

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st January 2026)



Fund Manager	Plan/Option	Date of Inception	Period®	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Flexi Cap Fund		BSE 500 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Mr. Sanjay Bambalkar (since January 25, 2023) and Mr. Vinod Malviya (since November 1, 2024).	Regular-Growth	10-Jun-11	1 Year	6.77%	10,677	7.74%	10,774	7.42%	10,742
			3 Years	15.42%	15,377	16.39%	15,767	12.76%	14,337
			5 Years	15.48%	20,538	16.43%	21,392	13.55%	18,876
			7 Years	15.55%	27,511	15.60%	27,593	13.76%	24,657
			Since Inception	11.67%	50,440	13.18%	61,365	12.29%	54,635
Fund Manager	Plan/Option	Date of Inception	Period®	Union Focused Fund		BSE 500 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Pratik Dharmshi (since January 25, 2024) and Mr. Vinod Malviya (since November 01, 2024).	Regular-Growth	05-Aug-19	1 Year	4.55%	10,455
3 Years	12.19%	14,119	16.39%				15,767	12.76%	14,337
5 Years	13.32%	18,689	16.43%				21,392	13.55%	18,876
7 Years	13.32%	18,689	16.43%				21,392	13.55%	18,876
Since Inception	15.20%	25,070	17.15%				27,954	14.54%	24,159
Fund Manager	Plan/Option	Date of Inception	Period®	Union Midcap Fund		BSE 150 MidCap Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Gaurav Chopra (since January 25, 2023) and Mr. Pratik Dharmshi (since December 09, 2024).	Regular-Growth	23-Mar-20	1 Year	10.63%	11,063
3 Years	20.55%	17,521	22.50%				18,384	12.76%	14,337
5 Years	20.54%	25,450	22.45%				27,526	13.55%	18,876
7 Years	20.54%	25,450	22.45%				27,526	13.55%	18,876
Since Inception	30.33%	47,260	32.68%				52,487	23.19%	33,968
Fund Manager	Plan/Option	Date of Inception	Period®	Union Large & Midcap Fund		NIFTY LargeMidcap 250 Index (TRI) @@@		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Vinod Malviya (Since May 02, 2024) and Mr. Pratik Dharmshi (since December 09, 2024).	Regular-Growth	06-Dec-19	1 Year	7.64%	10,764
3 Years	16.38%	15,765	19.32%				16,989	12.76%	14,337
5 Years	15.92%	20,933	19.00%				23,859	13.55%	18,876
7 Years	15.92%	20,933	19.00%				23,859	13.55%	18,876
Since Inception	16.31%	25,360	18.99%				29,173	13.55%	21,876
Fund Manager	Plan/Option	Date of Inception	Period®	Union Small Cap Fund		BSE 250 SmallCap Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Pratik Dharmshi (since December 09, 2024) and Mr. Gaurav Chopra (since November 01, 2024).	Regular-Growth	10-Jun-14	1 Year	5.49%	10,549
3 Years	18.08%	16,465	18.78%				16,760	12.76%	14,337
5 Years	20.72%	25,644	20.71%				25,630	13.55%	18,876
7 Years	20.31%	36,483	18.01%				31,873	13.76%	24,657
Since Inception	14.30%	47,440	13.15%				42,193	11.93%	37,198
Fund Manager	Plan/Option	Date of Inception	Period®	Union ELSS Tax Saver Fund		BSE 500 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Vinod Malviya (since November 01, 2024) and Mr. Sanjay Bambalkar (since June 7, 2021).	Regular-Growth	23-Dec-11	1 Year	7.44%	10,744
3 Years	15.38%	15,361	16.39%				15,767	12.76%	14,337
5 Years	15.99%	20,993	16.43%				21,392	13.55%	18,876
7 Years	15.79%	27,913	15.60%				27,593	13.76%	24,657
Since Inception	14.07%	64,140	15.24%				74,040	13.93%	63,015
Fund Manager	Plan/Option	Date of Inception	Period®	Union Value Fund		BSE 500 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Vinod Malviya (since November 01, 2024) and Mr. Gaurav Chopra (since November 01, 2024).	Regular-Growth	05-Dec-18	1 Year	9.88%	10,988
3 Years	17.98%	16,424	16.39%				15,767	12.76%	14,337
5 Years	18.06%	22,935	16.43%				21,392	13.55%	18,876
7 Years	16.19%	28,595	15.60%				27,593	13.76%	24,657
Since Inception	15.80%	28,590	15.21%				27,571	13.61%	24,940
Fund Manager	Plan/Option	Date of Inception	Period®	Union Largecap Fund		BSE 100 Index (TRI) ^^		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Pratik Dharmshand (since July 1, 2025) and Mr. Sanjay Bambalkar (since June 7, 2021).	Regular-Growth	11-May-17	1 Year	5.90%	10,590
3 Years	12.77%	14,341	15.41%				15,373	12.76%	14,337
5 Years	12.81%	18,271	15.46%				20,519	13.55%	18,876
7 Years	12.65%	23,025	14.79%				26,265	13.76%	24,657
Since Inception	10.19%	23,340	13.55%				30,327	13.52%	30,265
Fund Manager	Plan/Option	Date of Inception	Period®	Union Multicap Fund		Nifty 500 Multicap 50:25:25 Index (TRI) @@@		BSE Sensex Index (TRI)	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Harshad Patwardhan (since November 01, 2024) and Mr. Sanjay Bambalkar (since inception of the fund).	Regular-Growth	19-Dec-22	1 Year	7.56%	10,756
3 Years	18.56%	16,666	18.57%				16,668	12.76%	14,337
Since Inception	15.76%	15,790	15.88%				15,839	10.93%	13,822

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st January 2026)



Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Gaurav Chopra (since November 01, 2024) and Mr. Sanjay Bembalkar (since inception of the fund).	Regular-Growth	06-Sep-23	1 Year	1.21%	10,121	7.98%	10,798	7.42%	10,742
			Since Inception	12.69%	13,330	13.78%	13,642	10.88%	12,821
Co-managed by Mr. Harshad Patwardhan (since November 01, 2024) and Mr. Pratik Dharmshi (since December 09, 2024).	Regular-Growth	05-Mar-24	1 Year	6.69%	10,669	7.98%	10,798	7.42%	10,742
			Since Inception	5.97%	11,170	7.75%	11,532	7.22%	11,425
Co-managed by Gaurav Chopra (since inception of the fund) and Mr. Sanjay Bembalkar (since inception of the fund)	Regular-Growth	19-Dec-24	1 Year	-1.76%	9,824	7.98%	10,798	7.42%	10,742
			Since Inception	-14.53%	8,390	2.25%	10,251	4.58%	10,513
Co-managed by Mr. Gaurav Chopra (Since November 01, 2024), Mr. Vinod Malviya (since November 01, 2024) and Mr. Parijat Agrawal (since inception of the fund).	Regular-Growth	19-Dec-23	1 Year	7.37%	10,737	7.74%	10,774	7.42%	10,742
			Since Inception	10.00%	12,240	9.90%	12,215	8.12%	11,801
Co-managed by Mr. Pratik Dharmshi (since December 09, 2024) and Mr. Pratik Vajani (since July 1, 2025)	Regular-Growth	22-Sep-22	1 Year	8.97%	10,897	7.74%	10,774	7.42%	10,742
			3 Years	17.74%	16,322	16.39%	15,767	12.76%	14,337
			Since Inception	14.55%	15,790	13.66%	15,378	11.64%	14,477
Co-managed by Mr. Sanjay Bembalkar (since January 25, 2023), Mr. Gaurav Chopra (since November 01, 2024), Mr. Parijat Agrawal (since inception of the fund) and Mr. Vishal Thakker (since October 01, 2025).	Regular-Growth	29-Dec-17	1 Year	6.45%	10,645	7.02%	10,702	7.42%	10,742
			3 Years	9.95%	13,291	10.67%	13,553	12.76%	14,337
			5 Years	8.27%	14,879	10.22%	16,270	13.55%	18,876
			7 Years	10.26%	19,814	11.18%	21,003	13.76%	24,657
			Since Inception	9.14%	20,300	10.34%	22,176	12.84%	26,599
Co-managed by Mr. Sanjay Bembalkar (since January 25, 2023), Mr. Gaurav Chopra (since November 01, 2024) and Mr. Parijat Agrawal (since inception of the fund).	Regular-Growth	09-Aug-18	1 Year	5.32%	10,532	8.47%	10,847	5.18%	10,518
			3 Years	8.24%	12,680	10.16%	13,370	7.72%	12,499
			5 Years	6.99%	14,017	9.70%	15,885	4.97%	12,746
			7 Years	7.57%	16,663	10.08%	19,586	6.40%	15,436
			Since Inception	7.36%	17,020	9.49%	19,717	6.72%	16,270
Co-managed by Mr. Sanjay Bembalkar (since January 25, 2023), Mr. Vinod Malviya (since November 01, 2024) and Mr. Parijat Agrawal (since inception of the fund).	Regular-Growth	18-Dec-20	1 Year	7.32%	10,732	7.80%	10,780	7.42%	10,742
			3 Years	13.33%	14,555	13.22%	14,513	12.76%	14,337
			5 Years	12.65%	18,143	12.55%	18,064	13.55%	18,876
			Since Inception	12.21%	18,040	12.19%	18,029	12.89%	18,614
Co-managed by Mr. Sanjay Bembalkar (since inception), Mr. Vinod Malviya (since November 01, 2024) and Mr. Anindya Sarkar (since inception)	Regular-Growth	10-Sep-24	1 Year	25.71%	12,571	22.78%	12,278	7.42%	10,742
			Since Inception	16.17%	12,320	14.89%	12,131	1.32%	10,184

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st January 2026)



Fund Manager	Plan/ Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Arbitrage Fund		Nifty 50 Arbitrage Index (TRI) ^{®®®}		CRISIL 1 Year T-Bill Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Mr. Vishal Thakker and by Mr. Devesh Thacker since inception of the fund.	Regular-Growth	20-Feb-19	1 Year	5.90%	10,590	7.55%	10,755	5.75%	10,575
			3 Years	6.94%	12,230	7.84%	12,542	6.72%	12,154
			5 Years	5.67%	13,175	6.44%	13,664	5.64%	13,157
			Since Inception	5.48%	14,494	5.81%	14,807	5.81%	14,812

Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Corporate Bond Fund		CRISIL Corporate Debt A-II Index [#]		CRISIL 10 Year Gilt Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Anindya Sarkar (since November 1, 2018), Mr. Shrenuj Parekh (since July 14, 2023) & Mr. Parijat Agrawal (since inception).	Regular-Growth	25-May-18	1 Year	6.70%	10,670
3 Years	7.09%	12,281	7.50%				12,424	7.72%	12,499
5 Years	5.46%	13,046	6.09%				13,438	4.97%	12,746
7 Years	5.88%	14,915	7.15%				16,212	6.40%	15,436
Since Inception	6.01%	15,664	7.31%	17,203	6.80%	16,584			

Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Dynamic Bond Fund		CRISIL Dynamic Bond A-III Index [#]		CRISIL 10 Year Gilt Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Parijat Agrawal (since inception) & Mr. Devesh Thacker (since June 28, 2018).	Growth	13-Feb-12	1 Year	2.87%	10,287
3 Years	6.03%	11,919	7.29%				12,351	7.72%	12,499
5 Years	4.19%	12,276	5.63%				13,152	4.97%	12,746
7 Years	5.87%	14,911	7.41%				16,491	6.40%	15,436
Since Inception	6.21%	23,223	7.95%	29,127	6.63%	24,515			

Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Liquid Fund		CRISIL Liquid Debt A-I Index [#]		CRISIL 1 Year T-Bill Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Devesh Thacker (since inception) & Mr. Parijat Agrawal (since June 18, 2021).	Growth	15-Jun-11	Last 7 Days~	5.94%	10,011
Last 15 Days~	5.55%	10,022	5.35%				10,021	1.80%	10,007
Last 30 Days~	5.28%	10,042	5.14%				10,041	1.50%	10,012
1 Year	6.37%	10,637	6.26%				10,626	5.75%	10,575
3 Years	6.94%	12,229	6.89%				12,213	6.72%	12,154
5 Years	5.84%	13,281	5.89%				13,311	5.64%	13,157
7 Years	5.65%	14,688	5.69%				14,727	5.85%	14,891
Since Inception	6.74%	25,977	6.90%				26,553	6.59%	25,456

Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Gilt Fund		CRISIL Dynamic Gilt Index [#]		CRISIL 10 Year Gilt Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Parijat Agrawal and Mr. Anindya Sarkar since inception of the fund.	Regular-Growth	08-Aug-22	1 Year	1.85%	10,185
3 Years	5.79%	11,838	7.79%				12,522	7.72%	12,499
Since Inception	5.60%	12,089	7.78%				12,985	7.53%	12,877

Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Money Market Fund		CRISIL Money Market A-I Index [#]		CRISIL 1 Year T-Bill Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Devesh Thacker and Mr. Parijat Agrawal since inception of the fund.	Regular-Growth	26-Aug-21	Last 7 Days~	4.96%	10,009
Last 15 Days~	4.27%	10,017	4.79%				10,019	1.80%	10,007
Last 30 Days~	4.13%	10,033	3.58%				10,029	1.50%	10,012
1 Year	6.31%	10,631	6.44%				10,644	5.75%	10,575
3 Years	6.43%	12,055	7.08%				12,278	6.72%	12,154
Since Inception	5.56%	12,713	6.34%	13,134	5.81%	12,849			

Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Overnight Fund		CRISIL Liquid Overnight Index [#]		CRISIL 1 Year T-Bill Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Tarun Singh & Mr. Devesh Thacker since inception of the fund.	Regular-Growth	27-Mar-19	Last 7 Days~	5.10%	10,010
Last 15 Days~	5.15%	10,021	5.17%				10,021	1.80%	10,007
Last 30 Days~	5.14%	10,041	5.19%				10,042	1.50%	10,012
1 Year	5.59%	10,559	5.69%				10,569	5.75%	10,575
3 Years	6.27%	12,000	6.40%				12,046	6.72%	12,154
5 Years	5.35%	12,974	5.50%				13,069	5.64%	13,157
Since Inception	5.00%	13,969	5.17%	14,124	5.79%	14,705			

Fund Manager	Plan/ Option	Date of Inception	Period [®]	Union Short Duration Fund		CRISIL Short Duration Debt A-II Index [#]		CRISIL 10 Year Gilt Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
				Co-managed by Mr. Anindya Sarkar and Mr. Shrenuj Parekh since inception of the fund	Regular-Growth	31-Jan-25	1 Year	6.59%	10,659
Since Inception	6.59%	10,659	7.25%				10,725	5.18%	10,518

Lumpsum Performance Fund Manager/Scheme Wise

(as on 31st January 2026)



Fund Manager	Date of Inception	Period [®]	Union Low Duration Fund		NIFTY Low Duration Debt Index A-I		CRISIL 1 Year T-Bill Index	
			Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Anindya Sarkar (since August 1, 2025) and Mr. Devesh Thacker (since inception of the fund)	16-Jul-25	6 months	4.44%	10,219	5.34%	10,263	3.86%	10,191
		Since Inception	4.62%	10,249	5.31%	10,286	3.97%	10,214

Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark	
				Union Gold ETF Fund of Fund		Domestic Price of Physical Gold	
				Returns	Value ^	Returns	Value ^
Managed by Mr. Vinod Malviya since inception of the fund	Regular-Growth	28-Feb-25	6 Months	57.00%	12,522	67.63%	12,938
			Since Inception	79.15%	17,132	93.88%	18,428

Fund Manager	Plan/Option	Date of Inception	Period [®]	Union Gold ETF		Domestic Price of Physical Gold	
				Returns	Value ^	Returns	Value ^
Managed by Mr. Vinod Malviya since inception of the fund	Regular-Growth	18-Feb-25	6 Months	65.26%	12,846	67.63%	12,938
			Since Inception	87.86%	18,211	92.52%	18,640

Fund Manager	Plan/Option	Date of Inception	Period [®]	Name of the Scheme		Scheme Benchmark		Additional Benchmark ⁵	
				Union Income Plus Arbitrage Active FOF		60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI [®]		CRISIL 1 Year T-Bill Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Vishal Thakker (since inception of the fund), Anindya Sarkar (since inception of the fund) and Mr. Shrenuj Parekh (since inception of the fund)	Regular-Growth	12-Jun-25	6 Months	1.37%	10,068	1.75%	10,087	1.95%	10,097
			Since Inception	1.73%	10,110	2.28%	10,145	2.50%	10,159

Fund Manager	Plan/Option	Date of Inception	Period [®]	Union Fixed Maturity Plan (FMP) - Series 13 (1114 Days)		CRISIL Medium Duration Debt A-III Index [#]		CRISIL 10 Year Gilt Index	
				Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Mr. Devesh Thacker and Mr. Anindya Sarkar since inception of the fund.	Regular-Growth	29-Mar-23	1 Year	6.40%	10,640	6.91%	10,691	5.18%	10,518
			Since Inception	6.86%	12,079	7.36%	12,242	7.55%	12,302

Performance of Permitted Category FPI Portfolio (Co-managed by Mr. Sanjay Bambalkar & Mr. Pratik Dharmshi)

Fund Manager	Date of Inception	Period [®]	Performance of Category II – FPI Portfolio		Nifty Midsmallcap 400 Index (TRI) [®]		BSE Sensex Index (TRI)	
			Returns	Value ^	Returns	Value ^	Returns	Value ^
Co-managed by Mr. Sanjay Bambalkar (since January 25, 2023) and Mr. Pratik Dharmshi (since December 9, 2024).	02-Oct-19	1 Year	4.85%	10,485	5.73%	10,573	7.42%	10,742
		3 Years	16.75%	15,914	22.34%	18,311	12.76%	14,337
		5 Years	16.24%	21,222	22.56%	27,653	13.55%	18,877
		Since Inception	18.02%	28,575	23.32%	37,747	14.14%	23,120

Past performance may or may not be sustained in the future. Inception date is October 2, 2019. The performance is not comparable with the performance of the scheme(s) of Union Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to Clause 17.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor.

