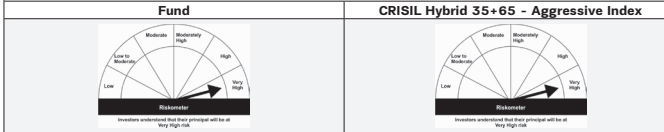


Product Labeling Disclosures

Aditya Birla Sun Life Equity Hybrid '95 Fund

(An open ended hybrid scheme investing predominantly in equity and equity related instruments.)

- long term capital growth and income
- investment predominantly in equity and equity related securities as well as debt and money market instruments



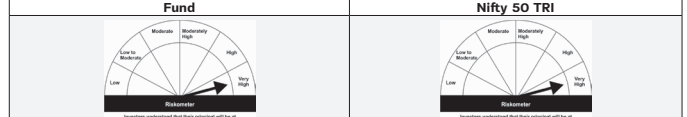
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life 50 Index Fund

(An open ended scheme tracking Nifty 50 TRI)

- long term capital growth
- investments in stocks in line with Nifty 50 TRI and / or in exchange traded derivatives on the Nifty 50 TRI to generate comparable returns, subject to tracking errors.



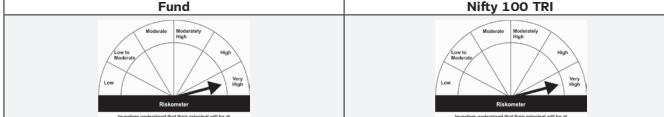
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Frontline Equity Fund

(An Open ended equity scheme predominantly investing in large cap stocks)

- Long term capital growth
- investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 100 TRI



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

Product Labeling Disclosures

Aditya Birla Sun Life Focused Fund

(An Open ended Large cap Equity Scheme investing in maximum 30 stocks)

- long term capital growth with exposure limited to a maximum of 30 stocks
- Investments in equity and equity related securities to form a concentrated portfolio



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

Product Labeling Disclosures

Aditya Birla Sun Life Flexi Cap Fund

(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

- long term capital growth
- investments in equity and equity related securities



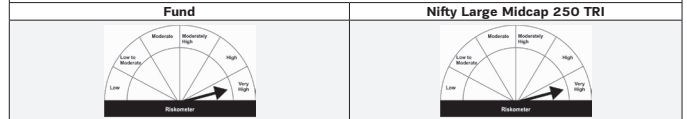
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Equity Advantage Fund

(An open ended equity scheme investing in both large cap and mid cap stocks)

- long term capital growth and income
- Investments predominantly in equity and equity related securities as well as debt and money market instruments



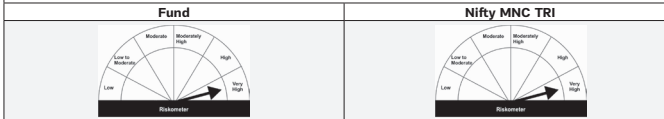
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life MNC Fund

(An open ended equity scheme following the MNC theme in its investments)

- long term capital growth
- investments primarily in equity and equity related securities of multinational companies (MNCs)



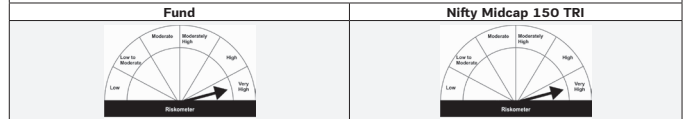
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Midcap Fund

(An open ended equity scheme predominantly investing in mid cap stocks)

- Long term capital growth
- Investments primarily in mid cap stocks



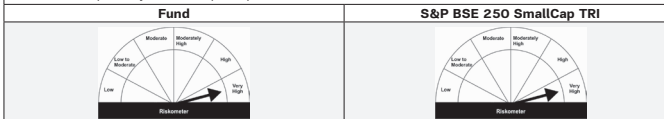
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Small Cap Fund

(An open ended equity scheme predominantly investing in small cap stocks)

- Long term capital growth
- Investments primarily in small cap companies



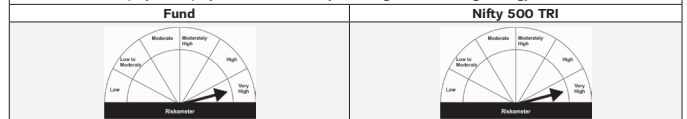
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Pure Value Fund

(An open ended equity scheme following a value investment strategy)

- long term capital growth
- investments in equity and equity related securities by following value investing strategy



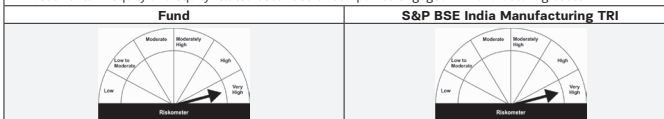
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Manufacturing Equity Fund

(An open ended equity scheme following the Manufacturing theme)

- long term capital growth
- Investments in equity and equity related securities of companies engaged in manufacturing sector



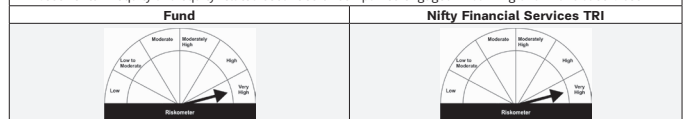
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Banking and Financial Services Fund

(An open ended equity scheme investing in the Banking & Financial Services sectors)

