



UNION HYBRID EQUITY FUND

(An open-ended hybrid scheme investing predominantly in equity and equity related instruments)



Taking a balanced approach is difficult most of the time. It is even more difficult while applying it for your investments.

Human emotions, lack of discipline are some of the obstacles that prevent you from taking a consistent investment approach.

Investment Objective

The investment objective of the Scheme is to achieve long term capital growth and generate income from a portfolio, predominantly of equity and equity related securities. The scheme will also invest in debt and money market instruments.

However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Asset Allocation **

Equity and Equity related instruments

65% - 80%

Debt and Money Market Instruments

20% - 35%

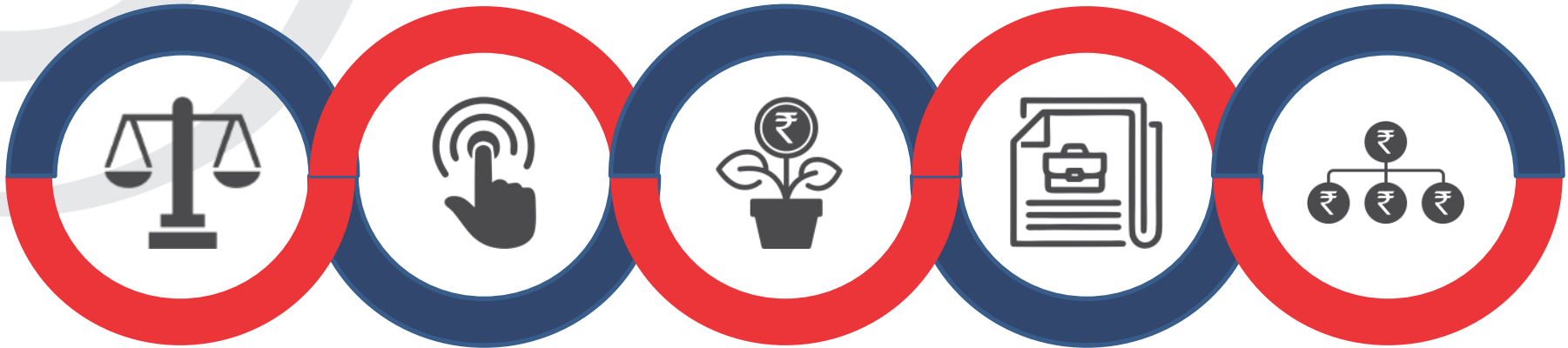
0-10% in units issued by REITs and InvITs.

**For detailed asset allocation pattern please refer to the Scheme Information Document (SID).

Periodical
re-balancing
of portfolio

Portfolio
construct across
market caps

Equity Allocation
to be maintained
between 65-80%



Stock selection based
on combination of top down
and bottom up approach

Stock selection through
Business, Management
& Valuation filter

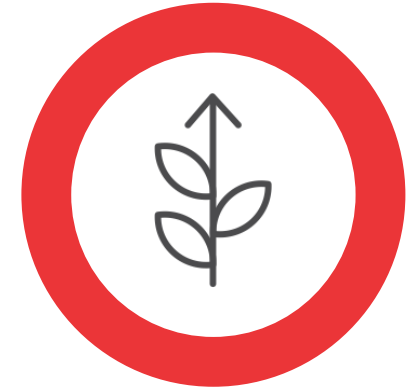
^{\$}Note: This is the current investment strategy, which may change in future. However, the change would be in accordance with the provisions of the Scheme Information Document of scheme.



