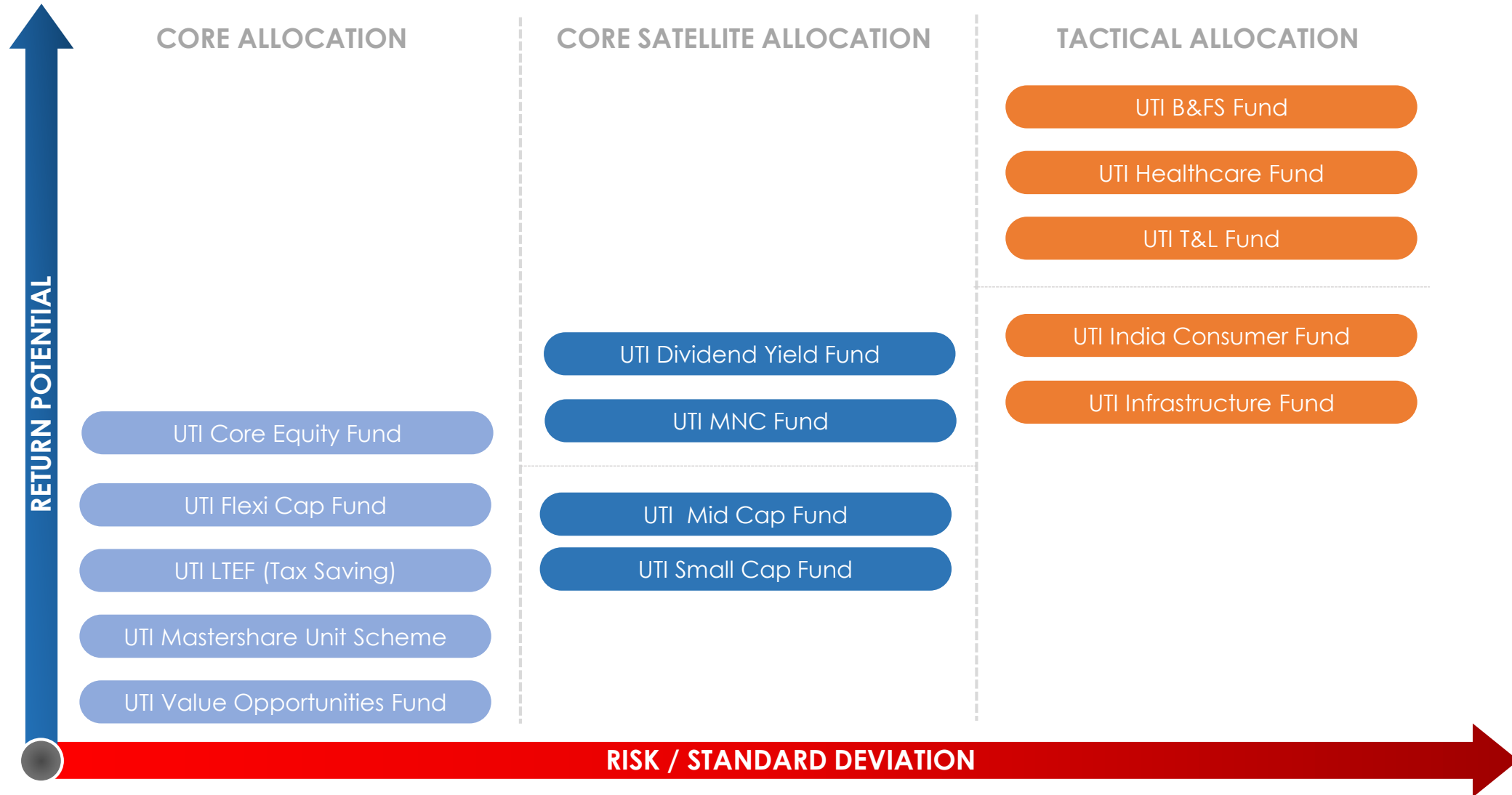




UTI Product Focus: *Equity - Power of Three*

Product Spectrum on Risk v/s Return Grid (Active Funds)



