

**GO FOR BALANCE.
GO FOR PEACE OF MIND.**

UNION BALANCED ADVANTAGE FUND

(An Open-Ended Dynamic Asset Allocation Fund)

SCHEME HIGHLIGHTS

Risk Reduction Through Dynamic Asset Allocation

Regular Monitoring Of Asset Allocation

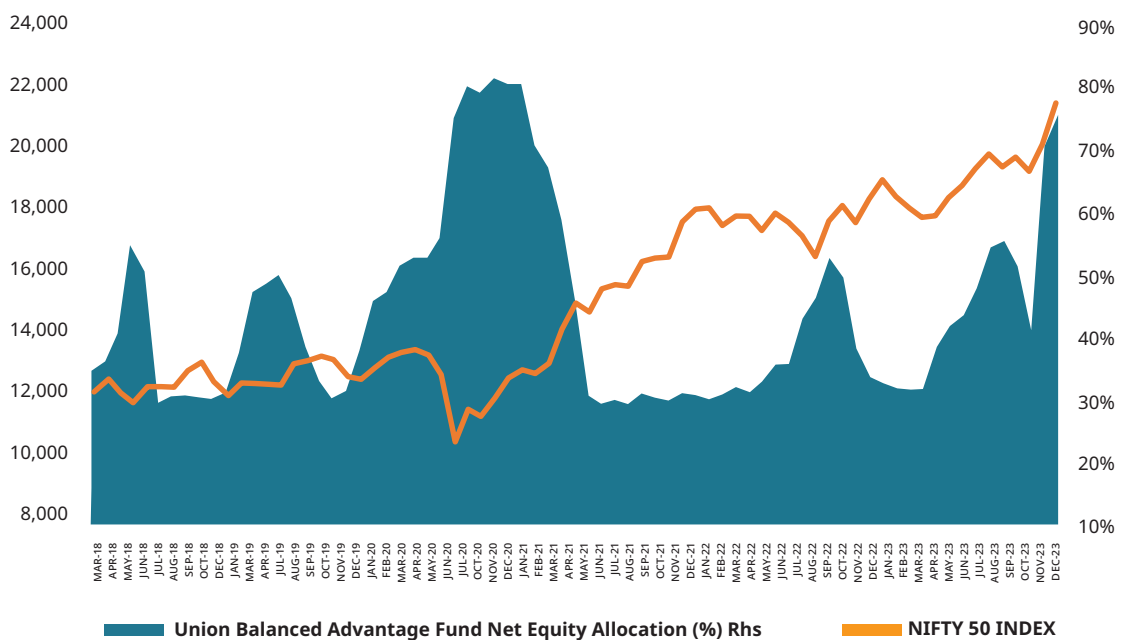
Limits Downside Risk Through Investment In Fixed Income

Removes Emotional Element While Investing

Avail Benefits Of Equity Taxation

Net Equity Allocation vis-à-vis Nifty 50 Index

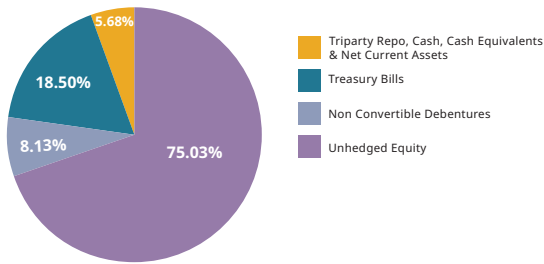
Union Balanced Advantage Fund endeavours to dynamically manage equity allocation based on the macro-economic outlook and macro research. It is also done on the basis of quantitative, qualitative and market factors. In the present scenario, the net equity allocation is 75.03%.



Portfolio Classification

The internal portfolio construction guidelines limit the unhedged equity allocation between 30% to 80%.

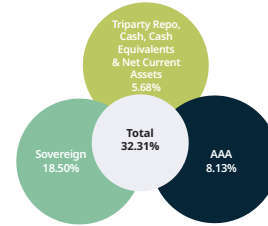
PORTFOLIO CLASSIFICATION BY ASSET CLASS



Fixed Income Portfolio

Aim to manage the fixed income portion of our portfolio in a way that it provides adequate liquidity and less volatility to the overall portfolio.

PORTFOLIO CLASSIFICATION BY RATING CLASS AS A % OF NET ASSETS (FIXED INCOME PORTION OF PORTFOLIO)



Quantitative Indicators For Fixed Income Portion Of Portfolio



Scheme Details*

Co-Fund Managers



Mr. Hardick Bora
(Managing this Scheme since June 28, 2018)



Mr. Sanjay Bambalkar
(Managing the Scheme since January 25, 2023)



Mr. Parijat Agrawal
(Managing this scheme since inception of the fund)

Inception Date: December 29, 2017

Benchmark Index: NIFTY 50 Hybrid Composite Debt 50:50 Index TRI^{***}

Average Assets Under Management (AUM) for December 2023: ₹ 1,629.30 crore

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

Load Structure: Entry Load: Not Applicable.
Exit Load: 1% if units are redeemed or switched out on or before completion of 15 days from the date of allotment. Nil thereafter.

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of equity and equity linked securities and the rest in debt and money market instruments. 	<p>Investors understand that their principal will be at very high risk</p>	<p>NIFTY 50 Hybrid Composite Debt 50:50 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 December 31, 2023.

Disclaimer: The views, facts and figures in this document are as of December 31, 2023, unless stated otherwise, and could change without any notice.

*****Benchmark NIFTY 50 Hybrid Composite Debt 50:50 Index disclaimer:** The "Product" offered by "the issuer" is not sponsored, endorsed, sold or promoted by NSE Indices Limited (formerly known as India Index Services & Products Limited). NSE Indices Limited does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Product" or any member of the public regarding the advisability of investing in securities generally or in the "the Product" linked to NIFTY 50 Hybrid Composite Debt 50:50 Index or particularly in the ability of the NIFTY 50 Hybrid Composite Debt 50:50 Index, to track general stock market performance in India. Please read the full Disclaimers in relation to the NIFTY 50 Hybrid Composite Debt 50:50 Index in the Scheme Information Document.

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:** 022-67483402 • **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.

*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.

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OR

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