

ONE FUND
WITH **THREE BENEFITS**

Union Equity Savings Fund

(An Open Ended Scheme investing in Equity, Arbitrage and 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.

ASSET ALLOCATION

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

Equity & Equity Related Securities (unhedged)

Exposure: 10% - 40%

Capital Appreciation through investment in diverse universe of stocks

Equities, equity related instruments and derivatives as partly hedged / arbitrage exposure

Exposure: 65% - 90%[^]

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

Debt and Money Market Instruments

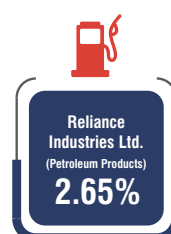
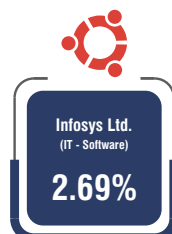
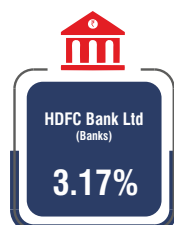
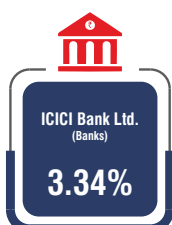
Exposure: 10% - 35%

Relatively lesser volatility through investment in high quality instruments

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

Investment in units issued by REITs and InvITs 0%-10% Note: For complete details of the asset allocation pattern, refer the Scheme Information Document (SID) of the Scheme.

Top 5 Portfolio Holdings (as a % of Net Assets (Unhedged Equity Exposure))



Quantitative Indicators (Fixed Income Portion of Portfolio)

0.38 Years

Average Maturity

0.36 Years

Modified Duration

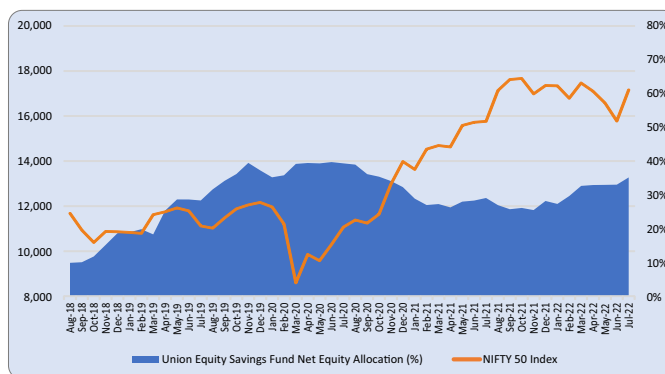
0.38 Years

Macaulay Duration

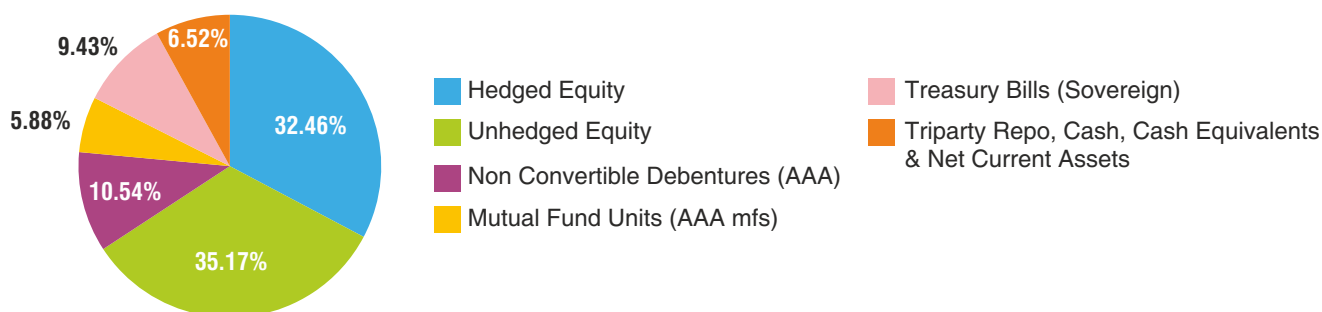
5.78%

Portfolio Yield

Net Equity Allocation vis-à-vis Nifty 50 Index



Portfolio Classification by Asset & Rating Class (as a % of net assets)



Scheme Details^s

Co-Fund Managers:

Mr. Vinay Paharia

(Managing the Scheme since inception)

Mr. Parijat Agrawal

(Managing the Scheme since inception)

Mr. Hardick Bora

(Managing the Scheme since inception)



Benchmark: CRISIL Equity Savings Index (TRI)[#]



Average AUM for July 2022:
₹ 158.45 crore



Minimum Investment Amount:
₹1000/- and in multiples of ₹1 thereafter



Inception Date: 9th August 2018



Exit Load: 1% if units are redeemed or switched out on or before completion of 15 days from the date of allotment. Nil thereafter

Contact us:

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✉ investorcare@unionmf.com

🌐 www.unionmf.com

Or

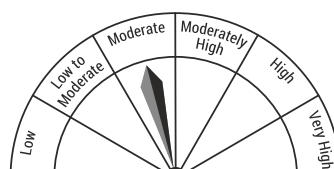
Contact Distributor:



This product is suitable for investors who are seeking*:

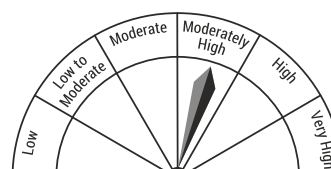
- Long Term Capital Appreciation
- Investment predominantly in a portfolio of equity and equity related securities

Riskometer



Investors understand that their principal will be at moderate risk

Benchmark Riskometer



CRISIL Equity Savings Index (TRI)[#]

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

Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of portfolios as on July 31, 2022.

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Disclaimer: The views, facts and figures in this document are as of July 31, 2022 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 Kuria Road, Andheri (East), Mumbai - 400059. Toll Free No. 18005722268 • Non Toll Free. 022-67483333 • Fax No: 022-67483401 • Website: www.unionmf.com • Email: investorcare@unionmf.com

^sPlease refer the Scheme Information Document for complete details about the Scheme. 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

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.