- long term capital growth
- Investments in equity and equity related securities of companies engaged in banking and financial services

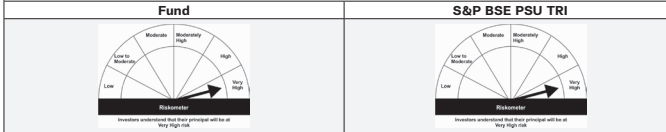


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life PSU Equity Fund
(An Open ended equity scheme following PSU theme)

- Long term capital appreciation
- Invests in stocks of Public Sector Undertakings



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

Product Labeling Disclosures

Aditya Birla Sun Life Infrastructure Fund
(An open ended equity scheme investing in infrastructure sector)

- Long term capital growth
- Investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India

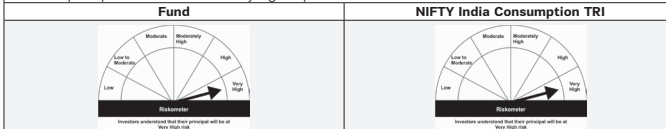


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life India GenNext Fund
(An open ended equity scheme following Consumption theme)

- Long term capital growth
- Investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes

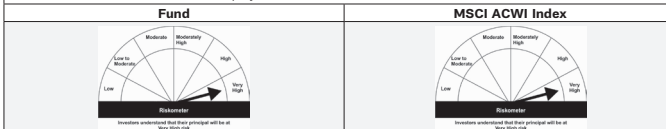


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Global Emerging Opportunities Fund
(An open ended fund of fund scheme investing primarily in units of Julius Baer Equity Next Generation Fund)

- Capital appreciation in the long term
- Investment in units of Julius Baer Equity Next Generation Fund

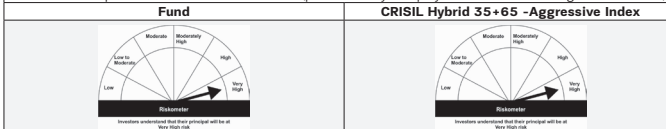


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Financial Planning FOF - Aggressive Plan
(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)

- Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Aggressive) of investors in the long term
- Investment in portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)



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

Product Labeling Disclosures

Aditya Birla Sun Life US Treasury 1-3 year Bond ETFs Fund of Funds
(An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years.

- Long term capital appreciation
- Investment in the units of ETFs focused on US Treasury Bonds having maturity between 1-3 Years

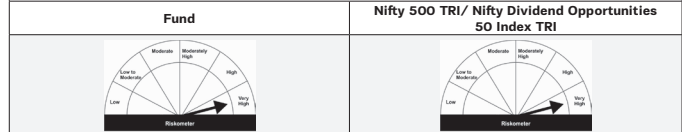


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Dividend Yield Fund
(An open ended equity scheme predominantly investing in Dividend Yielding stocks)

- Long term capital growth
- Investments in equity and equity related securities of companies having relatively high Dividend Yield



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

Product Labeling Disclosures

Aditya Birla Sun Life Digital India Fund
(An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)

- Long term capital growth
- Investments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies



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

Product Labeling Disclosures

Aditya Birla Sun Life International Equity Fund
(An open ended equity scheme following International theme by investing predominantly in Global Equities)

- Long term capital growth
- Investments predominantly in equity and equity related securities in the international markets



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

Product Labeling Disclosures

Aditya Birla Sun Life Global Excellence Equity Fund of Fund
(An open ended fund of fund scheme investing primarily in units of Julius Baer Global Excellence Equity Fund)

- Capital appreciation in the long term
- Investment in Units of Julius Baer Global Excellence Equity Fund

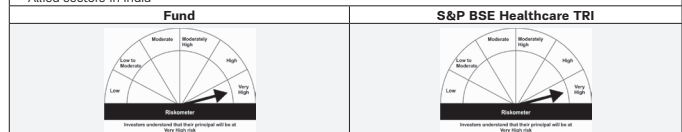


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Pharma & Healthcare Fund
(An Open Ended equity scheme investing in Pharma and Healthcare Services Sector)

- Long term capital growth
- Investments in equity & equity related instruments of the companies in the Pharmaceuticals, Healthcare and Allied sectors in India

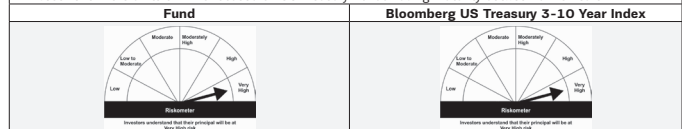


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life US Treasury 3-10 year Bond ETFs Fund of Funds
(An open ended fund of funds scheme investing in units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years.

