

UNION SHORT DURATION FUND

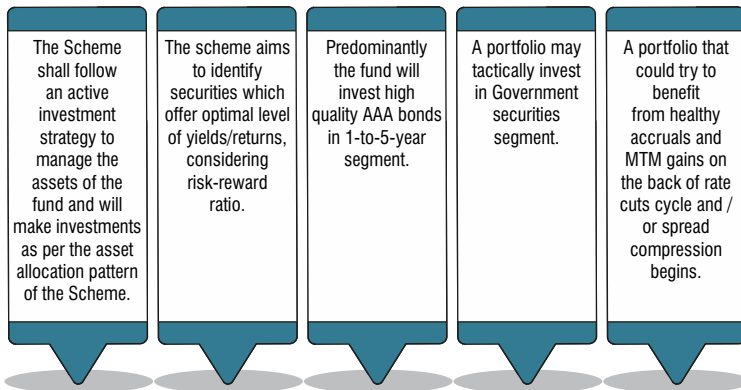
(An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 Year to 3 Years.
Please refer Page No. 20 of the SID for concept of Macaulay Duration.
A high interest rate risk and moderate credit risk.)

New Fund Offer Opens On
January 15, 2025

New Fund Offer Closes On
January 28, 2025

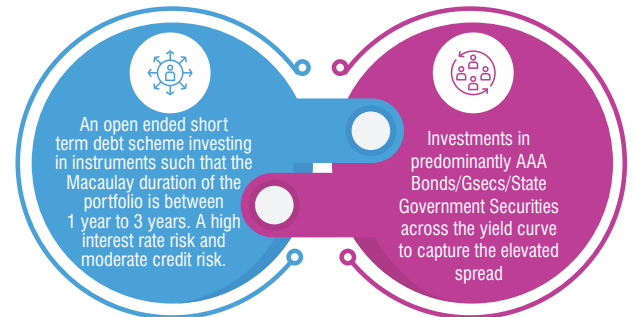
Scheme re-opens on
Within 5 Business Days of Allotment

PORTFOLIO STRATEGY



For detailed investment strategy and asset allocation pattern please refer SID of the Scheme.

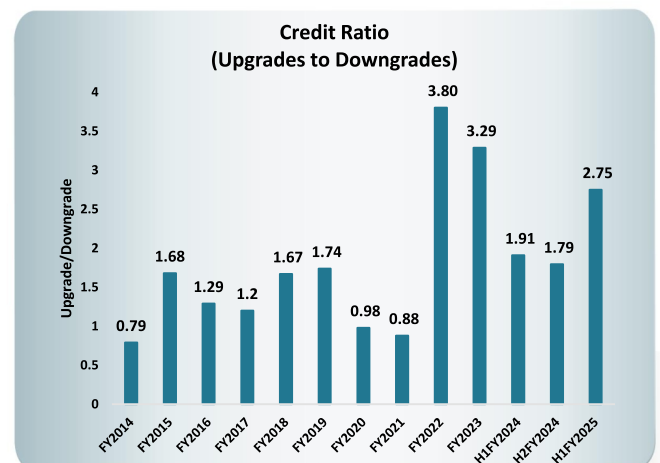
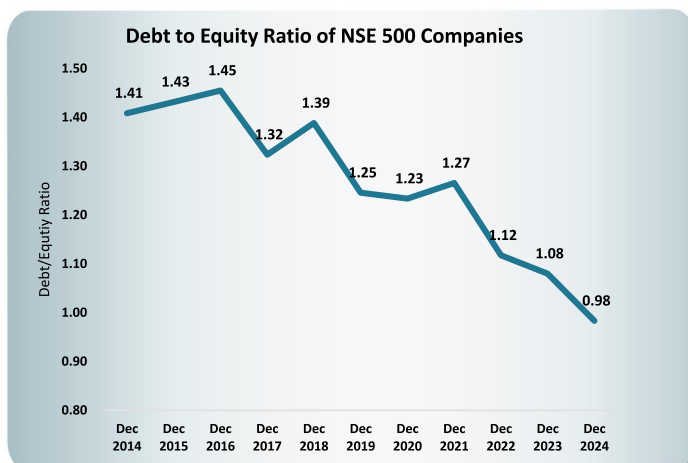
FUND POSITIONING



