

| 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 ("SPDJI") 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 Bambalkar  |
| 19     | Fund Manager Type (Primary/Comanage/Description) | FM 1 - Co-manage, FM 2 - Co-manage  |
| 20     | Fund Manager From Date                           | FM 1 - 25-01-2023, FM 2 - 22-09-2022  |
| 21     | Annual Expense (Stated maximum)                  | Regular 2.4500, Direct 0.3000   |
| 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   |

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| 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  |