**Portfolio construct
based on
Macro economic
indicators,
Interest rate outlook,
Yield Curve Analysis**



**Superior
Credit Quality**



**Short to Medium
Duration Securities**



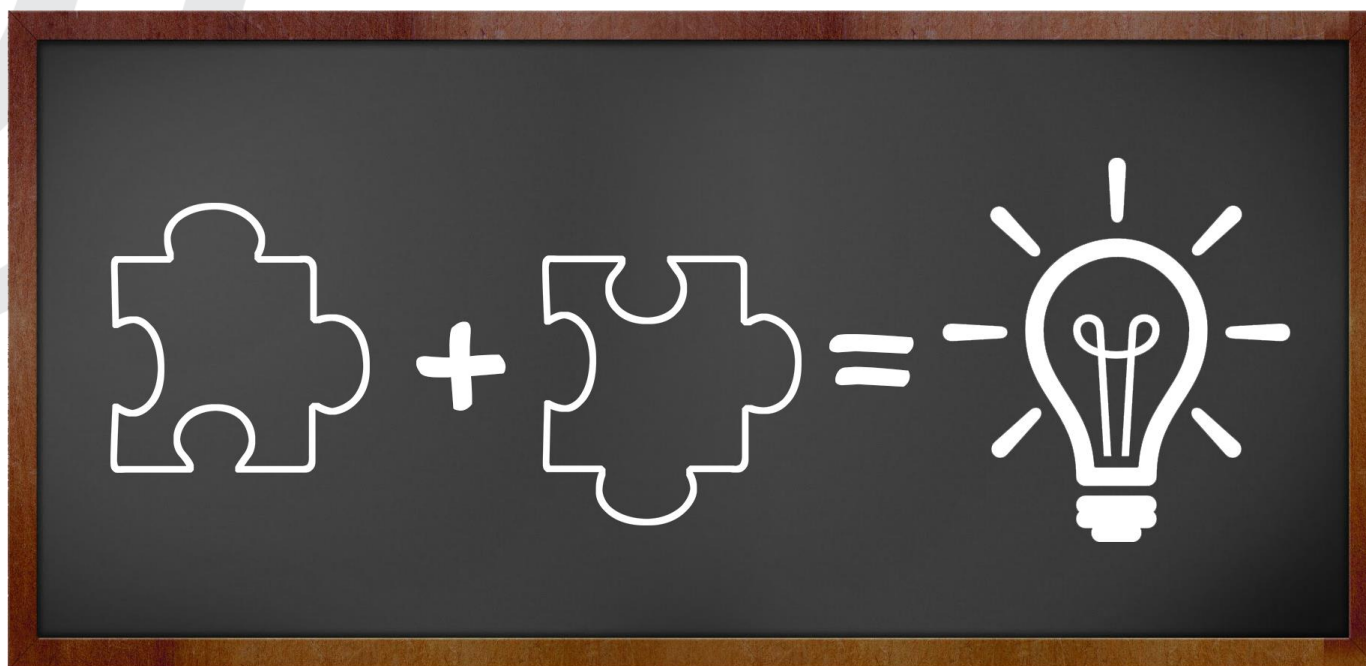
Suitable for investors
who are looking to
build long term wealth
with less volatility