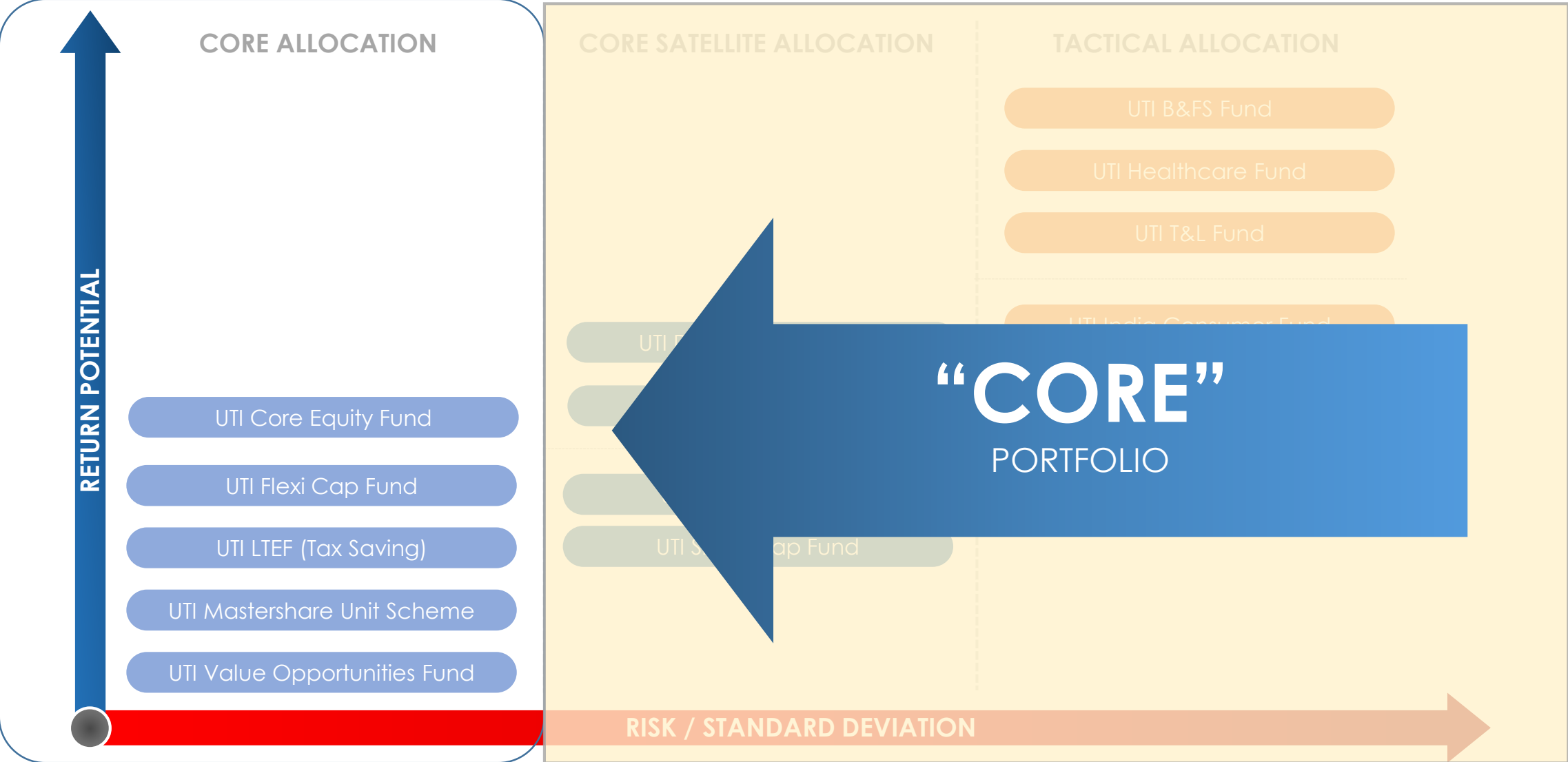
UTI LTEF (Tax Saving) – UTI Long Term Equity Fund (Tax Saving); UTI B&FS Fund – UTI Banking & Financial Services Fund; UTI T&L Fund – UTI Transportation & Logistics Fund

The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.



Haq, ek behtar zindagi ka.

