MUTUALFUNDS Sahi Hai

UTI Mutual Fund

Haq, ek behtar zindagi ka.

Ab fikr ka no zikr

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

UTI UNIT LINKED INSURANCE PLAN

January 2021

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.

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

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

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Weighing UTI ULIP against market ULIP

UTI ULIP	Parameter	Market ULIP
▪ Expenses on a lower side	**Cost**	▪ Expenses on a higher side
▪ Pedigree of 49 years	**History**	▪ Late entrants into market, may not have a long-term track record
▪ Option to withdraw anytime, subject to exit load	**Liquidity option**	▪ Minimum holding period - 5 years (Subject to discontinuation charges as per IRDA Regulations)
▪ Simple declaration of health (No Medical Check-up)	**Simple process**	▪ Long drawn process of undergoing Medical check-up/ consultation
▪ Detailed Information available on public domain on portfolio / performance / expense/NAV etc.	**Transparency**	▪ Limited information on public domain on portfolio / performance / expense/NAV etc.
▪ Accidental Cover* upto 50,000/- (borne by AMC)	**Value add**	▪ Riders cost inbuilt in the premium

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

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UTI ULIP provides choice to opt for tenure & coverage

10-year plan
(investment upto the age of 55 & ½)

- **Declining Term Cover (DTC)**
- **Fixed Term Cover (FTC)**

15-year plan
(investment upto the age of 50 & ½)

- **Declining Term Cover (DTC)**
- **Fixed Term Cover (FTC)**

Target amount
Min - ₹15,000 Max - ₹15,00,000
The target amount of ₹15,00,000 is a combined target amount for both DTC & FTC

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

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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/-

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Payment of premium to the insurer shall form part of the recurring expense of the scheme

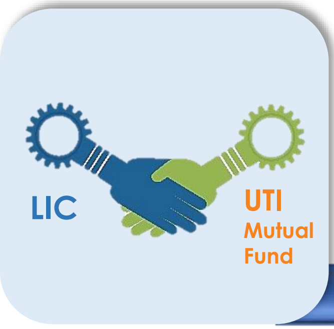
Easy claim settlement process

PoP

Nominee submits Death Certification/ Claim Form

RTA

Claim paper scrutinized and submitted to LIC of India



LIC*

Further scrutinizes settles

UTI MF

LIC pays to nominee / investor directly

- ✓ 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

*Insurance cover is being provided by way of a tie-up with LICI through Group Term Insurance Scheme. PoP: Point of Presence/ LICI: Life Insurance Corporation of India/ RTA: Registrar & Transfer Agency; UTI MF : UTI Mutual Fund

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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 dividend distribution and reinvestment thereof.

Benchmark

CRISIL Short Term Debt Hybrid (60:40)

Asset Allocation

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

#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

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Fund Facts (Equity Portion)

Fund Snapshot

Fund Size:

Monthly Avg. AuM : ₹ 4,846 Crores
Last Day AuM : ₹ 4,922 Crores

No. of Unit Folios : 2,64,183

Portfolio Characteristics

Wtd. Avg. MCap : 2,13,130
Active Share* : 64.33%

*Active Share calculated vis-a-vis BSE 200

Market Capitalisation (% of Equity portion)

Large: 70 | Mid: 25 | Small: 5

Portfolio Composition#

Operating Cash Flow		ROCE	
C1	: 95%	R1	: 91%
C2	: 5%	R2	: 8%
C3	: 0%	R3	: 1%

Quantitative Indicators*

Beta : 0.89
SD(Annual) : 8.02%
Sharpe Ratio : 0.24
PTR : 0.18

* Based on total assets of the Scheme

No. of Stocks

52

Top 5 / Top 10 Stocks

27.70% / 44.87%

* The equity exposure in the scheme is rebased to 100 for calculating Top 5/Top 10 Stocks/Sectors and outside benchmark

Avg. AuM – Average Asset under Management, SD – Standard Deviation, PTR – Portfolio Turnover Ration. 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 December 31, 2020.

