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**MARCH TOWARDS FINANCIAL FREEDOM**

**WITH ADITYA BIRLA SUN LIFE**

**MULTI ASSET ALLOCATION FUND**

**#3in1TohInvestmentDone**

**Aditya Birla Sun Life  
Mutual Fund**



**ADITYA BIRLA  
CAPITAL**



@abslmutualfund



@abslmf



<https://mutualfund.adityabirlacapital.com>



## What is Asset Allocation?

Diversifying investments amongst different types of assets.



### TENETS OF DIFFERENT ASSET CLASSES



#### Equity

Long Term  
Growth  
Potential



#### Debt

Lower  
Volatility than  
Equity



#### Gold

Inflation  
hedge

Asset Allocation balances risk versus reward by assigning optimum weights to the assets!



## How does Asset Allocation add value to investors?

### POWER OF ASSET ALLOCATION



#### Downside Risk Management:

Diversification across asset classes can act as a shield against volatility.



#### Long Term Wealth Creation:

Different asset classes perform at different points in time. The winners keep rotating!



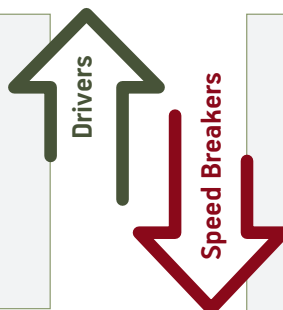
#### Peace of Mind:

Removes the need to worry about changing market dynamics and timing the market for investors.

## THE ROAD AHEAD: CURRENT MARKET SCENARIO

### Equity: Push-Pull Factors

- Domestic economic recovery
- Improving earnings growth & profitability
- Policy support
- Domestic Institutional Investor (DII) flows
- Ease in supply side constraints



- Continuing geopolitical tensions
- High inflation
- Liquidity tightening
- Recession fears/Global growth slowdown



## Debt: Push-Pull Factors



Inflation likely to have peaked



Central banks hawkishness have also peaked



We are close to terminal rate across central banks



Inflation targeting framework will reduce volatility in inflation and rates



Heightened geopolitical tensions



Risk of High Current Account Deficit



Tail Risks

## Gold: Push-Pull Factors



Increase in geopolitical tensions



High volatility in global equity market



Safe Haven Demand



Rupee Depreciation



US Fed rate hike



Rising Inflation



Economic Slowdown



Reducing Global Liquidity

Data as on 30th June 2023. Source: MFIE, Bloomberg, ABSLAMC Research. Past performance may or may not be sustained in future

**Need a portfolio which has the benefits  
of 3 asset classes in 1?**

**Invest in Aditya Birla Sun Life  
Multi Asset Allocation Fund**

(An open ended scheme investing in Equity, Debt and Commodities)





## Positioning & Approach

### Fund Positioning



- An open ended scheme investing in Equity, Debt and Commodities
- Equity portion of Portfolio will follow **Flexi Cap Approach with Large Cap bias** and can **invest across Sectors/Themes**

### Investment Approach



#### Disciplined Allocation

Equity<sup>^</sup>: 65-80%  
Derivative exposure upto 50%  
Fixed Income: 10-25%  
Commodities: 10-25%  
(Gold/Silver)  
Units Issued by REITs/InvITs: 0-10%

#### Fundamental Research Driven

Blend of top down and bottom up approach for portfolio construction

#### Optimized Portfolio

Portfolio will opportunistically manage asset allocation basis market condition. Equity portion will **follow GARP philosophy** to seek **growth opportunities** from across the market spectrum

### Suitability



The fund is suitable for Long term Equity Investors with an Investment horizon of 3 years and above

<sup>^</sup>Fund intends to use Arbitrage position to maintain gross equity exposure at 65% and above at all points in time. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved. For details, refer SID/KIM of the scheme.



## Why invest?



Scheme:	This product is suitable for investors who are seeking*:	Scheme Riskometer
<b>Aditya Birla Sun Life Multi Asset Allocation Fund</b> (An open ended scheme investing in Equity, Debt and Commodities)	<ul style="list-style-type: none"> <li>• Long Term Capital Appreciation</li> <li>• Investment in equity and equity related securities, debt &amp; money market instruments and Commodities</li> </ul> <p>*Investors should consult their financial advisors, if in doubt whether the product is suitable for them.</p>	 <b>RISKOMETER</b> Investors understand that their principal will be at <b>Very High</b> risk

The Risk-o-meter(s) specified will be evaluated and updated on a monthly basis. For updated Risk-o-meters kindly refer to latest factsheet.

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

