



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)



Wealth Solutions

Fund Details

Investment Objective

The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

Fund Manager

Mr. Harshil Suvamkar, Mr. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

2.4 years, 1.6 years & 0.7 Years

Fund Category

Retirement Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier): Nil

AUM

Monthly Average AUM	₹	99.15	Crores
AUM as on last day	₹	101.64	Crores

Total Expense Ratio (TER)

Regular	2.38%
Direct	0.99%
Including additional expenses and goods and service tax on management fees.	

SIP

Monthly: Minimum ₹ 500/-



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Other Parameters

Modified Duration	3.50 years
Average Maturity	4.50 years
Yield to Maturity	7.44%
Macaulay Duration	3.68 years
Standard Deviation	10.53%
Sharpe Ratio	0.63
Beta	1.00
Portfolio Turnover	0.33

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.6% (FBIL Overnight MIBOR as on 31 July 2023) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

PORTFOLIO

Issuer	% to Net Assets	Rating
Banks	27.70%	
HDFC Bank Limited	9.83%	
ICICI Bank Limited	7.66%	
Utkarsh Small Finance Bank Ltd	3.64%	
State Bank of India	2.77%	
RBL Bank Limited	1.48%	
Bank of Baroda	1.19%	
IndusInd Bank Limited	1.12%	
Pharmaceuticals & Biotechnology	6.18%	
Sun Pharmaceutical Industries Limited	2.33%	
Strides Pharma Science Limited	1.44%	
Biocon Limited	1.22%	
Mankind Pharma Ltd	1.19%	
Consumer Durables	5.46%	
Crompton Greaves Consumer Electricals Limited	1.43%	
Somany Ceramics Limited	1.27%	
Campus Activewear Limited	1.09%	
Titan Company Limited	0.86%	
Dixon Technologies (India) Limited	0.81%	
Fixed rates bonds - Corporate	4.95%	
REC Limited	3.93%	ICRA AAA
HDFC Bank Limited	1.02%	CRISIL AAA
IT - Software	4.58%	
Infosys Limited	4.58%	
Construction	4.04%	
Larsen & Toubro Limited	4.04%	
Government Bond	2.96%	
7.17% GOVERNMENT OF INDIA 18APR30	1.97%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.99%	SOV
Diversified FMCG	2.85%	
ITC Limited	1.47%	
Hindustan Unilever Limited	1.39%	

Issuer	% to Net Assets	Rating
Auto Components	2.79%	
Craftsman Automation Ltd	2.27%	
Sundaram Clayton Limited	0.51%	CRISIL A1+
Cement & Cement Products	2.78%	
UltraTech Cement Limited	2.78%	
Healthcare Services	2.74%	
Fortis Healthcare Limited	2.74%	
Petroleum Products	2.61%	
Reliance Industries Limited	2.61%	
Retailing	2.17%	
Shoppers Stop Limited	1.58%	
FSN E-Commerce Ventures Limited	0.59%	
Automobiles	2.16%	
Tata Motors Limited	2.16%	
Finance	2.09%	
Poonawalla Fincorp Limited	1.30%	
Bajaj Finance Limited	0.53%	
Jio Financial Services Limited	0.27%	
State Government bond	2.00%	
TAMIL NADU 08.21% 24JUN25 SDL	2.00%	SOV
Insurance	1.73%	
HDFC Life Insurance Company Limited	0.91%	
Star Health & Allied Insurance Limited	0.81%	
Industrial Manufacturing	1.57%	
Honeywell Automation India Limited	1.57%	
Personal Products	1.55%	
Procter & Gamble Hygiene and Health Care Limited	1.55%	
Realty	1.40%	
Brigade Enterprises Limited	1.40%	
Electrical Equipment	1.30%	
TD Power Systems Ltd	1.30%	
Agricultural Commercial & Construction Vehicles	1.27%	





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Issuer	% to Net Assets	Rating
Ashok Leyland Limited	1.27%	
Food Products	0.98%	
Zydus Wellness Limited	0.98%	
Industrial Products	0.76%	
TIMKEN INDIA LTD	0.76%	

Issuer	% to Net Assets	Rating
Cash Management Bills	0.25%	
Government of India	0.25%	SOV
Cash & Current Assets	11.14%	
Total Net Assets	100.00%	



Investment Performance

NAV as on July 31, 2023: ₹ 14.5270

	Since Inception	5 Years	3 Years	1 Year
Inception - March 11, 2019				
Aditya Birla Sun Life Retirement Fund - The 40s Plan	8.87%	NA	13.23%	13.18%
Value of Std Investment of ₹ 10,000	14,527	NA	14,518	11,325
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	13.49%	NA	17.11%	13.24%
Value of Std Investment of ₹ 10,000	17,434	NA	16,062	11,332
Additional Benchmark - Nifty 50 TRI	15.25%	NA	22.71%	16.18%
Value of Std Investment of ₹ 10,000	18,651	NA	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. Dhaval Shah is 5. Total Schemes managed by Mr. Harshil Suvarnkar is 13. 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.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.5270	15.5450
IDCW*	14.5270	15.5430

*Income Distribution cum capital withdrawal



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

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	530000	NA	360000	120000
Market Value of amount Invested	673024	NA	422487	133644
Scheme Returns (CAGR)	10.80%	NA	10.69%	21.85%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	14.31%	NA	12.93%	16.97%
Nifty 50 TRI## (CAGR)	17.57%	NA	16.41%	20.90%

Date of First Installment: April 01, 2019 & Scheme Inception Date: March 11, 2019. 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.



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