Union Mutual Fund

UNION MULTI ASSET ALLOCATION FUND

(An open-ended scheme investing in Equity, Debt, Gold and/or Silver)

By their very nature Markets - be it equity market, debt market or commodity market like gold - have their ups and downs. Diversify across these markets by investing in Multi Asset Fund.

Why Multi Asset?

- Invest in **multiple asset classes** through one investment
- **Diversification** aiming for better risk adjusted returns with lower volatility
- Aiming to provide **benefits** of Equity taxation

Portfolio Classification by Asset & Rating Class

Current Allocation (% of total assets)

Hedged Equity	10.14%
Unhedged Equity	55.66%
Treasury Bills (Sovereign)	1.22%
Triparty Repo, Cash, Cash Equivalents & Net Current Assets	2.74%
Non Convertible Debentures	7.19%
Exchange Traded Funds	23.03%

Data as on January 31, 2025

Indicative Allocation (% of total assets)

Equity & Equity related Instruments	65-80%
Debt & Money Market Instruments including units of debt oriented mutual fund schemes	10-25%
Units of Gold ETFs	10-25%
Units of Silver ETFs	0-10%
Units issued by REITs and InvITs	0-10%

Please refer the Scheme Information Document (SID) of the scheme for the asset allocation pattern and investment strategy. Subject to the provisions of the SID, the asset allocation and investment strategy may change depending on the fund manager's view and on the prevailing market conditions.

Asset allocation tends to minimize portfolio volatility

- Diversification across asset classes helps in reducing portfolio volatility.
- Volatility of combined asset classes tends to be lower than that of individual asset classes.

(as a % of Net Assets (Unhedged Equity Exposure))

Top 5 Portfolio Holdings

3.70%	3.26%	3.18%	2.92%	2.85%
HDFC Bank Ltd.	**ICICI Bank Ltd.**	**Bharti Airtel Ltd.**	**Reliance Industries Ltd.**	**Infosys Ltd.**
(Banks)	(Banks)	(Telecom - Services)	(Petroleum Products)	(IT - Software)

As on January 31, 2025 | For complete portfolio details, please visit www.unionmf.com

Market Capitalization

63.65%	Large Cap
22.97%	Mid Cap
13.38%	Small Cap

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

Scheme Details$

Co-Fund Managers

Mr. Sanjay Bembalkar
(Head Equity)
(Managing the scheme since inception of the fund)

Mr. Vinod Malviya
(Fund Manager - Equity)
(Managing the scheme since November 01, 2024)

Mr. Anindya Sarkar
(Fund Manager - Fixed Income)
(Managing the scheme since inception of the fund)

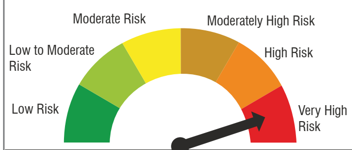
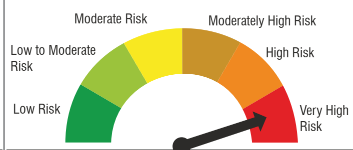
Inception Date: September 10, 2024

Average Assets Under Management (AAUM) for January 31, 2025: ₹ 841.62 crore

@Benchmark Index: 65% NIFTY 50 TRI + 20% NIFTY Composite Debt Index + 15% Domestic prices of Gold

Exit Load: 1% if units are redeemed/ switched out on or before completion of 15 days from the date of allotment.
Nil if redeemed or switched out after completion of 15 days from the date of allotment of units.

@Note: Pursuant to Notice cum Addendum dated October 31, 2024 the Benchmark of the Scheme has changed from 65% NIFTY 50 TRI + 20% CRISIL Short Term Bond Fund Index + 15 % Domestic price of Gold to 65% NIFTY 50 TRI + 20% NIFTY Composite Debt Index + 15% Domestic prices of Gold with effect from November 01, 2024.

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
• Long term wealth creation • Investment in a diversified portfolio of Equity & Equity Related Instruments, Debt and Money Market Instruments and Units of Gold ETFs and/or Silver ETFs	 The risk of the scheme is very high risk	 The risk of the 65% NIFTY 50 TRI + 20% NIFTY Composite Debt Index + 15% Domestic prices of Gold# (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 Scheme and Benchmark Riskometers provided above are the latest available Riskometers

Disclaimer: The views, facts and figures in this document are as of January 31, 2025 unless stated otherwise, and could change without any notice. The sectors/stocks mentioned herein do not constitute any recommendation and the scheme may or may not have any future position in these sectors/stocks.

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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.**18005722268/18002002268 • **Non Toll Free.** 022-67483333 • **Fax No:** 022-67483402 • **Website:** www.unionmf.com • **Email:** investorcare@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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