For calculation of Permitted Category FPI Portfolio, NAV is converted into INR using currency conversion rate i.e. USD INR rate. (Source: Bloomberg, closing prices)

The performance of Permitted Category FPI Portfolio is benchmarked to the Total Return variant of the Index.

Benchmark return is based on INR value (Source: NSE)

For risk factors and statutory details please see overleaf.

• Mr. Sanjay Bambalkar co-manages 11 schemes for Union Mutual Fund. • Mr. Parijat Agrawal co-manages 9 schemes for Union Mutual Fund. • Mr. Devesh Thacker co-manages 7 schemes for Union Mutual Fund. • Mr. Anindya Sarkar co-manages 7 schemes for Union Mutual Fund. • Mr. Vinod Malviya co-manages 11 schemes for Union Mutual Fund. • Mr. Gaurav Chopra co-manages 9 schemes for Union Mutual Fund. • Mr. Vishal Thakker co-manages 3 schemes for Union Mutual Fund. • Mr. Tarun Singh co-manages 1 scheme for Union Mutual Fund. • Mr. Shrenuj Parekh co-manages 3 schemes for Union Mutual Fund. • Mr. Harshad Patwardhan co-manages 2 schemes for Union Mutual Fund. • Mr. Pratik Dharmshi co-manages 8 schemes for Union Mutual Fund. • Mr. Pratik Vajani co-manages 1 scheme for Union Mutual Fund.

Note: The AMC has commenced the activity of providing Management and Advisory Services to such categories of Foreign Portfolio Investors as specified by SEBI through Fund Manager managing the schemes of Union Mutual Fund (Currently Mr. Sanjay Bambalkar & Mr. Pratik Dharmshi). Refer notice cum addendum dated October 4, 2019 available on the AMC's website. The performance disclosure for this activity is subject to the requirements as prescribed in SEBI (Mutual Funds) Regulations, 1996 and circulars thereunder, and has been provided herein above.

For further notes, refer page no. 7.

SIP

IS LIKE BREATHING

Keep at it.

Systematic Investment Plan (SIP) is a facility to invest fixed amounts in a scheme at regular intervals by submitting a one-time application form.

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

SIP Performance

(SIP Returns as on January 31, 2026 if you had invested ₹ 10,000 every month)^{SSSS}



Period [®]	Amount (₹)				Annualised Returns (%)		
	Investment	Union Flexi Cap Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union Flexi Cap Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,21,555	1,22,685	1,22,375	2.82%	4.88%	4.31%
3 Years	3,60,000	4,08,606	4,18,248	4,08,540	8.84%	10.51%	8.83%
5 Years	6,00,000	7,91,170	8,19,143	7,77,974	11.34%	12.78%	10.64%
7 Years	8,40,000	14,01,267	14,52,102	13,30,781	14.65%	15.67%	13.18%
Since Inception (10th June 2011)	17,60,000	48,92,123	55,31,356	49,64,934	13.92%	14.47%	13.17%

Period [®]	Investment	Union ELSS Tax Saver Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Annualised Returns (%)		
					Union ELSS Tax Saver Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,21,740	1,22,685	1,22,375	3.16%	4.88%	4.31%
3 Years	3,60,000	4,09,693	4,18,248	4,08,540	9.03%	10.51%	8.83%
5 Years	6,00,000	7,99,242	8,19,143	7,77,974	11.76%	12.78%	10.64%
7 Years	8,40,000	14,23,004	14,52,102	13,30,781	15.09%	15.67%	13.18%
Since Inception (23rd December 2011)	17,00,000	46,64,947	51,38,614	46,19,945	13.32%	14.53%	13.20%

Period [®]	Investment	Union Small Cap Fund	BSE 250 SmallCap Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Annualised Returns (%)		
					Union Small Cap Fund	BSE 250 SmallCap Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,22,213	1,15,955	1,22,375	4.02%	-7.20%	4.31%
3 Years	3,60,000	4,07,404	3,95,369	4,08,540	8.63%	6.51%	8.83%
5 Years	6,00,000	8,26,090	8,27,203	7,77,974	13.13%	13.19%	10.64%
7 Years	8,40,000	16,47,132	16,36,002	13,30,781	19.27%	19.08%	13.18%
Since Inception (10th June 2014)	14,00,000	36,88,328	35,38,862	30,87,915	15.78%	15.13%	12.98%

Period [®]	Investment	Union Largecap Fund	BSE 100 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Annualised Returns (%)		
					Union Largecap Fund	BSE 100 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,21,242	1,23,660	1,22,375	2.25%	6.68%	4.31%
3 Years	3,60,000	3,99,739	4,20,534	4,08,540	7.28%	10.90%	8.83%
5 Years	6,00,000	7,56,632	8,14,445	7,77,974	9.49%	12.54%	10.64%
7 Years	8,40,000	12,81,856	14,14,999	13,30,781	12.11%	14.93%	13.18%
Since Inception (11th May 2017)	10,50,000	17,55,001	19,84,256	18,84,218	11.58%	14.30%	13.16%

