Part E – Disclaimer

All investments are subject to risks. Some risks are obvious, like market fluctuations, some others are not. Some risks affect certain investment products whereas other risks like inflation affect all.

An investment in mutual fund(s) is not insured or guaranteed by any institution.

Information being provided above shall be used for limited purpose of selecting an appropriate mutual fund scheme

Diversification and Asset Allocation have historically shown to reduce the overall risk in a portfolio but they do not protect against market risk, a situation in which all securities may fall in tandem. They do not guarantee safety of principal

Investments in a mutual fund are subject to market risks, further each scheme may be susceptible to specific risks. Mutual Funds do not promise or indicate any return or even safety of principal.

Mutual Fund investments are subject to various risks, including, but not limited to, market risks, political risks, credit risks, risk of economic recession and the risk that the economic conditions of the issuers of underlying securities (debt or equity) may worsen over time.

The value of an investment made and investment returns will fluctuate, so that when redeemed/withdrawn an investor's mutual fund units may be worth more or less than their original cost.

While diversification through an asset allocation strategy is a useful technique that can help to manage the overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.
Investments made as per asset allocation models do not guarantee a profit nor prevent the possibility of loss.

SIP (Systematic Investment Plan) does not guarantee profit nor prevent the possibility of a loss.

Debt/Fixed Income Mutual Funds are of various types and each (including a scheme that invests only in Government Securities) carries some risks. These risks include but are not limited to credit risk, market risk which includes the risk of interest rate changes. Thus, while overall debt schemes are less volatile than equity schemes in general, they are not devoid of risk.

Foreign securities pose additional risks, such as changes in currency exchange rates, different government regulations, economic conditions etc.

In general, investment products that you invest in through UPMARKET FINACIAL SERVICES (UFS) are subject to fluctuations. Thus, when redeemed/withdrawn, the investor may get less, equal or more than the amount invested.

UFS in its capacity as a distributor of mutual funds or while referring to any other third-party financial products may offer advice which is incidental to its activity of distribution. UFS will not be charging any fee/consideration for such advice and such advice is any should not be construed as 'Investment Advice' as defined in the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 or otherwise.

Please refer to Scheme Information Document (SID)/Statement of Additional Information (SAI) and Key Information Memorandum (KIM) for more detailed description of general risks of mutual fund investing and scheme specific risk factors such as:

- Returns are subject to market risk including loss of capital on account of market volatility, force majeure events, changes in political and economic environment, default by issuers of securities to mutual funds, bankruptcy or insolvency of issuers and potential segregation of portfolio by AMC in such circumstances.
- MF schemes can suspend redemption facility in case the schemes face liquidity crisis.
- MF schemes could be wound up on account of illiquid instruments, large volume of unanticipated redemptions from investors on account of unforeseen market events.