Product Spectrum on Risk v/s Return Grid (Active Funds)



UTI LTEF (Tax Saving) – UTI Long Term Equity Fund (Tax Saving); UTI B&FS Fund – UTI Banking & Financial Services Fund; UTI T&L Fund – UTI Transportation & Logistics Fund

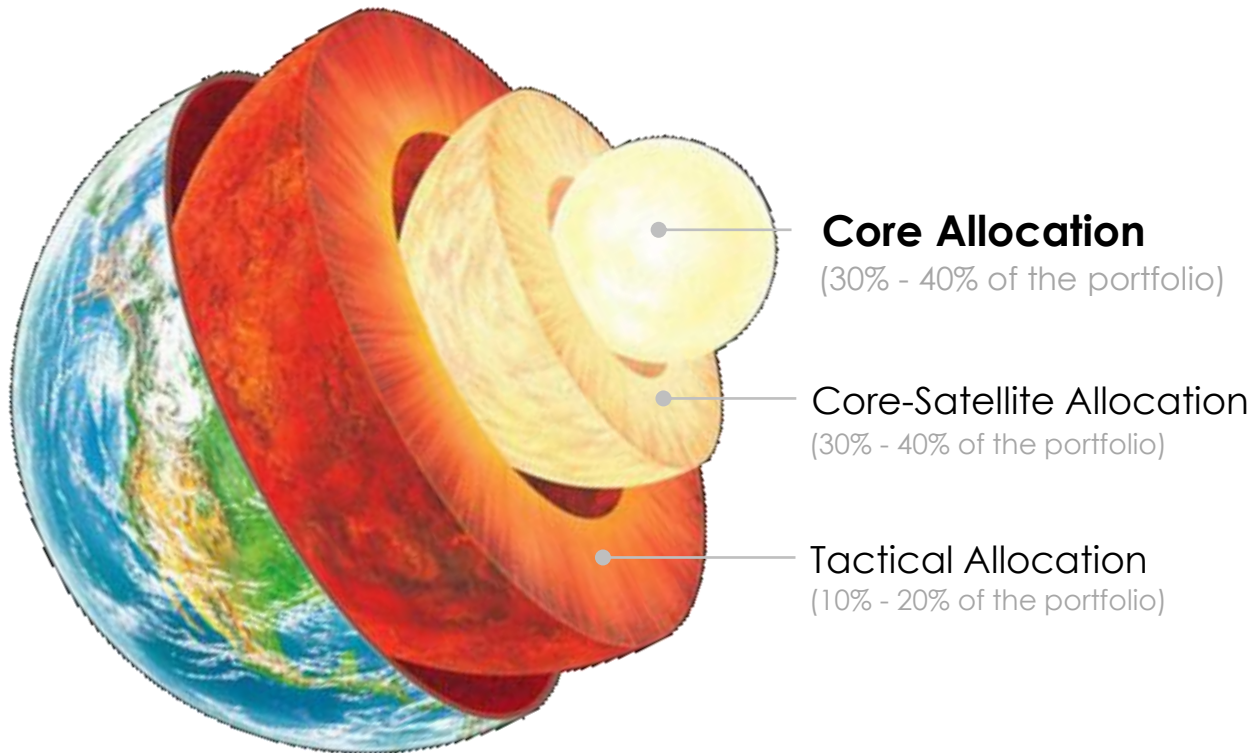


Haq, ek behtar zindagi ka.

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Characteristics of “CORE” portfolio

