



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)



### Fund Details

#### Investment Objective

The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt schemes as per the risk-return profile of investors. The Plan under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized

#### Fund Manager

Mr. Vinod Bhat & Mr. Dhaval Joshi

#### Date of Allotment

May 09, 2011

#### Benchmark

CRISIL Hybrid 50+50 - Moderate Index

#### Managing Fund Since

August 16, 2019 & November 21, 2022

#### Experience in Managing the Fund

4.0 years & 0.7 Years

#### SIP

Monthly: Minimum ₹ 100/-

#### Fund Category

FOF (Domestic)

#### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Reinvestment of IDCW.

#### AUM

Monthly Average AUM	₹	30.20	Crores
AUM as on last day	₹	30.47	Crores

#### Total Expense Ratio (TER)

Regular	0.98%
Direct	0.38%
Including additional expenses and goods and service tax on management fees.	
(In addition to the above, the scheme will also incur 0.56% i.e. total weighted average of the expense ratio levied by the underlying schemes.)	
<b>Note:</b> The investors will bear the recurring expenses of the Fund of Fund ("FoF") scheme in addition to the expenses of the Underlying Schemes in which Investments are made by the FoF scheme.	



INVEST NOW

#### Application Amount for fresh subscription

₹ 100 (plus in multiples of ₹ 1)

#### Min. Addl. Investment

₹ 100 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>MUTUAL FUNDS</b>	<b>85.06%</b>	
ICICI Prudential Savings Fund - Direct Plan - Growth	11.90%	
HDFC Low Duration Fund - Direct Plan - Growth	8.99%	
Kotak Emerging Equity Scheme - Growth - Direct	8.88%	
Nippon India Small Cap Fund - Direct Plan - Growth Plan	8.21%	
Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	7.52%	
ICICI Prudential Bluechip Fund - Direct Plan - Growth	5.81%	
Axis Focused 25 Fund - Direct Plan - Growth Option	5.68%	
Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	5.26%	
KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	5.24%	
HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	5.21%	

Issuer	% to Net Assets	Rating
<b>HDFC Corporate Bond Fund - Growth Option - Direct Plan</b>	<b>3.59%</b>	
<b>BANDHAN BANKING &amp; PSU DEBT FD- DIRECT-GR</b>	<b>3.01%</b>	
<b>MIRAE ASSET MIDCAP FUND- DIR GR OPTION</b>	<b>2.36%</b>	
<b>Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan</b>	<b>2.34%</b>	
<b>Aditya Birla Sun Life Flexi Cap Fund - Growth - Direct Plan</b>	<b>1.06%</b>	
<b>Exchange Traded Fund</b>	<b>13.11%</b>	
<b>Aditya Birla Sun Life Gold ETF</b>	<b>8.21%</b>	
<b>Aditya Birla Sun Life Nifty ETF</b>	<b>4.90%</b>	
<b>Cash &amp; Current Assets</b>	<b>1.83%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



#### Investment Performance

NAV as on July 31, 2023: ₹ 31.8375

Inception - May 09, 2011	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Financial Planning FOF - Moderate Plan	9.93%	10.05%	14.12%	13.68%
Value of Std Investment of ₹ 10,000	31,838	16,145	14,862	11,376
Benchmark - CRISIL Hybrid 50+50 - Moderate Index	10.87%	11.06%	14.14%	11.99%
Value of Std Investment of ₹ 10,000	35,340	16,898	14,869	11,206
Additional Benchmark - Nifty 50 TRI	12.32%	13.02%	22.71%	16.18%
Value of Std Investment of ₹ 10,000	41,421	18,447	18,479	11,628

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Vinod Bhat is 3. Total Schemes managed by Mr. Dhaval Joshi is 45. Refer annexure on page no. 164-165 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



#### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	1470000	600000	360000	120000
Market Value of amount Invested	2871515	814790	429168	130899
Scheme Returns (CAGR)	10.39%	12.21%	11.78%	17.35%
CRISIL Hybrid 50+50 - Moderate Index returns# (CAGR)	11.52%	12.28%	11.11%	14.83%
Nifty 50 TRI returns## (CAGR)	13.91%	16.81%	16.41%	20.90%

Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered



#### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	31.8375	33.6856
IDCW*	28.5560	30.5435

\*Income Distribution cum capital withdrawal

