



Union Long Term Equity Fund

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

Taxation? Here is Relaxation!#

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 Savings 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 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
- Lock-in period of 3 years (lowest among the tax saving investments)
- 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.

#Tax Deduction under section 80C of the Income Tax Act, 1961 is available to investors opting for the Old Tax Regime. Investors are requested to consult their tax advisers before investing in the scheme.



Growth Prospects for Investors

Aids wealth creation 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

®Gross Domestic Product

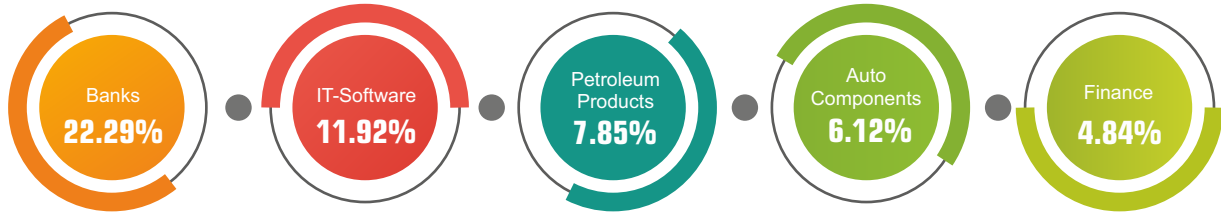
Bargain Stocks

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

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.

Top 5 Industry Classification

(% to Net Assets)



Top 5 Portfolio Holdings

(% to Net Assets)



As on June 30, 2022 | For complete portfolio details, visit www.unionmf.com

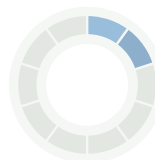
Asset Allocation^s

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



80% to 100% in Equity & Equity related investments

^sPlease refer Offer Documents for further details



0% to 20% in Debt & Money Market Instruments

Scheme Details[#]

Co-Fund Managers



Mr. Vinay Paharia
(Managing the scheme since June 28, 2019)



Mr. Sanjay Bembalkar
(Managing the scheme since June 07, 2021)



Inception Date
23rd December 2011



Indicative Investment Horizon
Long Term



Average AUM for June 2022
₹ 476.16 crore



Application Amount

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



Load structure
Entry Load: NA
Exit Load: Nil



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

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Or

Contact Distributor:

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> • Long Term Capital Appreciation along with Tax savings u/s 80C of Income Tax Act • Investment predominantly in Equity and Equity related portfolio 	<p>Riskometer Investors understand that their principal will be at very high risk</p>	<p>Riskometer S&P BSE 500 Index (TRI)[^]</p>

*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 June 30, 2022.

Disclaimer: The views, facts and figures in this document are as of June 30, 2022, unless stated otherwise, and could change without any notice.

^ 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.

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/ 18002002268 • **Non Toll Free.** 022-67483333 • **Fax No.** 022-67483401 • **Website:** www.unionmf.com • **Email:** investorcare@unionmf.com

[#]Please 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