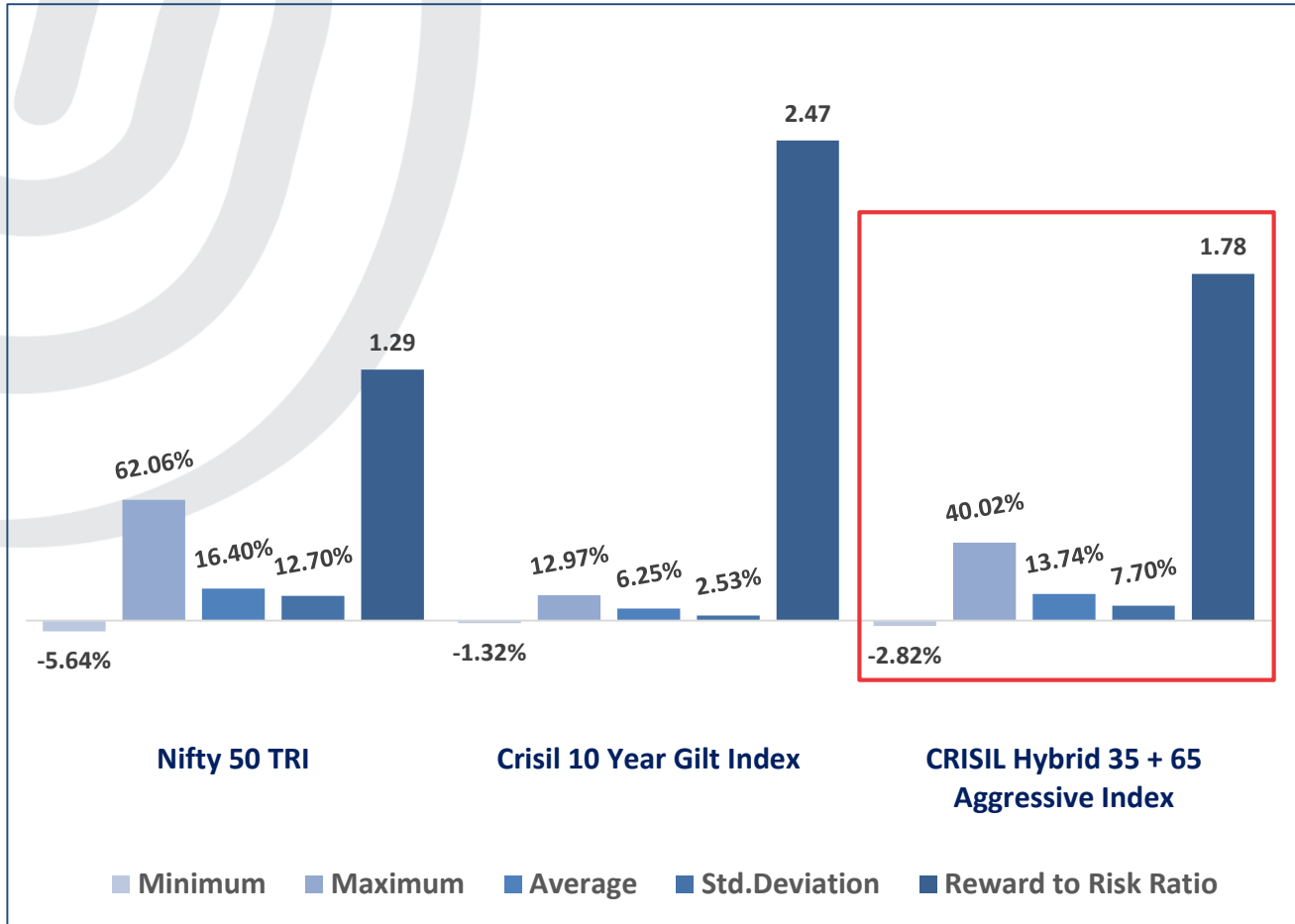
Tax Efficient



Disciplined approach
to asset allocation
through regular
balancing



RISK RETURN OUTCOME OF DEBT, EQUITY AND HYBRID STRATEGY BASED ON 3 YEAR ROLLING RETURNS



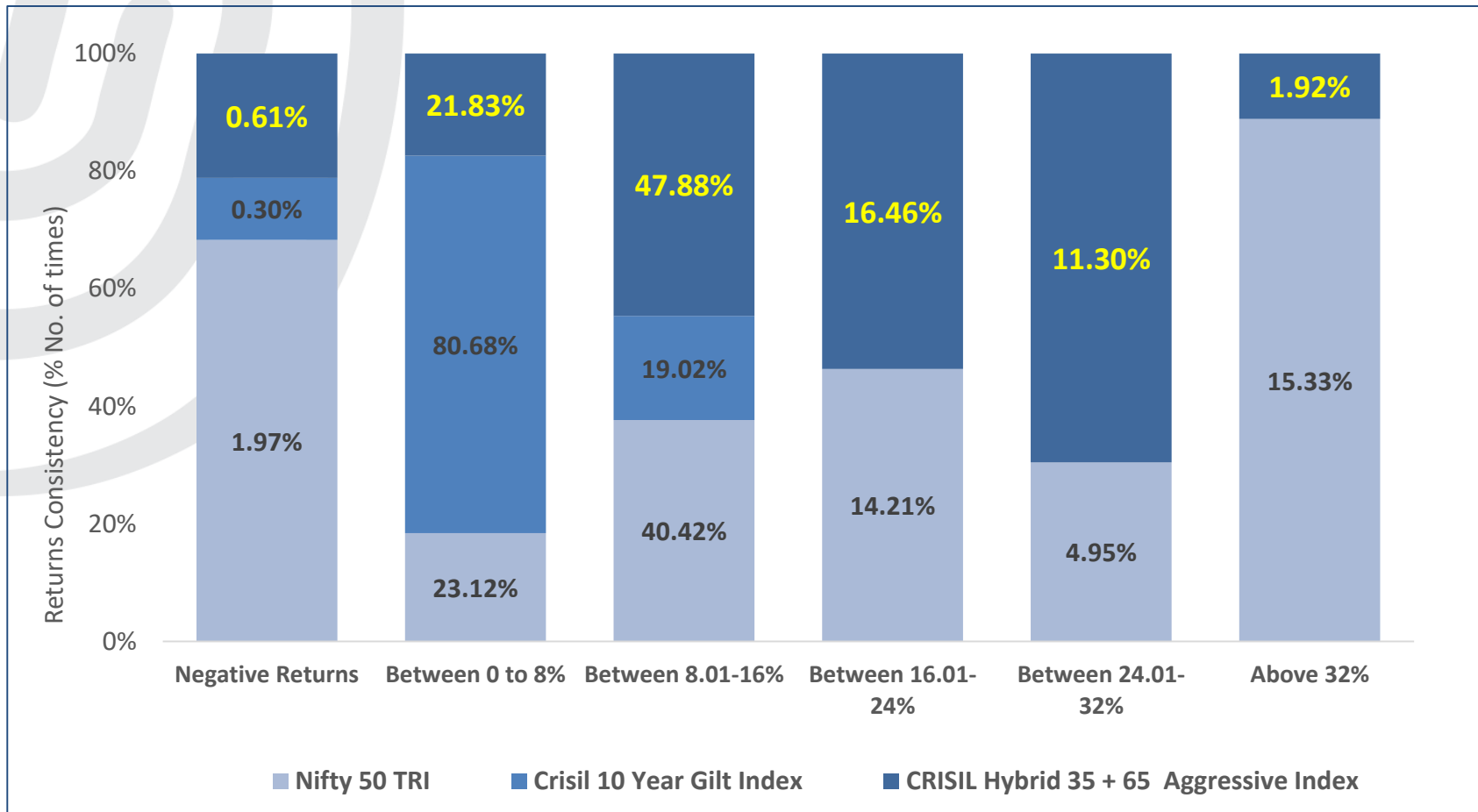
Nifty 50 has given superior average returns of 16.40% but with higher risk

Whereas the CRISIL 10yr Gilt Index involves much lesser risk but has given an average return of only 6.25% which is comparable to the average inflation of 5.87%[^] during the same period

The optimum solution could lie with a Hybrid Fund which combines return potential of equity and less volatility of debt with an optimal reward to risk ratio

Past performance may or may not be sustained in future. The risk return outcome shown above is only for illustration purposes and for explaining the concept of risk return outcome potential depending on asset allocation. The above data should not be taken as any indication of future returns of the Scheme. The AMC is not guaranteeing, promising or forecasting any returns. Equity, Debt and Hybrid strategy are represented through Nifty 50 TRI, CRISIL 10-year Gilt Index & CRISIL Hybrid 35+65 aggressive index, respectively. Period: March 30, 2002 – June 30, 2022. Risk = Annualized Standard Deviation of returns. Reward to Risk Ratio = Average Returns/Standard Deviation
 Source: AMFI & NSE; [^]Cost Inflation Index Source: incometaxindia.gov.in | For benchmark disclaimer, refer slide 15.

