



Union Long Term Equity Fund[#]

(Formerly Union Tax Saver Scheme)
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.)

**I want to PAY TAX.
I want my INVESTMENTS
TO GROW.**

Lowest Lock-in period compared to other tax saving investments.

Particulars	Public Provident Fund (PPF)	National Saving Certificate (NSC)	Tax Saving Fixed Deposits	Unit Linked Insurance Plan (ULIP)	Equity Linked Saving Scheme (ELSS)
Tenure / Maturity	15 Years	5 Years	5 Years	5 - 40 years**	NA
Lock-in Period	15 Years	5 Years	5 Years	5 Years	3 Years

(** Maximum Tenure of ULIP may differ from each product.)



Investment Objective

To generate income and long-term capital appreciation by investing substantially in a portfolio consisting of equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be achieved.



Scheme Highlights

- Investing primarily in growth segment stocks across large, mid and small cap companies
- Sector allocation neutral relative to benchmark
- Refrains from taking cash calls in asset allocation
- Diversified portfolio of stocks



Characteristics of Union Long Term Equity Fund

- Dual benefits of long-term capital growth and Tax benefit
- Minimum investment as low as ₹ 500
- Easy access to equity markets
- Lowest lock-in period
- Tax benefits* of upto ₹ 46,800 by investing ₹ 1,50,000
- Complete transparency and well regulated

*Tax benefit of ₹ 46,800 is calculated on investment of ₹ 1,50,000 and it is assumed that investor falls in the top income tax slab of 30% plus applicable cess 4%. Tax savings may vary depending on applicable tax slabs and investments under Sec 80C of the Income Tax Act, 1961.



Growth Prospects for Investors

Aids generating income & grow wealth over the long term along with careful tax planning.

Stock Selection & Segmentation



The stock selection consists of two step process

1

BMV* Filter

*BMV= Business, Management and Valuation

2

Stock Segmentation



Growth and Bargain Stocks

Growth Stocks

- Sales growth > Nominal GDP[#] growth
- Fast growing intrinsic value
- Stock returns from earnings growth
- B= Strong; M= Strong; V= Fair

Bargain Stocks

- Sales growth < Nominal GDP[#] growth
- Slow growing intrinsic value
- Stock returns from multiple re-rating
- B= Fair; M=Strong; V= Strong

Gross Domestic Product

Note: The investment strategy given above is the current investment strategy and may change in future but would be in accordance with requirements of the scheme documents.

[#]The name of the Scheme has changed from Union Tax Saver Scheme to Union Long Term Equity Fund w.e.f. July 29, 2019.

Top 5 Industry Classification

(% to Net Assets)



Top 5 Portfolio Holdings

(% to Net Assets)



As on 29th Feb. 2020 | For complete portfolio details, visit www.unionmf.com

Asset Allocation

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



80% to 100% in Equity & Equity related investments



0% to 20% in Debt & Money Market Instruments

Scheme Details



Mr. Vinay Paharia
Fund Manager

Inception Date
23rd December 2011

Indicative Investment Horizon
Long Term

Average AUM for Feb. 2020
₹ 269.43 crore

Application Amount

- Minimum Application Amount: ₹ 500 and in multiples of ₹ 500 thereafter
- Minimum Additional Investment: ₹ 500 and in multiples of ₹ 500 thereafter
- Minimum Redemption Amount: ₹ 500

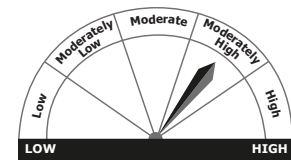
Load structure
Entry Load: Nil
Exit Load: Nil

Benchmark Index
S&P BSE 500 Index[^]TRI

This product is suitable for investors who are seeking*:

- Long Term Capital Appreciation along with tax saving u/s 80C of Income Tax Act.
- Investment predominantly in Equity and Equity related portfolio.

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.

[^] Benchmark Disclaimer: The "Index" viz. "S&P BSE 500 Index", is a product of Asia Index Private Limited (AIPL), which is a joint venture of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and BSE Limited, and has been licensed for use by Union Asset Management Company Private Limited. For the detailed disclaimer in this regard please refer to the Scheme Information Document (SID) of the Scheme.

Disclaimer: The views, facts and figures in this document are as of 29th Feb. 2020, unless stated otherwise, and could change without any notice.
Statutory Details: Constitution: Union 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, [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, [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. 18005722268/18002002268 • Non Toll Free. 022-67483333 • Fax No: 022-67483401 • Website: www.unionmf.com • Email: investorcare@unionmf.com

Copy of all Scheme Related Documents 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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Mutual Fund investments are subject to market risks, read all scheme related documents carefully