- Long term capital appreciation
- Investment in the units of ETFs focused on US Treasury Bonds having maturity between 3-10 Years



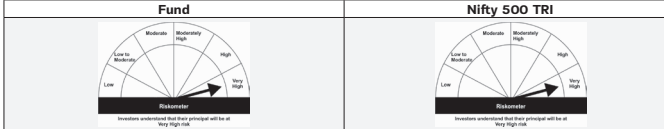
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Bal Bhavishya Yojna

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)

- long term capital growth
- investment in predominantly equity and equity related securities as well as debt and money market instruments



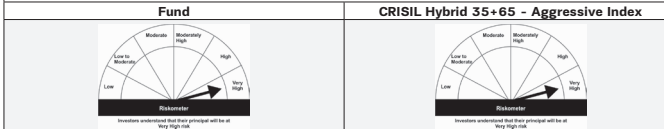
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Retirement Fund - The 40s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- Long term capital growth and income
- Investment predominantly in equity and equity related securities as well as debt and money market instruments



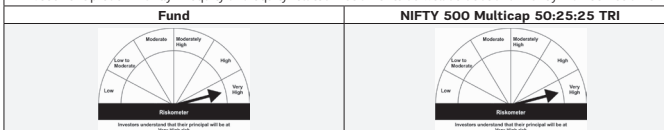
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Multi-Cap Fund

(An open ended equity scheme investing across large cap, mid cap & small cap stocks)

- Long term capital growth and income
- Investment predominantly in equity and equity related instruments as well as debt and money market instruments



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

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Bank ETF

(An Open ended exchange traded fund tracking Nifty Bank Index)

- long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index



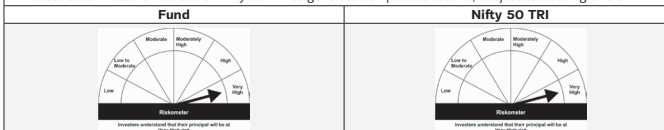
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 50 ETF

(An open ended scheme replicating NIFTY 50 TRI Index)

- long term capital growth
- Investments in stocks in line with Nifty 50 TRI to generate comparable returns, subject to tracking errors



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

Product Labeling Disclosures

Aditya Birla Sun Life Gold Fund

(An open ended fund of funds scheme investing in Aditya Birla Sun Life Gold ETF)

- returns in line with performance of Aditya Birla Sun Life Gold ETF (Aditya Birla Sun Life GETF) over long term
- investments predominantly in units of Aditya Birla Sun Life Gold ETF. Aditya Birla Sun Life GETF invests in physical gold of 99.5% purity (fineness)



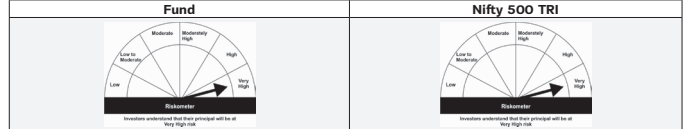
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Retirement Fund - The 30s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- long term capital growth
- Investments in equity and equity related securities



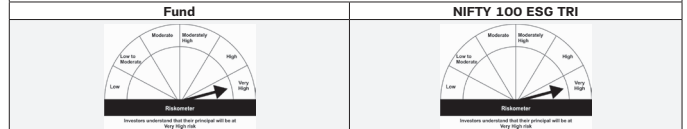
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life ESG Integration Strategy Fund

An open ended equity scheme investing in Environment, Social & Governance (ESG) theme by following Integration Strategy.

- Long Term Capital Appreciation
- An equity scheme that invests in companies following the Environment, Social & Governance (ESG) theme



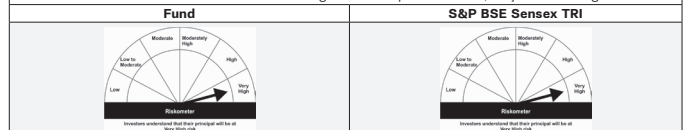
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life S&P BSE Sensex ETF

(An open ended scheme replicating BSE SENSEX index)

- long term capital growth
- Investments in stocks in line with BSE SENSEX to generate comparable returns, subject to tracking errors



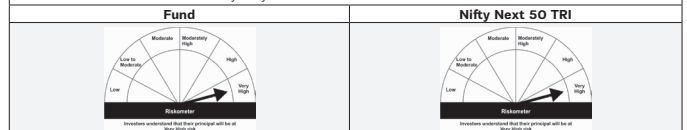
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Next 50 ETF

(An Open ended Scheme tracking Nifty Next 50 Index)

- long term investments
- Investments in securities covered by Nifty Next 50 Index



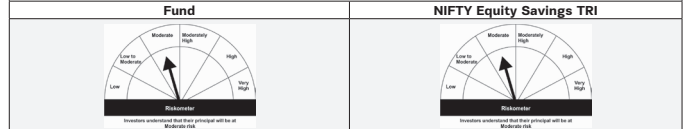
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

- long term capital growth and income
- An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments



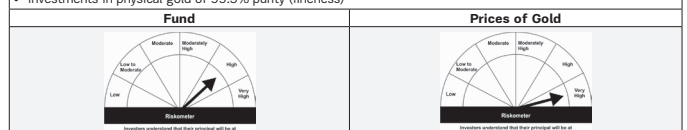
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Gold ETF

(An open ended scheme tracking physical price of Gold)

- Returns that are in line with the performance of gold over long term, subject to tracking errors.
- Investments in physical gold of 99.5% purity (fineness)

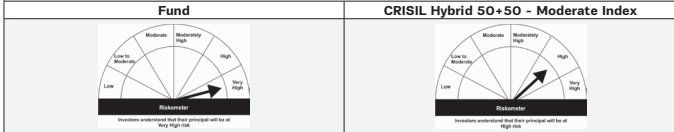


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Balanced Advantage Fund (An open ended Dynamic Asset Allocation fund)

- Capital appreciation and regular income in the long term
- Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities)



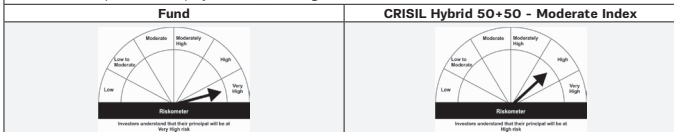
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Asset Allocator FoF

