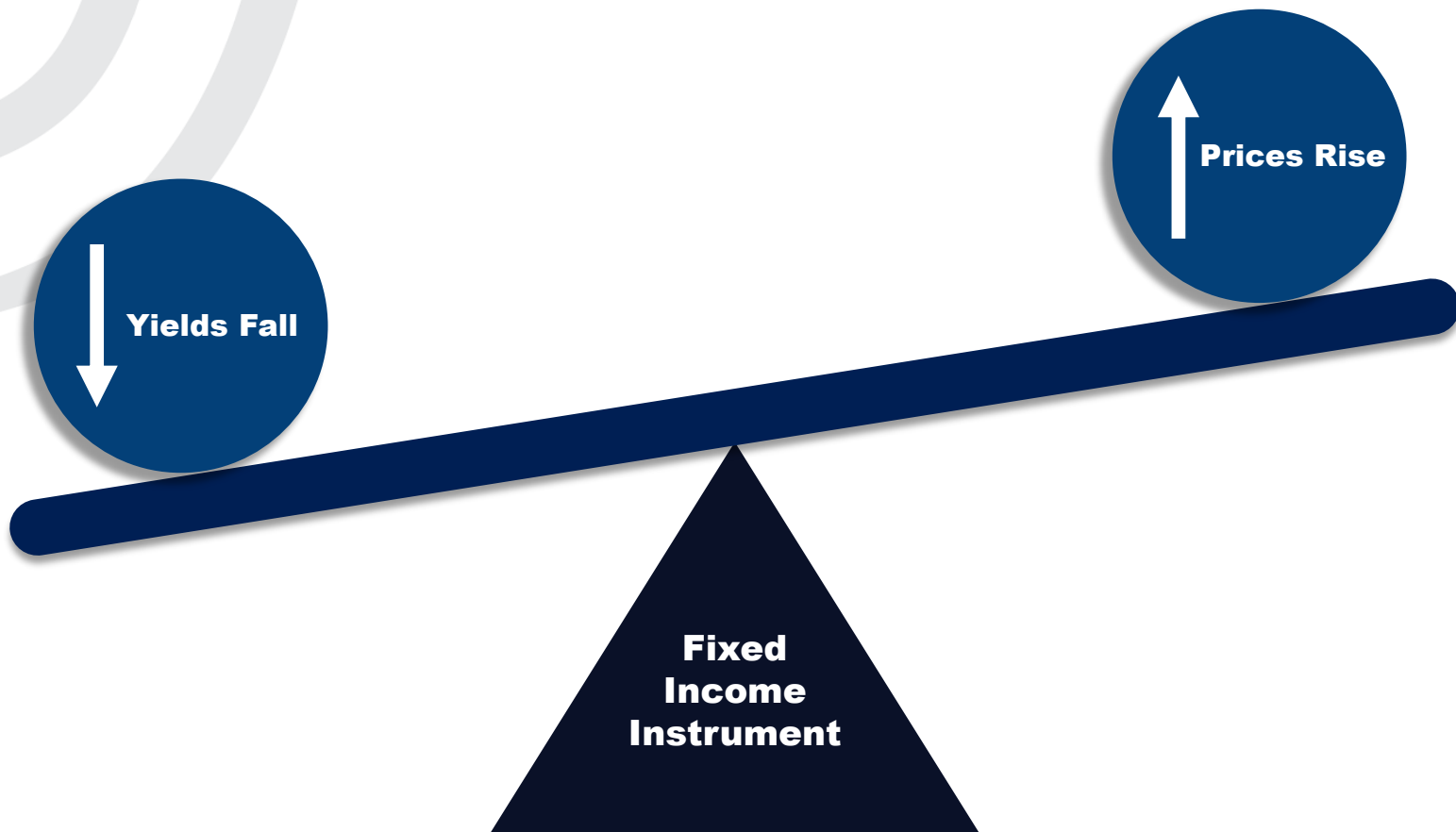


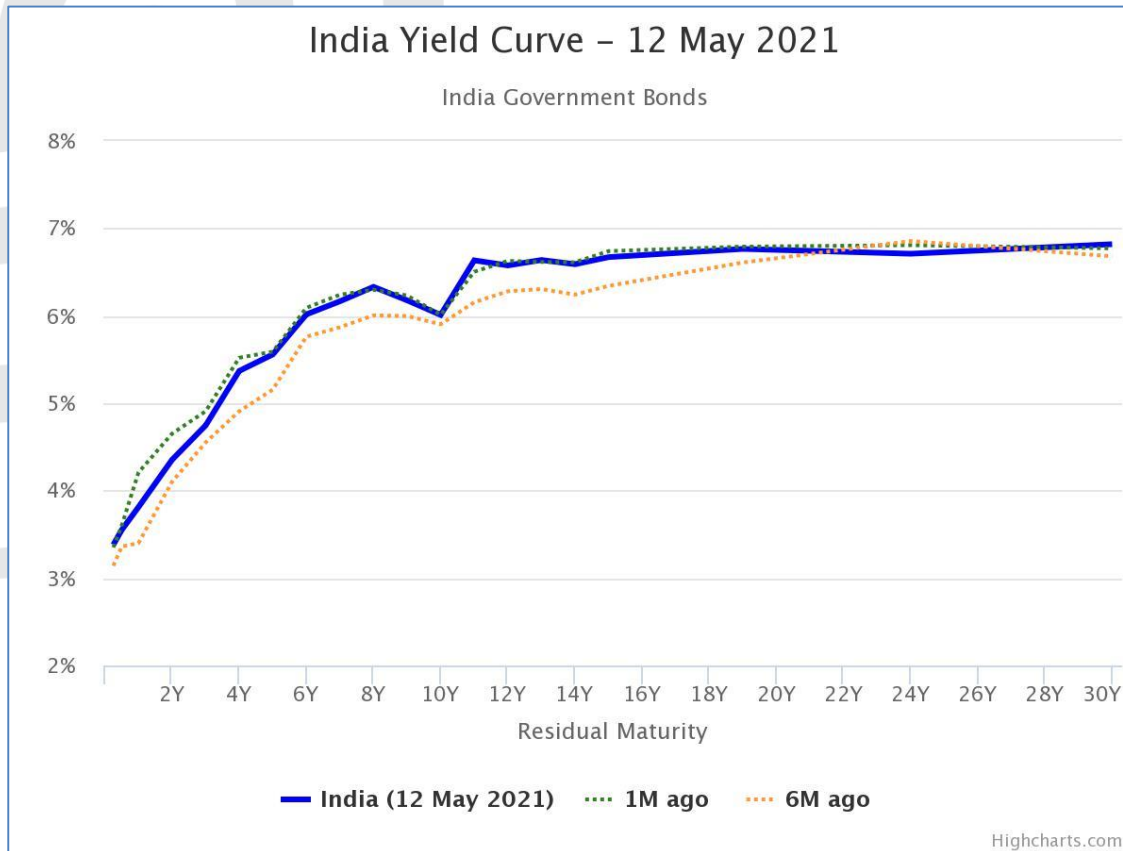


UNION DYNAMIC BOND FUND

(An open ended dynamic debt scheme investing across duration)

For a Fixed Income security there is an inverse relationship between its price and yield.





- Above chart compares yields (Y-Axis) and Tenor on (X-Axis) on sovereign rated security with varying maturities.
- Notice, as the tenor increases so does the yields.

Residual Maturity	Yield		
	Last	Chg 1M	Chg 6M
3 months	3.380%	+3.0 bp	+24.0 bp
6 months	3.550%	-5.0 bp	+19.0 bp
1 year	3.812%	-39.6 bp	+41.2 bp
2 years	4.353%	-29.9 bp	+25.1 bp
3 years	4.746%	-16.2 bp	+19.5 bp
4 years	5.369%	-15.1 bp	+46.1 bp
5 years	5.558%	-3.1 bp	+40.2 bp
6 years	6.016%	-7.5 bp	+25.5 bp
7 years	6.166%	-7.5 bp	+29.7 bp
8 years	6.331%	+3.3 bp	+32.6 bp
9 years	6.177%	-5.5 bp	+18.0 bp
10 years	6.010%	-0.1 bp	+10.7 bp
11 years	6.634%	+13.0 bp	+47.9 bp
12 years	6.576%	-5.2 bp	+29.6 bp
13 years	6.638%	+2.2 bp	+33.2 bp
14 years	6.590%	-2.2 bp	+34.8 bp
15 years	6.671%	-6.9 bp	+32.9 bp
19 years	6.765%	-2.6 bp	+15.6 bp
24 years	6.710%	-9.8 bp	-14.5 bp
30 years	6.819%	+4.8 bp	+13.8 bp

Source: www.worldgovernmentbonds.com, Data as of 12th May 2021

Fund Managers or Investment specialist often take positions in fixed income securities after taking into account various micro and macro economic factors **that also includes views on interest rates.**

