



# Union Long Term Equity Fund

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

**I want to PAY TAX#.**  
**I want my INVESTMENTS TO GROW.**

## 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 primarily in growth segment stocks 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 generating income & grow wealth 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 /Cheap Valuation

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.

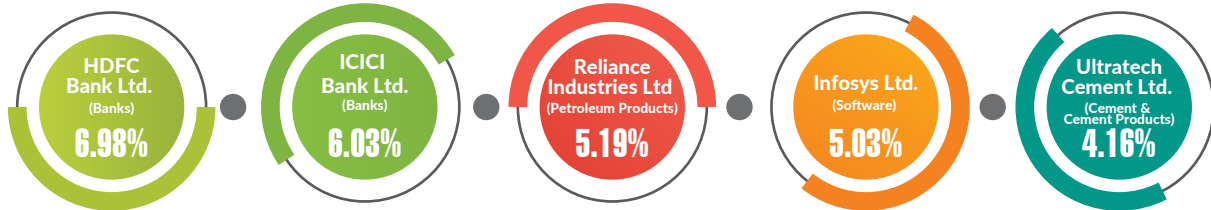
## Top 5 Industry Classification

(% to Net Assets)



## Top 5 Portfolio Holdings

(% to Net Assets)



As on 31<sup>st</sup> August 2021 | For complete portfolio details, visit [www.unionmf.com](http://www.unionmf.com)

## Asset Allocation<sup>s</sup>

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



80% to 100% in Equity & Equity related investments

<sup>s</sup>Please 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**  
23<sup>rd</sup> December 2011



**Indicative Investment Horizon**  
Long Term



**Average AUM for August 2021**  
₹ 403.50 crore



**Application Amount**

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



**Load structure**  
Entry Load: Nil  
Exit Load: Nil



**Benchmark Index**  
S&P BSE 500 Index<sup>^</sup>TRI

### Contact us:

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Or

### Contact Distributor:

This product is suitable for investors who are seeking*:	Risk-o-meter	Benchmark Riskometer
<ul style="list-style-type: none"> <li>• Long Term Capital Appreciation along with Tax savings u/s 80C of Income Tax Act</li> <li>• Investment predominantly in Equity and Equity related portfolio</li> </ul>	<p>Investors understand that their principal will be at Very High Risk</p>	<p>S&amp;P BSE 500 Index (TRI)<sup>*</sup></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 August 31, 2021.

<sup>^</sup>**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.

**Disclaimer:**The views, facts and figures in this document are as of 31<sup>st</sup> August 2021, unless stated otherwise, and could change without any notice.

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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](http://www.unionmf.com).

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