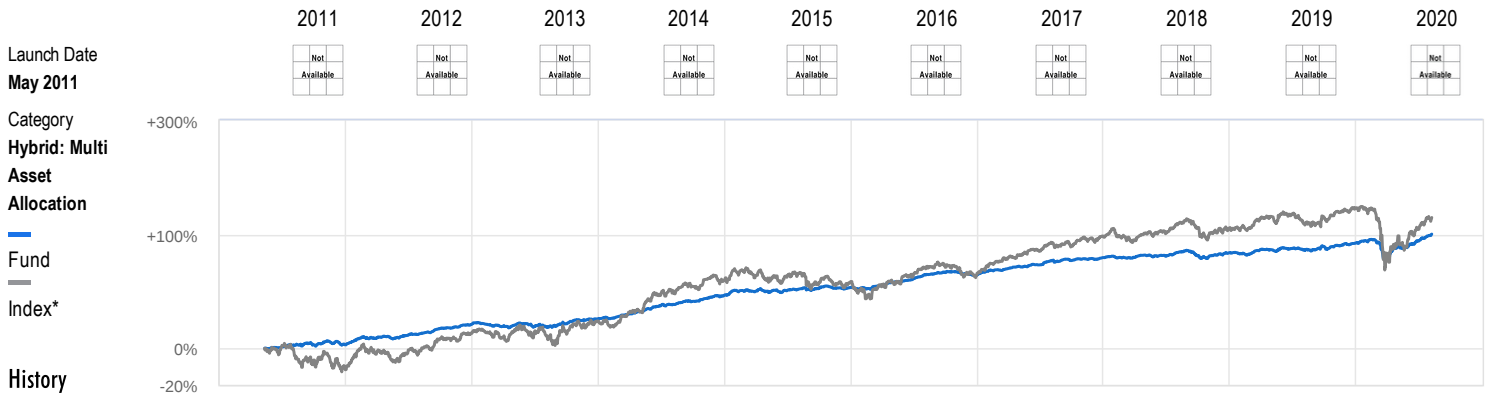


# Aditya Birla Sun Life Financial Planning FoF - Conservative Plan - Regular

Unrated



Rating	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Rating	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated
Nav(₹)	10.25	11.63	12.01	13.88	14.52	15.70	17.42	17.97	19.02	20.1005
Quartile Ranking		3	2	4	1	2	4	2	4	
Total Return(%)	--	13.40	3.31	15.51	4.62	8.11	11.00	3.09	5.89	5.39
Index*	-18.63	24.79	7.58	28.68	-1.29	5.42	25.27	4.96	12.53	-5.22
Rank (Funds/Category)	-/-	6/8	4/10	8/10	1/13	4/13	10/13	3/11	13/14	-/-
Net Assets (₹Cr)	20	7	5	3	3	5	5	4	4	7

## Suitability

Multi Asset Allocation funds invest your money in a mix of equity shares, bonds and commodities (usually gold) such that each has at least 10 per cent allocation at all times.

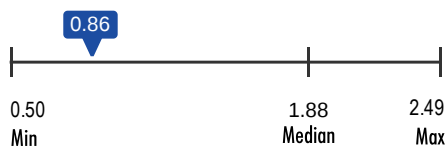
We don't think highly of gold or other commodities as an investment. Read this article to know why. Therefore, we believe that investors can avoid these funds altogether. Instead, they might consider other varieties of hybrid funds — aggressive hybrid, balanced hybrid and conservative hybrid — which invest your money in equity shares and bonds in different proportions. You can choose from these depending upon your investment horizon, return expectations and ability to withstand volatility in the value of your investments.

## Taxability of earnings:

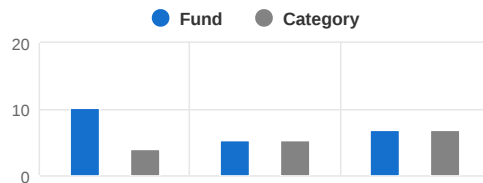
**Capital gains:** If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

**Dividends:** Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

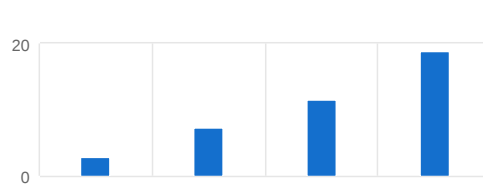
## Expense Ratio (%)



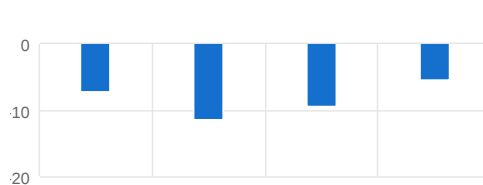
## Trailing Returns (%)



## Best (Period)



## Worst (Period)



## Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	6.96	17.40	13.14
Sharpe Ratio	0.03	0.06	-0.02

## Investment Information

AMC: Aditya Birla Sun Life AMC Ltd.  
 Website: <http://mutualfund.adityabirlacapital.com>  
 Registrar: Computer Age Management Ser...  
 Min Inv (₹): 500  
 Min SIP Inv (₹): 1,000  
 Exit Load: 1% for redemption within 365 days  
**Nav**  
 Growth: 20.1005  
 Dividend: 18.2879  
 Quarterly:

## Debt Fund Style



## Portfolio Characteristics

Avg maturity	--
52 week high	--
52 week low	--
YTM	--
Credit quality	AAA

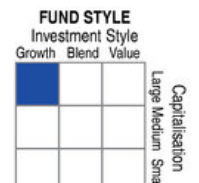
## Top Holdings Debt (%)

Company	Assets	Company	As
HDFC Corporate Bond Direc...	11.87	otak Standard Multicap ...	₹
Aditya Birla SL Corporate Bo...	10.85	ditya Birla Sun Life Equi...	₹
Axis Banking Debt	10.37	xis Focused 25 Direct-G	4
IDFC Corporate Bond Direct-G	10.33	ditya Birla Sun Life Nifty...	4
IDFC Banking Debt Direct	4.57	ditya Birla SL Focused ...	3

## Top Rating

AAA	42.04
Cash Equivalent	8.87
SOV	7.15
A1+	2.83
AA	0.18

## Equity Fund Style



## Portfolio Characteristics

Avg Mkt Cap	1,01,495
PB* / PE*	-/-
Large-cap	15.21
Mid-cap	23.85
Small-cap	4.10

## Top Holdings Equity (%)

Company	Assets	Company	As
HDFC Corporate Bond Direc...	11.87	otak Standard Multicap ...	₹
Aditya Birla SL Corporate Bo...	10.85	ditya Birla Sun Life Equi...	₹
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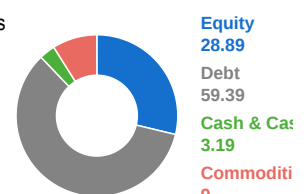
## Top Sector Weights (%)

Financial	8.72
Energy	3.38
Technology	2.42
FMCG	2.39
Construction	2.09

## Top 5 Holdings (%)

The underlying data is not available.

## Asset Allocation (%)



All data as on 06-Aug-2020

\*VR Balanced TRI