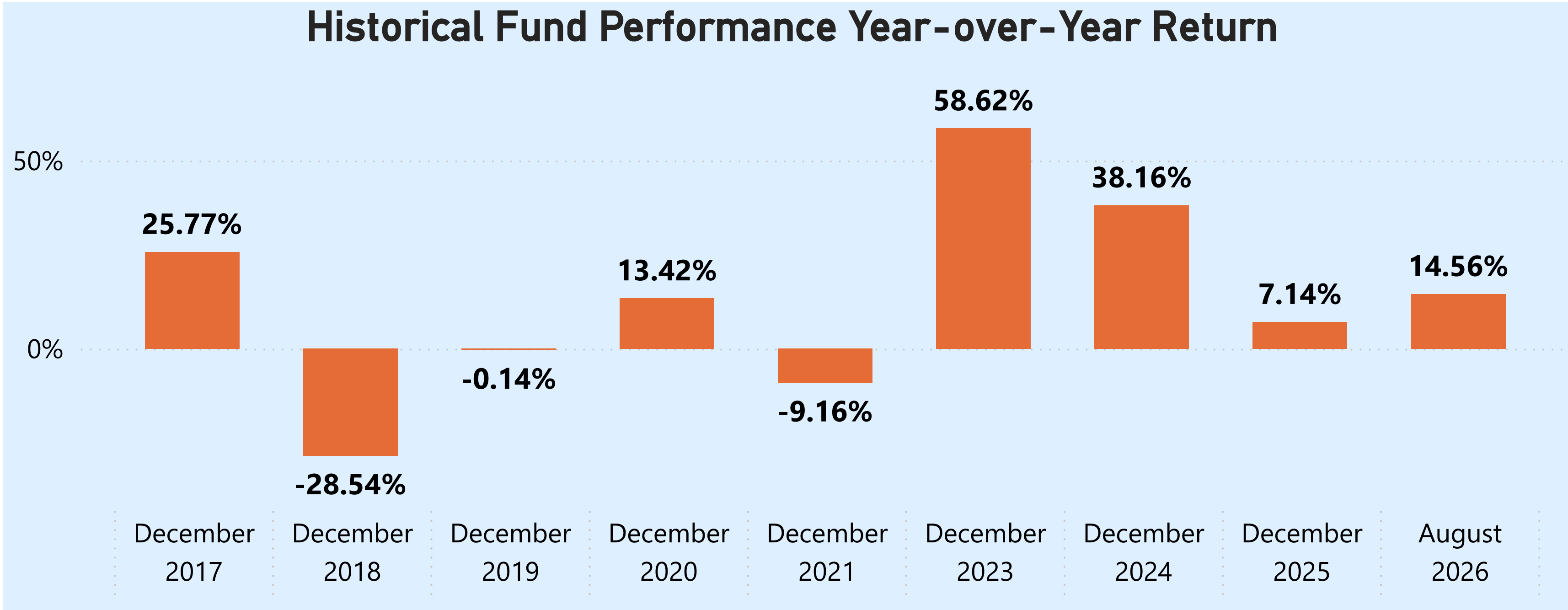

The performance of the Fund in 2022 onwards has been driven primarily by its exposure to MJR Real Estate Holdings Limited. Year-to-date in calendar year 2024, the main source of the returns of the REP has been the Reggae Beach property which was purchased in December 2020. The rise in the value of the property relative to its valuation as at December 2023 related to more specific plans regarding the highest and best use of the property being presented to the valuer related to the property.

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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.