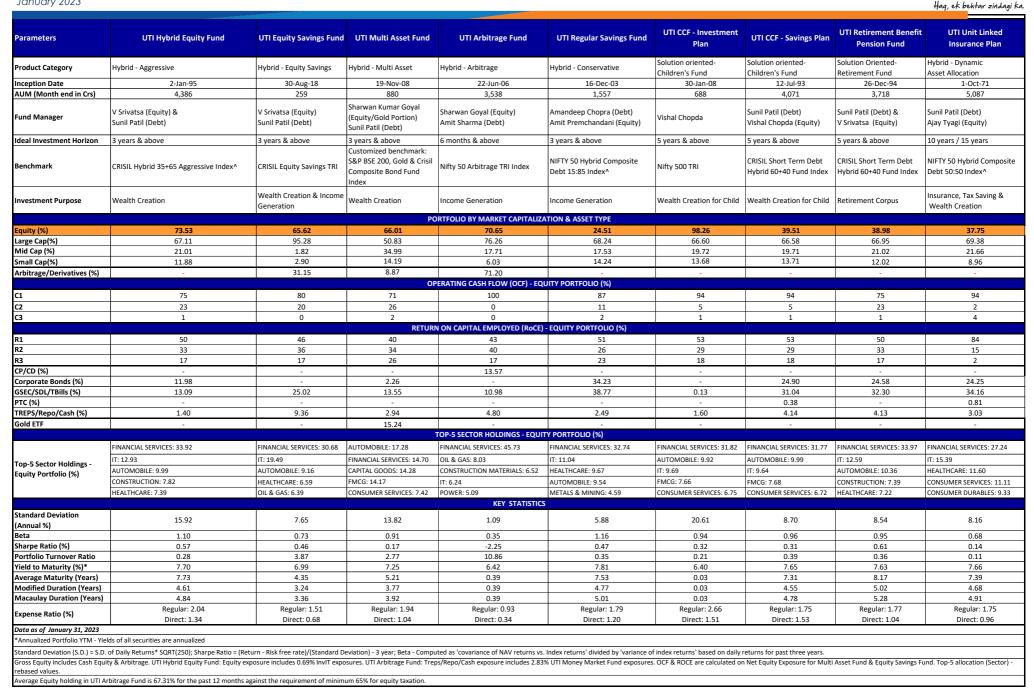
## **Ready Reckoner - Hybrid & Solution Oriented Funds**

January 2023



## Product Labeling & Riskometer



Category	Scheme Name	This Product is suitable for investors who are seeking*:	Riskometer (as of December 31, 2022)
Hybrid - Arbitrage Fund	<b>UTI Arbitrage Fund</b> An open ended scheme investing in arbitrage opportunities	<ul> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments</li> </ul>	RISKOMETER Investors understand that their principal will be at Low Risk.
Hybrid - Equity Savings Fund	<b>UTI Equity Savings Fund</b> An open ended scheme investing in equity, arbitrage and debt	<ul> <li>Long term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities</li> </ul>	RISKOMETER Investors understand that their principal will be at Moderately High Risk.
Hybrid - Conservative Hybrid Fund	UTI Regular Savings Fund An open ended hybrid scheme investing predominantly in debt instruments	<ul> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul>	
Hybrid - Dynamic Asset Allocation	UTI Unit Linked Insurance Plan An open ended tax saving cum insurance scheme	<ul> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>	RISKOMETER Investors understand that their principal will be at High Risk.
Solution Oriented - Retirement Fund	UTI Retirement Benefit Pension Fund An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	<ul> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum - 40%) and debt/money market instruments</li> </ul>	
Solution Oriented - Children's Fund	UTI Childrens Career Fund - Savings Plan 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> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt instruments</li> </ul>	
Hybrid - Multi Asset Allocation	UTI Multi Asset Fund An open ended scheme investing in equity, debt and Gold ETFs	<ul> <li>Long term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class</li> </ul>	RISKOMETER Investors understand that their principal will be at Very High Risk.
Solution Oriented - Children's Fund	UTI Childrens Career Fund - Investment Plan 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> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments</li> </ul>	
Hybrid - Aggressive Hybrid Fund	<b>UTI Hybrid Equity Fund</b> An open ended hybrid scheme investing predominantly in equity and equity related instruments	<ul> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.			