

Ab fikr ka. no zikr

Ek aisa plan jo
aapke apno ko de
financial security
aur wealth creation bhi



July 2021

UTI UNIT LINKED INSURANCE PLAN

UTI Unit Linked Insurance Plan is an open-ended tax saving cum Insurance scheme.

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment in equity instruments (maximum - 40%) and debt instruments

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



Investors understand that their principal
will be at High Risk.

Need for wealth creation & life insurance cover

WEALTH CREATION

Saving / Investment
For
Yourself &
Dependent



LIFE INSURANCE COVER

Securing
your dependent's future
Financially

Multiple benefits from a single fund

Evaluate the need for investment & life insurance...



- ✓ Need to evaluate investment decision with insurance coverage in mind
- ✓ Secure your future by mitigating risk through life insurance cover

Weighing UTI ULIP against market ULIP

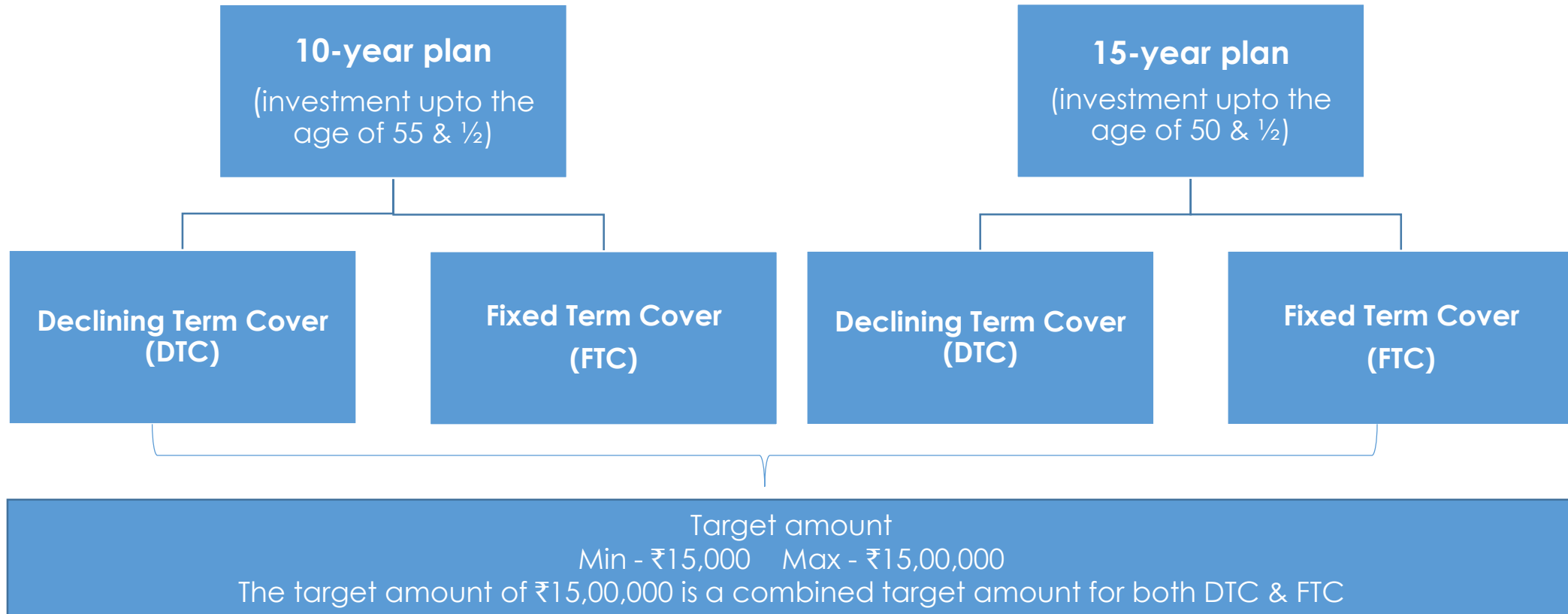
UTI ULIP	Parameter	Market ULIP
<ul style="list-style-type: none"> ▪ Expenses on a lower side 	Cost	<ul style="list-style-type: none"> ▪ Expenses on a higher side
<ul style="list-style-type: none"> ▪ Pedigree of 49 years 	History	<ul style="list-style-type: none"> ▪ Late entrants into market, may not have a long-term track record
<ul style="list-style-type: none"> ▪ Option to withdraw anytime, subject to exit load 	Liquidity option	<ul style="list-style-type: none"> ▪ Minimum holding period - 5 years (Subject to discontinuation charges as per IRDA Regulations)
<ul style="list-style-type: none"> ▪ Simple declaration of health (No Medical Check-up) 	Simple process	<ul style="list-style-type: none"> ▪ Long drawn process of undergoing Medical check-up/ consultation
<ul style="list-style-type: none"> ▪ Detailed Information available on public domain on portfolio / performance / expense/NAV etc. 	Transparency	<ul style="list-style-type: none"> ▪ Limited information on public domain on portfolio / performance / expense/NAV etc.
<ul style="list-style-type: none"> ▪ Accidental Cover* upto 50,000/- (borne by AMC) 	Value add	<ul style="list-style-type: none"> ▪ Riders cost inbuilt in the premium

