Roytrin High Yield Fund - Class A - TT$

Key Facts Statement as of June 2026

Filed with the Trinidad & Tobago Securities Exchange Commission
in **October 2026**

Quick Facts

Manager	RBC Investment Management (Caribbean) Limited
Classification	Income fund
Base Currency	Trinidad & Tobago Dollars (TTD)
Inception Date of Fund	December 31, 2008
Total Net Asset Value (NAV)	TT$ 28.79 million (as of June 30, 2026)
Management Expense Ratio	1.80% (as per the annual audited financial statements on June 30, 2026)
Distribution Periods	N/A
Minimum Initial Investment	TT$ 10,000.00
Minimum Subsequent Investment	TT$ 500.00

Investment Assets

Allowable Investments

The Fund's assets shall be spread between domestic and/or foreign investments of the following description:

- Money market instruments
- Deposits with financial institutions
- Government bonds and other government debt obligations
- Corporate debt obligations
- Mutual funds listed on any recognised stock exchange or traded on over-the-counter markets
- Other short-term debt instruments
- Exchange Traded Funds

The Investment Manager may also use derivatives, such as options, futures and forward contracts to hedge against losses associated with changing interest rates, exchange rates and other market movements.

Investment Assets (continued)

Investment Restrictions

The Investment Manager shall apply the following investment restrictions to investments attributable to the Fund:

- At least 80% of the Fund will be invested in money market and fixed income securities
- At no time shall the Fund's holdings of any class of securities issued by a single company exceed 10% of that class of securities. In addition, at no time shall more than 10% of the monies of the Fund's total net asset value be invested in the securities of any single company.
- The monies of the Fund may not purchase an investment for the purpose of exercising control or discretion over the management of the company or be invested in more than 10% of the outstanding voting securities or outstanding equity securities issued by any one company.
- At no time shall the total borrowings of the Fund exceed 5% of its total net asset value. Borrowing will only be for the temporary purpose of meeting redemption requests while the Fund effects an orderly liquidation of portfolio assets or permitting the Fund to settle portfolio transactions. All borrowings must be repaid within six months from the date of borrowing.
- The value of the Fund's holdings in any one issue of government and other public securities shall not exceed 30% of that issue.
- The Fund should not hold more than 10% of its net asset value in assets that are not listed, quoted, readily tradeable on a securities market or readily tradeable on an over-the-counter market. This does not apply to government and other public securities.
- The Fund may invest in any warrants, options, futures, commodities and other derivatives for hedging purposes only. The Fund is restricted from writing uncovered options but may make covered calls without restriction.
- The Fund may not invest in another Collective Investment Scheme so that the value of the Fund's holdings in units of the other Collective Investment Scheme ("the Target CIS") exceeds 20% of the total Net Asset Value of the Fund; so that the Fund's holdings in the Target CIS exceeds 25% of the units of the Target CIS or where the dates for calculating the Net Asset Value of the Target CIS are less frequent than those of the Fund.

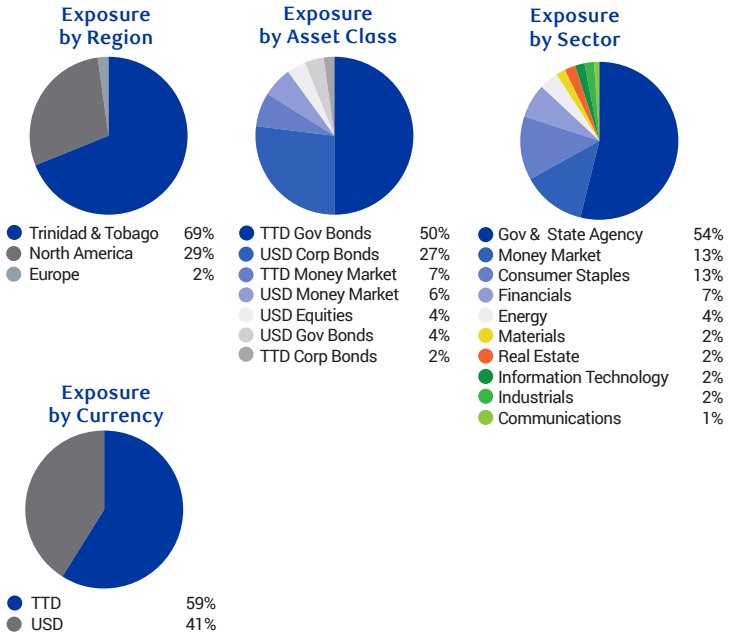
Portfolio Composition & Fund Performance

