

ONE FUND WITH **THREE BENEFITS**

UNION EQUITY SAVINGS FUND

(An open ended scheme investing in equity, arbitrage & debt)



INVESTMENT OBJECTIVE: To seek capital appreciation and/or to generate consistent returns by actively investing in a combination of diversified equity and equity related instruments, arbitrage and derivative strategies and exposure in debt and money market instruments. However, there is no assurance that the Investment Objective of the scheme will be achieved.

KEY HIGHLIGHTS

SEEKS TO ACHIEVE THE OPTIMUM COMBINATION OF EQUITY, ARBITRAGE AND DEBT



Growth potential better than fixed income investments~



Lower volatility as compared to pure equity funds



Benefits of equity taxation#



Low drawdowns -across market cycles

~The period considered is medium to long term. Union Mutual Fund/AMC is not guaranteeing return on investments made in scheme.

#In view of the individual nature of the tax consequences, each investor is advised to consult his/her own professional tax advisor.

FEATURES



DYNAMIC EQUITY & DEBT ALLOCATION BASED ON MULTI PARAMETER STRATEGY (UNION MARKET PULSE INDICATOR) (10/40)^^



Endeavour to increase equity allocation when markets go down



Endeavour to decrease equity allocation when markets go up



Stock Selection through fundamental analysis



Capitalising on pricing anomalies through arbitrage strategies



Exposure to high quality fixed income instruments

^^Union Market Pulse Indicator 10/40 (UMPI 10/40) - This is the current investment strategy which is subject to change. 10/40 indicates minimum maximum unhedged equity allocation. Please refer the Scheme Information Document (SID) of the Scheme for the asset allocation pattern and investment strategy. Subject to the provisions of the SID, the asset allocation and investment strategy may change depending on the Fund Manager's view and on the prevailing market conditions.

ASSET ALLOCATION

Under normal circumstances, the asset allocation of the portfolio will be as follows:

Unhedged Equity

Exposure: 10% - 40%

Capital Appreciation through investment in diverse universe of stocks

Equities including Arbitrage

Exposure: 65% - 90%^

Regular Income by buying securities in cash and selling futures of same securities thus exploiting inefficiencies in securities pricing

Fixed Income

Exposure: 10% - 35%

Stability through investment in high security fixed income instruments

^Arbitrage exposure would range between 25%-80%.

Note: For complete details of the asset allocation pattern, refer the Scheme Information Document (SID) of the Scheme.

MULTI PARAMETER STRATEGY (UNION MARKET PULSE INDICATOR) 10/40 - FOUR FACTOR BASED STRATEGY



Price to Book Value



Dividend Yield



EV to EBITDA**



10 Year G-Sec Yield@

UNION MARKET PULSE INDICATOR 10/40 (UMPI 10/40)

Note: Union Market Pulse Indicator 10/40 (UMPI 10/40): This is the current investment strategy and is subject to change depending on market conditions and Fund Manager's view. 10/40 indicates minimum maximum unhedged equity allocation. The four factor based strategy only indicates the proportion of equity and debt allocation. The underlying securities in the Scheme's portfolio will be selected as per Fund Manager's discretion.

** EV: Enterprise Value, EBITDA: Earning before interest, depreciation, tax and amortisation.

@ G-Sec: Government of India Security

SCHEME DETAILS:-

CO FUND MANAGERS

Vinay Paharia, Parijat Agrawal & Hardick Bora



DATE OF ALLOTMENT

9th August 2018



BENCHMARK INDEX

CRISIL Short Term Debt Hybrid 75+25 Fund Index.



PLANS

Direct Plan for investors who purchase units directly with Union Mutual Fund.

Regular Plan for investors who purchase units through a Distributor.



LOAD STRUCTURE

Entry Load: Nil

Exit Load: 1% if units are redeemed / switched out within 1 year from the date of allotment. Nil thereafter.



OPTIONS

Growth, Dividend with Reinvestment, Payout and Sweep Facility.



APPLICATION AMOUNT

Minimum Application Amount: ₹5,000 and in multiples of ₹ 1 thereafter.

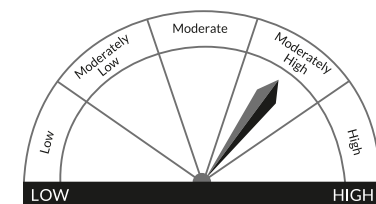
Minimum Additional Investment: ₹1,000 and in multiples of ₹ 1 thereafter.

Minimum Redemption Amount: ₹1,000 and in multiples of ₹ 1 thereafter.

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation
- Investment predominantly in a portfolio of equity and equity related securities

Riskometer



Investors understand that their principal will be at moderately high risk

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Statutory Details: Constitution: Union Mutual Fund (formerly Union KBC Mutual Fund) has been set up as a Trust under the Indian Trusts Act, 1882; **Sponsors:** Union Bank of India and Dai-ichi Life Holdings, Inc.; **Trustee:** Union Trustee Company Private Limited (formerly Union KBC Trustee Company Private Limited), [Corporate Identity Number : (CIN) U65923MH2009PTC198198], a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union Asset Management Company Private Limited (formerly Union KBC Asset Management Company Private Limited), [Corporate Identity Number (CIN): U65923MH2009PTC198201], a company incorporated under the Companies Act, 1956 with a limited liability. Registered Office: Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai - 400059. Toll Free No. 18002002268 • Non Toll Free. 022-67483333 • Fax No: 022-67483401 • Website: www.unionmf.com • Email: investorcare@unionmf.com
Copy of all scheme related documents along with the application form can be obtained from any of our AMC offices / Customer Service Centres/ distributors as well as from our website www.unionmf.com.

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