Initial Expense: include mortality charges, premium allocation charge, Fund Management Charges (FMC) & Administration charge.



Haq, ek behtar zindagi ka.

UTI ULIP provides choice to opt for tenure & coverage



One can choose in tune with his / her insurance needs for optimal insurance cover

Added benefit of Personal Accident Cover

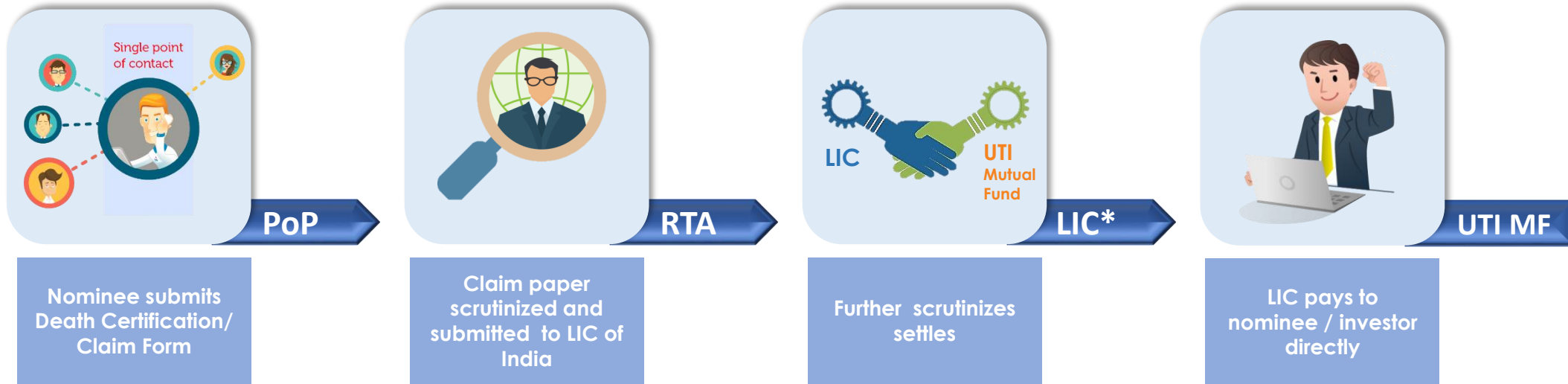
- Personal Accident Cover available upto ₹50,000/- (irrespective of Target Amount)
- The amount of personal accident insurance cover will depend on the nature of the accident which is mentioned below:

Event	Amount of personal accident insurance cover (₹)
• Death due to accident	50,000/-
• Total permanent disablement due to accident	50,000/-
• Loss of both eyes or both hands or both feet or one hand and one foot or one eye and one hand or one foot due to accident	50,000/-
• Loss of one eye or one hand or one foot due to accident	25,000/-



Haq, ek behtar zindagi ka.

Easy claim settlement process



- ✓ Easy claim settlement process
- ✓ UTI scrutinize the cases and send it to LIC for processing
- ✓ LIC settles the claim through direct credit to the beneficiary / claimant account

UTI Unit Linked Insurance Plan - Fund Snapshot



Type of scheme

An open ended tax saving cum insurance scheme

Fund Inception

1st October, 1971



Fund Manager

Amandeep S. Chopra (Debt portfolio)
Managing since: Dec 2006

Ajay Tyagi, (Equity portfolio)
Managing Since: Dec 2014



Target Amount[#]

Minimum ₹15,000/- and
Maximum of ₹15,00,000/-

Investment Objective

Investment objective of the scheme is primarily to provide return through growth in the NAV or through income distribution and capital withdrawal and reinvestment thereof.