An open ended fund of fund scheme investing predominantly in equity schemes, Exchange Traded Funds (ETFs) & debt schemes

- capital appreciation in the long term
- investment in portfolio of equity schemes, Exchange Traded Funds & debt schemes

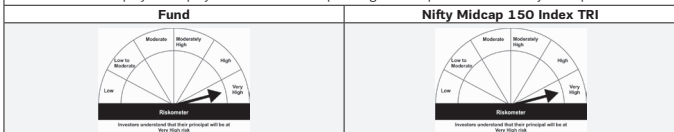


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Midcap 150 Index Fund (An Open ended scheme tracking the Nifty Midcap 150 TR Index)

- Long term Capital Appreciation
- Investments in Equity and equity related securities replicating the composition of the Nifty Midcap 150 Index

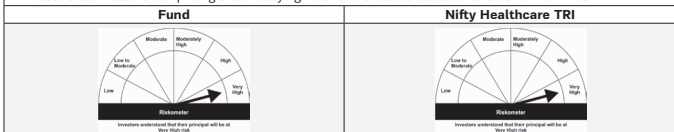


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Healthcare ETF (An open ended exchange traded fund tracking Nifty Healthcare TRI)

- Long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index



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

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Next 50 Index Fund (An open-ended scheme tracking the Nifty Next 50 Index)

- Capital appreciation over the long term
- A Scheme that invests in equity and equity related securities and replicates the composition of the Nifty Next 50 Index

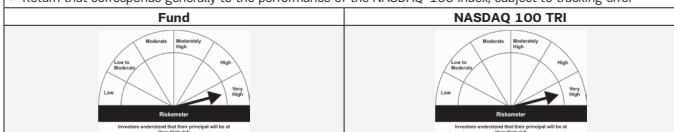


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life NASDAQ 100 FOF (An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ-100 Index)

- Long term capital appreciation
- Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error



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

Product Labeling Disclosures

Aditya Birla Sun Life Special Opportunities Fund (An open-ended equity scheme following special situations theme)

- Long Term Capital Appreciation
- An equity Scheme that invests in stocks based on special situations theme



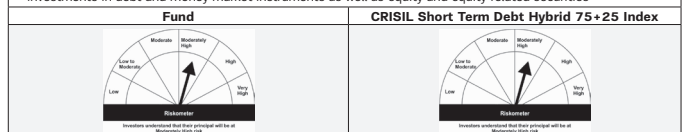
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Retirement Fund - The 50s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- regular income with capital growth over medium to long term
- investments in debt and money market instruments as well as equity and equity related securities

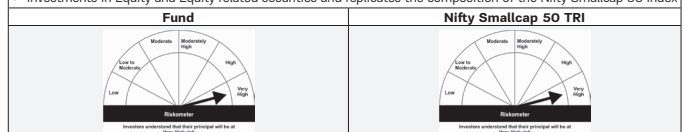


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty Smallcap 50 Index Fund (An open ended scheme tracking Nifty Smallcap 50 TR Index)

- Long Term Capital Appreciation
- Investments in Equity and Equity related securities and replicates the composition of the Nifty Smallcap 50 Index

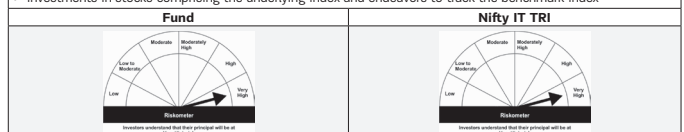


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty IT ETF (An open ended exchange traded fund tracking Nifty IT TRI)

- Long term capital growth
- Investments in stocks comprising the underlying index and endeavors to track the benchmark index

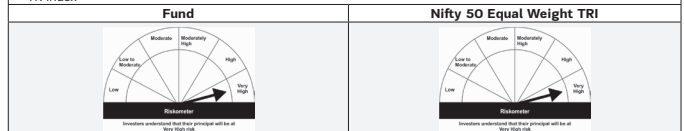


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 50 Equal Weight Index Fund (An open ended scheme tracking Nifty 50 Equal Weight TR Index)

- Long Term Capital Appreciation
- Investments in Equity and Equity related securities and replicates the composition of the Nifty 50 Equal Weight TR Index

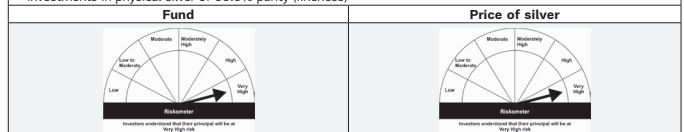


*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Silver ETF (An open ended exchange traded fund tracking physical price of Silver)

- Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors
- Investments in physical silver of 99.9% purity (fineness)



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

Product Labeling Disclosures

Aditya Birla Sun Life Silver ETF Fund Of Fund

(An open ended fund of fund scheme investing in the units of Aditya Birla Sun Life Silver ETF)

- Investors seeking returns that are in line with the performance of Aditya Birla Sun Life Silver ETF over the long term.
- Investments in the units of Aditya Birla Sun Life Silver ETF, which in turn invests in physical silver of 99.99% purity (fineness)



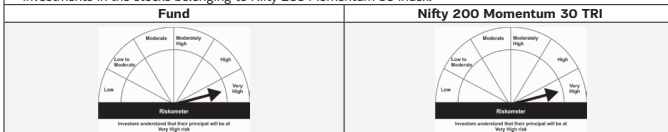
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 200 Momentum 30 ETF

An open ended exchange traded fund tracking Nifty 200 Momentum 30 TRI

- Investors seeking returns that are in line with the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.
- Investments in the stocks belonging to Nifty 200 Momentum 30 Index.



