ScotiaBRIDGE

June 30, 2026

Income and Growth Fund (ScotiaBRIDGE IGF)

Quick Facts:

Date of Inception	March 9, 2009
Net asset value (NAV)	$ 18.916 Bn
Management fee	2.00% of AUM*
Unit Value	$ 3.6942
Compound Annual Growth Rate of:	
- Return since Inception	7.84% pa
- Inflation since Inception	6.24% pa

**Assets Under Management (AUM)*

Scheme Description

ScotiaBRIDGE ("the Scheme") is an Approved Retirement Scheme recognized under the Pensions (Superannuation Funds and Retirement Schemes) Act, 2004. The Scheme enables Members to accumulate tax–deductible contributions during their working years and invest them until retirement.

Asset Allocation

The Scheme's assets are invested primarily in ScotiaBRIDGE Income and Growth Fund ("the Fund"). The Fund is largely comprised of Fixed Income, Equities and Money Market securities. See pie chart on the right for details.

Investment Objective

The Scheme seeks to ensure growth in the unit value and long-term capital appreciation, to provide pension income to Members on retirement.

Fund Managers

The Scheme's assets are held in Trust for its Members. The Scheme's performance is monitored by the Trustees on the Members' behalf. The Scheme's Investment Manager is Scotia Investments Jamaica Limited (SIJL), a professional investment and portfolio management firm that actively manages the portfolio, guided by the Trustees. The Scheme's Administrator is Scotia Jamaica Life Insurance Company (SJLIC).

Scheme Performance

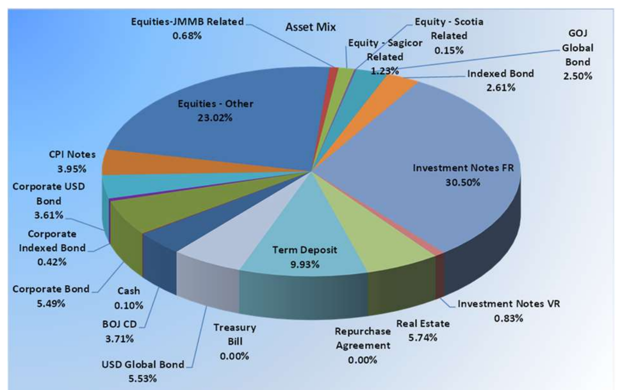
The rate of return year-to-date (YTD) as at June 2026 was **8.72%** pa. The inflation out-turn for the period was **1.21%** pa, resulting in a real return of **7.51%** pa. See bar chart on the right.

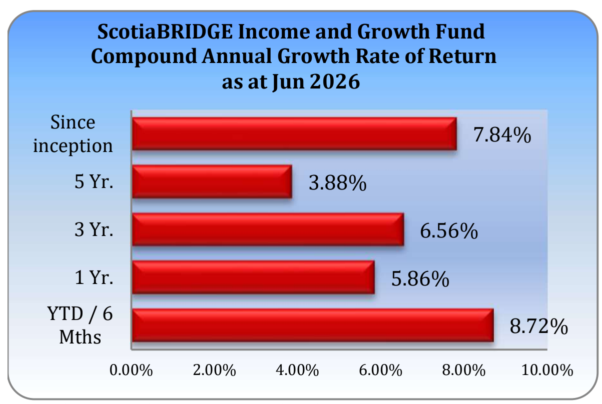
The Fund's return was attributable to positive returns in all asset classes, with the Equity portfolio leading the charge returning almost 20%. This outturn was driven by the Investment Manager's selection of strong-performing entities. The Fixed Income portfolio's performance was attributable to an increase in interest income relative to the first quarter and positive capital gains in the second quarter. The Cash and Money Market segment outperformed its benchmark, supported by the Fund's continued yield optimisation strategy. The outperformance of the Real Estate portfolio was attributable to rental income earned, which offset price declines in real estate unit trust holdings.

Investment term to maturity:	**% of Fund**
< 1 year	21%
≥ 1 < 5 years	19%
≥ 5 < 10 years	18%
≥ 10 years	42%
Total	**100**

Top Five Fixed Income	**Holdings of the Fund ($'000)**
BOJ FR 7.75% 2YR CD 2026C	370,327
GOJ FR Benchmark Investment Notes 2046 11.25%	345,576
Sagicor Financial Corporation FR 9.50% 2026	290,705
GOJ FR Benchmark Investment Notes 2034 5.80%	223,570
GOJ FR Benchmark Investment Notes 2035	207,478

Top Five Equities	**Holdings of the Fund**
TransJamaican Highway	6.7%
Carreras Group Limited	5.6%
Seprod Limited	1.5%
Wisynco Group Limited	1.3%
Supreme Ventures Limited	1.1%





NB: The rates above are annualised rates.

Fees

The costs payable by Policyowners to SJLIC for investing in the Fund include a monthly management fee of 2% of AUM and a fixed monthly admin fee per policy of $200. Other charges related to surrenders and transfers, may apply. The Fund also pays a fee to SIJL for the management of the investment portfolio. Members don't pay this fee directly. Please see the Information Folder on our website for further details.