Benchmark

CRISIL Short Term Debt Hybrid
(60:40)



Asset Allocation

Instruments	Indicative Allocation (% of Total Assets)		Risk Profile
	Minimum	Maximum	
Debt and Money Market instruments (including securitized debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High



Haq, ek behtar zindagi ka.

[#]The chosen target amount is required to be contributed in yearly or half-yearly installments or through Systematic Investment plan over 10/15 years as indicated at the time of entry. Refer Scheme Information Document for more details

Fund Facts (Equity Portion)



Fund Snapshot

Fund Size:

Quarterly Avg. AuM: ₹ 4,989 Crores
 Last Day AuM : ₹ 5,087 Crores
 No. of Unit Folios : 2,56,319



Portfolio Characteristics

Wtd. Avg. MCap : 2,58,014
 Active Share* : 62.95 %

*Active Share calculated vis-a-vis BSE 200



Market Capitalisation (% of Equity portion)

Large: 75 | Mid: 21 | Small: 4

Quantitative Indicators*

	Fund	Benchmark
Beta	: 0.89	
SD(Annual)	: 8.21%	8.38%
Sharpe Ratio	: 0.38	
PTR	: 0.04	



* Based on total assets of the Scheme



No. of Stocks

50

Top 5 / Top 10 Stocks

29.75% / 48.29%



Asset Allocation (% to NAV)

Equity : 39 ; Debt : 51 ; NCA : 10

*The equity exposure in the scheme is rebased to 100 except for the asset allocation as shown above.

Avg. AuM – Average Asset under Management, SD – Standard Deviation, PTR – Portfolio Turnover Ratio. Wtd. Avg. MCap – Weighted Average Market Capitalisation. # Cash flow Tiers (C)- 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing cos). ROCE/implied ROE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing cos) & consistency in implied ROE (RoA X Leverage) for financials over 5 years. All data as of June 30, 2021



Haq, ek behtar zindagi ka.

Investment Strategy - Equity

Equity Portion:

- Focus on Quality as represented by High & Sustainable RoCEs
- Focus on High Growth by reinvestment of internal Cash Flows
- Key Metric –Operating Cash Flow and Free Cash Flow
- Bottom –Up Stock Picking
- Flexibility to invest across the market capitalization spectrum

Fixed Income:

- Around 60% of the AUM invested in debt securities with tactical allocation to Corporate Debt, G-sec and SDLs based on overall fixed income strategy of fund house.
- Managing Duration dynamically with investment across various maturities.
- Focus on high quality Corporate Debt securities so as to minimize risk.
- Follow accrual strategy In Corporate Bond investments to generate steady returns with lower volatility

Portfolio (Equity Portion)

Equity Top 20 Holdings

Stock Name	Sector	% To NAV	Act.Wt %
Bajaj Finance Ltd.	Financial Services	7.92	6.14
HDFC Bank Limited	Financial Services	6.74	-0.06
Infosys Ltd.	IT	5.51	-0.93
Larsen & Toubro Infotech Ltd	IT	4.93	4.74
HDFC Ltd.	Financial Services	4.65	-0.31
Kotak Mahindra Bank Ltd.	Financial Services	4.31	1.83
Mindtree Ltd.	IT	3.98	3.86
Tata Consultancy Serv Ltd.	IT	3.90	0.05
Avenue Supermarts Ltd.	Consumer Services	3.22	2.67
Info-edge (India) Ltd.	Consumer Services	3.13	2.74
Motherson Sumi Systems Ltd.	Automobile	2.88	2.56
Shree Cement Ltd.	Cem & Cem Products	2.35	2.05
Au Small Finance Bank Ltd	Financial Services	2.21	1.97
Divis Laboratories Ltd.	Pharma	2.16	1.54
Maruti Suzuki India Ltd.	Automobile	2.16	1.05
Astral Ltd.	Industrial Manuf	2.14	1.94
Jubilant Foodworks Ltd.	Consumer Services	1.98	1.77
Titan Company Ltd.	Consumer Goods	1.80	1.00
Cadila Healthcare Ltd.	Pharma	1.70	1.52
Crompton Greaves Cons Elec	Consumer Goods	1.64	1.42