A representation on Asset Allocation



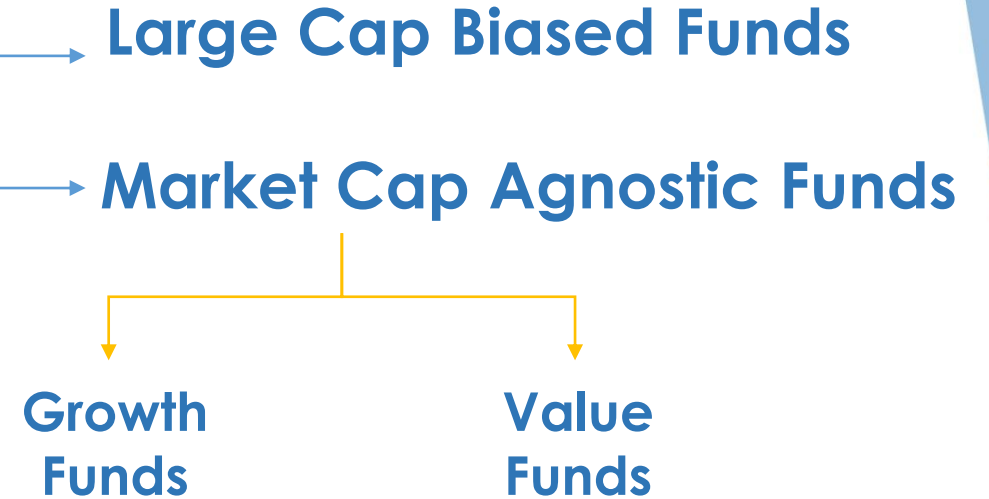
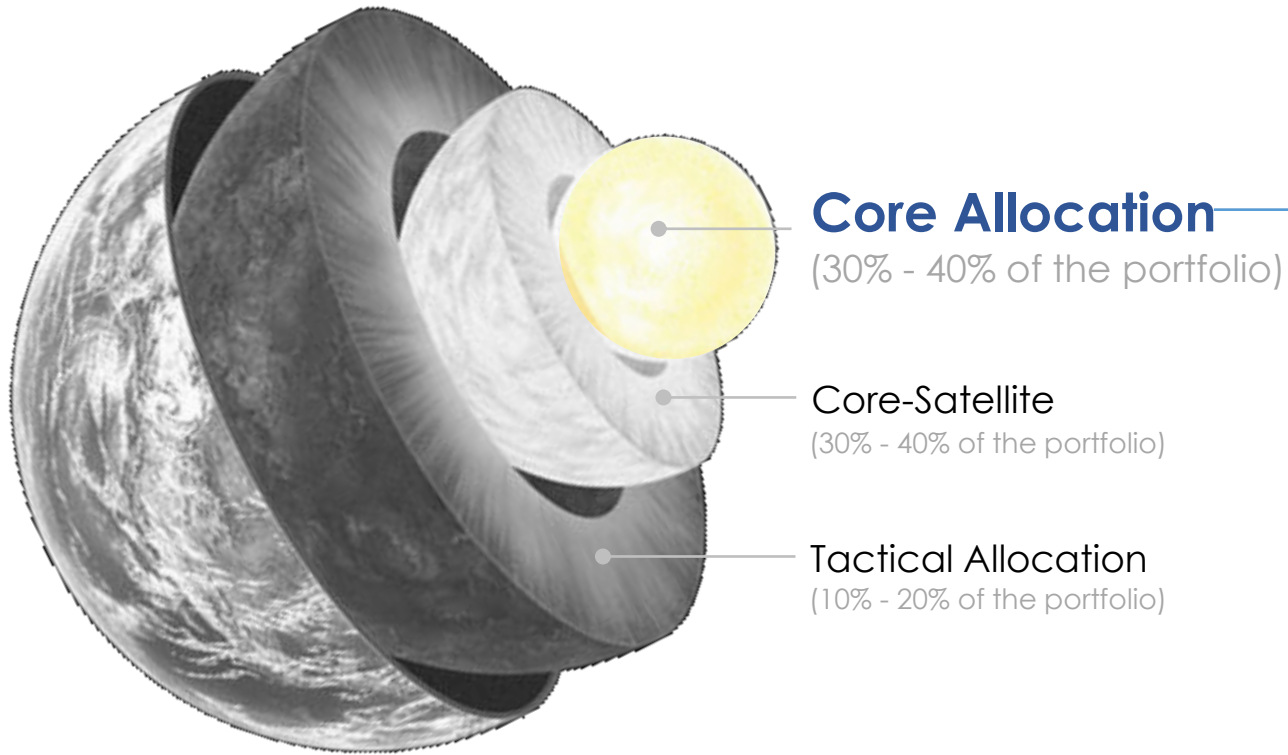
- A “CORE” holding represents substantial holding held for achieving long-term financial goals, having attributes of
 - High quality portfolio
 - Well-diversified portfolio
 - Stable risk return profile
 - Highly liquid
- Benefits from sectors that are stable and opportunities for growth
- Relatively lesser volatility & drawdowns

The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.

