



Sagicor
GO *Mutual*
FUNDS

PROSPECTUS



SAGICOR INVESTMENTS TRINIDAD & TOBAGO LIMITED

SAGICOR GO-MUTUAL FUNDS

(Organised in the Republic of Trinidad and Tobago)

PORTFOLIOS:
Go-Mutual Bond (TTD)
Go-Mutual Equity (TTD)
Go-Mutual Balanced (TTD)
Go-Mutual Bond (USD)
Go-Mutual Income (USD)

PROSPECTUS

Dated the [12th] of [October] 2021

Fund Manager: SAGICOR Investments Trinidad &Tobago Limited.

The Trinidad and Tobago Securities Exchange Commission has not in any way evaluated the merits of the securities distributed hereunder and any representation to the contrary is an offence.

No securities of this Fund will be distributed under the prospectus later than 1 year and 20 days after the issue of the receipt for the prospectus. No units will be issued or sold based on this prospectus after the cessation of the distribution period.

This document together with all documents incorporated by reference herein if any, constitutes full, true and plain disclosure of all material facts relating to the foreign issuer and the securities to be distributed by this prospectus.

SAGICOR INVESTMENTS TRINIDAD & TOBAGO LIMITED.

Offers for subscription a New Issue of an Unlimited Number of Fund Units in the Portfolio of Sagicor Go-Mutual Funds.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE RISK FACTORS COMMENCING ON PAGE [TO INSERT]

UNITS IN THE COLLECTIVE INVESTMENT SCHEME (CIS) ARE INVESTMENTS AT THE SOLE RISK OF THE INVESTOR. THEY ARE NOT DEPOSITS, ARE NOT INSURED BY THE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY THE CENTRAL BANK OF TRINIDAD AND TOBAGO.

INVESTMENTS ARE SUBJECT TO FLUCTUATIONS IN THE MARKET VALUE OF THE UNDERLYING ASSETS, AND PAYMENTS OF CAPITAL AND INTEREST ARE ENTIRELY DEPENDENT ON GAINS OR LOSSES DERIVED FROM THE SECURITIES AND OTHER ASSETS COMPRISING THE CIS.

THERE IS NO ASSURANCE THAT THE CIS' INVESTMENT OBJECTIVES WILL BE ACHIEVED AND INVESTORS MAY NOT RECEIVE THE AMOUNT ORIGINALLY INVESTED IN THE CIS.

Sagicor Investments Trinidad & Tobago Limited.

Sagicor Financial Centre
16 Queen's Park West,
Port of Spain
Trinidad

www.sagicor.com

A copy of this document was registered with the Trinidad and Tobago Securities and Exchange Commission on [] in accordance with the provisions of the Securities Industries Act of the Laws of the Republic of Trinidad & Tobago. The Trinidad and Tobago Securities and Exchange Commission takes no responsibility as to the validity or the veracity of the contents of this Prospectus, neither has the Commission commented on the financial soundness of the Fund Shares nor approved or disapproved the issue of any of the securities herein mentioned.

It is not the current intention of the Company to file a copy of this document or to register any of the securities herein mentioned with any regulatory authority or agency in any country outside of Trinidad & Tobago. The Company however reserves the right to do so.

No person receiving a copy of this document in any country other than Trinidad & Tobago may treat this document as constituting an invitation to purchase or subscribe for any shares unless in the relevant country such an invitation could lawfully be made without the Company's compliance with any registration or other legal requirements. Persons wishing to subscribe for Fund Shares should satisfy themselves that, in doing so, they comply with the laws of the relevant country, and that they obtain any requisite governmental or other consents and observe any other applicable formalities. The Fund shares are not available for purchase by American

Citizens and other persons resident or domiciled in the United States of America.

Further, neither this Prospectus nor the Fund's Website nor any other document shall constitute, and may not be used for the purpose of, an offer or solicitation in any jurisdiction (i) in which such offer or solicitation is not authorised, or (ii) in which the person making such offer or solicitation is not qualified to do so, or (iii) to any person to whom it is unlawful to make such offer or solicitation. It is the responsibility of any person reading this Prospectus or the Website or other related documents to inform him or herself of all applicable legal and regulatory requirements and other consequences that might apply in any relevant jurisdiction, as a consequence of his or her citizenship, residence, domicile or otherwise.

IMPORTANT

If you are in any doubt about the contents of this Prospectus you should consult your attorney, accountant, broker or other legal or financial adviser. The price of shares is subject to fluctuation and there is no guarantee that the investment objectives of the Funds will be realised. See Investment Policy in the section dealing with specific Funds and Risks Disclosures on page 6 of this Prospectus for further particulars.

RESPONSIBILITY STATEMENT

The prospectus has been reviewed and approved by the directors of Sagicor Investments Trinidad & Tobago Limited and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in the prospectus false or misleading.

Statements of Disclaimer

The Trinidad and Tobago Securities and Exchange Commission has authorised the CIS and issued a receipt for this prospectus

The registration of the CIS, and issuance of a receipt for this prospectus, shall not be taken to indicate that the Commission recommends the said CIS or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this prospectus.

The Commission is not liable for any non-disclosure on the part of the CIS manager responsible for the CIS and takes no responsibility for the contents of this prospectus. The Commission makes no representation on the accuracy or completeness of this prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

Statement of rights

The Securities Act, 2012, and the By-Laws made thereunder, provide purchasers with the right to withdraw from an agreement to purchase securities. This right may be exercised within two business days after receipt of a prospectus or amendment to the prospectus. The securities legislation further provides a purchaser with remedies for rescission

and damages if the prospectus or any amendment contains a misrepresentation, provided that the remedies for rescission or damages are exercised by the purchaser within the time limit prescribed by the securities legislation. The purchaser shall refer to the Securities Act, 2012 and the By-Laws thereunder, for the particulars of these rights or consult with a legal adviser.

Investors shall note that they may seek recourse under the Securities Act, 2012 for breaches of securities laws including any statement in the prospectus that is false, misleading or from which there is a material omission; or for any misleading or deceptive act in relation to the prospectus or the conduct of any other person in relation to the CIS.

Applications Forms completed in good order together with the full amount payable for the Units should be sent to

Sagicor Investments Trinidad & Tobago Limited
Sagicor Financial Centre
16 Queen's Park West,
Port-of-Spain
Trinidad & Tobago

(Please see page 17 for information on how to purchase units.

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This prospectus contains information to help you make an informed investment decision and to help you understand your rights. It contains information about the Fund as well as the names of persons responsible for its organisation and management.

Investors must rely on their own evaluation to assess the merits and risks of the investment. If investors are unable to make their own evaluation, they are advised to consult professional advisers.

Additional information about the Fund is available in the following documents available on our website www.sagicor.com

The most recent Key Facts Statement

The most recent annual financial statements

The most recent interim financial statements

The most recent annual report

These documents are incorporated by reference into this Prospectus, which means that they legally form part of this document just as if they were printed as a part of this document.

You are strongly encouraged to read this prospectus and the other documents mentioned above in their entirety prior to making any investment decision. You can get a copy of these documents at no cost to you by contacting the CIS manager or any broker-dealer that distributes the CIS.

Introduction

Sagicor Investments Trinidad & Tobago Limited (SITTL) was registered under the Securities Industry Act, (“the SIA”), as a securities company.

SITTL is a wholly owned subsidiary of Sagicor Life Inc (“SLI”) which is domiciled in Barbados.

Sagicor Life Inc. has operated as a Trinidad and Tobago Securities and Exchange Commission (TTSEC) registered broker/dealer market since August 2005. Sagicor Life Inc. is a wholly owned subsidiary of Sagicor Financial Company Limited (“SFCL”).

Sagicor Life Inc, the second oldest insurer in the Americas at 180 years, is a leading financial services provider in the Caribbean and a growing insurer in the United States. Sagicor operates in 23 countries spanning the Caribbean, the USA and Central America and provides insurance and investment solutions that including life, health, general insurance, banking, pensions, annuities, investment services and real estate.

SFCL is listed on the Toronto Stock Exchange and is rated “A-” (Excellent) by A.M. Best, an independent benchmark of its ability to meet its promises to policyholders. SFCL has shareholder equity of US\$1.3 billion and on balance sheet assets of US\$8.4 billion. Sagicor Life Inc adopted the Canadian capital standards on a voluntary basis in the mid-1990s and has consistently maintained a capital adequacy ratio in excess of 200%.

Currently there is no material litigation against Sagicor Investments Trinidad & Tobago Limited.

Welcome

Welcome to Sagicor Go- Mutual Funds. This Prospectus contains selected important information to help you make an informed decision and to understand your rights as an investor in Sagicor Go-Mutual Funds.

There are several Portfolios namely:

PORTFOLIOS:

Go-Mutual Bond (TTD)

Go-Mutual Equity (TTD)

Go-Mutual Balanced (TTD)

Go-Mutual Bond (USD)

Go-Mutual Income (USD)

Each Portfolio of the Fund is a separate entity with, but not limited to, its own contributions, liabilities, capital gains, losses, charges and expenses.

Throughout this document:

- *we, SITTL, Manager or Fund Manager or the Company* refer to Sagicor Investments Trinidad & Tobago Limited, the manager of the Fund
- *you* refers to everyone who invests in the Fund
- *unit* means one undivided share in the relevant Portfolio of the Fund.
- *Sagicor Go-Mutual Funds* or Funds refers to the fund offered by this Prospectus.

The delivery of this Prospectus shall not under any circumstances whatsoever create any implication that there has been no material change in the affairs of the Fund since the date of this offer – the net asset value of the Fund, and of each Unit in the Fund, which will fluctuate according to the current value of the investments in the Fund’s portfolio. To reflect material changes in net asset value, this document may from time to time be updated and prospective purchasers should enquire of the distributors as to the availability of any later prospectus.

Investors are reminded that no oral representations made by any sales agent or other person whomsoever in respect of the Units, and no written representations, other than official updates of the Prospectus, made or issued by any person, shall be binding upon Sagicor Investments Trinidad & Tobago Limited., the Trustees nor the Fund offered by this Prospectus.

The Prospectus, financial statements, management reports of the funds' performance and other information about Sagicor's Funds, will also be available on our website at www.sagicor.com.

Sagicor Go-Mutual Funds are open-end funds:

Investors become Unit-holders of the Portfolio of the mutual fund in which they purchase units ("Unit-holders").