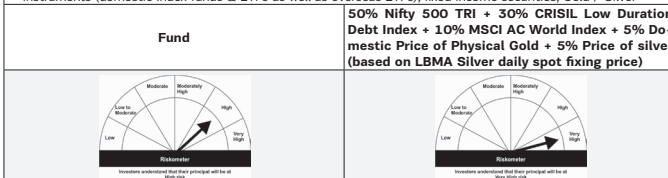
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Multi - Index Fund of Funds

An open-ended fund of funds scheme investing in Exchange Traded Funds and Index Funds.

- Long term capital appreciation
- Investment in passively managed instruments such as ETFs and Index Funds of equity and equity related instruments (domestic index funds & ETFs as well as overseas ETFs), fixed income securities, Gold / Silver



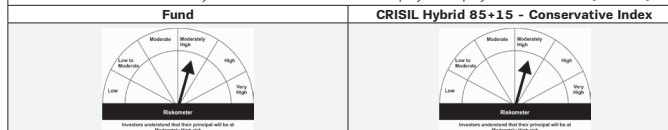
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Regular Savings Fund

(An open ended hybrid scheme investing predominantly in debt instruments)

- regular income with capital growth over medium to long term
- investments in debt and money market instruments as well as equity and equity related securities [10-15%]



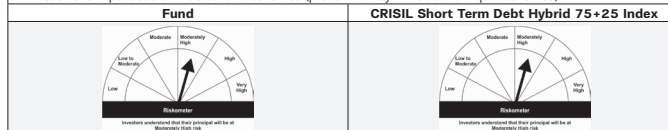
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Financial Planning FOF - Conservative Plan

(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt & Liquid Schemes).

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)



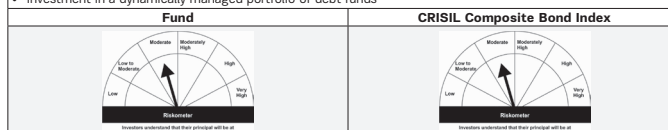
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Active Debt Multi Manager FoF Scheme

(An open-ended fund of funds scheme investing in dynamically managed portfolio of Debt Funds)

- Capital appreciation in the long term
- Investment in a dynamically managed portfolio of debt funds



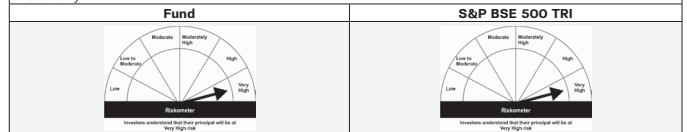
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Business Cycle Fund

(An open ended equity scheme following business cycles based investing theme)

- Long term capital appreciation
- An equity scheme investing in Indian equity & equity related securities with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy



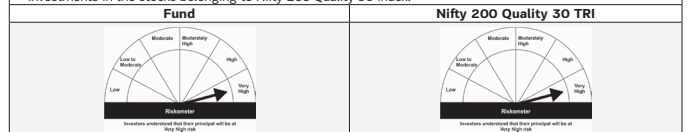
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Nifty 200 Quality 30 ETF

An open ended exchange traded fund tracking Nifty 200 Quality 30 TRI

- Investors seeking returns that are in line with the performance of Nifty 200 Quality 30 Index, subject to tracking errors.
- Investments in the stocks belonging to Nifty 200 Quality 30 Index.



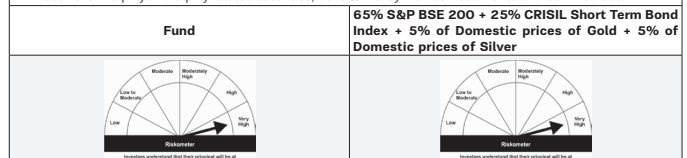
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Multi Asset Allocation Fund

An open ended scheme investing in Equity, Debt and Commodities.

- Long term capital appreciation
- Investment in equity and equity related securities, debt & money market instruments and Commodities.



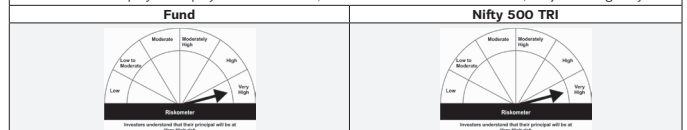
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life ELSS Tax Saver Fund

(An open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)

- long term capital growth
- investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility



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

Product Labeling Disclosures

Aditya Birla Sun Life Retirement Fund 'The 50s Plus - Debt Plan'

(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- Capital appreciation & income over long term to achieve retirement goals
- investments in debt & money market instruments as well as equity and equity related securities



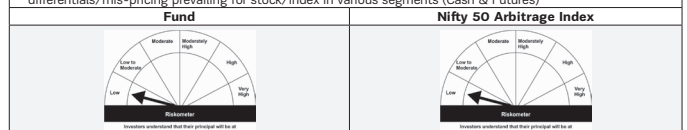
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

- income over short term
- investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash & Futures)



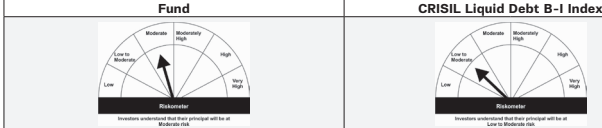
*Investors should consult their financial advisors if in doubt whether the product is suitable for them.