Unique Stocks
(As compared to S&P BSE 200 – Sub indices of Benchmark Crisil Debt Hybrid 60:40 index)



Stock Name	Sector	% To NAV
Metropolis Healthcare Ltd	Healthcare Services	1.17
Indiamart Intermesh Ltd	Consumer Services	0.86
Eris Lifesciences Ltd	Pharma	0.81
Grindwell Norton Ltd.	Industrial Manuf	0.74
Sheela Foam Ltd.	Consumer Goods	0.67
Cera Sanitaryware Ltd.	Consumer Goods	0.56
Schaeffler India Ltd	Industrial Manuf	0.48
La-opala Rg Ltd.	Consumer Goods	0.44
Symphony Ltd.	Consumer Goods	0.05
Total		5.78

* The equity exposure in the scheme is rebased to 100 for calculating Active weights

Portfolio above shows Top 20 equity holdings under the scheme, for detailed portfolio visit www.utimf.com
Act. Wt % - Active Weight % (as compared to the S&P BSE 200 (sub index of Crisil Debt Hybrid 60:40 index). Data as of June 30, 2021.



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Portfolio Snapshot (Equity Portion)

Active stock positions (as compared to S&P BSE 200)

Overweight (Top 5)	Underweight (Top 5)
Bajaj Finance Ltd.	Reliance Industries Ltd.
Larsen & Toubro Infotech Ltd	ICICI Bank Ltd
Mindtree Ltd.	Hindustan Unilever Ltd
Info-edge (India) Ltd.	Axis Bank Ltd.
Avenue Supermarts Ltd.	Larsen & Toubro Ltd.

Major Portfolio Changes (Top 3) (over the previous quarter)

Increase in Allocation Stocks

- Bajaj Finance Ltd.
- Mindtree Ltd.
- Cadila Healthcare Ltd.

Decrease in Allocation Stocks

- Au Small Finance Bank Ltd
- Indusind Bank
- Kotak Mahindra Bank Ltd.

Increase in Allocation Sectors

- Pharma
- IT
- Consumer Goods

Decrease in Allocation Sectors

- Financial Services
- Automobile
- Cement & Cement Products



Stocks Entered

- Amarraja Batteries Ltd.