Each Portfolio of the Fund is an open-ended fund

so named because its sponsoring organization generally stands ready at any time to issue new shares or to redeem existing shares on redemption days at their net asset value. An open-end fund offers investors with moderate means, the diversification, professional management, economy of scale, and, where it might not otherwise exist, the liquidity available only to large investors.

Unit-holders share in the relevant Portfolio of the fund's income, expenses, and any gains and losses that the mutual fund makes on its investments in proportion to the units they own. The value of an investment in a mutual fund is realized by redeeming the units held. Where a mutual fund issues more than one class of shares or units, Unit-holders share in the mutual fund's income, expenses and any gains and losses allocated to the Unit-holders' class in proportion to the units they own as of that date. Each of Sagicor Go-Mutual Funds has one class of shares called Units in each Portfolio.

The Sagicor Go-Mutual Funds are similar to conventional mutual funds that invest in stocks, bonds, cash and other securities or a combination

of these. Each fund is a mutual fund that invests primarily in a selection of securities. This pool of securities is commonly referred to as the underlying securities of the Fund and managed in a manner aimed at achieving the Fund's investment objective.

The Sagicor Go-Mutual Funds are designed to simplify the investment process for investors by offering a professionally designed and selected mix of funds. Each Fund may share many of the same features but has its own investment objective and strategies designed to cater to the varying needs of investors.

Are there Risks of Investing in Mutual Funds?

We do not guarantee that the full amount of your original investment in any of the funds will be returned to you. The values of mutual fund units are not insured or underwritten by Sagicor Life Inc., the Deposit Insurance Corporation or any insurance corporation or any government agency and under exceptional circumstances, a mutual fund may suspend redemptions.

Below is a summary of the various types of investment risk that may be applicable to the fund you decide to purchase. These include, but are not limited to:

- **Stock Market Risk:** Funds with equity portfolios are subject to stock market risks and fluctuations in value. If the stock market declines in value, such funds are likely to decline in value. A fund's focus on medium to large capitalization stocks and value-style of investing subject it to the risk that its performance may be lower than that of other types of funds with equity portfolios that focus on other types of stocks (such as small cap) or that have a broader investment style (such as growth or general market). The Equity and Global Equity Funds in particular may also be subject to the risk

that medium to large capitalization and/or value stocks may under-perform other segments of the equity market or the equity market as a whole. In general, the prices of the securities in which the fund invests may decline for a number of reasons. The price declines of common stocks may be steep, sudden and/or prolonged.

- **Securities Selection Risk:** The portfolio or underlying securities held by the Fund may decline in value or not increase in value when the market in general is rising and may fail to meet the funds' investment objectives.
- **Interest Rate Risk:** The Funds may invest in debt securities. In general, the value of bonds and other debt securities rises when interest rates fall and falls when interest rates rise. Longer term obligations are usually more sensitive to interest rate changes than shorter term obligations.
- **Credit Risk:** The Fund may invest in debt securities not backed by the full faith and credit of sovereign states. The issuers of such bonds and other debt securities may not be able to make interest or principal payments. Even if these issuers are able to make interest or principal payments, they may suffer adverse changes in financial condition that would lower the credit quality of the issuer, leading to greater volatility in the price of the security.
- **Currency Risk:** Foreign currency risk is the risk that, for example, the U.S. dollar value of foreign securities held by any fund may be affected favourably or unfavourably by changes in foreign currency exchange rates and exchange control regulations. The value of the Funds may go up and down as the value of the dollar rises and falls compared to a foreign currency. The value of the fund may also be impacted by the value of the Trinidad and Tobago Dollar against the US Dollar.
- **Borrowing Risk:** A portfolio may borrow from a bank or other entity in a privately arranged transaction for the purpose of redeeming Units in an amount not exceeding 10% of the aggregate

market value of the Deposited Property of the Portfolio. Borrowing creates an opportunity for a portfolio to finance the limited activity described above without the requirement that portfolio securities be liquidated at a time when it would be disadvantageous to do so. Any investment income or gains on, or savings in transaction costs made through the retention of, portfolio securities in excess of the interest paid on and the other costs of borrowing will cause the net income of Net Asset Value per Unit to be greater than would otherwise be the case. On the other hand, if the income or gain, if any, on the securities retained fails to cover the interest paid on and the other costs of the borrowing, the net income or Net Asset Value per Unit will be less than would otherwise be the case.

- **Focused Portfolio Risk:** Because they may invest in a more limited number of companies than many other funds, certain portfolios may have more risk because changes in the value of a single security could have a more significant effect, either negative or positive, on such a portfolio's Net Asset Value.
- **Allocation Risk:** This is the risk that the allocation of investments between growth and value companies may have a more significant effect on a portfolio's Net Asset Value when one of these styles is performing more poorly than the other. Also, the transaction costs of rebalancing a portfolio's investments may be, over time, significant.
- **Management Risk:** A portfolio may be subject to management risk because it is an actively managed investment fund. The Manager will apply its investment techniques and risk analyses in making investment decisions for the portfolio, but there can be no guarantee that its decisions will produce the desired results. In some cases, investment techniques may be unavailable, or the Manager may determine not to use them, possibly

even under market conditions where their use could benefit the Portfolio.

- **Lack of Operating History Risk:** The portfolio has been recently formed and has no operating history.
- **Industry/Sector Risk:** A portfolio may invest in particular industries or sectors. Market or economic factors affecting one of those industries or sectors or group of related industries could have a major effect on the value of the portfolio's investments.
- **Dynamic Asset Allocation Risk:** The allocation of investments among different global asset classes may have a significant effect on the Portfolio's performance when one of these asset classes is performing more poorly than others. In addition, there is a risk that certain asset allocation decisions may not achieve the desired results and as a result, the Portfolio may incur significant losses.
- **Large Redemption Risk:** A Fund may have particular investors who hold a significant number of units of the Fund. If one of those investors decides to redeem its investment in the Fund, the Fund may have to sell portfolio investments so that it can pay the redemption proceeds. These investments may have to be sold quickly and at a lower price than if they were sold over a more extended time period. In addition, the portfolio composition of the Fund could be altered before the portfolio manager believes the time is right to do so. This can reduce the returns of the Fund.
- **Liquidity Risk:** Regional markets or exchanges tend to have less trading volume than the New York Stock Exchange or similar international stock exchanges or markets, which mean that the regional markets may have less liquidity. Lower liquidity in regional markets can affect the Fund's ability to purchase or sell blocks of securities and obtain the best price in the foreign market. This may cause the Funds to lose opportunities for favourable purchases or sales of investments. Because foreign markets may trade at times and

on days different than U.S. markets, the Funds' values may change when an investor's account cannot be accessed.

- **Foreign Investment Expense Risk:** Investing in regional securities generally costs more than investing in U.S. or international securities because of higher transaction costs, such as the commissions paid per share. As a result, mutual funds that invest in foreign securities tend to have higher expenses due to higher commissions and higher advisory and custodial fees.
- **Foreign Political and Economic Risks:** The degree of political and economic stability varies from country to country. If a country confiscates money from foreigners or takes over an industry, Funds may lose some or all of any particular investment in that country. Parts of individual foreign economies may vary favourably or unfavourably from the U.S. economy (e.g., inflation rate) which may affect the value of Funds' investment in any foreign country. Many foreign countries do not subject their markets to the same degree and type of laws and regulations that cover the U.S. and other well-regulated markets. Many governments also impose restrictions on investments as well as taxes or other restrictions on repatriation of investment income. The regulatory differences between countries make investing or trading in some markets more difficult and risky. In addition, some industries, such as financial services, health care and telecommunications are sometimes heavily regulated and may receive government funding. Investments in these sectors may be substantially affected by changes in government policy, such as increased regulation, ownership restrictions, and deregulation or reduced government funding. The value of a mutual fund that buys these investments may rise and fall substantially due to changes in these factors.
- **Corporate Disclosure Standard Risk:** Many countries have laws making information on publicly traded companies, banks and governments more

difficult to obtain, incomplete or unavailable. The lack of uniform accounting standards and practices among countries impairs the ability of investors to compare common valuation measures, such as price/earnings ratios, for securities of different countries.

- **Prepayment Risk:** The issuers of bonds and other debt securities held by the Fund may prepay principal due on securities, particularly during periods of declining interest rates. Securities subject to prepayment risk generally offer less potential for gain when interest rates decline and may offer a greater potential for loss when interest rates rise. Rising interest rates may cause prepayments to occur at a slower than expected rate. This will increase the average life of the security and make the security more sensitive to interest rate changes.
- **Market Risk:** The portfolios or underlying securities held by the Fund may decline in value or not increase in value when the market in general is rising and may fail to meet the funds' investment objectives. An investment in a Fund involves several investment risks, including possible loss of the amount invested. Therefore, the Fund's return may be expected to fluctuate.
- **Securities Lending, Repurchase and Reverse Risk:** The Fund may enter into securities lending, repurchase transactions and reverse repurchase transactions in order to earn additional income. Securities lending involves lending securities held by a fund to qualified borrowers who have posted collateral. In lending its securities a fund is subject to the risk that the borrower may not fulfil its obligations leaving the fund holding collateral worth less than the securities it has lent, resulting in a loss to the fund.

Over time, the value of the securities sold under a repurchase transaction might exceed the value of the collateral held by the Fund. If the other party defaults on its obligation to resell the securities to the fund the collateral may be insufficient to enable the fund to purchase replacement securities.

Investment Philosophy

Our goal is to create long-term wealth for the Funds' unit-holders.

We will seek to achieve this goal by following a well-proven and disciplined investment philosophy:

We aim to manage the credit quality of the investments and when possible, we will seek to generate capital appreciation through investment in excellent businesses in strong, long-term growth industries.

Investment Goal

The Fund seeks to maximise income return by investing regionally and internationally in debt and securities, of private, corporate and governmental issues, with no prescribed country limits.

Who May Want to Invest?

