

EX-LIFE:  
UNIVERSITY PROFESSOR

RENEWED LIFE:  
HEAD CHEF

RENEWMENT GIVES THE  
**FREEDOM**  
TO RE-INVENT

# The BIG 60

For years, we have been made to believe and love that, life as we know it, stops as we move towards the Big 60. Rising life expectancy means longer years living just on your investments. Rising Inflation with an even steeper Medical inflation means that serious planning is required. Yet we find there is a growing trend of individuals - termed Great Resignation - wanting to opt out of secure work environments to find meaning and purpose.

Introducing **#RENEWMENT** - An Ageless Concept

Plurality? Possibility? Re-creation? What does that have to do with your life, you ask? The answer - a lot. Imagine a world where you have the financial ability to be free - to choose whatever you want to do in life, whenever you want. This is the freedom of **#RENEWMENT**. It is the choice to re-design your future on your own terms. Yet there is more. Given the longevity, the real question is getting people to think as much about what to do for retirement, as how much to save for retirement years.

This time (how to spend it) planning must be dovetailed into money planning. They are not just two sides of the same coin but on the same side of the same coin. We have to encourage people to think as much about time and the money required to spend that time meaningfully in a fulfilling way.

**#RENEWMENT is your RE-CREATION**

| TRADITIONAL APPROACH  | RENEWMENT  |
|---|--|
| Involuntary - enforced by the system to opt-out                       | Voluntary - the CHOICE to opt-out on your own                          |
| Post-retirement re-creation not given significance even at the BIG 60 | FREEDOM to think about your lifelong pursuits regardless of the BIG 60 |
| Delayed thinking & planning towards it as much as possible            | ABILITY to enjoy and think about it all the time                       |
| Plan starts only when it's near                                       | PLAN starts as soon as one earns                                       |
| One of the many goals   | Most important goal - as it is about RE-CREATION                       |

Plan your Renewment with Union Retirement Fund.

# 5

## Tenets of Renewment Planning

1. What do you **PLAN** to do in life and why?
2. Do you have the **FREEDOM** to postpone something now so that you can lead a renewed life?
3. Using people's real-life examples, have the **CHOICE** to weigh the pros and cons
4. Harness the **ABILITY** for preparing a lifelong plan with significant milestones in between
5. Remind and reinforce the **WHY** of **RE-CREATION**

# Union RETIREMENT FUND

(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age, (whichever is earlier))



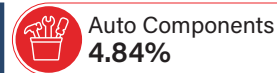
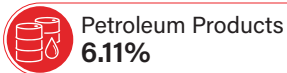
## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital gains by investing in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide a retirement investment solution to investors.

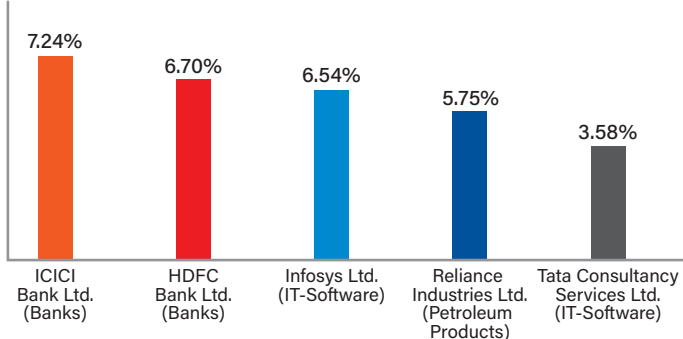
However, there is no assurance that the Investment Objective of the Scheme will be achieved.

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

## TOP 5 INDUSTRY CLASSIFICATION (% OF NET ASSETS)

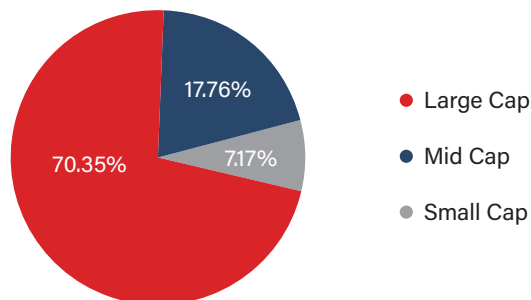


## TOP 5 PORTFOLIO HOLDINGS (% OF NET ASSETS)



This is an extract of portfolio holdings for complete disclosure, visit [www.unionmf.com](http://www.unionmf.com)

## MARKET CAPITALIZATION



The current investment strategy and the allocation to different market caps and sectors may change without notice but would be in accordance with requirements of the scheme documents.

## FEATURES

Goal based investing helps to accumulate the required amount of corpus for your retirement



5 year lock-in period helps the investor to stay invested\*

Benefit of Long-term equity taxation



Building a separate corpus for retirement helps investors to hold it till they actually retire

\*Lock-in period under the Scheme would be years or till the Retirement Age (60 years) whichever is earlier.

## SCHEME DETAILS

### Co-Fund Managers



**Mr. Vinay Paharia**  
Chief Investment Officer



**Mr. Sanjay Bembalkar**  
Fund Manager - Equity

Both the fund managers are managing the scheme since inception



**Benchmark Index:**  
S&P BSE 500 Index (TRI)\*\*



**Minimum Investment Amount:** ₹1,000 and in multiples of ₹1 thereafter.



**Exit Load:**  
Nil



**Average AUM for October 2022:**  
₹63.40 crore

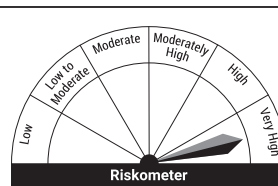


**Inception Date:**  
22 September, 2022

This product is suitable for investors who are seeking\*:

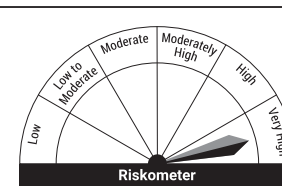
- Long Term Capital Appreciation
- Investment in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation of the Scheme with a view to provide a retirement investment solution to investors

**Riskometer**



Investors understand that their principal will be at very high risk

**Benchmark Riskometer**



S&P BSE 500 Index (TRI)\*\*

\*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 October 31, 2022.**

**\*\*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, and has been licensed for use by Union Asset Management Company Private Limited. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); BSE® is a registered trademark of BSE Limited ("BSE"); and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). © Asia Index Private Limited 2014. All rights reserved. Redistribution, reproduction and/or photocopying in whole or in part are prohibited without written permission of AIPL. For more information on any of AIPL's indices please visit <http://www.asiaindex.com/>. None of AIPL, BSE, Dow Jones Trademark Holdings LLC, their affiliates nor their third party licensors make any representation or warranty, express or implied, as to the ability of any index to accurately represent the asset class or market sector that it purports to represent and none of AIPL, BSE, S&P Dow Jones Indices LLC, Dow Jones Trademark Holdings LLC or their affiliates nor their third party licensors shall have any liability for any errors, omissions, or interruptions of any index or the data included therein. **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](http://www.unionmf.com) • **Email:** [investorcare@unionmf.com](mailto: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](http://www.unionmf.com).

## Contact Us

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## Contact Distributor