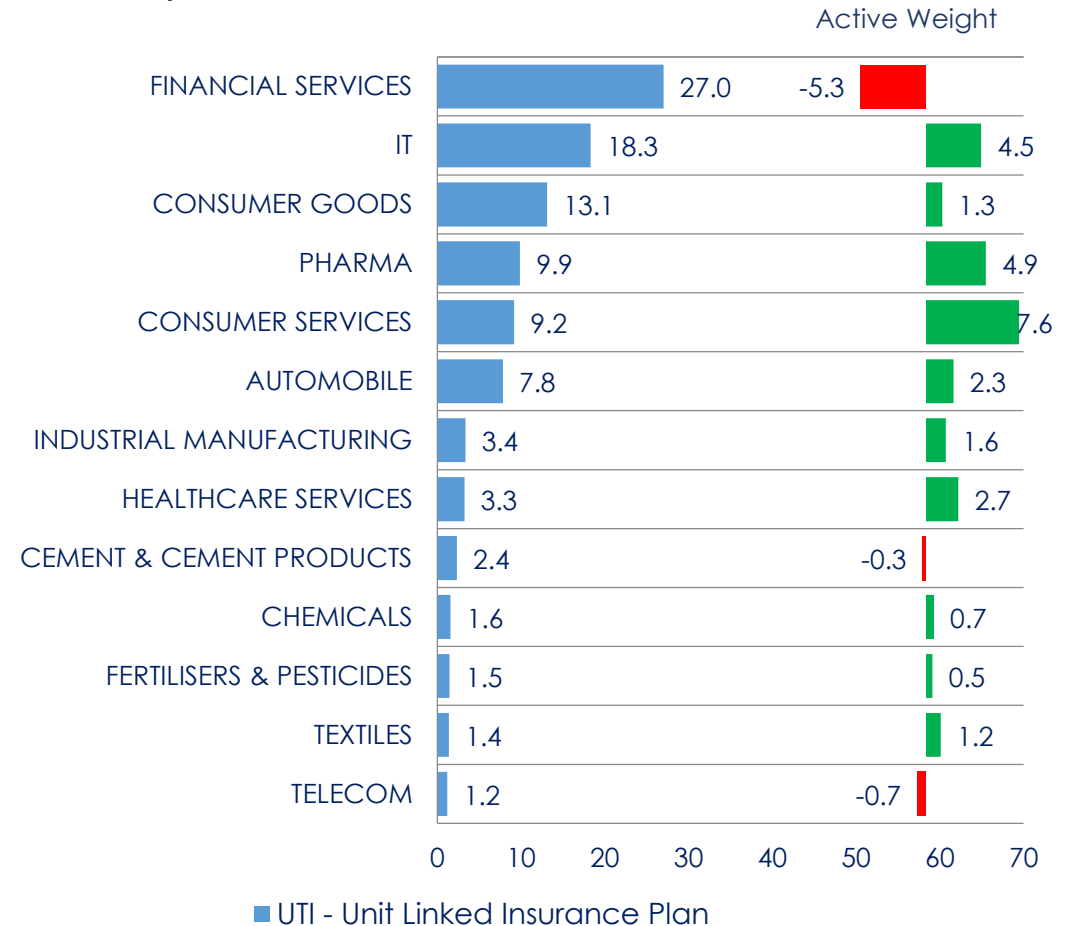
Stocks Exited

- NA



Sectoral Breakdown (%)

As compared to S&P BSE 200- Sub index to Scheme benchmark



* The equity exposure in the scheme is rebased to 100 for calculating Overweight/Underweight & Top 10 Sectors.

Sectoral breakdown shows select sectors & Portfolio above shows Top 10 equity holdings under the scheme, for detailed portfolio visit www.utimf.com

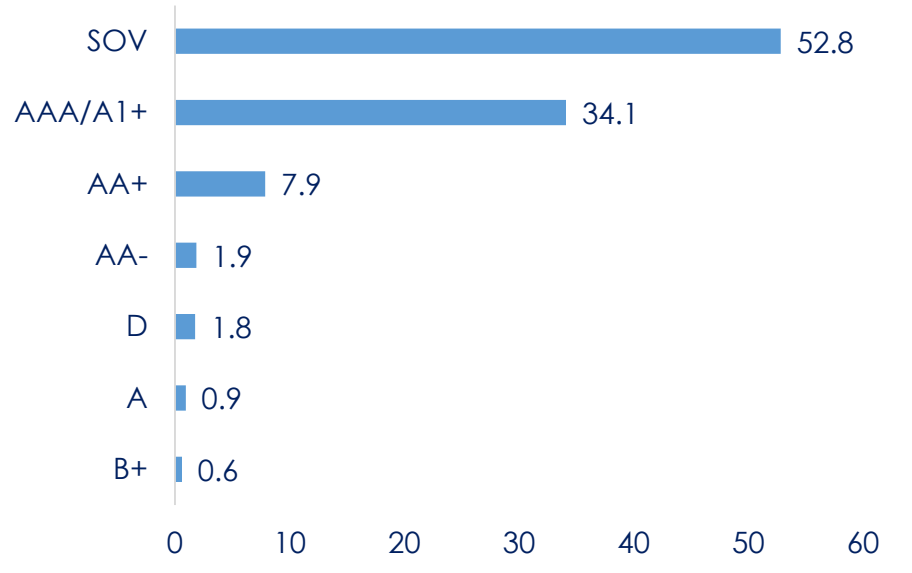
All data as of June 30, 2021. S&P BSE 200 is sub index of CRISIL Debt hybrid 60:40 index.