Sagicor Go-Mutual Funds may be appropriate for investors who:

- are seeking exposure to a broad spectrum of fixed income investments;
- are investing for a high level of current income rather than capital appreciation;
- are seeking to diversify their portfolio;
- are investing with a long-term horizon;
- are seeking an element of principal protection;
- are seeking access to markets that are often less accessible to individual investors;
- Sagicor Go-Mutual Funds may not be appropriate for investors who:
 - are investing to meet short-term financial goals;
 - are seeking or investing for a high level of capital appreciation;
 - are seeking or investing for high levels of total return

Asset Allocation

The five (5) investment portfolios of the Sagicor Go-Mutual Funds can be categories in following four (4) asset segments:

1. **Equities:** Go-Mutual Equity Fund (TTD)
2. **Fixed Income:** Go-Mutual Bond Fund (TTD), Go-Mutual Bond Fund (USD), Go-Mutual Income Fund (USD)
3. **Balanced:** Go-Mutual Balanced Fund (TTD)

The Manager will allocate the Fund's assets among the various market segments based upon the anticipated returns and risks of each of the market segments.

In allocating assets among market segments, the Manager will employ both fundamental and technical analysis to assess relative risk and reward potential throughout the financial markets; with the objective of providing the best opportunity for achieving an above average income return in addition to consistent preservation of capital over the long-term. The Fund's portfolio may vary considerably among the various market segments in response to changes in economic and market trends. The Manager may overweigh market segments that it believes have above average market potential with below average market risk. By allocating its investments in this manner, the Fund believes it will not be exposed to the same degree of market risk as a mutual fund that invests in only one market segment.

In making asset allocation decisions, the Manager will evaluate projections of risk, market conditions, economic conditions, interest rate expectations, volatility, yields and returns. The Manager will use database systems to help analyse past situations and trends, research in each of the asset classes to help in securities selection, portfolio management professionals to determine asset allocation and to select mutual funds, closed-end investment companies and individual securities.

Asset Sub-classes

The asset allocation process is not limited to determining the degree to which the Fund's assets should be invested in these different market segments. The Manager will continually explore opportunities in various sub-classes of assets using various economic indicators such as:

- Geo-economic considerations
- Issuer profile (for example "sovereign" versus "corporate" or "investment grade" versus "speculative")
- Market capitalisations (for example, "blue chip" versus "small capitalisations")

Selecting Securities

The Manager will select underlying securities in which to invest based, in part, on their investment goals and strategies, and where applicable their investment adviser and portfolio manager, and on the analysis of their past performance (absolute, relative and risk-adjusted).

With respect to investing in other mutual funds the Manager will also consider other factors such as fund size, liquidity, expense ratios, quality of shareholder service, reputation and tenure of portfolio manager, general composition of its investment portfolio and current and expected portfolio holdings.

Funds in which the Fund will invest may not share the same investment goal and investment limitations as the Fund. Normally, the Fund will invest its assets in mutual funds from several different mutual funds families, managed by a variety of investment advisers and having a variety of different investment goals and strategies. In particular the Manager may invest up to 10% of the assets of the Fund in registered hedge funds.

Investment Strategy for each Portfolio of the Fund

Portfolio Name	Portfolio Profile
Go-Mutual Bond (TTD)	Primarily invested in Trinidad and Tobago dollar denominated Government of Trinidad and Tobago, Corporate securities and other regional debt instruments. This fund has a floating NAV.
Go-Mutual Equity (TTD)	Primarily invested in stocks listed on the Trinidad and Tobago and other Caribbean Stock Exchanges and recognised global exchanges. This fund has a floating NAV.
Go-Mutual Balanced (TTD)	A balanced asset portfolio invested in a mix of other Funds and securities of varying asset classes as determined by the Managers, denominated in TT dollars. This fund has a floating NAV.
Go-Mutual Bond (USD)	Mainly United States dollar denominated regional and global corporate and sovereign debt securities. This fund has a floating NAV.

Go-Mutual Bond (TTD)

This is a Trinidad and Tobago Dollar fixed income portfolio largely invested in sovereign debt and is suitable for investors who have a conservative investment style and are seeking returns in line with established short duration, risk free government instruments. These investors may have a short-term horizon and may need liquidity from time to time.

Go-Mutual Equity (TTD)

This is a Trinidad and Tobago Dollar equity portfolio with fixed income instruments to provide liquidity. Invested in equities listed on recognised regional exchanges, this is suitable for investors with a moderate to high risk tolerance, who are seeking a return in line with the Trinidad & Tobago Composite Index. These investors may have a long-term horizon but may need liquidity from time to time.

Go-Mutual Balanced (TTD)

This is a Trinidad and Tobago Dollar balanced asset portfolio invested in mix of the other Sagicor Go-Mutual Funds as determined by the Managers.

This portfolio is suitable for investors with a low to moderate risk tolerance and are seeking stable investments producing a return in line with Trinidad & Tobago inflation. These investors would have a long-term horizon with limited liquidity needs in the first year. The portfolio provides exposure to stocks, bonds, mutual funds, Real Assets, related mutual funds and other securities both local and global.

Go-Mutual Bond (USD)

This is a United States Dollar fixed income portfolio invested mainly in global corporate and sovereign debt securities and is suitable for investors who would have a moderate investment style and are seeking a return in line with United States CPI. These investors would have a medium to long term horizon with limited liquidity needs in the first year. Global Corporate is marketed as a medium-risk corporate and sovereign debt portfolio; therefore, investments are in the acquisition of debt with the following attributes (1) Investment Grade; (2) Corporate/Sovereign; (3) Highly Liquid; and (4) Global.

Go-Mutual Income (USD)

This is a United States Dollar investment fund that provides liquidity for unit holders. The objective is to generate income, preserve capital and provide stable returns by investing primarily in a diversified portfolio of Government and Corporate securities, Money Market Instruments, Cash, Variable Rate and Fixed Rate securities, repurchase agreements and other short-term instruments. The investment objective is also to provide a monthly income distribution to the investor commensurate with the 6-month UST.

Investment Policy and Limitations

The following apply individually to each Portfolio of the Fund and not in the aggregate to the Fund as a whole unless specifically so stated.

The Fund may invest in the acquisition by original subscription or by purchase or otherwise of the shares or stock of any company, building society, municipal or other statutory authority wheresoever situated or incorporated. Such shares or stock may be ordinary, preferred, deferred, redeemable or otherwise and partly or fully paid or having any liability thereon. Such company, building society, municipal or statutory authority may be public or proprietary.

The Fund may participate in the bonds, debentures or other evidence of indebtedness of a corporation incorporated in any jurisdiction which are fully secured.

The Fund will seek to invest in securities that are, in the opinion of the Manager, undervalued. To select investments and securities for the Fund's portfolio, the Manager will engage in thorough risk research and assessment, as well as rigorous analysis of general economic conditions.

The Fund will seek to benefit from specific economic trends in the global economy by appropriate allocation of the assets of the Fund among the countries, industries and sectors.

The Fund may invest in the equity securities of small and emerging growth companies, and a portion of its debt portfolio may be invested in high yield securities.

The Fund is permitted to maintain cash or near-cash instruments on deposit with any licensed financial institution for any period whatsoever for liquidity purposes. The Fund is permitted to maintain cash on deposit with or loan to any company or building society wheresoever situated or incorporated and whether public or proprietary and with or without security and for any period whatsoever.

The Manager may vary the percentage of the Fund's assets allocated to the various markets based upon the mix of these markets that the Manager believes will most likely achieve the Fund's investment goal.

The Manager is not obligated to engage in such hedging transactions and may elect to do so in its sole discretion. No assurance can be made that such currency hedging strategies will be effective. The Manager may invest up to 10% of the assets of the Fund in registered hedge funds.

The Fund is not restricted from investing in quoted securities issued by Sagicor Financial Corporation Limited but any such investment must be disclosed to the Trinidad & Tobago Securities and Exchange Commission within 7 business days of the end of the month in which the acquisition or sale of any such securities occurred and such investment shall not exceed 10% of the Fund's assets.

Restriction on Investment

The following restrictions apply individually to each Portfolio of the Fund and not in the aggregate to the Fund as a whole unless specifically so stated.

1. Not more than an aggregate of 10% of the Fund's assets, taken at market value at the time of purchase, may be invested in unquoted securities or securities that cannot be readily disposed of through a securities exchange and not more than 10% of the Fund's assets, taken at market value at the time of the purchase, may be invested in securities issued by any one company or issuer. The Fund shall not purchase a security of an issuer:
 - a. if, immediately after the purchase, the Fund would hold securities representing more than 10% of the votes attaching to the outstanding Securities of that issuer, or the outstanding equity Securities of that issuer; or
 - b. for the purpose of exercising control or discretion over, or control or discretion over the management of, the issuer of the security.
 - c. The above limit of 10% shall be 30% in respect of any one issue of Securities or money market instruments issued or guaranteed by the Government and Other Public Securities and the Government and Other Public Securities shall not exceed 30% of the Fund's total net asset value.
 - d. The Fund is not permitted to provide guarantees or grant loans with or without interest to any person or persons whether an executor, trustee or otherwise or on deposit with or loan to any firm or business whatsoever and wheresoever situated with or without security and for any period whatsoever.
 - e. The Fund shall not invest in any security of any class in any company or body if any senior officer of the Manager individually owns more than 0.5% of the total nominal amount of all issued securities of that class, or collectively the directors and officers of the Manager own 5% or more of those securities.
 - f. The Fund may acquire no more than 25% of the units of any single collective investment scheme provided such investment does not exceed more than 10% of the total net asset value of the Fund and the dates for calculation of the net asset value of the collective investment scheme or undertaking is less frequent than that of the Fund Provided however that if the Fund is investing in a liquid collective investment scheme the Fund may invest up to 20% of the total net asset value of the particular Portfolio of the Fund in that collective investment scheme. For the purpose of this clause, a liquid collective investment scheme is a collective investment scheme that is either listed or quoted or readily tradeable on a securities market or readily tradeable on an over the counter market.
 - g. Subject to clause (f) above, the Fund may acquire no more than 10% of the units of any undertaking provided such investment does not exceed more than 10% of the total net asset value of the Fund and the dates for calculation of the net asset value of the undertaking is less frequent than that of the Fund
2. The trust fund shall not invest in any type of real property or interests in real property but subject to this restriction the trust fund may invest in shares in real estate companies and interests in real estate investment trusts (REITS) or in companies which invest in or own real estate.

Restriction on Borrowing

The Fund may not borrow money except for (a) short term from banks as may be necessary for the clearance of portfolio transactions and (b) borrowing from banks for temporary or emergency purposes, including the meeting of redemption requests, which may require the untimely disposition of its portfolio securities. The borrowing limit shall be an amount equal in value to 5% of the Fund's assets. The Fund may mortgage, pledge or hypothecate such portion of its assets as may be required to secure such borrowing.