BUCKETING OF 3 YEAR ROLLING RETURNS OF DEBT, EQUITY AND HYBRID STRATEGY



Past performance may or may not be sustained in future. The data shown above is only for illustration purposes and for explaining the concept of return potential depending on asset allocation. The above data should not be taken as any indication of future returns of the Scheme. The AMC is not guaranteeing, promising or forecasting any returns. There are total 4162 instances for each asset class.

Equity, Debt and Hybrid Strategy is represented through Nifty 50 TRI, Crisil 10 year Gilt Index & Crisil Hybrid 35+65 aggressive index respectively.

Period: March 30, 2002 – June 30, 2022.

Source: AMFI & NSE | For benchmark disclaimer, refer slide 15.



Date Of Allotment
18th December 2020



Asset Under Management
Month end: ₹539.06 crore
Average: ₹534.60 crore

Co Fund Managers:



Mr. Vinay Paharia
Chief Investment Officer



Mr. Parijat Agrawal
Head - Fixed Income



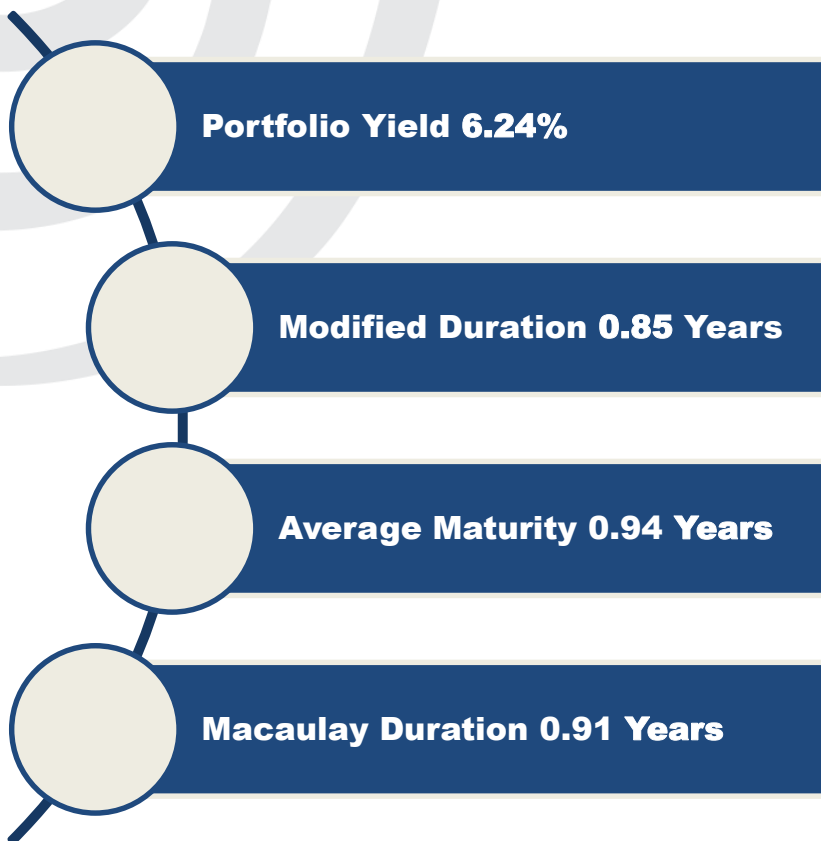
Mr. Hardick Bora
Fund Manager - Equity

All the fund managers are managing this scheme since its inception

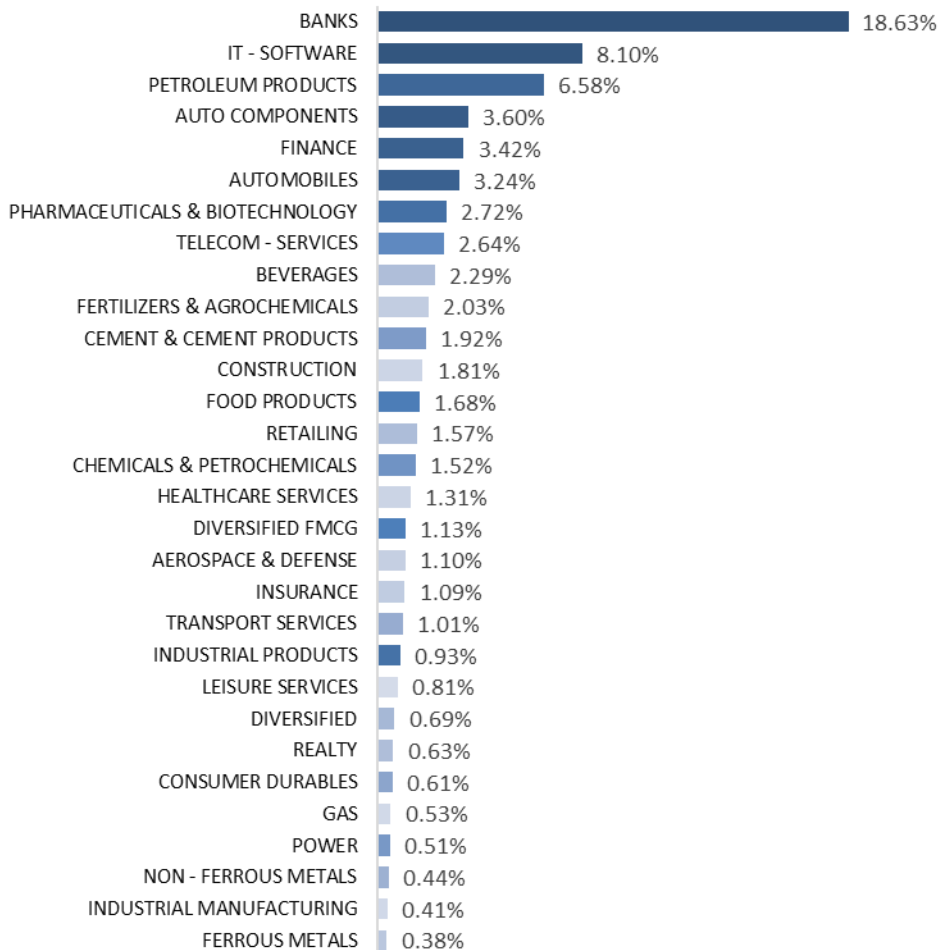
Benchmark Index: CRISIL Hybrid 35+65 Aggressive Index (TRI)#

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

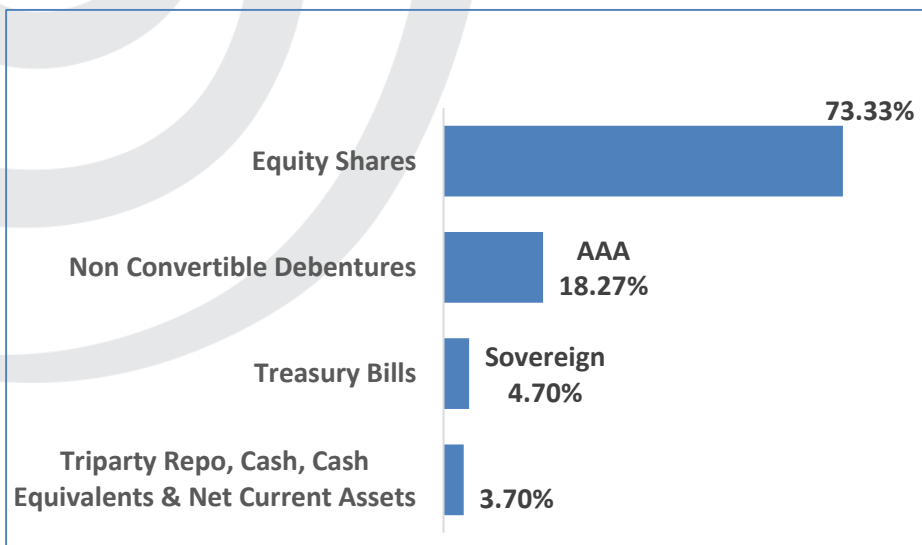
Quantitative Indicators For Fixed Income Portion Of Portfolio



