

Roytrin TT Dollar Income & Growth Fund

Fund size: TT\$ 613.7 million

Investment objective: To maximise current income for investors and also provide for long-term capital appreciation consistent with reasonable protection of capital.

Top 10 individual holdings (as at 30 September 2013)

Description	Coupon	Maturity	% MV Exposure
FIRST CITIZENS BANK LIMITED			6.30
CASH			4.47
UNILEVER CARIBBEAN LIMITED			4.36
NEAL AND MASSY HOLDINGS LIMITED			3.21
ANSA MCAL LTD			2.71
WEST INDIAN TOBACCO CO LIMITED			2.41
SCOTIABANK LIMITED			2.29
GOVERNMENT OF TRINIDAD & TOBAGO	6.000	11/22/2031	2.04
GUARDIAN HOLDINGS LIMITED			1.72
BRASIL TELECOM	5.750	02/10/2022	1.39

Top 10 individual holdings (as at 30 June 2013)

Description	Coupon	Maturity	% MV Exposure
CASH			7.51
UNILEVER CARIBBEAN LIMITED			4.47
NEAL & MASSY HOLDINGS LIMITED			3.66
ANSA MCAL LIMITED			2.98
THE WEST INDIAN TOBACCO CO LTD			2.59
SCOTIABANK OF TRINIDAD & TOBAGO LTD			2.48
GOTT	6.000	11/22/2031	2.21
GUARDIAN HOLDINGS LIMITED			1.98
CBTT OMO		10/03/2013	1.77
BRASIL TELECOM	5.750	02/10/2022	1.60

Performance metrics:

30 September 2013

Weighted Average Life	8.37
Weighted Average Duration	6.24
Weighted Average Yield	4.70%
Average Credit Rating	BBB

30 June 2013

Weighted Average Life	8.22
Weighted Average Duration	6.09
Weighted Average Yield	4.41%
Average Credit Rating	BBB+

Fund expenses:

The Fund MER is the Management Expense Ratio, and it reflects the Fund's management fee and operating expenses as a percentage of fund size.

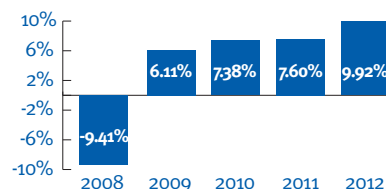
The Fund MER = 1.89%

As at December 31, 2012, the Fund's expenses were \$18.90 for every \$1,000 invested.

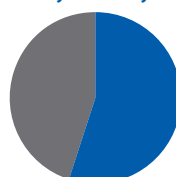
Fund performance:

	Annualised Returns (as at 1 July 2013)				
12-month	3-year	5-year	10-year	Return from inception	
6.85%	7.96%	3.79%	4.85%	9.81%	

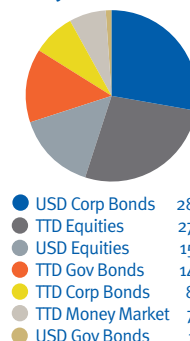
Historical performance:



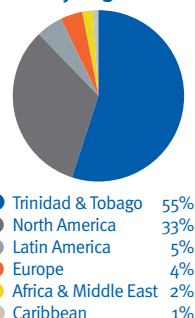
Exposure by Currency



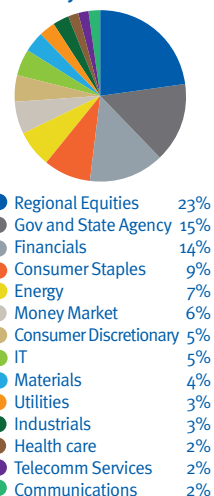
Exposure by Asset Class



Exposure by Region



Exposure by Sector



How risky is it?

Low	Low to Medium	Medium	Medium to High	High
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