Top Ten Holdings as of June 30, 2026

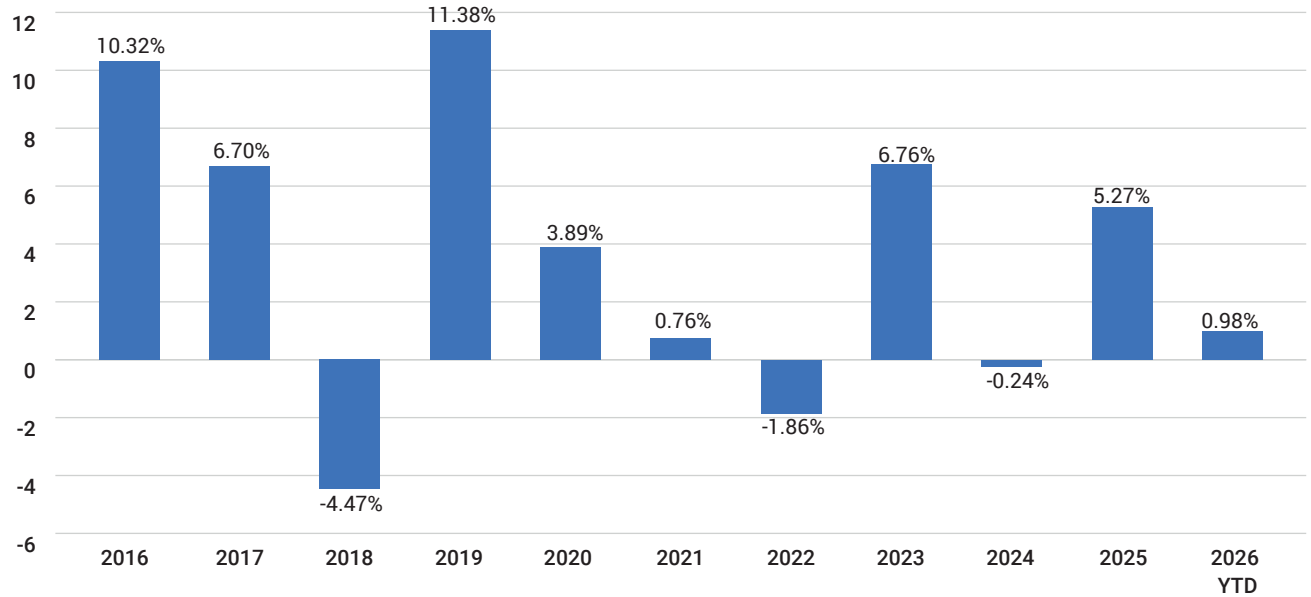
Description	Coupon	Maturity Date	% of NAV
Gov. of Trinidad and Tobago	6.000	11/22/2031	21.08%
Gov. of Trinidad and Tobago	2.800	09/23/2026	17.37%
Gov. of Trinidad and Tobago	6.450	07/28/2041	10.06%
Cash	n/a	n/a	6.83%
Roytrin TTD I&G Fund			5.63%
iShares MSCI Mexico ETF			4.20%
Gov. of Trinidad and Tobago	6.400	06/26/2034	3.74%
Reynolds American	7.250	06/15/2037	2.67%
Ovintiv Inc.	6.500	08/15/2034	2.51%
Goldman Sachs Group, Inc.	6.450	05/01/2036	2.50%

Note: For Exchange-Traded Funds and Mutual Funds, both the Coupon and Maturity Date are blank.

Investment Mix as of June 30, 2026



Calendar Returns as of June 30, 2026



Investor Profile, Risk Details, Guarantee & Tax Information

Investor Profile

Individuals over eighteen (18) years of age and qualifying legal entities may purchase units of the Fund. In addition, the Fund is an eligible investment for the statutory funds of insurance companies and pension plan portfolios.

The Fund provides investors with the potential for capital appreciation. The Fund may be suitable for investors with a medium-term investment horizon and those with a medium tolerance for volatility.

Risk Disclosure

Investment securities markets fluctuate constantly in reaction to interest rates, economic news, company specific news, geopolitical events and a wide range of other factors. The value of the investment securities in the mutual fund may change from day to day, reflecting changes in interest rates, economic conditions, as well as market and company news. As a result, the value of the units may go up and down, and the value of your units may be more or less when you redeem them than when you purchased them. Unlike bank accounts, Collective Investment Scheme (CIS) units are not covered by the Deposit Insurance Corporation.

Risk Rating

Due to the volatility inherent in investing in fixed income securities and exchange traded funds, the overall risk rating on this fund is medium.

Guarantee

The Fund provides no guarantee as to the price of units or the investment returns.

Tax Consequences

There are no tax charges or tax benefits associated with investing in this mutual fund or selling units in this mutual fund.

Fees & Charges

Payable by the Fund

- ***Trustee, Investment Manager and Distributor Fee:*** Up to 1.50% of Assets under Management
- ***Administrative Expenses:*** The Fund's Trustee shall pay out of the Fund all administrative expenses, including but not limited to legal, accounting, auditing and mailing fees, as well as expenses associated with the provision and publication of any reports or information necessary for complying with regulatory and statutory requirements.

Payable by the Unitholder

There are no charges to the unitholder for subscriptions.

The redemption of units are subject to the following percentage charges based on the redemption value:

- Under 180 Days 5%
- Between 180 and 365 days (inclusive) 3%
- Over 365 days 0%

General Information

The Roytrin High Yield Fund was constituted via Deed of Trust in Trinidad & Tobago on June 25, 2008.

The Net Asset Value per unit is calculated on every valuation day, which is any day from Monday to Friday on which banks in Trinidad & Tobago are open for business.

An investor may redeem units in cash up to a limit of TT$1,000,000 or one percent of the total value of Class A units in issue, whichever is lower during any ninety-day period. Should a redemption request by an investor exceed this limit, units in excess of the limit may, at the discretion of the trustee, be redeemed in specie in proportion to the underlying assets. Where units are redeemed in specie, any costs incurred in transferring assets in specie will be applied to the investor's account.

The prospectus is a concise outline of relevant information about the Fund which an investor should know before making a decision to purchase the Units. It contains information about the Fund as well as the names of the persons responsible for its organisation and management. You are encouraged to read the prospectus in its entirety prior to making any investment decision. The prospectus is available at the website of www.rbc.com/caribbean.

Disclaimer

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