Period [®]	Investment	Union Value Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Annualised Returns (%)		
					Union Value Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,24,516	1,22,685	1,22,375	8.26%	4.88%	4.31%
3 Years	3,60,000	4,27,078	4,18,248	4,08,540	12.02%	10.51%	8.83%
5 Years	6,00,000	8,55,643	8,19,143	7,77,974	14.59%	12.78%	10.64%
7 Years	8,40,000	15,22,852	14,52,102	13,30,781	17.03%	15.67%	13.18%
Since Inception (5th December 2018)	8,60,000	15,79,255	15,06,850	13,80,262	16.96%	15.65%	13.21%

Period [®]	Investment	Union Focused Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Annualised Returns (%)		
					Union Focused Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,21,614	1,22,685	1,22,375	2.93%	4.88%	4.31%
3 Years	3,60,000	3,99,384	4,18,248	4,08,540	7.22%	10.51%	8.83%
5 Years	6,00,000	7,53,464	8,19,143	7,77,974	9.32%	12.78%	10.64%
Since Inception (5th August 2019)	7,80,000	11,67,112	12,94,574	11,91,185	12.50%	15.72%	13.14%

Period [®]	Investment	Union Large & Midcap Fund	NIFTY LargeMidcap 250 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]	Annualised Returns (%)		
					Union Large & Midcap Fund	NIFTY LargeMidcap 250 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,22,305	1,23,738	1,22,375	4.19%	6.82%	4.31%
3 Years	3,60,000	4,13,056	4,30,188	4,08,540	9.62%	12.54%	8.83%
5 Years	6,00,000	8,03,620	8,66,011	7,77,974	11.98%	15.10%	10.64%
Since Inception (6th December 2019)	7,40,000	11,60,045	12,85,189	11,00,813	14.76%	18.15%	13.04%

Period [®]	Investment	Union Midcap Fund	BSE 150 MidCap Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Annualised Returns (%)		
					Union Midcap Fund	BSE 150 MidCap Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,23,546	1,22,438	1,22,375	6.47%	4.43%	4.31%
3 Years	3,60,000	4,30,907	4,33,454	4,08,540	12.66%	13.09%	8.83%
5 Years	6,00,000	8,68,627	9,10,756	7,77,974	15.22%	17.21%	10.64%
Since Inception (23rd March 2020)	7,10,000	12,29,653	13,04,935	10,34,550	18.90%	20.97%	12.92%

Period [®]	Investment	Union Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]	Annualised Returns (%)		
					Union Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,21,915	1,22,320	1,22,375	3.47%	4.21%	4.31%
3 Years	3,60,000	3,97,952	4,05,166	4,08,540	6.97%	8.24%	8.83%
5 Years	6,00,000	7,28,096	7,48,384	7,77,974	7.91%	9.04%	10.64%
7 Years	8,40,000	11,62,241	12,05,078	13,30,781	9.31%	10.35%	13.18%
Since Inception (29th December 2017)	9,80,000	14,43,974	15,07,609	16,85,209	9.44%	10.47%	13.15%

SIP Performance

(SIP Returns as on January 31, 2026 if you had invested ₹ 10,000 every month)^{SSSS}



Period [@]	Amount (₹)				Annualised Returns (%)		
	Investment	Union Equity Savings Fund	CRISIL Equity Savings Index (TRI) [#]	CRISIL 10 Year Gilt Index [§]	Union Equity Savings Fund	CRISIL Equity Savings Index (TRI) [#]	CRISIL 10 Year Gilt Index [§]
1 Year	1,20,000	1,22,130	1,23,852	1,21,120	3.87%	7.03%	2.03%
3 Years	3,60,000	3,93,317	4,08,173	3,96,249	6.14%	8.77%	6.66%
5 Years	6,00,000	7,06,073	7,48,927	7,02,036	6.64%	9.07%	6.41%
7 Years	8,40,000	10,81,059	11,81,463	10,32,568	7.24%	9.78%	5.93%
Since Inception (9th August 2018)	9,00,000	11,82,073	13,00,138	11,28,102	7.28%	9.80%	6.04%
Period [@]	Investment	Union Aggressive Hybrid Fund	CRISIL Hybrid 35 + 65 - Aggressive Index (TRI) [#]	BSE Sensex Index (TRI) [§]	Union Aggressive Hybrid Fund	CRISIL Hybrid 35 + 65 - Aggressive Index (TRI) [#]	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,22,288	1,22,929	1,22,375	4.16%	5.33%	4.31%
3 Years	3,60,000	4,08,621	4,12,864	4,08,540	8.84%	9.58%	8.83%
5 Years	6,00,000	7,68,068	7,79,753	7,77,974	10.11%	10.73%	10.64%
Since Inception (18th December 2020)	6,20,000	8,04,078	8,15,654	8,15,162	10.28%	10.85%	10.83%
Period [@]	Investment	Union Retirement Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]	Union Retirement Fund	BSE 500 Index (TRI) ^{^^}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,24,213	1,22,685	1,22,375	7.70%	4.88%	4.31%
3 Years	3,60,000	4,23,009	4,18,248	4,08,540	11.33%	10.51%	8.83%
Since Inception (22nd September 2022)	4,10,000	5,02,509	4,95,215	4,79,437	12.49%	11.57%	9.55%
Period [@]	Investment	Union Multicap Fund	Nifty 500 Multicap 50:25:25 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]	Union Multicap Fund	Nifty 500 Multicap 50:25:25 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,23,056	1,21,918	1,22,375	5.57%	3.48%	4.31%
3 Years	3,60,000	4,19,841	4,21,156	4,08,540	10.78%	11.01%	8.83%
Since Inception (19th December 2022)	3,80,000	4,52,627	4,54,016	4,36,923	11.61%	11.82%	9.22%
Period [@]	Investment	Union Innovation & Opportunities Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]	Union Innovation & Opportunities Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex Index (TRI) [§]
1 Year	1,20,000	1,18,205	1,22,831	1,22,375	-3.22%	5.15%	4.31%
Since Inception (6th September 2023)	2,90,000	3,07,111	3,14,762	3,13,257	4.97%	7.14%	6.72%
Period [@]	Investment	Union Children's Fund	BSE 500 TRI	BSE Sensex TRI	Union Children's Fund	BSE 500 TRI	BSE Sensex TRI
1 Year	1,20,000	1,21,601	1,22,685	1,22,375	2.90%	4.88%	4.31%
Since Inception (19 December 2023)	2,60,000	2,73,093	2,73,197	2,74,633	4.77%	4.81%	5.32%
Period [@]	Investment	Union Business Cycle Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex (TRI) [§]	Union Business Cycle Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex (TRI) [§]
1 Year	1,20,000	1,22,980	1,22,831	1,22,375	5.43%	5.15%	4.31%
Since Inception (5th March 2024)	2,30,000	2,34,249	2,38,319	2,39,608	2.00%	3.91%	4.51%
Period [@]	Investment	Union Multi Asset Allocation Fund	65% Nifty 50 TRI + 20% NIFTY Composite Debt Index + 15% Domestic price of Gold ^{@@@}	BSE Sensex (TRI) [§]	Union Multi Asset Allocation Fund	65% Nifty 50 TRI + 20% NIFTY Composite Debt Index + 15% Domestic price of Gold ^{@@@}	BSE Sensex (TRI) [§]
1 Year	1,20,000	1,36,756	1,29,468	1,22,375	31.78%	17.58%	4.31%
Since Inception (10th September 2024)	1,70,000	1,98,488	1,87,799	1,74,601	25.23%	15.72%	4.05%
Period [@]	Investment	Union Active Momentum Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex (TRI) [§]	Union Active Momentum Fund	Nifty 500 Index (TRI) ^{@@@}	BSE Sensex (TRI) [§]
1 Year	1,20,000	1,22,980	1,22,831	1,22,375	-0.84%	5.15%	4.31%
Since Inception (19th December 2024)	2,30,000	2,34,249	2,38,319	2,39,608	2.00%	3.91%	4.51%