Maximize gains in
fixed income
market by adding

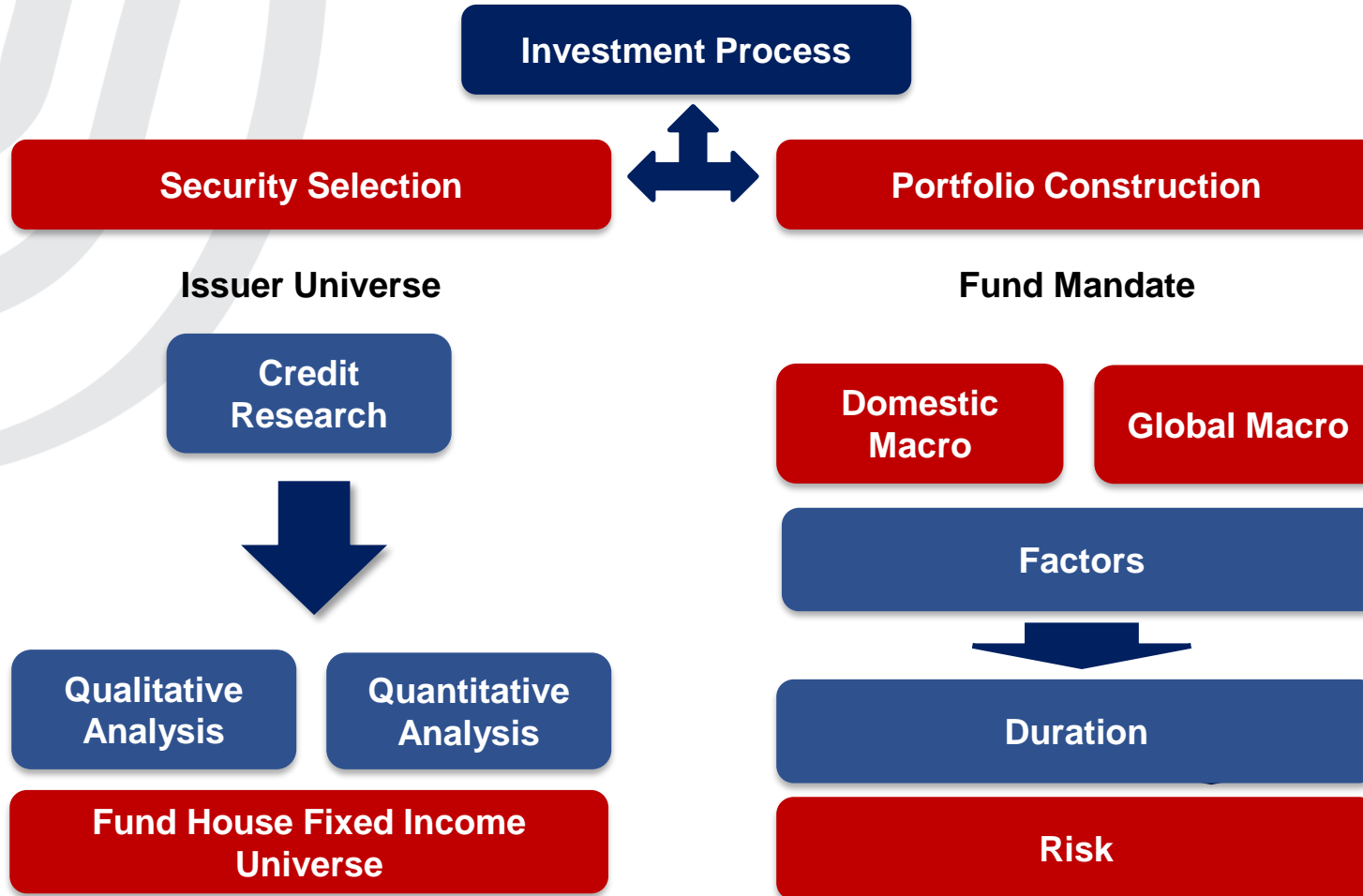
=

Duration

+

Credit Risk

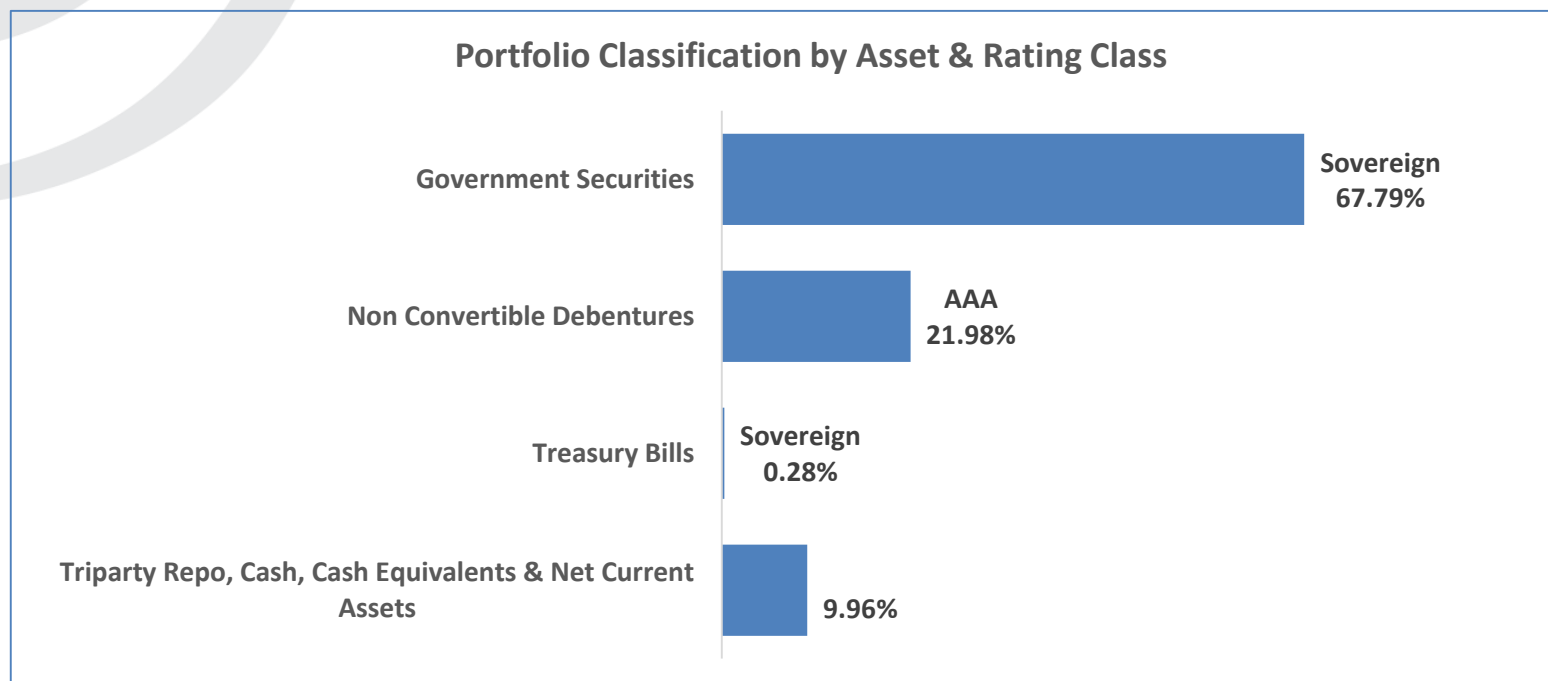
- Investors looking for gains in fixed income market based on interest rate outlook.
- Having relatively longer term outlook as compared to short duration funds.
- Those who have relatively higher risk appetite.



Quantitative Indicators

Average maturity (Years)	Modified Duration (Years)	Macaulay Duration (Years)	Portfolio Yield
7.14	5.26	5.45	5.92%

Portfolio Classification by Asset & Rating Class



Note: This is an extract of the Factsheet of the scheme. For more details, please visit www.unionmf.com.

Type of Scheme	An open ended dynamic debt scheme investing across duration
Date of Inception	13 th February 2012
Investment Objective	To actively manage a portfolio of good quality debt as well as money market instruments so as to provide reasonable returns and liquidity to the investors. However, there can be no assurance that the investment objective of the scheme will be achieved.
Co-Fund Managers	<p>Parijat Agrawal - Over 25 years of experience in Fund Management. Managing this scheme since inception.</p> <p>Devesh Thacker - Over 21 years of experience in Fund Management & Banking Industry. Managing this scheme since June 28, 2018.</p>