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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

RoCEs - Return on Capital Employed
SDL – State Development Loan

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Portfolio (Equity Portion)

Equity Top 20 Holdings

Stock Name	Sector	% To NAV	Act.Wt %
Bajaj Finance Ltd.	Financial Services	7.06	5.25
HDFC Bank Limited	Financial Services	6.01	-1.52
Larsen & Toubro Infotech Ltd	IT	5.20	5.00
Kotak Mahindra Bank Ltd.	Financial Services	4.93	1.57
HDFC Ltd.	Financial Services	4.50	-1.43
Infosys Ltd.	IT	4.28	-1.65
Astral Poly Technik Ltd.	Industrial Manufacturing	3.47	3.32
Info-edge (India) Ltd.	IT	3.34	2.91
Tata Consultancy Services Ltd.	IT	3.33	-0.56
Avenue Supermarts Ltd.	Consumer Goods	2.75	2.22
Mindtree Ltd.	IT	2.62	2.53
Shree Cement Ltd.	Cem & Cem Products	2.12	1.82
AU Small Finance Bank Ltd	Financial Services	1.97	1.74
Divis Laboratories Ltd.	Pharma	1.94	1.31
Motherson Sumi Systems Ltd.	Automobile	1.94	1.68
Maruti Suzuki India Ltd.	Automobile	1.87	0.56
Jubilant Foodworks Ltd.	Consumer Goods	1.85	1.63
Endurance Technologies Ltd	Automobile	1.74	1.68
Indusind Bank	Financial Services	1.67	1.02
IPCA Laboratories Ltd.	Pharma	1.65	1.46

Unique Stocks

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

Stock Name	Sector	% To NAV
Dr Lal Pathlabs Ltd.	Healthcare Services	1.93
Indiamart Intermesh Ltd	IT	1.74
Metropolis Healthcare Ltd	Healthcare Services	1.33
Schaeffler India Ltd	Industrial Manufacturing	1.22
Grindwell Norton Ltd.	Industrial Manufacturing	1.11
Sheela Foam Ltd.	Consumer Goods	1.03
Eris Lifesciences Ltd	Pharma	0.78
Cera Sanitaryware Ltd.	Construction	0.74
Symphony Ltd.	Consumer Goods	0.52
La-opala Rg Ltd.	Consumer Goods	0.46
Igarashi Motors India Ltd	Automobile	0.22
Shukra Jewellery Ltd.	Consumer Goods	0.01

* 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 BSE 200 (sub index of Crisil Debt Hybrid 60:40 index). Data as of December 31, 2020.

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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
Astral Poly Technik Ltd.	Hindustan Unilever Ltd
Info-edge (India) Ltd.	ITC Ltd.
Mindtree Ltd.	Axis Bank Ltd.

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

Increase in Allocation Stocks
- Kotak Mahindra Bank Ltd.
- Bajaj Finance Ltd.
- HDFC Ltd.

Decrease in Allocation Stocks
- Endurance Tech Ltd
- Tata Consultancy Serv. Ltd.
- P I Industries Ltd

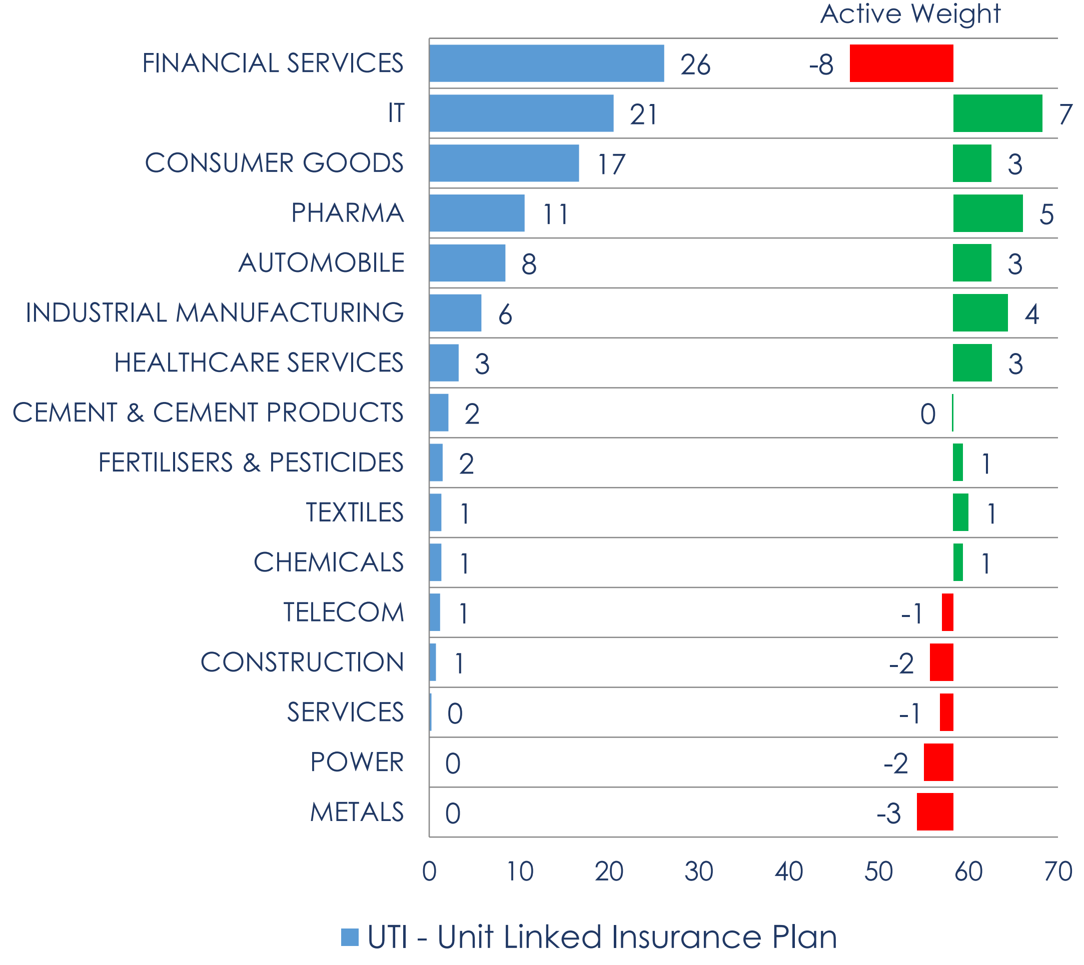
Increase in Allocation Sectors
- Financial Services
- IT
- Textiles