Product Labeling Disclosures

Aditya Birla Sun Life Liquid Fund

(An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk.)

- reasonable returns with high levels of safety and convenience of liquidity over short term
- investments in high quality debt and money market instruments with maturity of upto 91 days



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

Potential Risk Class Matrix

| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

Product Labeling Disclosures

Aditya Birla Sun Life Short Term Fund

(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1-3 years. A relatively high interest rate risk and moderate credit risk.)

- Income with capital growth over short term
- investments in debt and money market instruments



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

Potential Risk Class Matrix

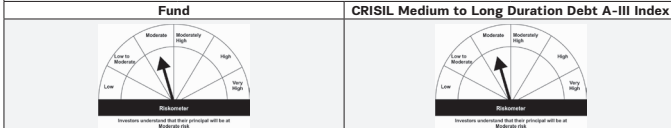
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

Product Labeling Disclosures

Aditya Birla Sun Life Income Fund

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4-7 years. A relatively high interest rate risk and moderate credit risk.)

- Income with capital growth over medium to long term
- investments in a combination of debt and money market instruments



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

Potential Risk Class Matrix

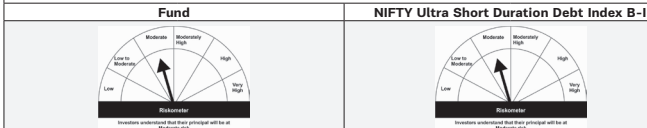
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

Product Labeling Disclosures

Aditya Birla Sun Life Savings Fund

(An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.)

- reasonable returns with convenience of liquidity over short term
- investments in debt and money market instruments.



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

Potential Risk Class Matrix

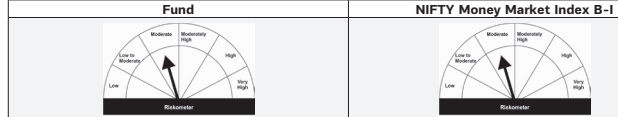
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | B-II | |
| Relatively High (Class III) | | | |

Product Labeling Disclosures

Aditya Birla Sun Life Money Manager Fund

(An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

- reasonable returns with convenience of liquidity over short term
- investments in debt and money market instruments with maturity of upto 1 year



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

Potential Risk Class Matrix

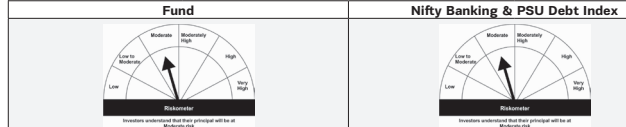
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | B-I | |
| Relatively High (Class III) | | | |

Product Labeling Disclosures

Aditya Birla Sun Life Banking & PSU Debt Fund

(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.)

- Generation of reasonable returns and liquidity over short term
- Investment primarily in securities issued by Banks, Public Sector Undertakings and Public Financial Institutions in India



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

Potential Risk Class Matrix

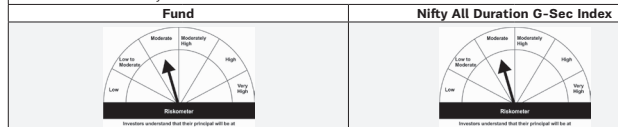
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

Product Labeling Disclosures

Aditya Birla Sun Life Government Securities Fund

(An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)

- Income with capital growth over medium to long term
- investments exclusively in Government Securities



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

Potential Risk Class Matrix

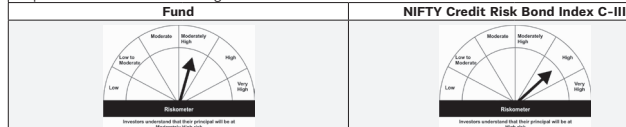
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | A-III | |

Product Labeling Disclosures

Aditya Birla Sun Life Credit Risk Fund

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.)

- Income with capital growth over short to medium term
- Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.



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

Potential Risk Class Matrix

| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | C-III |

Product Labeling Disclosures

Aditya Birla Sun Life Dynamic Bond Fund

(An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.)

- Income with capital growth
- Investments in actively managed portfolio of debt and money market instruments including government securities



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

Potential Risk Class Matrix

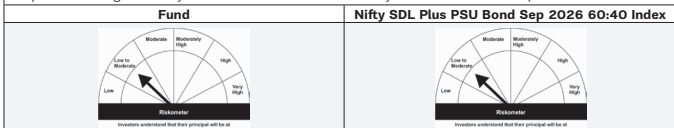
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | C-III |

Product Labeling Disclosures

ADITYA BIRLA SUN LIFE NIFTY SDL PLUS PSU BOND SEP 2026 60:40 INDEX FUND

(An open ended scheme tracking the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index)

- Income over longer term
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Plus PSU Bond Sep 2026 60:40 Index



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

Potential Risk Class Matrix

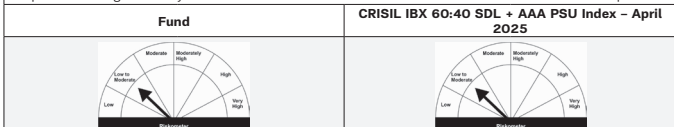
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2025 Index Fund