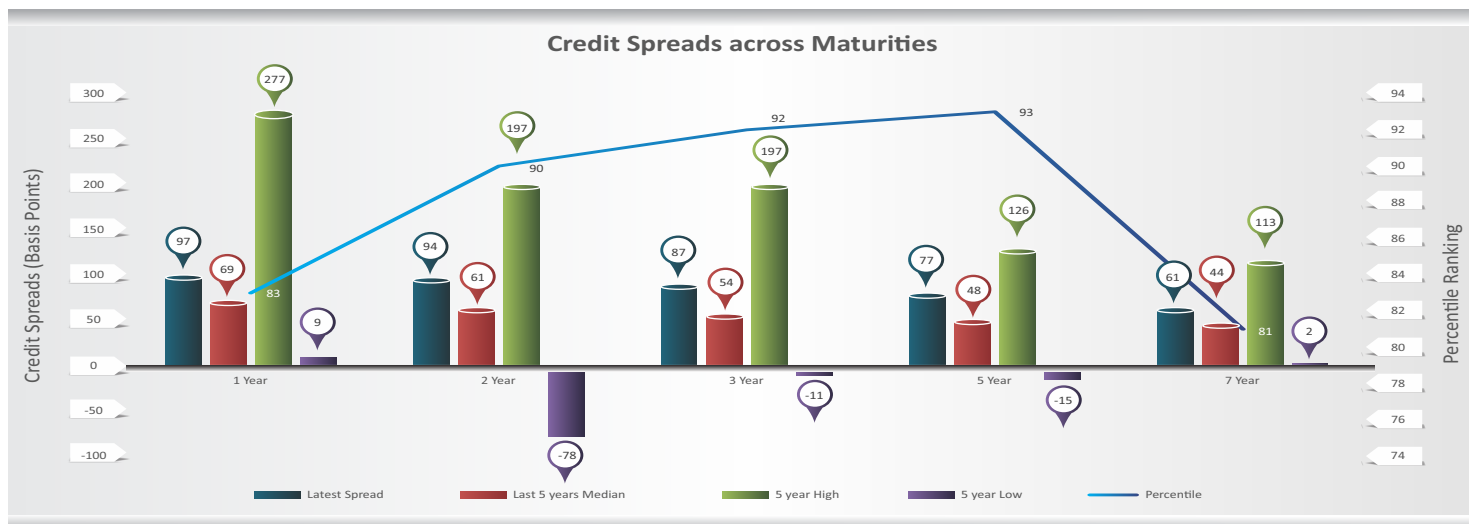
Please note that the asset allocation limit for the Scheme shall be calculated in the manner prescribed by SEBI on Prudential norms for liquidity risk management for open ended debt schemes as amended from time to time. The Investment Strategy stated above may change from time to time, However, the same shall be in accordance with the strategy stated in the SID of the Scheme.

INDIA CORPORATE BALANCE SHEET QUALITY ROBUST

- Stronger Balance sheet for India : Leverage ratio of NSE500 companies is on the downward trend.
- The Ratings credit ratio, (ratio of number of upgrades to downgrades), stood at 2.75 times, higher than long period average highlighting the sustained improvement in credit environment.
- Overall credit environment is benign as on account of healthy cashflows and leaner corporate balance sheets.