@In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

SSSSMonthly SIP amount is assumed to be ₹ 10,000. SIP date is assumed as the last working day of the month.

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Returns shown above are for Regular Plan - Growth Options. Different Plans have a different expense structure.

Returns for more than 1 year period are Compounded Annual Growth Rate (CAGR).

For SIP CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return)

Performance of the IDCW Option for the investor would be net of Statutory Levy, if any, applicable.

The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan.

Investors may please note that they will be bearing the recurring expenses of the fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.

§Standard benchmark prescribed as per the applicable circular by SEBI.

~ Annualised Returns

The performance of the Schemes have been benchmarked to the Total Return variant of the Index (TRI).

For the schemes in existence for less than 6 months, the past performance details have not been provided.

SIP Performance of Equity, Hybrid and Solution Oriented Schemes which have completed one year SIP period have been given above.

^ Based on standard investment of ₹ 10,000 made in the beginning of the relevant period.

For details of performance of other Schemes managed by the Fund Manager refer Page no - 1 - 4.

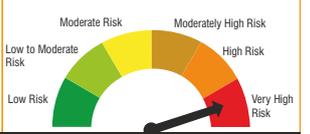
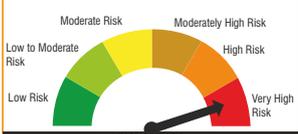
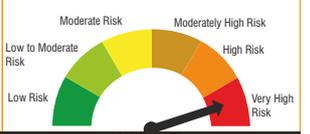
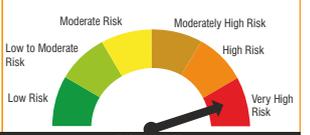
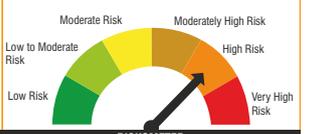
Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of the portfolios for the month ended January 31, 2026.

Scheme Product Labels & Benchmark Riskometers

Name and type of the Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
Union Flexi Cap Fund (An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in Equity and Equity related portfolio 	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
Union Multicap Fund (Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation An open ended equity scheme investing across large cap, mid cap and small cap stocks 	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the Nifty 500 Multicap 50:25:25 Index (TRI) @@@ (Benchmark) is very high risk</p>
Union Business Cycle Fund (An open-ended equity scheme following business cycles based investing theme)	<ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in equity & equity related instruments of business cycle-based theme 	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the Nifty 500 Index (TRI) @@@ (Benchmark) is very high risk</p>
Union Focused Fund (An open-ended equity scheme investing in maximum 30 stocks across market caps (i.e. Multi Cap))	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity & equity related securities including equity derivatives upto a maximum of 30 stocks across market capitalization. 	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
Union Midcap Fund (Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks.)	<ul style="list-style-type: none"> Capital appreciation over long term. Investing predominantly in equity & equity related securities of midcap companies 	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the BSE 150 MidCap Index (TRI) ^ ^ (Benchmark) is very high risk</p>
Union Large & Midcap Fund (Large & Mid Cap Fund - An open-ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> Capital appreciation over long term. Investing predominantly in equities and equity related instruments of large cap and mid cap companies 	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the NIFTY LargeMidcap 250 Index (TRI) @@@ (Benchmark) is very high risk</p>
Union Small Cap Fund (Small Cap Fund - An open-ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in Equity and Equity related portfolio of small cap companies 	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the BSE 250 SmallCap Index (TRI) ^ ^ (Benchmark) is very high risk</p>
Union Innovation & Opportunities Fund (An open-ended equity scheme following innovation theme)	<ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in equity and equity related securities of Innovative Companies 	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	<p style="text-align: center;">RISKOMETER</p> <p>The risk of the Nifty 500 Index (TRI) @@@ (Benchmark) is very high risk</p>