(An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025. A moderate interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2025



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

Potential Risk Class Matrix

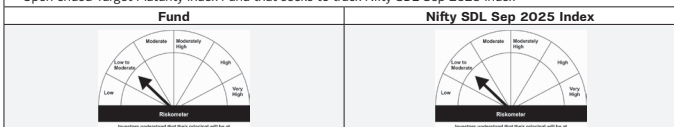
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | A-II | | |
| Relatively High (Class III) | | | |

Product Labeling Disclosures

Aditya Birla Sun Life Nifty SDL Sep 2025 Index Fund

An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2025 Index. A relatively moderate interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Sep 2025 Index



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

Potential Risk Class Matrix

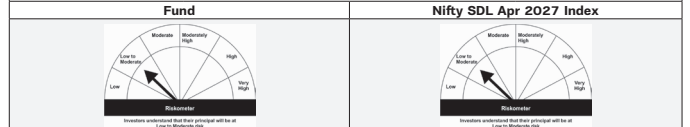
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | A-II | | |
| Relatively High (Class III) | | | |

Product Labeling Disclosures

ADITYA BIRLA SUN LIFE NIFTY SDL APR 2027 INDEX FUND

(An open ended Target Maturity Index Fund tracking the Nifty SDL Apr 2027 Index. A relatively high interest rate risk and relatively low credit risk.)

- Income over longer term
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Apr 2027 Index



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

Potential Risk Class Matrix

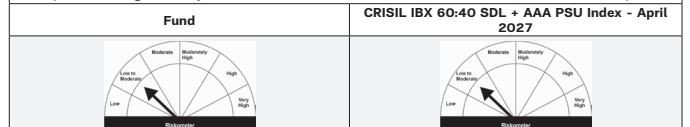
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU - Apr 2027 Index Fund

(An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027. A relatively high interest rate risk and relatively low credit risk.)

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index - April 2027



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

Potential Risk Class Matrix

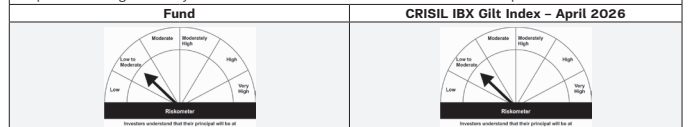
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt - April 2026 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index - April 2026. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index - April 2026



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

Potential Risk Class Matrix

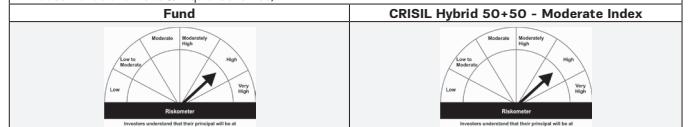
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life Financial Planning FOF - Moderate Plan

An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes).

- capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term
- investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt & Liquid Schemes)



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

Product Labeling Disclosures

Aditya Birla Sun Life Corporate Bond Fund

(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)

- income with capital growth over short term
- investments in debt and money market instruments



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

Potential Risk Class Matrix

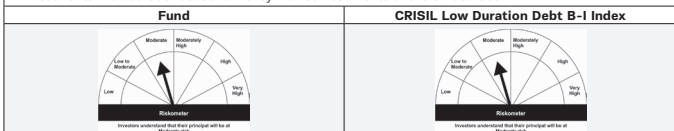
| | | | |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

Product Labeling Disclosures

Aditya Birla Sun Life Low Duration Fund

(An open ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.)

- reasonable returns with convenience of liquidity over short term
- investments in a basket of debt and money market instruments of short maturities



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

Potential Risk Class Matrix

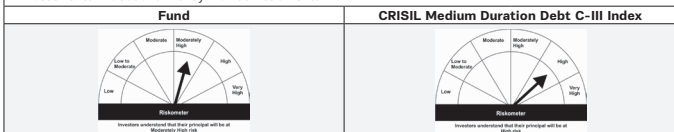
| | | | |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

Product Labeling Disclosures

Aditya Birla Sun Life Medium Term Plan

(An open ended medium term - debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.)

- Income with capital growth over medium term
- investments in debt and money market instruments



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

Potential Risk Class Matrix

| | | | |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | C-III |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt Apr 2029 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Index – April 2029. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- An open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Index – April 2029



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

Potential Risk Class Matrix

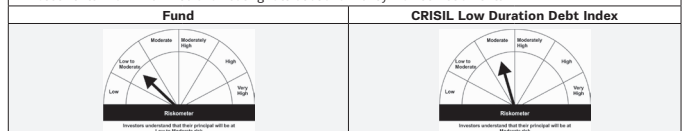
| | | | |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life Floating Rate Fund

(An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps /derivatives. A relatively high interest rate risk and moderate credit risk.)