Image Source: Illustrator Gary Hincks

“CORE” portfolio: Fund Categories

A representation on Asset Allocation

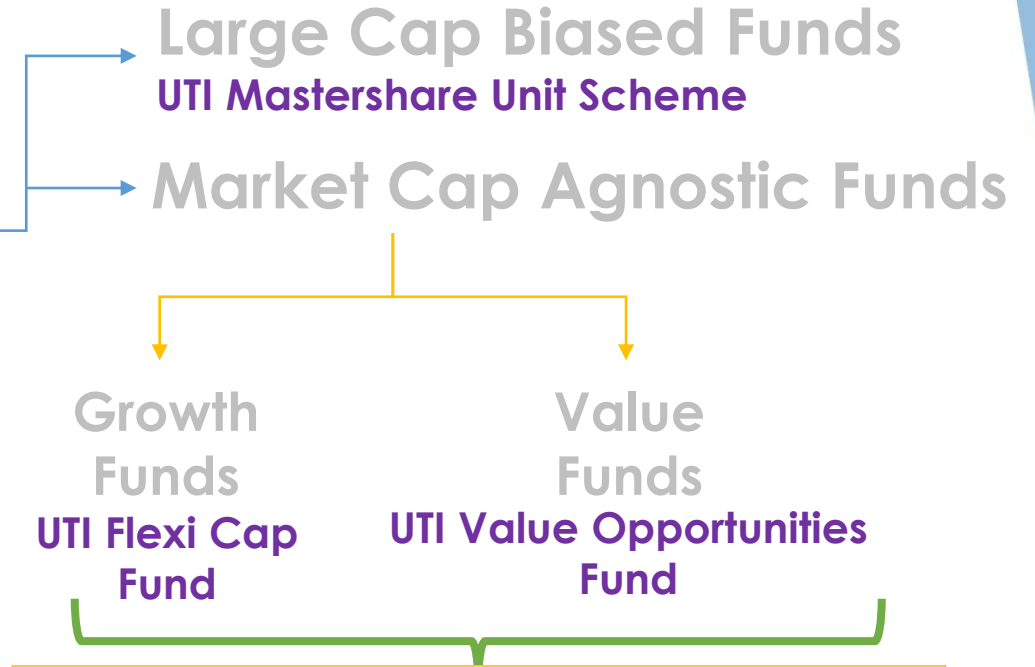
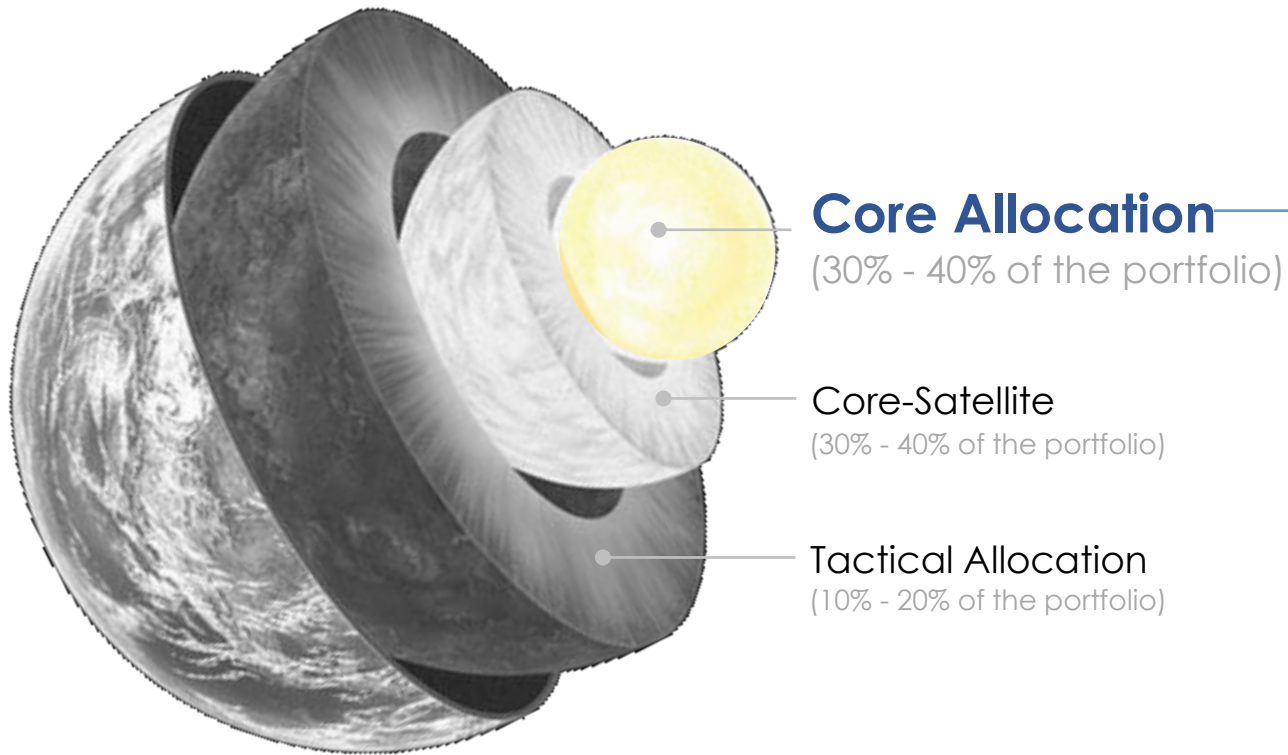