Decrease in Allocation Sectors
- Pharma
- Automobile
- Healthcare Services

Stocks Entered
- NIL

Stocks Exited
- NIL

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 December 31, 2020. BSE 200 is sub index of CRISIL Debt hybrid 60:40 index.

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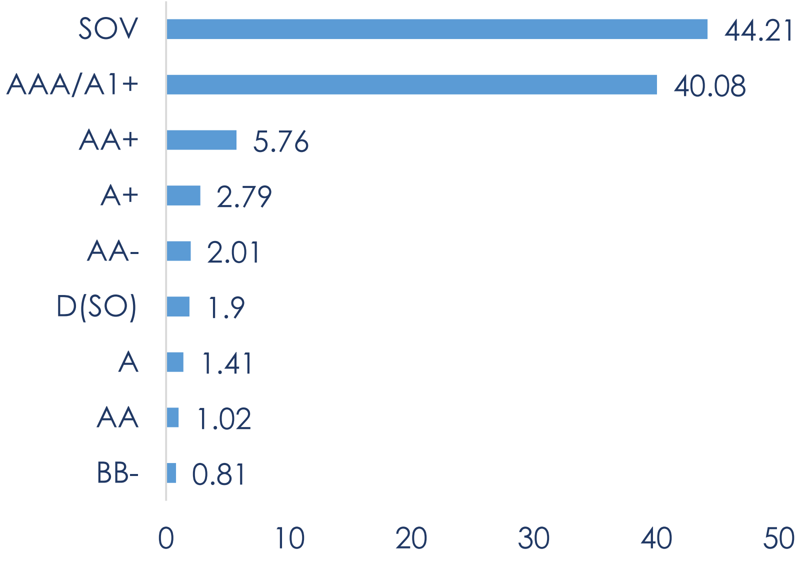
Portfolio Snapshot (Fixed Income)

Credit Profile of Debt (% of debt portion)



Top 10 Holdings & G-Sec (in %)

Long Term Debt (Rating)	Rating profile	% to NAV
Indian Railways Fin Corpn Ltd.	CRISIL AAA	4.79
National Bank For Agri. & Rural Dvp.	ICRA AAA	3.24
REC Ltd	CRISIL AAA	2.13
State Bank Of India	CRISIL AAA	2.06
Power Finance Corporation Ltd.	CRISIL AAA	1.59
Shriram Transport Finance Co.Ltd.	CRISIL AA+	1.12
HDFC Ltd.	CRISIL AAA	1.11
L & T Infrastructure Finance Co. Limited	CRISIL AAA	1.06
National Highways Authority Of India	CRISIL AAA	1.03
Chennai Petroleum Corp Ltd	CRISIL AAA	1.02
Others		8.16
G Sec (SOV)		
6.19% GS MAT - 16/09/2034	SOV	6.37
6.45% GSEC MAT - 07/10/2029	SOV	5.88
5.77% GS MAT - 03/08/2030	SOV	3.62
8.43% Rajasthan SDL 26/11/2024	SOV	1.13
8.06% KL SDL -11/02/2025	SOV	1.12
Others		4.10

Quantitative Indicators

Average Maturity : 7.63 years

Modified Duration : 4.99 years

Yield To Maturity (YTM) : 6.70 %

Excluding net current assets

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Portfolio shows select holdings. Portfolio data as on December 31 , 2020.