Fund Risk

It is the objective of the Fund to maximise positive income returns on the investments of the Fund. However, there is no guarantee that the investment objectives of the Fund will always be achieved.

The Fund is not insured by Sagicor Life Inc or by any other authority. Any investment in the Fund is therefore at the sole risk of the investor.

Professional Management

Sagicor Go-Mutual Funds are managed by professional investment managers, in this case by Sagicor Investments Trinidad & Tobago Limited.

Board of Directors

The Board of Directors of the Settlor (SITTL) is presently comprised of 7 members, 4 of whom reside outside the Republic of Trinidad & Tobago.

As an investor in the fund, you should be aware that you may not be able to effectively serve process on non-resident directors and officers to enforce any civil liabilities under applicable laws of the Republic of Trinidad and Tobago. Therefore, you may not be able to enforce a Trinidad and Tobago court judgment against non-resident directors and officers of the Company.

Counsel, Independent Registered Public Accounting Firm and Service Providers

Our legal adviser Hobsons has passed upon the validity of the issuance of units of each Portfolio of the Fund.

PricewaterhouseCoopers has been selected as the independent public accounting firm for the Fund.

Management and Administration

Trustee

Republic Bank Limited – Trust Services Division
9-17 Park Street,
Port of Spain
Trinidad and Tobago

Custodian Trustee

Republic Bank Limited
9-17 Park Street,
Port of Spain
Trinidad and Tobago

Promoter/Sponsor

Sagicor Investments Trinidad & Tobago Limited
Sagicor Financial Centre
16 Queen's Park West,
Port of Spain
Trinidad & Tobago

Investment Manager

Sagicor Investments Trinidad & Tobago Limited
Sagicor Financial Centre
16 Queens Park West,
Port of Spain
Trinidad and Tobago

Registrar

Sagicor Investments Trinidad & Tobago Limited
Sagicor Financial Centre
16 Queens Park West,
Port of Spain
Trinidad and Tobago

Legal Advisers

Hobsons
Attorneys-at-Law & Notaries Public
Sagicor Centre
21-25 Independence Avenue
San Fernando
Trinidad

Auditors

PricewaterhouseCoopers
P.O. Box 550
11-13 Victoria Avenue,
Port of Spain
Trinidad and Tobago

Bankers

Scotiabank (Trinidad and Tobago) Limited
Scotia Centre
Park and Richmond Streets
Port of Spain
Trinidad and Tobago

Sponsor: The Sponsor, Sagicor Investments Trinidad & Tobago Limited is a wholly owned subsidiary of Sagicor Life Inc and is part of an integrated financial services group whose focus is in the areas of banking, life and health insurance, property and casualty insurance, pensions and asset management. SFC also operates collective investment schemes through other subsidiaries.

Investment Management: The Manager has the responsibility to buy and sell securities on behalf of the Fund. The Manager receives a fee for services based on the net asset value of the Fund. The appointment of the Manager will be for a period of 3 years commencing and continues thereafter unless determined by the Trustee and/or the Settlor at any time by written notice (with the approval of the Unit-holders unless the successor manager is an affiliate of the existing manager) or by resolution of the Unit-holders.

Registrar & Transfer Agent: Sagicor Investments Trinidad & Tobago Limited is the Registrar and will maintain a record of all Unitholders and perform the role of Transfer and Income Paying Agent.

Trustee: With its headquarters based in Trinidad and Tobago, Republic Financial Holdings Limited (RFHL) is the registered owner of all the Banks in the Republic Group – Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Barbados) Limited, Republic Bank (Grenada) Limited, Republic Bank (Suriname) N.V. and Republic Bank (Ghana) Limited, as well as Republic Securities Limited and other subsidiaries. Across these markets, RFHL offers an extensive range of banking services, including Credit and Debit Card Issuance and Processing, Leasing, Trustee Services, Mutual Fund and Investment Management and Merchant Banking.

The Trust Services Division of Republic Bank was established in 1938 and the trusteeship of Corporate Pension Plans has been a principal part of our core business since inception. In the role as Trustee, Republic ensures compliance with all relevant legislation, as well as the specific terms of each Trust Deed and Rules. As at December 31, 2019, the Trust Services Division provided Corporate Trustee Services for 65 Pension Plans, with assets under administration totaling \$33.22 billion as at June 30, 2020.

Range of Services

Republic Bank Limited is a publicly listed company on the Trinidad and Tobago Stock Exchange. It is a licensed financial institution under the Financial Institutions Act, making it eligible to offer Trustee Services along with its Pension Administration Services.

The services provided by Trust Services Division include:-

- Trustee Services
- Custody Services

- Individual and Corporate Retirement Plans
- Executorships Employee Savings Plans
- Profit Sharing Plans
- Estate Planning
- Investment and Asset Management Services

Custodian Trustee: The Custodian Trustee is Republic Bank Limited . The duty of the Custodian Trustee is to assist the Trustee by providing custodian services for the custody and security of Fund assets. Republic Bank Limited has experience in performing these functions over the years and currently has [] fund under custodianship.

Limitation of Liability: The Directors, Custodian Trustees and the Manager of the Funds may act upon statements of advice or information obtained from any banker, accountant, broker, lawyer, agent or other person, not being an employee or officer of the Custodian Trustee, acting as or informed in relation to the matters upon which they are consulted. Neither the Company, nor its directors, nor the Custodian Trustee, nor the Funds Manager shall be liable for anything done or omitted or suffered in reliance upon such advice or information.

The Custodian Trustees shall not, save in relation to any act or omission in the keeping of securities by any person appointed as agent of the Custodian trustees for that purpose, be responsible for any misconduct, mistake, oversight, error of judgement, forgetfulness or want of prudence on the part of any such banker, accountant, lawyer, agent or other person.

Distribution Agents: Marketing and distribution of the Fund Shares, and appointing Distributors of the Fund, are the responsibility of the Manager. The Distributors are The Company and Sagicor Life Inc’s Agency Force. Distributors are paid out of the Fund’s management fee.

Copies of this Prospectus and Application Forms may be obtained during normal business hours from:

Any branch of Sagicor Life Inc located as follows:

1. **Port of Spain** – Sagicor Financial Centre 16 Queen’s Park West, Tel: (868) 628-2652
2. **San Fernando** – 21-25 Independence Ave., Tel: (868) 652-2785
3. **Chaguanas** – Cor. De Verteuil & Penco Sts., Tel : (868) 665-3604
4. **St Augustine** – Emerald Plaza, Eastern Main Road (868)-663-8060
5. **Tobago** – Unit 6 Level 1, Gulf City Lowlands Mall, Lowlands, Tel: (868) 639-3120
6. **Arima** – Shops of Arima, Tunapuna, Tel: (868) 643-4SGI (4744)
7. **Alyce Glen** – Alyce Glen Shopping Plaza, Morne Coco Rd. Petit Valley, Tel: (868) 632-3289

Directors:

Mr Stephen Mc Namara

Director
Sagicor Financial Company Limited

Dr Dodridge Denton Miller

President and Chief Executive Officer
Sagicor Financial Company Limited

Dr. Marjorie Patricia Downes-Grant

Chairman
Sagicor General Insurance

Mr. Peter Clarke

Director
Sagicor Life Inc

Mr. Robert Trestrail

President and Chief Executive Officer
Sagicor Life Inc

Mr Andrew Aleong

Director
Sagicor Life Inc

Mr Andre Mousseau

Company Executive
Sagicor Financial Company Ltd.

Secretary:

Miss Nicole Patrick

Assistant Vice President - Legal and Compliance
Sagicor Life Inc

Registered Office:

Sagicor Investments Trinidad & Tobago Limited
Sagicor Financial Centre
16 Queen's Park West,
Port of Spain
Trinidad & Tobago

Your Right to Vote

As investors in Sagicor Go-Mutual Fund you have a right to be consulted and vote. Unit-holders shall, subject to any regulatory authority and the provisions of the Trust Deed creating the Fund, be entitled to vote on all of the following matters:

- (i) An increase, if any, in the fees and charges charged to the Portfolio of Fund or to impose fees that are not provided for in the constitutive document, or
- (ii) Any change in the nature or kind of investments in which the Portfolio may be invested, or modification of the investment objectives, or
- (iii) The removal other than by resignation of the Fund Manager, Custodian, Responsible Person or Trustee, or

- (iv) The reconstruction of any Portfolio Fund, and/or the amalgamation of the Fund with any other mutual fund, or
- (v) The winding up of the Fund, or
- (vi) Any change in the methodology used to calculate the net asset value of the Units

Whenever the circumstances require pursuant to the Trust Deed that a meeting of the Unit-holders be convened, The quorum necessary for a meeting shall be at least one- fifth of all the Units or all the Units of the Portfolio, as the case may be, for the time being on Issue. If within half an hour from the time appointed for any meeting a quorum is not present the meeting shall stand adjourned to the such day and time being not less than 15 days after and to such place and time as the Trustee appoints. At least seven (7) days' notice of any adjourned meeting of Unit Holders shall be given in the same manner as for an original meeting and the notice shall state that the Unit Holders present at the adjourned meeting whatever their number and the number of Units held by them will form a quorum. At an adjourned meeting the Unit-holders present in person or by proxy shall form a quorum and shall have power to pass resolutions. The Trustee or its duly appointed representative shall be entitled to attend and address the meeting and preside over its business.

Subject to the foregoing and save and except as provided for by any regulatory authority Unit-holders shall however not be entitled to attend and vote at any meetings of shareholders of Sagicor Life Inc.

Description of Fund Units

The capital of Sagicor Go-Mutual Funds are divided into redeemable units. In other literature these units are sometimes referred to as shares or mutual fund shares.

Sagicor Go-Mutual Funds may issue an unlimited number of units in different Portfolios. Each Portfolio

is a segregated pool of assets. The assets and liabilities of each Portfolio are segregated from those of the other Portfolios of the Fund; there is no cross liability among these Portfolios. Each Portfolio is answerable for its own obligations and expenses and not for the liabilities of any other Portfolio. Without your consent or notice to you, the Fund Manager may establish additional classes of units and may determine the rights as between those classes. However, no such additional classes of units issued without your consent may abridge or in any way diminish your rights under this prospectus.

All units of the particular Portfolio of the Fund are entitled to participate in the fund's assets of that Portfolio on liquidation on an equitable basis. Units are issued as fully paid and non-assessable and are redeemable at their net asset value as detailed under the following caption "How are Unit Prices Determined".