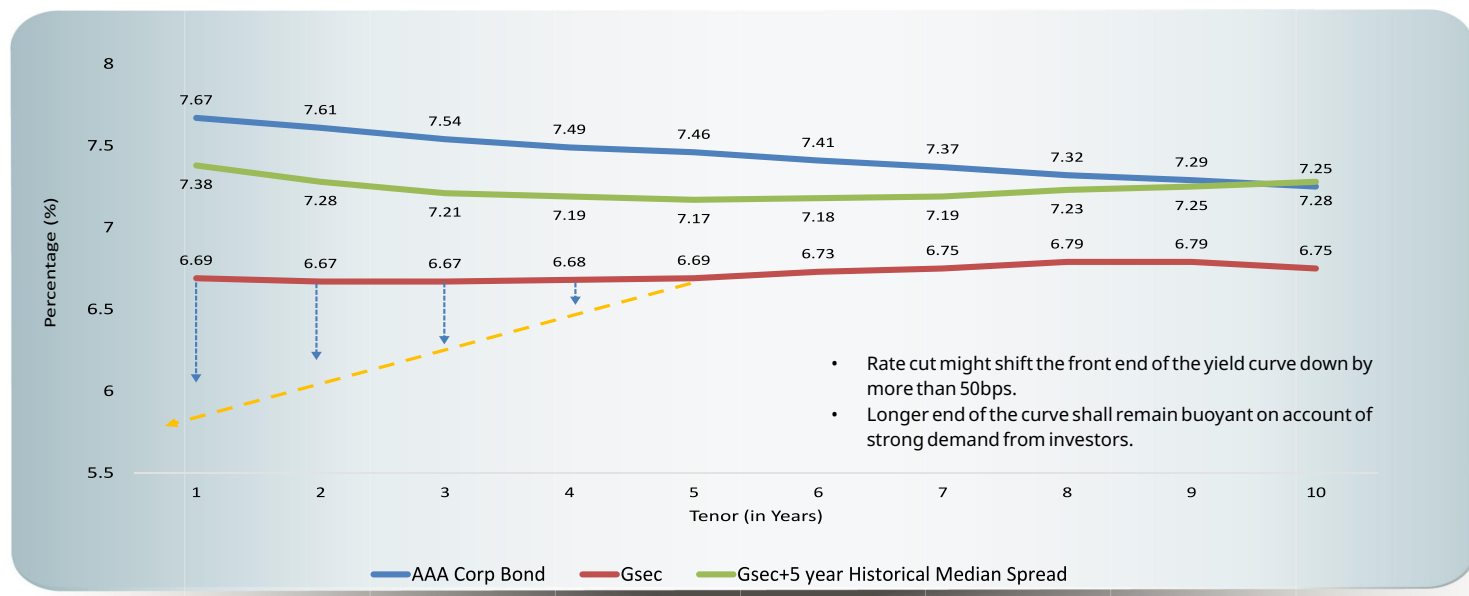
CREDIT SPREADS ARE RELATIVELY ATTRACTIVE : 5 YEAR HISTORY



Source : Bloomberg, Data considered from January 6, 2019 till January 7, 2025.

Credit spreads represents the difference in Yield of AAA Corporate Bonds and Government Securities of same maturities. Percentile: considering the highest to lowest credit spreads observed during the given time period, at what rank the current credit spread stand as per the percentile ranking method.

CREDIT SPREADS ARE RELATIVELY ATTRACTIVE



Source : Bloomberg

SCHEME DETAILS

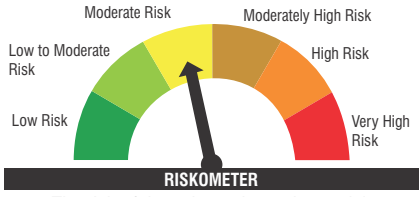
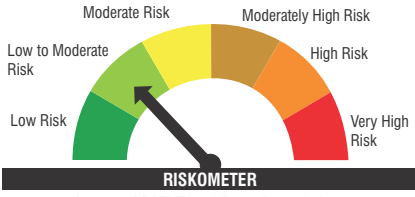
Type of Scheme	An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 Year to 3 Years. Please refer Page No. 20 of the SID for concept of Macaulay Duration. A high interest rate risk and moderate credit risk.
Co-Fund Manager	Mr. Anindya Sarkar, Co-Fund Manager – Fixed Income Mr. Shrenuj Parekh, Co-Fund Manager – Fixed Income
Plans	Direct Plan for investors who purchase units directly with Union Mutual Fund Regular Plan for investors who purchase units through a Distributor
Options	Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option
Application Amount\$	Minimum Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter Minimum Additional Investment: ₹ 1,000 and in multiples of ₹ 1 thereafter Minimum Redemption Amount: ₹ 1,000 or the balance in the account of the unitholder, whichever is lower. The redemption request should meet the above minimum redemption amount criteria and should be in multiples of ₹ 1 thereafter
Load Structure	Entry Load: Not Applicable Exit Load: 1% if units are redeemed or switched out on or before completion of 15 days from the date of allotment of units. Nil if redeemed or switched out after completion of 15 days from the date of allotment of units.
Benchmark Index	CRISIL Short Duration Debt A-II Index [#]

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Potential Risk Class Matrix (“PRC Matrix”) of the Scheme

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	

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<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 style="text-align: center;">RISKOMETER The risk of the scheme is moderate risk</p>	 <p style="text-align: center;">RISKOMETER As per AMFI Tier I Benchmark i.e.: CRISIL Short Duration Debt A-II Index[#]</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investment are made. The Benchmark riskometer is based on the evaluation of the portfolio data as of December 31, 2024.

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Disclaimer: The views, facts and figures in this document are as of January 07, 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 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.