The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.

Image Source: Illustrator Gary Hincks

“CORE” portfolio: Fund Categories

A representation on Asset Allocation



POWER OF THREE

The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.

Image Source: Illustrator Gary Hincks



Haq, ek behtar zindagi ka.

INVEST TO ACCELERATE YOUR WEALTH CREATION

PRESENTING UTI POWER OF THREE~



UTI MASTERSHARE UNIT SCHEME[~]
India's First* Large Cap Fund



UTI VALUE OPPORTUNITIES FUND[^]
Value Fund



UTI FLEXI CAP FUND[‡]
Flexi Cap Fund

• TRUSTED BY OVER **8.78 MILLION INVESTORS[#]** • TOTAL DIVIDEND PAID** OVER **₹6368CR**

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UTI POWER OF THREE

~UTI Power of Three is only a communication approach applied to various investment types from UTI MF. It is a single application form, where an investor can choose to invest, either via Systematic Investment Plan or Lumpsum, in more than one scheme as depicted in the communication developed for UTI Power of Three. The payment will be made through individual cheques drawn out towards individual schemes under the respective scheme.

*Inception date 15th October, 1986. #8 million = 0.15 million investors for UTI Mastershare Unit Scheme as on date of inception 15th October 1986 (Current Investors - over 0.62 million as on 31st March, 2021) + 0.13 million investors for UTI Value Opportunities Fund as on date of inception 20th July 2005 (Current Investors - over 0.46 million as on 31st March, 2021) + 6 million investors for UTI Flexi Cap Fund as on date of inception 18th May 1992 (Current Investors - over 1.41 million as on 31st March, 2021). **Total dividend paid out in UTI Mastershare Unit Scheme, UTI Value Opportunities Fund and UTI Equity Fund from February 2003 till 30th April, 2020. Past performance may or may not be sustained in future. Pursuant to payment of dividend, the NAV of the respective options of the schemes would fall to the extent of payout and statutory levy (if applicable). Distribution of dividend is subject to trustee's approval and availability of distributable surplus. -An open ended equity scheme predominantly investing in large cap stocks. As per new norms for definition of Market Capitalisation prescribed by SEBI, classification would be: Large Cap: 1st - 100th company (full market cap), Mid Cap: 101st - 250th company (full market cap), Small Cap: 251st company onwards (full market cap). ^An open ended equity scheme following a value investment strategy. ‡An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

UTI MASTERSHARE UNIT SCHEME

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment predominantly in equity instruments of large cap companies

¹Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-o-meter for the fund is based on the portfolio ending March 31, 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

UTI VALUE OPPORTUNITIES FUND

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment in equity instruments following a value investment strategy across the market capitalization spectrum