How are Unit Prices Determined?

The price at which you purchase and redeem units of any of our funds is called the net asset value ("NAV"). Sagicor Go-Mutual Funds will normally calculate the NAV as of the close of each Business Day. The NAV is normally equivalent to the value of a fund's assets, less its liabilities, divided by the number of units outstanding of that portfolio of the fund.

The Net Asset Value will, unless the Investment Manager determines otherwise, be determined as at the close of business in the relevant market or markets on each Business Day in accordance with the following guidelines:

1. The value of any cash on hand, on loan, on deposit or on call, bills, demand notes, accounts receivable, prepaid expenses, cash dividends and interest declared or accrued and not yet received shall be deemed to be the full amount thereof unless the Investment Manager shall have determined that any such deposit, bill, demand note or account receivable is not worth the full amount thereof in which event the value shall be deemed to be such value as the Investment Manager considers to be the reasonable value.
2. Except in the case of any interest in a managed fund to which paragraph (iii) applies and subject as provided in paragraphs (iv) and (v) below, all calculations based on the value of investments quoted, listed, traded or dealt in on any stock exchange, commodities exchange, futures exchange or over-the-counter market shall be made by reference to the last traded price (or, lacking any sales, at the mean between the last available bid and asked prices) on the principal stock exchange for such investments as at the close of business in such place on the day as of which such calculation is to be made. Where there is no stock exchange, commodities exchange, futures exchange or over-the-counter market, all calculations based on the value of investments quoted by any person, firm or institution making a market in that investment (and if there shall be more than one such market-maker then such particular market-maker as the Investment Manager may designate) shall be made by reference to the mean of the latest bid and asked price quoted thereon, provided always that if the Investment Manager in its discretion consider that the prices ruling on a stock exchange other than the principal stock exchange provide in all the circumstances a fairer criterion of value in relation to any such investment, they may adopt such prices.
3. Subject as provided in paragraph (iv) and (v) below, the value of each interest in any open-ended unit trust or corporation, open-ended investment company or other similar open-ended investment vehicles (a "managed fund") shall be the last published Net Asset Value per unit,

share or other interest in such managed fund (where available) or (if the same is not available) a price calculated by aggregating the last published bid price and the last published offer price thereof (excluding any preliminary or initial charge included in such offer price) and dividing the result by two.

4. If no Net Asset Value, bid and offer prices or price quotations are available as provided in paragraphs (ii) or (iii) above, the value of the relevant asset shall be determined from time to time in such manner as the Investment Manager shall determine.
5. Notwithstanding the foregoing, the Investment Manager may, at its absolute discretion, permit some other method of valuation to be used if it considers that such valuation better reflects the fair value.

If the Trustee resolves that the Funds shall issue further classes of units, it is possible that the method

of calculating the net asset value may differ for those other classes or series of units.

The redemption price (i.e. the price at which you will sell your Units back to the Fund Manager) for any applicant will be determined by multiplying the Fund Units submitted for redemption by the calculated price less any applicable redemption charge.

Reporting of Net Asset Values (NAV) Price

The NAV for the Units of the Portfolio will be published on a website maintained in respect of the Fund Manager on every Trading Day and/or publicly disclosed as the Manager may decide from time to time and in accordance with the laws prevailing in Trinidad and Tobago as amended, modified, interpreted or otherwise permitted by the Regulator or other appropriate regulatory authority having jurisdiction.

Fees and Expenses

The table below describes the estimated fees and expenses of the Sagicor Go-Mutual Funds. These fees reduce the value of your investment in the CIS and may also reduce the CIS's actual investment performance.

Minimum Holding Periods, Unit Preliminary and Penalty Charges

The preliminary and penalty charges as at the date of registration of this Prospectus are as follows:

1. All portfolios have no minimum preliminary charge. However, the Managers will apply a penalty charge if the investment is withdrawn before the minimum holding period. If investments are redeemed before the minimum holding period of ninety (90) days, a penalty of four per cent (4%) will be charged on the realization price.

Portfolio	Holding Period	Preliminary Charge	Penalty Charge
Go-Mutual Bond (TTD)	90 days	0.0%	4.0%
Go-Mutual Equity (TTD)	90 days	0.0%	4.0%
Go-Mutual Balanced (TTD)	90 days	0.0%	4.0%
Go-Mutual Income (USD)	None	0.0%	0.0%

Any change in the charges described above will be subject to the Managers providing written notice, by publication on the websites of Sagicor in Trinidad and Tobago and/or in a daily morning newspaper. The notice will be published at least one (1) month prior to the effective date of the increase or change.

Annual Remuneration: Managers, Trustee & Custodian

The remuneration of the Managers is as follows:

- a. A **Management Fee** of one point seven five per cent (1.75%) of the Net Fund as of Date [] and it is intended that the appropriate percentage shall not exceed three per cent (3%) of the Net Fund;
- b. A **Performance Bonus** payable on each portfolio which shall be equivalent to Twenty per cent (20%) of the amount by which the NAV of the relevant Portfolio exceeds the performance benchmarks set out below for the relevant accounting period of the Fund.

The Managers may reduce the percentage applicable to the performance bonus by agreement in writing.

Portfolios	Benchmarks
Go-Mutual Bond (TTD)	GOTT 180-day yield
Go-Mutual Equity (TTD)	TTSE Main Index
Go-Mutual Balanced (TTD)	TT CPI
Go-Mutual Bond (USD)	US CPI
Go-Mutual Income (USD)	UST 180-day yield

The **Trustee Fee** shall be agreed from time to time by the Managers and the Trustee.

Annual Remuneration	Manager	Trustee
Go-Mutual Bond (TTD)	1.75%	0.30%
Go-Mutual Equity (TTD)	1.75%	0.30%
Go-Mutual Balanced (TTD)	1.75%	0.30%
Go-Mutual Bond (USD)	1.75%	0.30%
Go-Mutual Income (USD)	0.00%	0.30%

The Trustee is paid an annual Trustee Services fee of as agreed with and is based on a percentage change (%) per annum on the Net Asset Value of the Fund. The Trustee is also entitled to be paid by the Fund the amount of all its disbursements incurred in the performance of its duties under the Trust Deed.

How to Purchase Units (shares) of the Funds

Units in the TTD Go-Mutual Funds and the USD Go-Mutual Global Funds were initially offered at TT\$6.75 or US\$1.00 per unit on inception date, subject to an initial minimum investment of TT\$100.00 or US\$100.00 in the respective TTD and USD portfolios/funds. Thereafter the Funds are offered at the prevailing day's NAV.

Only TTD or USD cheques, drafts or wire transfers will be accepted as the method of payment. Investors may purchase units from the Sagicor Investments Trinidad & Tobago Limited office or any one of its authorized Agents. TTD and USD will be converted at the current day's exchange rate.

The acceptance of subscriptions is subject to confirmation of the prior receipt of cleared funds credited to the Fund's subscription account. This means that cheques and drafts will have to clear and wire transfers of money have to be confirmed as received by the Investment Manager before a subscription is accepted and value is given to the Unitholder.

Cheques should be made payable to Sagicor Investments Trinidad and Tobago Limited and can be delivered to any office of SITTL.

NOTE: Sagicor Investments Trinidad & Tobago Limited and its funds do not consider any Postal Service or other independent delivery services to be their agents.

In compliance with applicable law and corporate best practices please note that the Fund Manager (which expression shall include any of its agents) will verify certain information on your account application as part of the Funds' Anti-Money Laundering Compliance Program. As requested on the application, you should supply your full name, date of birth, national identification card number (or its equivalent) and permanent street address.

Mailing addresses containing a P.O. Box will not be accepted in lieu of a permanent street address. Please contact the Fund Manager at (868)628-2652 if you need additional assistance when completing your application.

If we do not have a reasonable belief of the identity of a unit-holder, the account will be rejected or you will not be allowed to perform a transaction on the account until such information is received. The Fund Manager reserves the right to close the account after thirty (30) days if clarifying information/documentation is not received.

Declaration on Purchase of Units

In keeping with the provisions of the Anti-Money Laundering Laws and procedures, the Fund Manager may request an applicant to complete and file a Declaration of Source of Funds in respect of investments made into the Fund.

Fund Manager's Discretionary Authority

The Fund Manager may in its discretion reject any application to purchase Units. Such decision must however be made within five business days after receipt of the application. If an application is rejected, all money received with the application will be returned through the post at the risk of the applicant.

In an effort to manage the timing of cash flows in and out of the Fund, The Fund Manager reserves the right to purchase any Units tendered for redemption in the Fund and to allocate some or all of those Units for subscriptions and/or redemptions at the Fund's NAV. Where this methodology is used the Fund Manager must send a report of the transactions to the Custodian Trustees.

To protect the interest of existing Unit-holders in the Fund, the Fund Manager reserves the right, with the consent of the Custodian Trustees and subject to the provisions of any regulatory authority, to restrict new

investment into the Fund from time to time until such time as new potential investments become available or existing Unit-holders redeem their Units. In such cases, the Fund Manager will accept subscriptions from potential investors on a first come first served basis, in the exact order in which they are received.

Information You Will Receive

When you make your initial purchase, you will receive notification from the Fund providing details of the transaction. Similarly, at the time of any additional purchase, transfer between funds, or redemption of Units you will receive a notification giving details of the transaction.

Additional information about each Fund is available in the following documents:

- The most recently filed annual financial statements;
- Any interim financial statements filed after those annual financial statements;
- The most recently filed annual management report of fund performance; and
- Any interim management report of fund performance filed after that annual management report of fund performance.

Unless otherwise stated, upon publication of these documents they are deemed to be incorporated by reference into this Prospectus, which means that they will legally form part of this document just as if they were printed as a part of this document.

On publication you may obtain a copy of those documents, at your request, and at no cost, by calling us at (868)628-2652. The prospectus, financial statements, management reports of fund performance and other information about the Funds, will also be available on the Funds internet site at www.sagicor.com.

Unless you request otherwise, you will also receive audited annual financial statements of the Fund and un-audited semi-annual financial statements of the Fund and annual management reports of Fund performance.

How to Redeem Units (shares) of the Funds

A Unitholder may redeem any or all of the units of the Funds owned subject to minimum balance requirements per Portfolio by such Unitholder in accordance with the provisions of the Trust Deed at any time by completing a redemption form or submitting a redemption request in a form acceptable by the Fund Manager. The acceptable redemption requests include, email, fax, online submission or written application to the offices of Sagicor Investments Trinidad & Tobago Limited or any of its authorized Agents, after which, the payment will be made to such investor the same business day.