Assets Under Management	<p>As on April 30, 2021: ₹143.04 crore</p> <p>Average for April, 2021: ₹142.56 crore</p>
Benchmark Index	CRISIL Composite Bond Fund Index [#] (refer slide no. 9 for disclaimer)

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

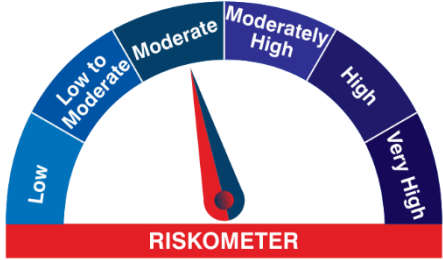
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Disclaimer: The views, facts and figures in this document are as of April 30, 2021, unless stated otherwise, and could change without any notice.

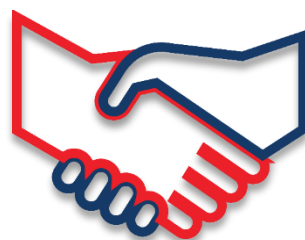
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Statutory Details: Constitution: Union Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Sponsors:** Union Bank of India and Dai-ichi Life Holdings, Inc.; **Trustee:** Union Trustee Company Private Limited, [Corporate Identity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

Scheme Name	This product is suitable for investors who are seeking*	Riskometer
<p>Union Dynamic Bond Fund</p>	<ul style="list-style-type: none"> • Regular Income over Medium to Long Term • Investment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition 	 <p>RISKOMETER</p> <p>Investor understand that their principal will be at Moderate risk</p>

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



THANK YOU