UTI FLEXI CAP FUND

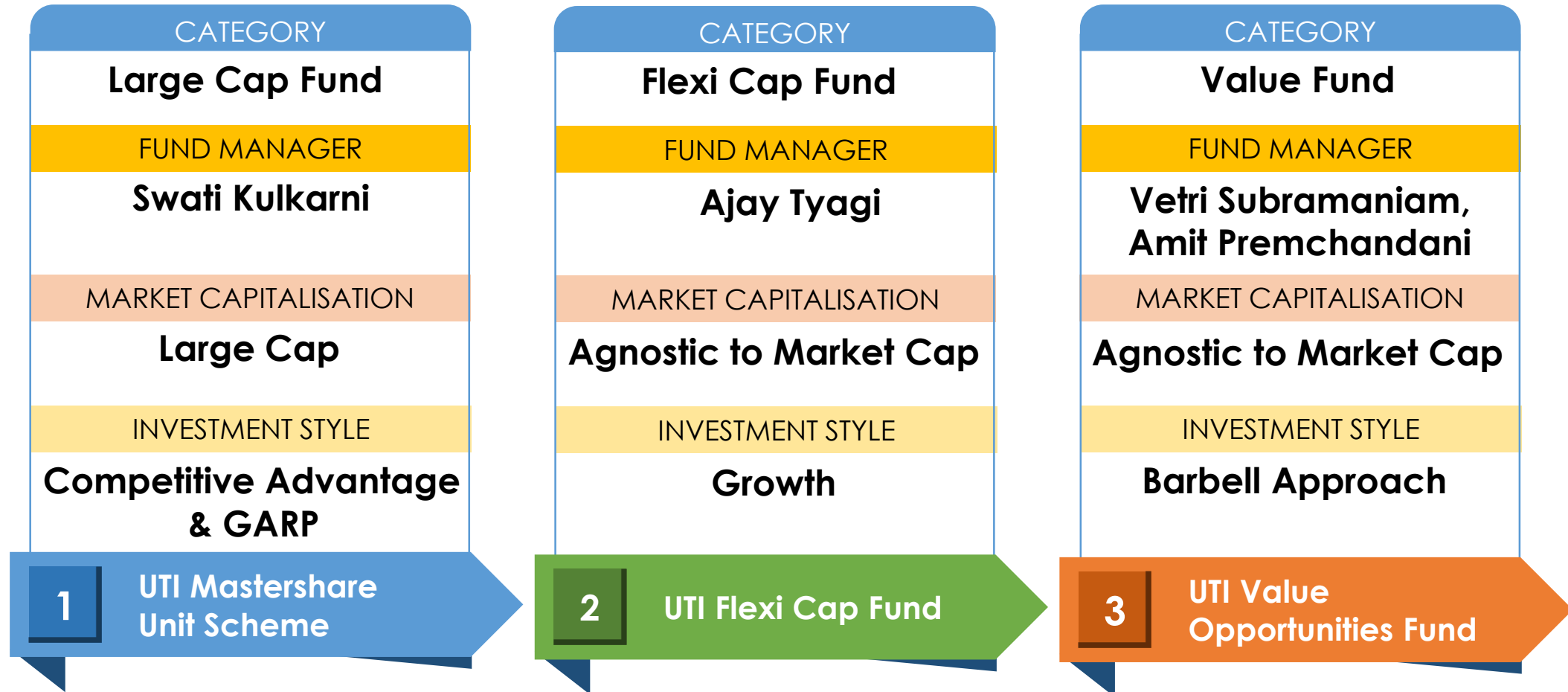
This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.



POWER OF THREE



Haq, ek behtar zindagi ka.

UTI Power of Three

1

**UTI Mastershare
Unit Scheme**
Large Cap Fund

**Large Market
Capitalisation**
companies

Competitive Franchise

**Growth at Reasonable
Price (GARP)**

Blend of Top-down &
Bottom-up approach

2

UTI Flexi Cap Fund
Flexi Cap Fund

Quality
High RoCE / RoE

**Long term growth &
stability in margins**

Consistency in
Cash Flow Generation
& **Free Cash Flow Yield**

Bottom-up approach

3

**UTI Value
Opportunities Fund**
Value Fund

Barbell Approach
Buy what the market
underestimates -
Growth or Cyclical

**Sector Selection &
Market Capitalisation -
flexible** based on
valuations

Blend of Top-down &
Bottom-up approach

Portfolio Construction – Style Discipline

1

UTI Flexi Cap Fund
Flexi Cap Fund

2

UTI Mastershare Unit Scheme
Large Cap Fund

3

UTI Value Opportunities Fund
Value Fund

Fund Manager/s

Ajay Tyagi

Swati Kulkarni

Vetri Subramanian, Amit Premchandani

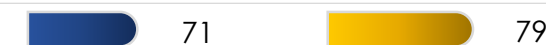
Benchmark

Nifty 500

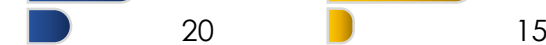
S&P BSE 100

Nifty 500

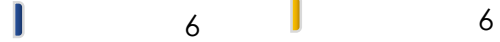
Large Cap



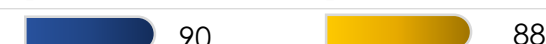
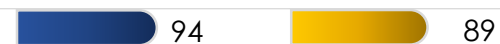
Mid Cap