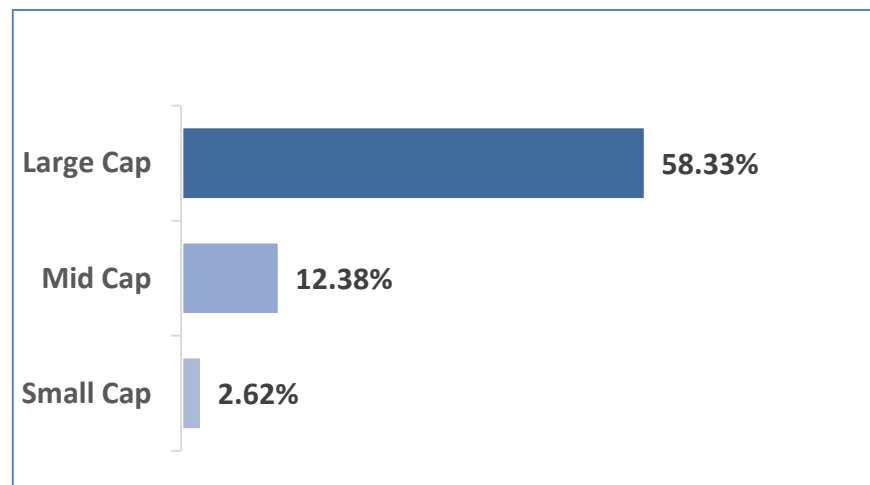
Industry Classification (as a % of net assets)



Portfolio Classification by Asset & Rating Class (Fixed Income Portion of Portfolio)



Market Capitalisation (as a % of net assets)

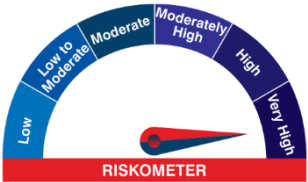
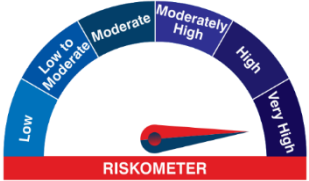


Presence pan India

Investment management
experience of more
than eleven years



Strong parentage -
Union Bank of India &
Dai-ichi Life Holdings Inc.

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> • Long Term Capital Growth and Income • Investments predominantly in equity and equity related instruments. The scheme will also invest in debt & money market instruments. 	 <p>RISKOMETER</p> <p>Investor understand that their principal will be at Very High risk</p>	 <p>RISKOMETER</p> <p>CRISIL Hybrid 35+65 Aggressive 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 monthly basis and the current riskometers are based on the evaluation of portfolios as on June 30, 2022.

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

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

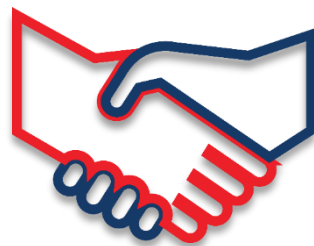
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Statutory Details: Constitution: Union Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; Sponsors: Union Bank of India and Dai-ichi Life Holdings, Inc.; Trustee: Union Trustee Company Private Limited, [Corporate Identity Number (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. 18002002268/18005722268 • 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.



THANK YOU