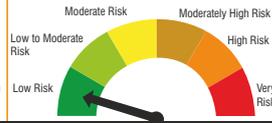
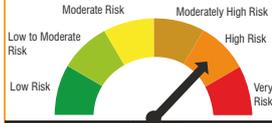
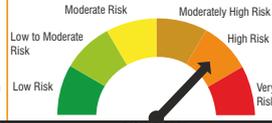
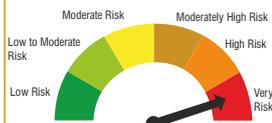
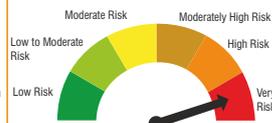
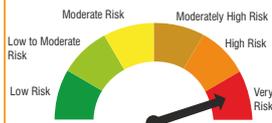
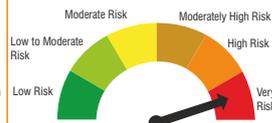
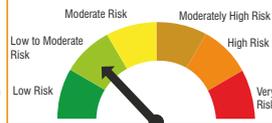
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Product Labels & Benchmark Riskometers

Name and type of the Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
Union ELSS Tax Saver Fund (An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> Long Term Capital Appreciation along with Tax savings u/s 80C of Income Tax Act. Investment predominantly in Equity and Equity related portfolio 	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
Union Value Fund (An Open-ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of equity and equity related securities of value companies. 	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the BSE 500 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
Union Largecap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of select equity and equity linked securities of large cap companies. 	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the BSE 100 Index (TRI) ^ ^ (Benchmark) is very high risk</p>
Union Active Momentum Fund (An open-ended equity scheme following momentum theme)	<ul style="list-style-type: none"> Capital appreciation over long term an actively managed thematic equity scheme that invests in stocks exhibiting momentum characteristics 	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the Nifty 500 Index (TRI) @@@ (Benchmark) is very high risk</p>
Union Aggressive Hybrid Fund (An open-ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> Long Term Capital Growth and Income Investments predominantly in equity and equity related instruments. The scheme will also invest in debt & money market instruments. 	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the CRISIL Hybrid 35+65 Aggressive Index(TRI)* (Benchmark) is high risk</p>
Union Multi Asset Allocation Fund (An open-ended scheme investing in Equity, Debt, Gold and/ or Silver)	<ul style="list-style-type: none"> 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 	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the 65% NIFTY 50 TRI + 20% NIFTY Composite Debt Index + 15% Domestic prices of Gold* (Benchmark) is very high risk</p>
Union Balanced Advantage Fund (An Open-ended dynamic asset allocation Fund)	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of equity and equity linked securities and the rest in debt and money market instruments. 	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI) @@@ (Benchmark) is high risk</p>
Union Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment predominantly in a portfolio of equity and equity related securities. 	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the scheme is moderate risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p>The risk of the CRISIL Equity Savings Index (TRI)* (Benchmark) is moderate risk</p>

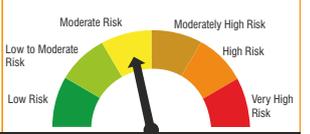
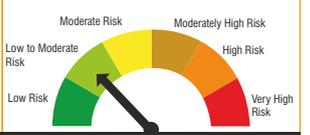
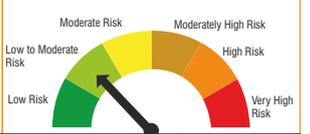
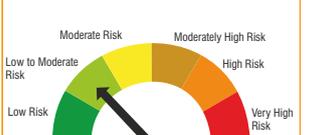
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Product Labels & Benchmark Riskometers

Name and type of the Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
Union Arbitrage Fund (An Open Ended Scheme investing in Arbitrage Opportunities)	<ul style="list-style-type: none"> Income over short term from arbitrage opportunities in equity market. Investment in arbitrage opportunities in the cash & derivatives segment of the equity market 	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is low risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the NIFTY 50 Arbitrage Index[®] (TRI) (Benchmark) is low risk</p>
Union Gold ETF NSE/ BSE Symbol: UNIONGOLD (An open-ended scheme replicating/tracking domestic price of Gold)	<ul style="list-style-type: none"> Capital appreciation over long term Returns that are in line with the performance of physical gold in terms of domestic prices, subject to tracking errors 	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the Domestic Price of Physical Gold (Benchmark) is high risk</p>
Union Gold ETF Fund of Fund (An open-ended Fund of Fund Scheme investing in units of Union Gold ETF)	<ul style="list-style-type: none"> Capital appreciation over long term Predominately investing in units of Union Gold ETF 	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the Domestic Price of Physical Gold (Benchmark) is high risk</p>
Union Income Plus Arbitrage Active FOF (An open-ended FoF investing in units of Arbitrage and Debt Oriented Schemes)	<ul style="list-style-type: none"> Income generation over medium to long term Investment predominately in units of Arbitrage Fund and Debt Funds. 	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is moderate risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the 60% Nifty Composite Debt Index + 40% Nifty 50 Arbitrage Index TRI[®] (Benchmark) is Low to Moderate risk.</p>
Union Retirement Fund (An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))	<ul style="list-style-type: none"> 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 	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the BSE 500 Index (TRI) ^{^^} (Benchmark) is very high risk</p>
Union Children's Fund (An open-ended fund for investment for children, having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)).	<ul style="list-style-type: none"> 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 investment solution to investors 	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is very high risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the BSE 500 Index (TRI) ^{^^} (Benchmark) is very high risk</p>
Union Corporate Bond Fund (An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> Regular income over Medium to Long term Income by investing in fixed income securities of varying maturities and credit 	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is moderate risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the CRISIL Corporate Debt A-II Index[*] (Benchmark) is low to moderate risk</p>
Union Dynamic Bond Fund (An open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.)	<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 style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the scheme is moderate risk</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center;">The risk of the CRISIL Dynamic Bond A-III Index[*] (Benchmark) is moderate risk</p>

