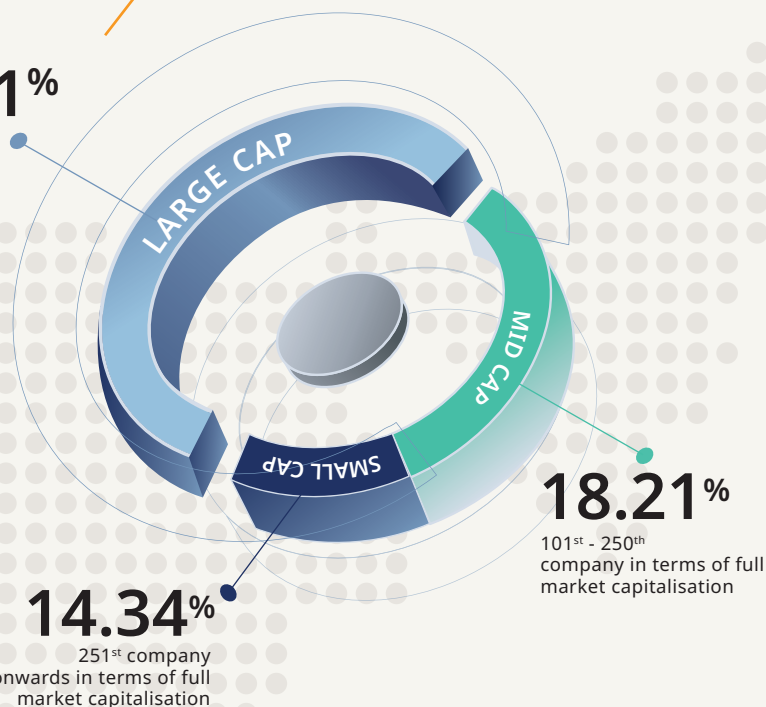


Why Union RETIREMENT Fund?

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

- 1 Flexible allocation across large, mid and small cap stocks.
- 2 Combination of bottom up and top down approaches for stock selection.
- 3 Diversified portfolio across sectors.



Note: As per the latest Market Capitalization data provided by AMFI (In line with the applicable SEBI guidelines)

TOP 10 STOCKS

1 The investments will be managed in a flexible manner across large, mid & small caps.

2 The investments are expected to benefit from the combination of bottom up and top down approach for stock selection.

	JAN.2025 (%)	OCT.2024 (%)	JUL.2024 (%)
HDFC Bank Ltd.	7.72	7.29	6.86
ICICI Bank Ltd.	6.46	4.94	4.86
Reliance Industries Ltd.	3.55	3.76	4.45
Infosys Ltd.	3.32	3.11	3.26
Bharti Airtel Ltd.	3.12	2.04	2.91
Larsen & Toubro Ltd.	2.99	3.05	3.36
Tata Consultancy Services Ltd.	2.06	1.99	1.90
Tata Consumer Products Ltd.	2.02	NA	NA
State Bank of India	2.02	1.77	1.97
TVS Motor Company Ltd.	1.91	1.94	2.31

Note: The above are the top 10 stocks as of January 31, 2025, and exposure to such stocks for the respective months as a % of net assets.

Note: The above data is as of January 31, 2025 and can change without notice in accordance with the asset allocation pattern given in the Scheme Information Document (SID) of the Scheme. For details relating to the Scheme, please refer the SID of the Scheme. For the complete portfolio, please refer the monthly portfolio disclosure available at www.unionmf.com.

TOP 10 INDUSTRIES



IT - Software		
JAN.25	OCT.24	JUL.24
10.22%	10.08%	9.49%



Banks		
JAN.25	OCT.24	JUL.24
19.51%	16.98%	15.39%

3 The investments are expected to benefit from a diversified portfolio across sectors.



Finance		
JAN.25	OCT.24	JUL.24
5.29%	5.30%	4.11%



Pharmaceuticals & Biotech		
JAN.25	OCT.24	JUL.24
6.19%	5.30%	4.53%



Automobiles		
JAN.25	OCT.24	JUL.24
5.42%	4.41%	5.30%



Consumer Durables		
JAN.25	OCT.24	JUL.24
4.00%	5.29%	4.66%



Power		
JAN.25	OCT.24	JUL.24
3.93%	3.01%	2.36%

Petroleum Products		
JAN.25	OCT.24	JUL.24
4.12%	4.36%	4.45%



Construction		
JAN.25	OCT.24	JUL.24
3.88%	3.98%	4.25%



Retailing		
JAN.25	OCT.24	JUL.24
3.75%	5.16%	6.11%

Note: The above is the exposure of the Scheme to the top 10 industries as of January 31, 2025, and exposure to such industries for the respective months as a % of net assets.

Top 5 active stock positions in scheme portfolio vis-à-vis BSE 500 INDEX (TRI)**

Overweight

By %

Tata Consumer Products Ltd.	1.65
TVS Motor Company Ltd.	1.58
Muthoot Finance Ltd.	1.51
JK Cement Ltd.	1.45
ICICI Bank Ltd.	1.43