Small Cap



C1



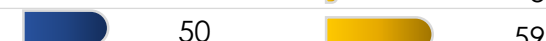
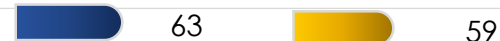
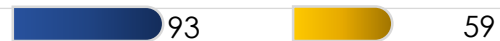
C2



C3



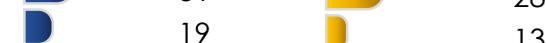
R1



R2



R3



Price to Book



Price to Earnings



Return on Equity



Active Share

67%

39%

66%

Stock Count

53

51

49



Fund



Benchmark



Fund



Benchmark

Operating 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 companies). RoCE/ Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation.

All data as of March 31, 2021



Haq, ek behtar zindagi ka.

1

UTI Mastershare Unit Scheme

Large Cap Fund

Key Highlights

- Predominantly a large cap portfolio, with companies having
 - Strong Managements
 - Competitive Edge
 - Financial Strengths
 - Long growth run-way
- Performance track record of over 33 years across the market cycle
- Ability to withstand volatile markets by limiting drawdowns

Why invest in this Fund?

- The Fund has a consistency in its market cap allocation (style purity) and a true to label product over longer periods
- A portfolio of 45-55 stocks provides for diversification which is apt for investors looking for stable growth with relatively lesser volatility in returns
- A fund for building investor's core equity portfolio for steady and long term wealth creation

2

UTI Flexi Cap Fund

Flexi Cap Fund

Key Highlights

- A Flexi cap portfolio that endeavours to pick high quality businesses in secular growth industries that can generate economic value
- The Fund focuses on companies which can generate high cash flows with stability in revenues and earnings growth
- The Fund endeavors to generate superior wealth in the medium to long run by investing only into companies that generate economic value
- The Fund avoids investing in cyclical industries which are highly volatile and least likely to sustain over longer periods

Why invest in this Fund?

- The Fund follows well-set investment strategy in respect of stock selection and framework for prudent portfolio construction which explains its long term approach to investing in stocks for wealth creation
- A fund for building investor's core equity portfolio while investing in quality businesses that generate economic value

3

UTI Value Opportunities Fund Value Fund


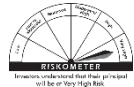





Key Highlights

- The Fund would follow the “Barbell approach” for its stock picking which is buying what the market underestimates - Growth or Cyclicity providing for margin of safety
- The fund has the flexibility to operate across the market cap spectrum following the “Value” style of investment
- Potential for outperformance over plain vanilla equity funds, which are more diversified but at the same time minimise the risk arising from pure sector funds while generating a reasonable return

Why invest in this Fund?


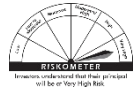





- The fund has flexibility to position itself more actively across the market cap spectrum. While the portfolio will have a large cap bias the midcap exposure could vary more widely based on valuation differentials
- A fund for building investor’s core equity portfolio with reasonable outperformance over plain vanilla equity funds over medium to long term

Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
UTI Mastershare Unit Scheme (Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of large cap companies 	
UTI Core Equity Fund (Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	
UTI Mid Cap Fund (Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	
UTI Value Opportunities Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum 	
UTI Flexi Cap Fund (Flexi Cap Fund- An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum 	
UTI Small Cap Fund Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of small cap companies 	
UTI Dividend Yield Fund (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in dividend yielding equity and equity related securities 	

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

Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
UTI Mastershare Unit Scheme (Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of large cap companies 	
UTI Core Equity Fund (Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	
UTI Mid Cap Fund (Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	
UTI Value Opportunities Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum 	
UTI Flexi Cap Fund (Flexi Cap Fund- An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum 	
UTI Small Cap Fund Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of small cap companies 	
UTI Dividend Yield Fund (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in dividend yielding equity and equity related securities 	

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

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) Email: invest@uti.co.in . (CIN-U65991MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified Mutual Fund Distributors (MFD) for a copy of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.

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