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

Scheme Product Labels & Benchmark Riskmeters

Name and type of the Scheme	This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
Union Gilt Fund (An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investments in Government Securities across maturities 	 <p>The risk of the scheme is moderate risk</p>	 <p>The risk of the CRISIL Dynamic Gilt Index* (Benchmark) is moderate risk</p>
Union Short Duration Fund (An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 Year to 3 Years. Please refer Page No. 20 of the SID for concept of Macaulay Duration. A high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> Short term income generation and capital appreciation solution. A debt fund that aims to generate income by investing in a range of debt and money market instruments of various maturities. 	 <p>The risk of the scheme is moderate risk</p>	 <p>The risk of the CRISIL Short Duration Debt A-III Index* (Benchmark) is low to moderate risk</p>
Union Money Market Fund (An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> Regular income over short term Investments in money market instruments with maturity upto one year 	 <p>The risk of the scheme is low to moderate risk</p>	 <p>The risk of the CRISIL Money Market A-I Index* (Benchmark) is low to moderate risk</p>
Union Low Duration Fund (An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. Please refer Page No. 22 of the SID for concept of Macaulay Duration. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> Income generation over shorter duration. A debt fund that aims to generate income by investing in debt and money market instruments, such that the Macaulay duration of the portfolio is between 6 months to 12 months 	 <p>The risk of the scheme is Low to Moderate risk</p>	 <p>The risk of the Nifty Low Duration Debt Index A-I (Benchmark) is Low to Moderate risk</p>
Union Liquid Fund (An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> Reasonable returns over Short Term commensurate with low risk and high level of liquidity. Investment in Money market and Debt securities with maturity of upto 91 days. 	 <p>The risk of the scheme is low to moderate risk</p>	 <p>The risk of the CRISIL Liquid Debt A-I Index* (Benchmark) is low to moderate risk</p>
Union Overnight Fund (An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)	<ul style="list-style-type: none"> Income over short term Investment in Debt and Money Market instruments with overnight maturity. 	 <p>The risk of the scheme is low risk</p>	 <p>The risk of the CRISIL Liquid Overnight Index* (Benchmark) is low risk</p>
Union Fixed Maturity Plan (FMP) - Series 13 (1114 Days) (A Close-ended Debt Scheme. A relatively high interest rate risk and moderate credit risk.)	<ul style="list-style-type: none"> Regular income over the tenure of the Scheme Investment in Debt and Money Market Instruments. 	 <p>The risk of the scheme is low risk</p>	 <p>The risk of the CRISIL Medium Duration Debt A-III Index* (Benchmark) is moderate risk</p>

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Scheme Name	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
Union Overnight Fund	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)	A-I		
	Moderate (Class II)			
	Relatively High (Class III)			
Union Liquid Fund	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			
Union Money Market Fund	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)			
Union Dynamic Bond Fund	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	
Union Short Duration Fund	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)			
Union Low Duration Fund	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)			
Union Corporate Bond Fund	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)			
Union Fixed Maturity Plan (FMP) - Series 13 (1114 Days)	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)			
Union Gilt Fund	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk of the Scheme ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)	A-III		

Risk Factors, Statutory Details and Disclaimers

@@@Benchmark NIFTY 50 Hybrid Composite Debt 50:50 Index/ Nifty Midsmallcap 400 Index/ Nifty 50 Arbitrage Index/ Nifty 500 Multicap 50:25:25 Index/ Nifty 500 Index/ NIFTY LargeMidcap 250 Index/ NIFTY 50 Index/ Nifty Composite Debt Index/ Nifty Low Duration Debt Index A-I Index/ Nifty India Consumption Index disclaimer: The "Product" offered by "the issuer" is not sponsored, endorsed, sold or promoted by NSE Indices Limited (formerly known as India Index Services & Products Limited). NSE Indices Limited does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Product" or any member of the public regarding the advisability of investing in securities generally or in the "the Product" linked to NIFTY 50 Hybrid Composite Debt 50:50 Index/ Nifty Midsmallcap 400 Index/ Nifty 50 Arbitrage Index/ Nifty 500 Multicap 50:25:25 Index/ Nifty 500 Index/ NIFTY LargeMidcap 250 Index/ NIFTY 50 Index/ Nifty Composite Debt Index/ Nifty Low Duration Debt Index A-I Index/ Nifty India Consumption Index or particularly in the ability of the NIFTY 50 Hybrid Composite Debt 50:50 Index/ Nifty Midsmallcap 400 Index/ Nifty 50 Arbitrage Index/ Nifty 500 Multicap 50:25:25 Index/ Nifty 500 Index/ NIFTY LargeMidcap 250 Index/ NIFTY 50 Index/ Nifty Composite Debt Index/ Nifty Low Duration Debt Index A-I Index/ Nifty India Consumption Index, to track general stock market performance in India. Please read the full Disclaimers in relation to the NIFTY 50 Hybrid Composite Debt 50:50 Index/ Nifty Midsmallcap 400 Index/ Nifty 50 Arbitrage Index/ Nifty 500 Multicap 50:25:25 Index/ Nifty 500 Index/ NIFTY LargeMidcap 250 Index/ NIFTY 50 Index/ Nifty Composite Debt Index/ Nifty Low Duration Debt Index A-I/ Nifty India Consumption Index in the Scheme Information Document.

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^^ Benchmark BSE 100 Index / BSE 500 Index/ BSE 150 MidCap Index/ BSE 250 SmallCap Index disclaimer: The "Index" viz. "BSE 100 Index"/ "BSE 500 Index"/ "BSE 150 MidCap Index"/ "BSE 250 SmallCap Index", is a product of Asia Index Private Limited (AIPL), a wholly owned subsidiary of BSE Limited ("BSE"), and has been licensed for use by Union Asset Management Company Private Limited. BSE® and SENSEX® are registered trademarks of BSE Limited; and these trademarks have been licensed to use by AIPL and sublicensed for certain purposes by Union Asset Management Company Private Limited. BSE, AIPL or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Index.

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Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of the portfolios for the month ended January 31, 2026.

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