

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Union Retirement Fund
2	Option Names (Regular & Direct)	Direct Plan - Growth Option, Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option, Regular Plan - Growth Option, Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option.
3	Fund Type	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).
4	Riskometer (At the time of Launch)	Very High Risk
5	Riskometer (as on Date)	Very High Risk
6	Category as Per SEBI Categorization Circular	Retirement Fund
7	Potential Risk Class (as on date)	Not applicable
8	Description, Objective of the scheme	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.
9	Stated Asset Allocation	Equity and Equity related instruments - 65%- 100% of net assets, Debt and Money Market instruments - 0%-35% of net assets, Units issued by REITs and InvITs - 0% to 10% of net assets. Please refer the Scheme Information Document for complete details.
10	Face Value	10
11	NFO Open Date	01 Sep 2022
12	NFO Close date	15 Sep 2022
13	Allotment Date	22 Sep 2022
14	Reopen Date	29 Sep 2022
15	Maturity Date (For closed-end funds)	Not applicable
16	Benchmark (Tier 1)	S&P BSE 500 Index (TRI), S&P BSE 500 Index Disclaimer: The Index viz. "S&P BSE 500" 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 Limited, and has been licensed for use by Union Asset Management Company Private Limited. For the detailed disclaimer in this regard please refer to the Scheme Information Document (SID) of the Scheme
17	Benchmark (Tier 2)	Not applicable
18	Fund Manager Name	FM 1 Mr. Hardick Bora, FM 2 Mr. Sanjay Bembalkar
19	Fund Manager Type (Primary/Comanage/Description)	Mr. Hardick Bora - Co-manage, Mr. Sanjay Bembalkar - Co-manage
20	Fund Manager From Date	Mr. Hardick Bora managing this scheme since January 25, 2023, Mr. Sanjay Bembalkar managing this scheme since inception September 22, 2022
21	Annual Expense (Stated maximum)	Regular 2.4600, Direct 0.3100
22	Exit Load (if applicable)	Nil
23	Custodian	SBI-SG Global Securities Services Private Limited.
24	Auditor	M/s S.R Batliboi & Co. LLP
25	Registrar	Computer Age Management Services Limited (CAMS)
26	RTA Code (To be phased out)	Union Retirement Fund Direct IDCW Payout -RFDDP, Union Retirement Fund Direct Growth - RFDG, Union Retirement Fund Regular IDCW Payout - RFRDP, Union Retirement Fund - Regular Growth - RFRG
27	Listing Details	The Scheme being an open ended Scheme it is not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its sole discretion at a later date.
28	ISINs	Union Retirement Fund-Direct Plan-Growth-INF582M01IK5, Union Retirement Fund-Direct Plan-IDCW Payout-INF582M01IL3, Union Retirement Fund-Regular Plan-Growth-INF582M01IM1, Union Retirement Fund-Regular Plan-IDCW Payout-INF582M01IN9
29	AMFI Codes (To be phased out)	Union Retirement Fund - Direct Plan - Growth Option -150554, Union Retirement Fund - Direct Plan - IDCW Option - 150555, Union Retirement Fund - Regular Plan - Growth Option - 150552, Union Retirement Fund - Regular Plan - IDCW Option 150553.
30	SEBI Codes	UNIN/O/S/RET/22/05/0020
31	Minimum Application Amount	1000
32	Minimum Application Amount in multiples of Rs.	1
33	Minimum Additional Amount	1000
34	Minimum Additional Amount in multiples of Rs.	1
35	Minimum Redemption Amount in Rs.	1000
36	Minimum Redemption Amount in Units	Units Equivalent to Rs. 1,000 or the balance in the account of the unitholder, whichever is lower
37	Minimum Balance Amount (if applicable)	Not applicable
38	Minimum Balance Amount in Units (if applicable)	Not applicable
39	Max Investment Amount	No Limit

40	Minimum Switch Amount (if applicable)	1000
41	Minimum Switch Units	Units Equivalent to Rs. 1,000
42	Switch Multiple Amount (if applicable)	Switch in: in multiples of Rs. 1, Switch out: in multiples of Rs. 1
43	Switch Multiple Units (if applicable)	Switch in: Units Equivalent to Rs. 1, Switch out: Units Equivalent to Rs. 1
44	Max Switch Amount	No Limit
45	Max Switch Units (if applicable)	No Limit
46	Swing Pricing (if applicable)	Not applicable
47	Side-pocketing (if applicable)	Enabled but no segregated portfolio created
48	SIP SWP & STP Details: Frequency	SIP - Weekly / Monthly and Quarterly, SWP - Daily/ Monthly/ Quarterly/ Half Yearly and Yearly, STP - Daily/ Weekly/ Fortnightly/ Monthly/ Quarterly and Half Yearly
49	SIP SWP & STP Details: Minimum amount	SIP - Rs 500 (for Weekly frequency) /Rs. 1,000 (for monthly frequency)/Rs. 5,000 (for quarterly frequency), SWP - Rs. 1000, STP - Rs. 100
50	SIP SWP & STP Details: In multiple of	SIP - Rs. 1 thereof for all frequencies, STP - Rs. 1 thereof for all frequencies, SWP - Rs. 1 thereof for all frequencies
51	SIP SWP & STP Details: Minimum Instalments	SIP - 6 months for monthly frequency and 2 quarters for quarterly frequency, STP - 6 instalments for all frequencies, SWP - 6 instalments for all frequencies
52	SIP SWP & STP Details: Dates	SIP - Any day/date of the month for all frequencies STP - Daily (only business days) for Daily frequency, Monday to Friday for weekly frequency, Every Alternate Wednesday for fortnightly frequency and Any date of the month for monthly, quarterly and half yearly frequency SWP - Daily (Only Business days) for Daily Frequency and any date of the month for monthly, quarterly, half yearly and yearly frequency
53	SIP SWP & STP Details: Maximum Amount (if any)	SIP - Not applicable STP - Not applicable SWP - Not applicable