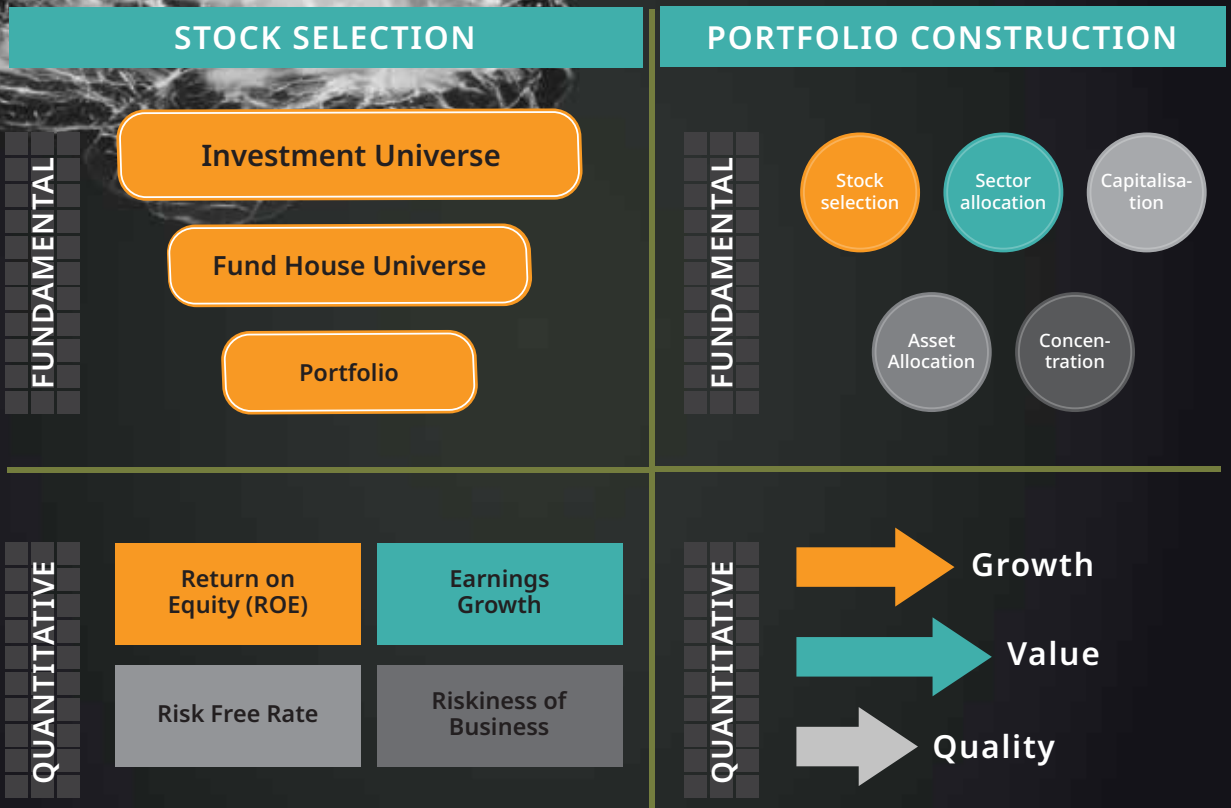
Underweight

By %

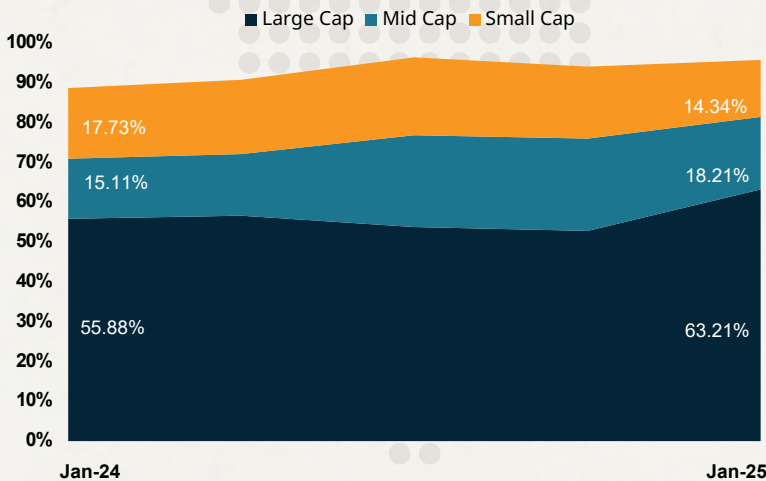
Kotak Mahindra Bank Ltd.	-1.59
Reliance Industries Ltd.	-1.32
Hindustan Unilever Ltd.	-1.26
ITC Ltd.	-1.06
NTPC Ltd.	-0.88

QUANTAMENTAL

*Our approach
to investing*



MARKET CAPITALISATION MOVEMENT



QUANTITATIVE INDICATORS

Key Ratios

(Data as on December 31, 2024)

Portfolio Turnover Ratio*
0.83 times

*Lower of sales or purchases divided by average AUM for the last rolling 12 months.

FUND MANAGERS

Date of inception
September 22,
2022

Average AuM
₹152.32
crore
for January 2025.

Benchmark
BSE 500
Index (TRI)**

Exit Load:
NIL



Mr. Pratik Dharmshi
Fund Manager - Equity

(Managing the Scheme since December 09, 2024)



Mr. Vinod Malviya
Fund Manager - Equity

(Managing the Scheme since November 01, 2024)

This product is suitable for investors who are seeking*:

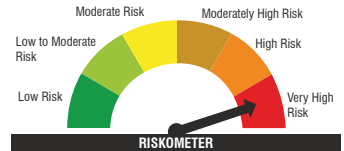
- Long Term Capital Appreciation
- Investment in a mix of securities comprising of equity, equity related securities and debt instruments as per the asset allocation pattern of the Scheme with a view to provide a retirement investment solution to investors

Riskometer



The risk of the scheme is very high risk

Benchmark Riskometer



The risk of the BSE 500 Index (TRI)** (Benchmark) is very high risk

*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 January 31, 2025.

Disclaimer: The views, facts and figures in this document are as of January 31, 2025 unless stated otherwise, and could change without any notice.

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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