- income with capital growth over short term
- investments in a mix of fixed and floating rate debt and money market instruments



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

Potential Risk Class Matrix

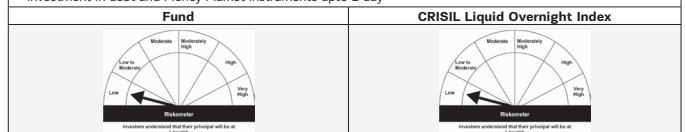
| | | | |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

Product Labeling Disclosures

Aditya Birla Sun Life Overnight Fund

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)

- reasonable returns with high levels of safety and convenience of liquidity over short term
- investment in debt and Money Market Instruments upto 1 day



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

Potential Risk Class Matrix

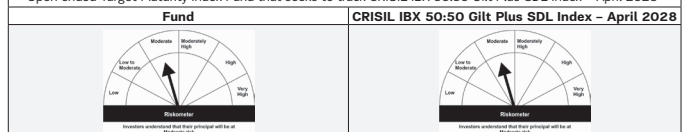
| | | | |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL Apr 2028 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 50:50 Gilt Plus SDL Index – April 2028



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

Potential Risk Class Matrix

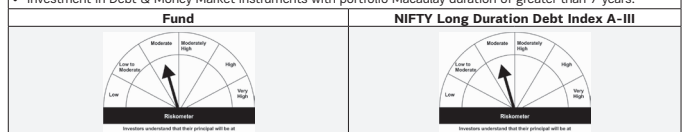
| | | | |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life Long Duration Fund

An open ended debt scheme investing in instruments with Macaulay duration greater than 7 years. A relatively high interest rate risk and relatively low credit risk.

- Income over long term
- Investment in Debt & Money Market Instruments with portfolio Macaulay duration of greater than 7 years.



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

Potential Risk Class Matrix

| | | | |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX 60:40 SDL + AAA PSU Apr 2026 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX 60:40 SDL + AAA PSU Index – April 2026. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX 60:40 SDL + AAA PSU Index – April 2026



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

Potential Risk Class Matrix

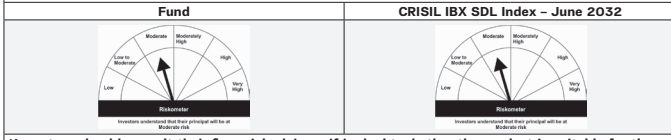
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX SDL Jun 2032 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX SDL Index – June 2032. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX SDL Index – June 2032



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

Potential Risk Class Matrix

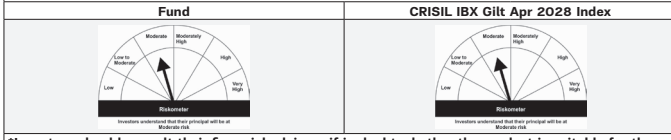
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX Gilt Apr 2028 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX Gilt Apr 2028 Index. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX Gilt Apr 2028 Index



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

Potential Risk Class Matrix

| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL Liquid Overnight ETF

An open-ended Exchange Traded Fund replicating the CRISIL Liquid Overnight Index. A relatively low interest rate risk and relatively low credit risk.

- Short term income with liquidity
- An open ended Exchange Traded Fund that seeks to track CRISIL Liquid Overnight Index



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

Potential Risk Class Matrix

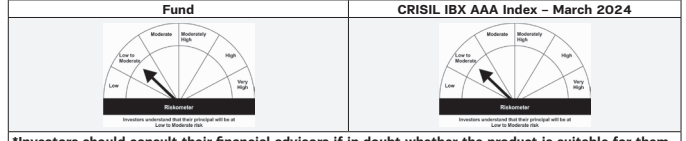
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

Product Labeling Disclosures

Aditya Birla Sun Life CRISIL IBX AAA Mar 2024 Index Fund

An open ended Target Maturity Index Fund tracking the CRISIL IBX AAA Index – March 2024. A moderate interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track CRISIL IBX AAA Index – March 2024



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

Potential Risk Class Matrix

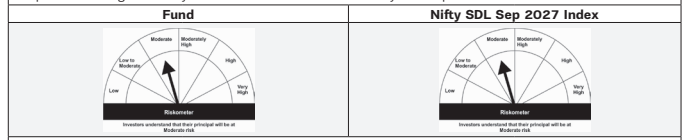
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | A-II | | |
| Relatively High (Class III) | | | |

Product Labeling Disclosures

Aditya Birla Sun Life Nifty SDL Sep 2027 Index Fund

An open ended Target Maturity Index Fund tracking the Nifty SDL Sep 2027 Index. A relatively high interest rate risk and relatively low credit risk.

- Income over the target maturity period
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Sep 2027 Index



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

Potential Risk Class Matrix

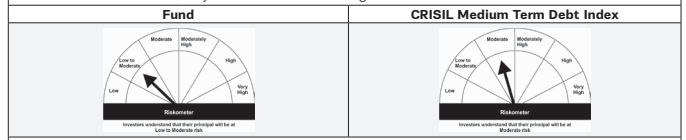
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life Fixed Term Plan – Series UJ (1110 days)

A Close ended Debt Scheme. A relatively high interest rate risk and relatively low credit risk.

- Income with capital growth over Long Term
- Investments in debt and money market securities maturing on or before the tenure of the Scheme



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

Potential Risk Class Matrix

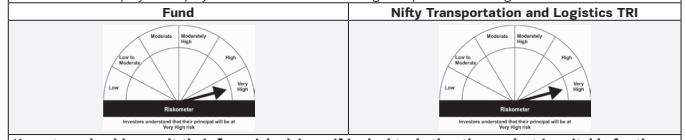
| Credit Risk → | Relatively Low (Class A) | Moderate(Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|-------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Product Labeling Disclosures

Aditya Birla Sun Life Transportation and Logistics Fund

An open ended equity scheme following transportation and logistics theme

- Long term Capital Appreciation
- Investment in equity and equity related instruments following transportation and logistics theme.



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