A redemption request made in respect of units held jointly must be signed by all or any one of the account holders on the account depending on the signing authority.

Minimum balance requirements

Partial redemptions are permitted provided that a minimum balance of a TT\$100 or USD\$100 or one (1) unit of the Portfolio is maintained by the unit holder whichever is greater.

There is a Redemption Charge on Funds withdrawn prior to the expiration of the holding period for the TTD Go-Mutual Funds and USD Go-Mutual Global Funds. See section Minimum Holding Periods, Unit Preliminary and Penalty Charges.

You can redeem your units at any time, as long as the aggregate amount redeemed does not exceed TT\$500,000 or 1% of the Total Net Asset

Value, whichever is larger, of the Respective Fund. If the amount requested for redemption exceeds TT\$500,000 or 1% of the total net asset value of the Fund, Investment Manager in its discretion may only process the portion of the redemption request up to TT\$500,000 or 1% of the total net asset value, whichever is larger, of the Fund. A new request will need to be submitted for further redemptions on subsequent days.

If the redemption request exceeds TT\$500,000 (US\$50,000) or is to be paid to any person other than the owner on record or sent to an address other than the registered address, the request must be made in writing with signature(s) guaranteed by a bank, trust company or dealer for protection

Involuntary Redemptions

If the Custodian Trustee or the Fund Manager is made aware that Units are being held by non-eligible investors, or held by any person in breach of law or for any other reason which the Custodian Trustees or the Manager believes in its sole discretion could impact negatively on the integrity of the Fund or any of its Portfolios, then the Manager (with the consent of the Custodian Trustee) may, subject to the provisions of any regulatory authority, compulsorily redeem such Units, close the account of the investor and send the proceeds to the Unit-holder through the post at the risk of the Unit-holder.

Suspension of Valuation

The Manager may suspend determination of the value of the Trust Fund or any Portfolio and the realisation or conversion of Units during:

a. Any period when a Recognised Stock Exchange on which a substantial portion of the Investment of the Trust Fund or the Portfolio from time to time are quoted is closed otherwise than for ordinary holidays, or during which dealings on them are restricted or suspended; or

- b. The existence of any state of affairs which in the Manager's opinion constitutes an emergency as a result of which the disposal or valuation of assets owned on behalf of the Trust would be impracticable; or
- c. Any breakdown in the means of communication normally employed in determining the price or value of any of the Investments of the Trust Fund or any Portfolio or the current price or value of them respectively on any stock exchange or market; or
- d. Any period when the Manager is unable to repatriate funds for the purposes of making payments on the redemption or conversion of Units or during which any transfer of funds involved in the realisation or acquisition of Investments of the Trust Fund or any Portfolio or payments due on realisation or conversion of Units cannot in the Manager's opinion be effected at then current rates of exchange.
- e. The case of suspension of the calculation of the net asset value of one or several underlying investment funds in which the Fund has invested a substantial portion of assets.
- f. Any period when in the opinion of the Trustee or the Manager there exists unusual circumstances where it would be impractical or unfair towards Unit Holders to continue dealing in units of the Fund or circumstances where a failure to do so might result in Unit Holders or the Fund incurring any liability to taxation or suffering other pecuniary disadvantage or other detriment which the Unit Holders might not otherwise have suffered
- g. Any such suspension shall be publicized by the Fund and notified to Unit Holders.

No Fund Units shall be issued, repurchased or sold by the Fund Manager during any period in which the calculation of the net asset value of the Fund Units is suspended.

Alteration to Trust Deed

- a. The Trustee may from time to time in its absolute discretion, but subject to (b) and (c) below vary any of the provisions of the Trust Deed (including this clause) by a deed or by oral or written resolution of the Trustee.
- b. Any of the provisions of the Trust Deed may be amended by the Trustee at any time or times without any need to obtain the consent, approval or ratification of any of the Unit-holders or of any other person, if in the sole judgment and discretion of the Trustee such amendment will not be detrimental to the interests of Unit-holders and, without prejudice to the generality of the foregoing, any such amendment or amendments may be made for the purpose of:
 - i. ensuring that the trust will comply with any applicable laws or requirements of any governmental agency or authority of Trinidad and Tobago;
 - ii. ensuring that such additional protection is provided for the interests of Unit-holders as the Trustee may consider expedient;
 - iii. removing any conflicts or inconsistencies between the provisions of the Trust Deed and any prospectus filed with any regulatory or other governmental body with respect to the Trust, or any applicable law or regulation of any jurisdiction; or
 - iv. making any typographical or non-substantive changes that counsel may advise are necessary or desirable for the purpose of curing or correcting any ambiguity or defective or inconsistent provisions or any clerical omission, mistake or manifest error herein.
- c. Subject to b above, no variation of the Trust Deed shall be made unless consented to in writing by Unit-holders holding not less than 50% of the Units on Issue at such time or by

resolution passed at a duly convened meeting of Unit-holders by 50% of Unit-holders present and voting.

Termination of the Trust Deed

- (I) The Trust shall be terminated on the happening of any of the following events:
 - a. If either the Trustee or the Manager enters into liquidation, other than for the purpose of reorganisation and or amalgamation.
 - b. If it becomes illegal or, in the Trustee's opinion, impracticable or inadvisable or contrary to the interests of the Unit Holders to continue the Trust.
 - c. If the Unit Holders by Extraordinary Resolution so determine.
 - d. On the expiration of the period of twenty-one (21) years after the date of the death of the last descendant of Queen Elizabeth living on the date of this Deed.
 - e. If the Trustee gives the Manager written notice of its intention to retire and the Manager fails to appoint another person as trustee who is in the Manager's opinion suitable as a replacement for the Trustee within one hundred and eighty (180) days after giving the notice or within such extended period as the Trustee agrees.
 - f. If the Manager gives the Trustee written notice of its intention to retire and the Trustee fails to appoint another person as manager who is in the Trustee's opinion suitable as a replacement for the Manager within one hundred and eighty (180) days after giving the notice or within such extended period as the Manager agrees.

- g. If the Trustee or the Manager becomes bankrupt or being a corporation goes into compulsory or voluntary liquidation (otherwise than for purposes of amalgamation or reconstruction) and the other fails to appoint another person as Trustee or Manager (as the case may be) who is in its opinion suitable as a replacement for the Trustee or Manager (as the case may be) within thirty (30) days after the commencement of the bankruptcy or liquidation.
 - h. If the registration of the Fund is cancelled by the Regulator pursuant to the provisions of the Securities Act.
- (II) Any Portfolio shall be terminated at any time before the termination of the Trust on the happening of the first of the following events: -
- i. If it becomes illegal or in the Trustee's opinion impracticable or inadvisable or contrary to the interests of the Unit Holders of the Portfolio to continue the Portfolio; or
 - j. If the Unit Holders of the Portfolio by Extraordinary Resolution so determine; or
 - k. If the Portfolio in the Trustee's opinion becomes or is about to become insolvent thereby prejudicing the value of the Units in other Portfolios.
 - l. If on the expiration of Thirty (30) days after notifying the Manager of the Portfolio that a change of manager is desirable in the interests of the Unit Holders of that Portfolio, the Trustee has not found another person ready to accept the office of manager of that Portfolio of whom the Trustee shall approve.
- (III) If the Trust or any Portfolio is terminated under the provisions of this Clause the Trustee or, failing him, the Manager shall give ninety (90)

days advance written notice of the termination to all Unit Holders of the Trust or the Portfolio, as the case may be.

Dividend and Capital Gain Distributions

Dividends and capital gains distributions, if any, will usually be made in cash or additional Units at a frequency as determined by the Manager.

Unless you elect otherwise, dividend and capital gains distributions will be paid in additional shares of the Fund. You may elect to receive cash dividends and distributions by notifying the Fund in writing. You may make this election on the Account Application. You may change your election by writing to the Fund Manager.

If an investor elects to receive distributions in cash and the Postal Service cannot deliver your cheque, or if a cheque remains uncashed for six months, the Fund reserves the right to reinvest the distribution cheque in the unit-holder's account at the Fund's then current net asset value and to reinvest all subsequent distributions.

What About Taxes?

The interest and dividends received by the funds on certain foreign securities may be subject to foreign withholding taxes. Paying foreign withholding taxes may reduce the net amount of income received by a fund and consequently the amount available for distribution to that fund's shareholders.

A distribution may be treated as though paid on December 31 of the calendar year if it is declared by the Fund in December of that year to Unit-holders of record on a date in such month and paid by the Fund during January of the following calendar year.

Such distributions may, where applicable, be taxable to Unit-holders in the calendar year the distributions are declared, rather than the calendar year in which the distributions are received.

The Fund Manager has been advised that qualified Collective Investment Schemes are exempt from corporation taxes and business levies and that income paid as dividends to residents of Trinidad and Tobago are not subject to any tax save that dividends received by Trinidad and Tobago resident companies are subject to green fund levy, and that income paid as dividends to Caricom nationals of Caricom jurisdictions that have ratified the ratified the Caricom Treaty would not be subject to withholding taxes.

The above comments are not exhaustive of all tax considerations and are not intended to constitute legal or tax advice to an investor. Investors should seek independent advice regarding the tax consequences of investing in the Fund, based on the investors' own particular circumstances.

Financial Highlights

Financial highlights are intended to help you understand the Fund's financial performance usually for the past five fiscal years of operations. Certain information will reflect financial results for a single Unit while other information may reflect the performance of the Fund.

The total returns presented in the financial highlights will represent the rate that an investor would have earned on an investment in a Fund (assuming reinvestment of all dividends and distributions). This information will be audited by the Fund's Auditors, whose report, along with the Fund's financial statements, will be included in the Annual Report which will be sent to each account holder and will be available to other potential investors upon request.

Sagicor Investments Trinidad & Tobago Limited. has demonstrated its confidence in the product now being offered to investors and has made a commitment to purchase five hundred thousand Units at the initial purchase price of TT\$10.00 on the opening of the subscription list.

Sagicor Investments Trinidad & Tobago Limited, has audited financial statements for the year ending December 31, 2017, 2018 and 2019 which are attached hereto as Appendix 3.