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Portfolio Snapshot (Fixed Income)

Credit Profile of Debt (% of debt portion)



Quantitative Indicators

Average Maturity : 4.66 years

Modified Duration : 3.49 years

Yield To Maturity (YTM) : 5.51 %

Excluding net current assets



Top 10 Holdings & G-Sec (in %)

Long Term Debt (Rating)	Rating profile	% to NAV
National Bank For Agriculture & Rural Dvp Rec Ltd	ICRA AAA	8.27
Shriram Transport Finance Co.Ltd.	IND AA+	3.42
State Bank Of India	CRISIL AA+	3.37
National Housing Bank	CRISIL AAA	2.21
Power Finance Corporation Ltd.	CRISIL AAA	1.70
L & T Finance Ltd.	CRISIL AAA	1.68
HDFC Ltd.	CRISIL AAA	1.62
Tata Motors Finance Ltd.	CRISIL AA-	1.62
Chennai Petroleum Corp Ltd	CRISIL AAA	1.60
Others		8.26
G Sec (SOV)		
6.45% GSEC MAT - 07/10/2029	SOV	8.32
8.20% G SEC MATURING ON 15.02.2022	SOV	6.67
6.19% GS MAT - 16/09/2034	SOV	3.72
8.21% HR SDL MAT 31/03/2023	SOV	3.42
6.90% GUJARAT SDL MAT - 31/03/2030	SOV	3.27
Others		20.15
NCA		15.03



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Scheme Performance

Fund Performance Vs Benchmark (as of 30/06/2021)

Period	Fund Performance Vs Benchmark			Growth of ₹10,000/-		
	Scheme Returns (%)	B: Crisil Short Term Debt Hybrid (60:40) (%)	AB: Nifty 50 (%)	Scheme Returns (₹)	B: Crisil Short Term Debt Hybrid (60:40) (₹)	AB: Nifty 50 (₹)
1 Year	25.57	24.83	54.58	12,557	12,483	15,458
3 Years	6.52	12.18	15.01	12,088	14,122	15,219
5 Years	8.05	11.51	15.08	14,730	17,246	20,191
Since Inception	10.60	N.A.	N.A.	15,07,184	N.A.	N.A.

Systematic Investment Plan (SIP) Returns (as of 30/06/2021)

Period	Investment Value (₹)	Scheme Returns (₹)	B: Crisil Short Term Debt Hybrid (60:40) (₹)	AB: Nifty 50 (₹)	Scheme Returns (%)	B: Crisil Short Term Debt Hybrid (60:40) (%)	AB: Nifty 50 (%)
1 Year	1,20,000	1,33,054	1,33,642	1,47,862	20.92	21.89	46.03
3 Years	3,60,000	4,27,735	4,51,579	5,00,192	11.55	15.32	22.62
5 Years	6,00,000	7,46,353	8,20,436	9,20,100	8.67	12.48	17.15
7 Years	8,40,000	11,31,325	12,68,199	14,23,444	8.37	11.57	14.81
10 Years	12,00,000	19,13,610	21,87,534	25,40,436	9.03	11.56	14.36
15 Years	18,00,000	38,18,277	42,92,119	50,56,132	9.40	10.79	12.71
Since Inception	19,90,000	46,96,980	52,79,036	65,51,635	9.60	10.83	13.07

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of scheme/plan October 1, 1971. Date of allotment in the scheme/plan has been considered for inception date. The current fund manager Mr. Ajay Tyagi (equity portion) is managing the fund since Dec-2014 and fund manager Mr. Amandeep Chopra (Debt portion) is managing the fund since Dec-2006. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A.

Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. @Since inception return for above mentioned schemes is taken for the period December 2004 to June 2021 (Since SIP facility was introduced in November 2004). For performance of other funds managed by the same Fund Manager, please refer the Slide No. 15



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Performance details of other schemes managed by Fund Manager – Mr. Amandeep S Chopra

Scheme	Benchmark	Fund manager managing Since	1 Year (%)		3 Years (%)		5 Years (%)	
			Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI Gilt Fund	CRISIL Dynamic Gilt Index	July 2004	2.42	3.71	9.12	9.80	8.82	7.99
UTI Money Market Fund	CRISIL Money Market Index	October 2003	4.17	4.22	6.65	6.40	6.76	6.67
UTI Liquid Cash Plan	CRISIL Liquid Fund Index	October 2004	3.20	3.71	5.39	5.70	6.00	6.19
UTI Bond Fund	CRISIL Medium To Long Term Debt Index	October 2003	2.77	5.25	-0.49	10.07	2.46	8.61
UTI Dynamic Bond Fund	CRISIL Dynamic Debt Index	February 2012	2.45	5.29	1.87	9.65	4.24	8.35
UTI Retirement Benefit Plan	CRISIL Short Term Debt Hybrid 60-40 Fund Index	December 2006	27.82	24.83	7.52	12.17	8.37	11.51

a. Mr. Amandeep Chopra manages 11 open-ended schemes of UTI Mutual Fund.

b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

c. Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).

d. The performance data of the top 3 and bottom 3 schemes managed by Mr. Amandeep Chopra has been provided herein.