Performance

Fund Performance Vs Benchmark (as of 31/12/2020)

Period	Fund Performance Vs Benchmark			Growth of ₹10,000/-		
	NAV (%)	Crisil Short Term Debt Hybrid (60:40) (%)	Crisil 10 year Gilt Index (%)	NAV (₹)	Crisil Short Term Debt Hybrid (60:40) (₹)	Crisil 10 year Gilt Index (₹)
1 Year	14.03	15.42	9.26	11,403	11,542	10,926
3 Years	5.43	9.90	8.56	11,721	13,277	12,797
5 Years	7.97	10.94	8.01	14,679	16,815	14,706
Since Inception	10.60	NA	NA	14,33,734	NA	NA

Systematic Investment Plan (SIP) Returns (as of 31/12/2020)

Period	Investment Amount (₹)	Value Fund (₹)	Crisil Short Term Debt Hybrid (60:40) (₹)	Yield Fund (%)	Crisil Short Term Debt Hybrid (60:40) (%)
1 Year	1,20,000	1,38,914	1,38,186	30.46	29.24
3 Years	3,60,000	4,16,710	4,41,226	9.72	13.66
5 Years	6,00,000	7,36,966	8,05,979	8.15	11.75
Since Inception*	19,30,000	43,98,522	48,53,366	9.53	10.60

Source: MFIE.

The above value is calculated on the basis of the return from regular plan growth option of the scheme. Past performance may or may not be sustained in future. All returns are in CAGR - Compounded Annualized Growth Rate. N.A. Not Available. Inception of UTI Unit Linked Insurance Plan : Oct 01, 1971 Note: The loads have not been taken into account. 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 December 2020(Since SIP facility was introduced in November 2004). For performance of other funds managed by the same Fund Manager, please refer the Slide No. 20 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.

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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.

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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	10.27	12.32	9.43	9.75	9.55	9.04
UTI Money Market Fund	CRISIL Money Market Index	October 2003	6.03	5.55	7.25	6.98	7.21	7.08
UTI Liquid Cash Plan	CRISIL Liquid Fund Index	October 2004	4.18	4.61	6.07	6.34	6.50	6.63
UTI Bond Fund	CRISIL Medium To Long Term Debt Index	October 2003	1.05	13.20	-0.34	9.80	3.15	9.44
UTI Dynamic Bond Fund	CRISIL Dynamic Debt Index	February 2012	5.86	12.53	2.30	9.46	5.09	9.15
UTI Retirement Benefit Plan	CRISIL Short Term Debt Hybrid 60-40 Fund Index	December 2006	11.51	15.42	4.54	9.90	7.78	10.94

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	10.19	13.81	5.41	9.62	7.50	10.09
UTI Equity Fund	18-May-92	Jan-16	S&P BSE 200	31.55	17.89	15.01	7.92	14.87	12.70

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).

Assuming that all payouts during the period have been reinvested in the units of the scheme at the immediate ex-div NAV. Past performance may or may not be sustained in future. N.A. - Not Available, *Compounded annualized Growth Rate. Past performance may or may not be sustained in the future. Returns : as on 31/12/2020. N.A. – Not Available. Returns less than or equal to 1 year are absolute returns. Different plans have different expense structure. The performance details provided herein are of regular plans.

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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
	Premium paying term 10 & 15 years
	Annual Premium payable yearly (₹.)
12	0.54
13	0.54
14	0.54
15	0.56
16	0.61
17	0.66
18	0.70
19	0.74
20	0.77
21	0.80
22	0.81
23	0.83
24	0.84
25	0.85

Age at entry (in years)	Term of Assurance 10 & 15 Years
	Premium paying term 10 & 15 years
	Annual Premium payable yearly (₹)
26	0.85
27	0.86
28	0.87
29	0.89
30	0.90
31	0.92
32	0.95
33	0.99
34	1.03
35	1.08
36	1.14
37	1.21
38	1.29
39	1.38
40	1.49

Age at entry (in years)	Term of Assurance 10 & 15 Years
	Premium paying term 10 & 15 years
	Annual Premium payable yearly (₹)
41	1.61
42	1.75
43	1.91
44	2.10
45	2.32
46	2.58
47	2.86
48	3.19
49	3.55
50	3.94
51	4.36
52	4.81
53	5.27
54	5.75
55	6.24

Age at entry (in years)	Term of Assurance 10 & 15 Years
	Premium paying term 10 & 15 years
	Annual Premium payable yearly (₹)
56	6.75
57	7.29
58	7.85
59	8.44
60	9.09
61	9.79
62	10.56
63	11.40
64	12.34
65	13.37

Please note : The rates are exclusive of service tax

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