Additional information about each Sagicor Go-Mutual Funds will be available in the following periodically published documents:

- The most recently filed annual financial statements;
- Any interim financial statements filed after those annual financial statements;

Sagicor Investments Trinidad & Tobago Limited 3-year Summary of Financial Position

	2017 (000)	2018 (000)	2019 (000)
Total Assets (TT\$)	7,045	7,693	7,201
Total Equity (TT\$)	6,784	6,497	7,249
Total Net Income (TT\$)	83	(358)	946

Formula for Calculating the Performance Data for each Portfolio of the Fund

The performance data for each Portfolio of the Fund will be calculated as the annualised return and as described below: -

The performance for a period will be calculated as the net asset at the end of the period adjusted for

dividend distributions less the net asset value at the start of the period divided by the net asset value at the beginning period to give the percentage return for the period.

Accounting Period and Unit-holders' Statements

The financial year end of the Fund is 31st December. Statements showing the number of Units held and the net asset value per Unit will be mailed to Fund Unit-holders twice annually. The issue of a new statement will constitute the replacement and cancellation of any prior statements issued in the name of a Unit-holder.

Publication of Prices

The Net Asset Value of the Units of the Portfolio will be published on our website on every Trading Day and/or publicly disclosed as the Manager may decide from time to time and in accordance with the laws prevailing in Trinidad and Tobago as amended, modified, interpreted or otherwise permitted by the Regulator or other appropriate regulatory authority having jurisdiction.

Publication of the Financial Statements

The Manager shall, with respect to each Portfolio of the Trust Fund, before the expiry of sixty (60) days after the end of the relevant quarter in each Accounting Period forward to the Regulator copies of:

- i. un-audited balance sheet including comparative changes from the previous quarter
- ii. un-audited profit and loss accounts including changes from the previous quarter.

Forward-Looking Statements

Except for the historical information contained in this prospectus and the documents referred to under the caption of "Financial Highlights", certain matters discussed in this prospectus and the documents to which reference is made may contain forward-looking statements. Although we believe that in making any such statements our expectations are based on reasonable assumptions, any such statement may be influenced by factors that could cause actual outcomes and results to be materially different from those projected.

When used, the words "anticipates," "believes," "expects," "intends," "plans" "projects" and similar expressions, as they relate to us, are intended to identify those forward-looking statements. These forward-looking statements are subject to numerous risks and uncertainties. There are factors that could cause actual results to differ materially from those in forward-looking statements, certain of which factors are beyond our control. Accordingly, we cannot assure you that any of the events anticipated by the forward-looking statements will transpire or occur or, if any of them do, what impact they will have on the Fund's results of operations or financial condition. We neither intend, nor undertake, any obligation to publicly revise any forward-looking statements that have been made to reflect the occurrence of events after the date hereof other than as may be contained in any subsequent published revision of this prospectus or the documents aforementioned in the normal course of events.

Our Invitation

Sagicor Investments Trinidad & Tobago Limited invites applications for the purchase of an unlimited number of units in Sagicor Go-Mutual Funds at the offer price of the Fund's NAV per Unit. The offer price and the amount representing such net assets value per share is payable in full on application.

All Applications must be made solely on the basis of the information and representations made and subject to the terms and conditions set out in this prospectus and in the Trust Deed creating the Fund and upon the accompanying application form (inserted in the back cover hereof) or on an application form obtainable from Sagicor Life Inc or any of its agents or distributors.

The Application list for subscriptions at the initial offer price of the Fund’s NAV per Unit will open at 9:00 am on xxxxxxxxxxxxxxxxxxxx and will remain open until 12 Noon on xxxxxxxxxxxxxxxxxxxx. Thereafter investors may continue to purchase Fund Units at the net asset value of the Fund.

Terms and Conditions of the Offer

By completing and delivering an application form for the purchase of Fund Units together with payment for the Units for which application is made, you

- i. offer to purchase the number of Units of the fund specified in your application which, at the price referred to above, your payment will buy (or such smaller number for which the application is accepted) on the terms of and subject to the conditions set out in this Prospectus, The Trust Deed creating the Fund and in the accompanying Application Form;
- ii. authorise the Fund Manager to send a statement for the number of Units for which your application is accepted and/or a cheque for any money returnable by post at your risk to the address of the person (or the first-named person) named in your Application Form and to place your name (and the names(s) of any other joint applicants) on the Register of Members of the Fund in respect of the Units to which you are entitled.
- iii. warrant that your remittance will be honoured on first presentation;
- iv. agree that your application, and acceptance of it, and contracts resulting there from, shall be governed and construed in accordance with the Laws of the Republic of Trinidad & Tobago;
- v. warrant that, if you sign an Application Form on behalf of a third party, you have the authority to do so;
- vi. warrant that you are not a citizen of the United States of America or a person resident or domiciled in the United States of America or acquiring the shares on behalf of any such person;
- vii. warrant that you are not applying for the shares as nominee for an ineligible person or in contravention of the laws of the Republic of Trinidad & Tobago or of any jurisdiction outside of the Republic of Trinidad & Tobago
- viii. agree that any letter of acceptance and any moneys returnable may be held pending clearance of your remittance;
- ix. agree that, in respect of those Units for which your application has been received and is not rejected, acceptance of your application shall be made by notification by post by the Fund Manager;
- x. confirm that, in making your application, you are not relying on any information or representation in relation to this offer other than such as may be contained in this Prospectus and accordingly agree that neither Sagicor Life Inc., The Fund, nor any of its Directors, Agents or Servants nor The Custodian Trustees named in this Prospectus nor any person responsible for this Prospectus or any part of it or otherwise named herein shall have any liability for any information other than such as is contained in this Prospectus;
- xi. confirm that you have read the Prospectus pertaining to the Units for which application is made;

xii. agree, save where the context otherwise requires, that terms used in the Application Form or in any correspondence in relation thereto, are as defined in this Prospectus.

Conflicts of Interest

Sagicor Investments Trinidad & Tobago Limited holds the roles of Fund Manager and Investment Manager. Thus, SITTL has a conflict of interest between its duty to act in the best interest of the Fund and its interest in benefiting itself as Investment Manager.

Sagicor Life Inc, as holder of all the shares in SITTL, controls all of the voting interests in SITTL and consequently can appoint or remove directors of SITTL. The directors have the power to terminate the services of SITTL's agents or representatives.

The Investment Manager, its parent company, parent company's shareholder SFCL, any subsidiaries of its parent company and any of their directors, officers, employees, agents and affiliates ("Related Parties" and each, a "Related Party") may be involved in other financial, investment or other professional activities which may, on occasion, cause conflicts of interest with the fund. These include management of other funds, purchases and sales of securities, investment and management advisory services, brokerage services, and, serving as directors, officers, advisers, or agents of other funds or other companies. In particular, it is envisaged that the Investment Manager may be involved in advising other investment funds which may have similar or overlapping investment objectives to or with the fund. The Investment Manager may provide services to third parties similar to those provided to the fund and shall not be liable to account for any profit earned from any such services. Where a conflict arises, the Investment Manager will endeavour to ensure that it is resolved fairly. In relation to the allocation of investment opportunities to different clients, including the fund, the Investment Manager may be

faced with conflicts of interest with regard to such duties, but will ensure that investment opportunities in those circumstances will be allocated fairly.

The Investment Manager, and/or any company associated with it, may enter into portfolio transactions for or with the company either as agent, in which case they may receive and retain customary brokerage commissions and/or cash commission rebates, or with the approval of the Trustee, deal as a principal with the company in accordance with normal market practice subject to such commission being charged at rates which do not exceed customary full service brokerage rates.

Instances may arise where the interests of the Trustee and the Fund Manager or their affiliates conflict with the interests of the Funds and their unitholders. Such conflicts include, but are not limited to, the fact that the Trustee and the Fund Manager may be engaged in other substantial activities apart from the activities described in is Prospectus and may therefore devote to the Funds only such time as they consider reasonably necessary. Furthermore, the Funds may from time to time invest in products promoted by or assets owned by Sagicor Investments Trinidad & Tobago Limited or any of its subsidiaries subject to the Funds' investment restrictions.

The operations of SITTL are governed by:

- the Group's Related Party Transactions Policy which ensures that all potential conflicts of interest through Related Party Transactions are reviewed, approved, and disclosed; and the Group's Code of Business Conduct & Ethics, which is intended to govern the behaviour of directors, officers, agents and employees of the Group. Third party business associates are also expected to abide by all applicable provisions of the Code. The Code is driven by seven Guiding Principles that reflect the duties we, as directors, officers, agents and employees of the Sagicor Group owe to others in the conduct of our business.

Collateral Policy and Criteria

The Fund may enter into securities lending, repurchase transactions and reverse repurchase transactions. Securities lending involves lending securities held by a fund to qualified borrowers who have posted collateral. In a repurchase transaction, the Fund sells a security at one price to a third party for cash and agrees to buy back the same security from the same party, again for cash, at a pre specified price and on a designated future date. In a reverse repurchase transaction, the Fund buys a security at one price from a third party and agrees to sell the same security back to the same party (usually at a higher price) at a future date. This is a way for the Fund to earn income.

In lending its securities a fund is subject to the risk that the borrower may not fulfil its obligations leaving the fund holding collateral worth less than the securities it has lent, resulting in a loss to the fund. Over time, the value of the securities sold under a repurchase transaction might exceed the value of the collateral held by the Fund. If the other party defaults on its obligation to resell the securities to the fund the collateral may be insufficient to enable the fund to purchase replacement securities. The Investment Manager would try to mitigate these risks by the following: -

1. The Investment Manager has designed and developed a Policy document governing these types of transactions.
2. The Fund requires the other party to the transaction to put up collateral. The value of the collateral must be at least the market value of the security sold or loaned plus some margin to be determined by the Investment Manager and accepted by the regulators of these securities.
3. The collateral held by the Fund may consist only of qualified securities or securities that can be immediately converted into identical securities to

those that are on loan. Collateral is registered by the relevant authorities as prescribed by the law.

4. Margin Calls in all Repo transactions shall be met with transfers of Collateral Securities or cash, or a Repricing of the Collateral Securities. In the event that the party subject to a Margin Call chooses to meet its Margin Call with Collateral Securities, this will be met with transfers of Collateral Securities which are of equal or greater quality than the Collateral Securities being used in the Repo transaction and must also be reasonably acceptable to the Buyer and applied on a reasonable basis
5. The Fund's total exposure to any one borrower will be based on credit limits determined by the Investment Manager or its Regulatory Requirements.
6. Collateral securities must not be otherwise pledged or used as collateral other than for the purpose of these specified transactions.