Performance details of other schemes managed by Fund Manager – Mr. Ajay Tyagi

Scheme	Inception Date	Managing the Fund Since	Benchmark	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
UTI Regular Savings Fund	16-Dec-03	Dec-14	CRISIL Hybrid 75+25 Conservative	19.54	17.34	6.33	10.99	7.36	10.23
UTI Flexi Cap Fund	18-May-92	Jan-16	Nifty 500	69.58	60.77	18.66	15.00	17.30	15.40

a. Mr. Ajay Tyagi manages 3 open-ended schemes of UTI Mutual Fund.

b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

c. Different plans shall have a different expense structure. The performance details provided herein are of Growth Plan (Regular Plan).



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Why invest in UTI ULIP ?



- **Creation of Wealth**
 - Equity allocation helps in earning market related return
 - Debt Allocation provides stability to the portfolio
- **Cost Effectiveness**
 - Low expense ratio, scope of generating better return for the portfolio
 - Life Insurance Cover at a lower cost*
- **Coverage**
 - Life insurance cover upto a maximum of ₹15 lacs; Personal accident cover upto ₹50,000/-
- **Convenience & Benefits**
 - Payment of premium for insurance Cover even at the event of non-receipt of contribution
 - No medical examination for insurance cover
 - Premature withdrawal option at a minimum cost
 - Tax benefit under Sec 80 C of IT Act ,1961***
 - Hassel-free claim settlement, if any

Suitable for:

- Investor looking for capital growth over a long period
- Investors looking for Life insurance cover or top up their existing cover
- Investors who are looking to save tax under 80 C provisions

*Detail on mortality rates mentioned in slide number 18. ***Subject to prevailing tax laws.

THANK
YOU

Registered Office: UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 – 66786666. UTI Asset Management Company Ltd. (Investment Manager for UTI Mutual Fund) E-mail: invest@uti.co.in, (CIN-U65991 MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified UTI Mutual Fund Independent Financial Advisor (IFA), for a copy of Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form

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



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Prevailing premium/mortality charges

Revised rates (w.e.f. October 1, 2016) for both Declining Term Insurance Cover and Fixed Term Insurance Cover where the annual premium payable to LIC for every ₹ 1,000/- of the Life Insurance Cover)

Age at entry (in years)	Term of Assurance 10 & 15 Years	Age at entry (in years)	Term of Assurance 10 & 15 Years	Age at entry (in years)	Term of Assurance 10 & 15 Years	Age at entry (in years)	Term of Assurance 10 & 15 Years
	Premium paying term 10 & 15 years		Premium paying term 10 & 15 years		Premium paying term 10 & 15 years		Premium paying term 10 & 15 years
	Annual Premium payable yearly (₹.)		Annual Premium payable yearly (₹)		Annual Premium payable yearly (₹)		Annual Premium payable yearly (₹)
12	0.54	26	0.85	41	1.61	56	6.75
13	0.54	27	0.86	42	1.75	57	7.29
14	0.54	28	0.87	43	1.91	58	7.85
15	0.56	29	0.89	44	2.10	59	8.44
16	0.61	30	0.90	45	2.32	60	9.09
17	0.66	31	0.92	46	2.58	61	9.79
18	0.70	32	0.95	47	2.86	62	10.56
19	0.74	33	0.99	48	3.19	63	11.40
20	0.77	34	1.03	49	3.55	64	12.34
21	0.80	35	1.08	50	3.94	65	13.37
22	0.81	36	1.14	51	4.36		
23	0.83	37	1.21	52	4.81		
24	0.84	38	1.29	53	5.27		
25	0.85	39	1.38	54	5.75		
		40	1.49	55	6.24		

Please note : The rates are exclusive of service tax



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