



Kajal & Vishal Grover / Cafe Owner

INVESTING in a balanced manner can help you approach the future with confidence.

**Aditya Birla Sun Life
Balanced Advantage Fund**

An open ended Dynamic Asset Allocation fund

Inception date: April 25, 2000

Mutual Funds

Aditya Birla Sun Life
Mutual Fund



**ADITYA BIRLA
CAPITAL**

1800-270-7000

A hybrid, all-season fund that allocates investments dynamically across equity and fixed income securities to manage volatility across market cycles while aiming to generate wealth.

Life calls for a balanced approach. Nature requires rain as much as it does the sunlight. Even our professional lives are balanced by our personal aspirations.

Similarly, in order to make the most out of your investments, you need to adopt a balanced approach accompanied by right planning, strategy and foresightedness.

By balancing the risk associated with Equity funds with the consistent returns of the debt funds, you can meet your objective of wealth creation easily.

Aditya Birla Sun Life Balanced Advantage Fund (an open ended dynamic asset allocation fund) It dynamically allocates between Equity and Debt instruments. This is primarily achieved by a combination of quality stock selection and active portfolio rebalancing.



Features of Aditya Birla Sun Life Balanced Advantage Fund



Practical Approach Investment

'Buy low, sell high' – Takes advantage of high risk investments when the stock prices are low and vice versa.

Equity allocation is based on trailing P/E ratio of S&P BSE 100 index and other ratios like P/B, Dividend Yield etc.



Investment strategy

- Conservative stock selection approach to keep reasonable margin of safety at the time of investment
- Reduces risk of adverse price movements through hedging
- Multi-cap investment across sectors with a large cap bias
- Active re-balancing of portfolio.

Why Aditya Birla Sun Life Balanced Advantage Fund?



Participates in growing stocks and limits investments in low yield stocks



Equity taxation

Invests in both equity and debt asset classes, but seeks to maintain gross equity exposure over 65%.



Dividends

Endeavours to declare dividends under Dividend option, subject to availability of distributable surplus.



Smart Withdrawal Facility

It allows the investors to receive fixed income at fixed intervals.

The benefits of this facility are:

- Regular cash flow
- Tax efficient withdrawal
- No TDS

For more information about this facility, please refer the SID.

Product Details & Structure

| BENCHMARK | CRISIL HYBRID 35+65 - AGGRESSIVE INDEX |
|---|---|
| Investment Objective | The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities. There can be no assurance that the investment objective of the Scheme will be realized |
| Types of Plans/ Duration | Regular Plan - Growth Regular Plan - Dividend (Payout, Reinvestment) Direct Plan - Growth Direct Plan - Dividend (Payout, Reinvestment) |
| Load Structure (as% of NAV) (Incl. of SIP) | Entry load - NIL Exit Load - In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: <ul style="list-style-type: none">• For redemption/switch-out of units on or before 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. |

We offer a wide range of Mutual Fund solutions to cater to your specific investing needs.

To know more about the various solutions, please contact our advisor or visit our website adityabirlasunlifemf.com

Savings

Regular
Income

Tax
Saving

Wealth



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| Scheme: | This product is suitable for investors who are seeking: |
|--|---|
| Aditya Birla Sun Life Balanced Advantage Fund (An open ended Dynamic Asset Allocation fund) | <ul style="list-style-type: none">capital appreciation and regular income in the long-terminvestments in equity and equity related securities, as well as fixed income securities (Debt & Money Market securities) <p>Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p> |
| <p>LOW RISKOMETER HIGH</p> <p>Investors understand that their principal will be at Moderately high risk</p> | |



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