For Your Further Information

General Information

The following are available for inspection, without charge, at the offices of Sagicor Investments Trinidad & Tobago Limited on any Business Day from Monday to Friday inclusive, between the hours 9:00 a.m. to 3pm

- The Articles of Incorporation of Sagicor Investments Trinidad & Tobago Limited and the Articles of Amendment
- The Trust Deed creating the Fund
- The contract for the appointment of the Manager and Investment Adviser
- The Custodian Agreement
- The Distribution Agreement
- The consents of the Directors

Any extracts included in this Prospectus from referenced sources were not prepared for specific inclusion in this Prospectus.

- The Trust Deed does not fix any number of Units as qualifications for Directors.
- The time for opening the subscription list is 9:00 a.m. on xxxxxxxxxxxxxxxxxxxxxxxx
- The Directors and Officers of Sagicor Investments Trinidad & Tobago Limited., PricewaterhouseCoopers LLP and Hobsons have all given and have not withdrawn their written consent to the inclusion of their names in this Prospectus in the form and context in which they are included.
- The Directors of the Sagicor Investments Trinidad & Tobago Limited accept responsibility for the information contained in this Prospectus which to the best of their information knowledge and belief is accurate as at the date of publication thereof.
- Save as disclosed there is no closing date for applications made pursuant to this Prospectus. The purchase price for a Unit shall be equal to the net asset value.
- The Company, upon the advice of the Manager, may from time to time close the subscription list for new Fund Shares.
- There is no restriction against Directors acquiring Units in the Funds.
- Fractional shares of the Units may be issued.
- No share certificates in the usual format will be issued by the Funds, but the Funds shall issue to each Fund Unit-holder a statement showing the number of Fund Units held by each such shareholder.

The Appendices #1 and #2 which follow are included for investor's general information.

They must not be deemed however to form part of this Prospectus for the purpose of creating any contractual relationship between investors and the Company or the Funds howsoever arising.

The foregoing constitutes full, true and plain disclosure of all material facts relating to the collective investment scheme distributed by this prospectus

Signed by or on behalf of the Fund Directors

Mr Stephen Mc Namara

Mr Dodridge Denton Miller

Dr. Marjorie Patricia Downes-Grant

Mr Ravi Rambarran

Mr Robert John Trestrail

Mr Stephen Dabid Rupert Mc Namara

Mr Andrew Aleong

Mr Peter Clarke

This Prospectus is dated, 2020.

APPENDIX 1

Our Privacy Policy

When you choose to invest your money with Sagicor Go-Mutual Funds, you not only entrust us with your investments, but also with your personal and financial data. Just as we're dedicated to managing your money well, we are also committed to respecting your privacy and protecting the information you give to us.

We will not disclose any non-public personal information about you to non-affiliated third parties except as required by law. In order to service your account and to effect transactions that you request or authorize, we may provide certain non-public personal information to companies that perform administrative or marketing services on our behalf.

We require these outside companies to protect the confidentiality of your information and to use the information only for the purpose for which the disclosure is made.

We restrict access to your non-public personal information to our employees who need to know the information to provide products and services to you. Furthermore, we maintain physical, electronic and procedural safeguards in our effort to protect your non-public personal information.

We will continue to adhere to our privacy policy even after your account is closed or becomes inactive.

APPENDIX 2

Investment Glossary

We partner with you in the management of your investments. As an active investor you will no doubt, from time to time, be reading articles in the financial press. As you do so, you may encounter words and terms used by financial analyst and those who write on business matters which may not be quite familiar. We hope that you will find the Glossary useful.

CIS or Collective Investment Scheme and commonly known as Mutual Funds means investment vehicles, which allow the pooling of investor resources to create a more diversified portfolio and take advantage of the benefits of large-scale investment opportunities. Investors effectively own portions of the overall pool through units/shares, which are proportional to their contributions. The mutual fund manager, the entity responsible for managing the fund, utilises the pool of money to invest in securities in line with the fund's investment strategy. Investors can earn returns through distributions or capital appreciation depending on the fund's performance

Credit Risk means that the issuer of a security or the counterparty to an investment contract may default or become unable to pay its obligations when due.

Currency Risk happens when a Fund, or the underlying entities in which a Fund invests, buy or sell a security denominated in foreign currency. Foreign currencies generally "float" in value against the U.S. dollar. Adverse changes in foreign currency value can cause investment losses when the Fund's, or the underlying entities, investments are converted to U.S. dollars or to a currency pegged to the US dollar.

Fixed NAV mutual funds is where the NAV remains constant and does not change. It is usually the responsibility of the mutual fund manager to maintain the value of a unit for both subscriptions and redemptions.

Floating NAV mutual funds is where the value of a unit changes based on the performance of the pool of securities. Essentially, the value of a unit on the subscription date can differ from the value of the unit on the redemption date. Fundamentally, for an investor, dependent on whether the fund is a fixed NAV fund or a floating NAV fund, the per unit price or value of the fund will either remain constant or fluctuate on a daily basis.

Foreign Securities are issued by foreign governments or companies located outside of the host country of the Fund. The Fund considers a company to be located outside of its host country if the principal securities trading market, for its equity securities, is located outside the host country or it is organized under the laws of, and has its principal office in, a country other than the host country. Market, currency, transaction, liquidity, information and political risks are the principal risks.

Hedging Risk comes into play when the Fund, or the underlying entities in which the Fund invests, use a security whose value is based on an underlying security or index to "offset" the Fund's or the underlying entities position in another security or currency. The objective of hedging is to offset potential losses in one security with gains in the hedge. But a hedge can eliminate or reduce gains as well as offset losses.

Interest Rate Risk is the risk that changes in interest rates will adversely affect the value of an investor's securities. When interest rates rise, the value of fixed-income securities will generally fall. Conversely, a drop in interest rates will generally cause an increase in the value of fixed-income securities. Longer-term securities are subject to greater interest rate risk.

Investment Grade Bonds are rated BBB (Standard & Poor's) or Baa (Moody's) or above. Bonds rated below investment grade are subject to greater credit risk than investment grade bonds. Interest rate, prepayment, market and credit risks are the principal risks.

- **Leverage Risk** is associated with securities or practices (such as borrowing) that multiply small index or market movements into large changes in value. If the Fund invests in underlying funds that use leverage, it will have the risks arising from the use of leverage.
- **Hedged** – when a derivative (a security whose value is based on another security or index) is used as a hedge against an opposite position that the Fund also holds, any loss generated by the derivative should be offset by gains on the hedged investment, and vice versa. While hedging can reduce or eliminate losses, it can also reduce or eliminate gains.
- **Speculative** – To the extent that a derivative is not used as a hedge, the Fund is directly exposed to the risks of the derivative. Gains or losses from speculative positions in a derivative may be substantially greater than the derivative's original cost.

Liquidity Risk occurs when investments cannot be sold readily. The Fund, or the underlying funds in which the Fund invests, may have to accept a less-than-desirable price to complete the sale of an illiquid security or may not be able to sell it at all.

Market Risk exists in all mutual funds and means the risk that the price of securities in a market, a sector, or an industry will fluctuate, and that such movements might reduce an investment's value.

Non-investment Grade Debt Securities – debt securities rated below BBB/Baa, sometimes called "junk bonds," generally have more credit risk than higher-rated securities. Companies issuing lower-rated securities are not as strong financially as those with higher credit ratings. These companies are more likely to encounter financial difficulties and are more vulnerable to changes in the economy, such as a recession or a sustained period of rising interest rates, which could prevent them from making interest and principal payments. The market price of lower-rated securities may fluctuate more than higher-rated securities, and lower-rated securities may be less liquid than higher-rated securities. Credit, market, interest rate, liquidity, valuation, information risks are the principal risks.

NAV or Net Asset Value means the net value of an entity and is calculated as the total value of the entity's assets minus the total value of its liabilities. The NAV represents the per share or unit price of the fund on a specific date or time. NAV is the price at which the shares or units of the funds are traded (invested or redeemed).

Opportunity Risk means missing out on an investment opportunity because the assets necessary to take advantage of it are committed to less advantageous investments or strategies.

Political Risk comes into play with investments, particularly foreign investments, which may be adversely affected by nationalization, taxation, war, government instability or other economic or political actions or factors.

Prepayment Risk is the risk that, as interest rates fall, borrowers are more likely to refinance their debts. As a result, the principal on certain fixed income securities, including mortgage-backed securities, may be paid earlier than expected, which could cause investment losses and cause prepaid amounts to have to be reinvested at a relatively lower interest rate.

Prospectus means a formal document that is required by and filed with the Securities and Exchange Commission (SEC) that provides details about an investment offering to the public. A prospectus is filed for offerings of stocks, bonds, and mutual funds.

Repurchase Agreements mean the purchase of a security that must later be sold back to the issuer at the same price plus interest. Credit risk is the principal risk.

Repurchase Transaction involves a fund selling a security at one price and agreeing to buy it back from the same party at a lower price.

Reverse Repurchase Transaction involves a fund buying a security at one price and agreeing to sell it back to the same party at a higher price.

Securities means a financial instrument that holds some type of monetary value. It represents an ownership position in a publicly-traded corporation via stock, a creditor relationship with a governmental body or a corporation represented by owning that entity's bond, or rights to ownership as represented by an option. Securities can be broadly categorized into two distinct types: equities and debts. However, you will also see hybrid securities that combine elements of both equities and debts.

Short-Term Trading means selling a security soon after purchase. If a Fund engages in short-term trading, you will normally have higher turnover and transaction expenses. Short-term trading may also result in short-term capital gains. Market risk is the principal risk.

Securities Lending means the lending of securities to financial institutions, which provide cash or government securities as collateral. Credit risk is the principal risk.

Small and Mid-sized Company Securities are securities issued by small or mid-sized companies, as measured by their market capitalization. Historically, smaller company securities have been more volatile in price than larger company securities, especially over the short-term. Among the reasons for the greater price volatility are the less certain growth prospects of smaller companies, the lower degree of liquidity in the market for such securities, and the greater sensitivity of smaller companies to changing economic conditions. In general, the smaller the company, the greater its risks. Market, liquidity and information risks are the principal risks.

Transaction Risk means that a Fund, or the underlying funds in which a Fund invests, may be delayed or unable to settle a transaction or that commissions and settlement expenses may be higher than usual.



PROSPECTUS