

**INVESTING** in the  
right opportunities  
can help you regularly  
nurture your dreams.

## Aditya Birla Sun Life Medium Term Plan

(An open ended medium term - debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios – 1



Aditya Birla Sun Life  
Mutual Fund



ADITYA BIRLA  
CAPITAL

1800-270-7000

A debt scheme that aims to generate optimised income at relatively lower risks by identifying and investing in mispriced credit opportunities in medium-term.

## Investment Approach



### Credit Analysis & Portfolio Management

Bonds' selection would be based on an in-depth credit research & evaluation to benefit from structuring of higher yields with balanced levels of risk.

### Accrual Strategy Portfolio

The scheme intends to run an accrual in the portfolio which involves buying a bond and holding it till maturity, thereby primarily gaining from the accrued interest.

## How does Aditya Birla Sun Life Medium Term Plan work?

### Consistent cash flow with variable credits

**Focus** Identifying reliable companies

**Seek** Build a balanced credit profile with high yields from a long-term perspective

### Trading/Capital Appreciation

**Re-rating opportunities** Potential of re-rating opportunities in a relatively less understood credit space

**Duration opportunities** Occasional duration opportunities across corporate bonds & G-Secs

### Credit Spreads

**Benefit** Mispriced credits lower down the credit curve

**Seek** Capitalise on spreads to improve portfolio YTM during comfortable rate & liquidity environment

## Potential Yields

An important element of active duration management is to consciously balance the credit risk vs. duration with quality maintained at all stages of actual investment process.

The Scheme could benefit from the extensive Credit Research capabilities & Deal Structuring ability of Aditya Birla Sun Life AMC Ltd.

## The Investment Philosophy



### S Stability

**Credit risk assessment process:** Built on the premise of zero tolerance for default.

**Assessment of key risks:** Business (asset side), Financials (liability side), Management (integrity & capability).

### L Liquidity

**Build:** Self-liquidating portfolios

**Focus:** Controlled mismatch between asset-liability

**Build:** Sufficient portfolio quality to facilitate unanticipated liquidity generation

### D Diversification

**Strategic investment decisions:** Follows the strategy of diversification

**Focus:** Big view (very long-term) Medium-term view (business cycle) Short-term view (seasonal view)

## How does Aditya Birla Sun Life Medium Term Plan work?

### Benchmark

CRISIL AA SHORT TERM BOND INDEX

### Investment Objective

The investment objective of the scheme is to generate regular income and capital appreciation by predominantly investing in a portfolio of debt securities with medium-term maturity

## Benefits of Century SIP-Added advantage of Life cover:

CSIP\* or Century SIP not only offers a sound investment philosophy to realise your goals, but it also secures your and your family's future with a Life cover, that too at Zero additional cost.



Explore additional investment opportunities with an extended life cover of up to 100 times of monthly CSIP investment or ₹50 lakhs (whichever is lower) at no additional cost.

Aditya Birla Sun Life Century SIP is a facility, in addition to the conventional SIP facility, offered under designated schemes which give the benefit of Life Insurance cover to the eligible investors. Life Insurance cover is subject to limits and other terms and conditions as specified for availing Century SIP, an optional, add-on, facility made available under designated schemes of Aditya Birla Sun Life Mutual Fund. This communication contains only few features of Century SIP. For further details and terms and conditions, investors are requested to refer to the Scheme Information Document of designated schemes or visit our website before availing Aditya Birla Sun Life Century SIP. Further, the Group Life Insurance cover will be governed by the terms, conditions & exclusions of the insurance policy with the relevant Insurance Company as determined by the Aditya Birla Sun Life AMC Ltd. (ABSLAMC). ABSLAMC reserves the right to modify/annul the said Group Insurance Cover on a prospective basis. Insurance is a subject matter of solicitation.

\*This facility has been discontinued for new investors with effect from 23rd June, 2022.

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To know more about the various solutions, please contact our advisor or visit our website [adityabirlasunlifemf.com](http://adityabirlasunlifemf.com)



ADITYA BIRLA  
CAPITAL

Savings

Regular Income

Tax Saving

Wealth

Aditya Birla Sun Life  
Mutual Fund

<https://www.facebook.com/abslmutualfund> [www.twitter.com/abslmf](https://www.twitter.com/abslmf)

Scheme:	This product is suitable for investors who are seeking*:	<p><b>RISKOMETER</b> Investors understand that their principal will be at <b>Moderately High</b> risk.</p>	Potential Risk Class		
			Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
<b>Aditya Birla Sun Life Medium Term Plan</b> (An open ended medium term - debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years. A relatively high interest rate risk and relatively high credit risk.) Number of Segregated Portfolios - 1	<ul style="list-style-type: none"> <li>Income with capital growth over medium term</li> <li>Investments in debt and money market instruments</li> </ul> <p>*Investors should consult their financial advisors, if in doubt whether the product is suitable for them.</p>	Relatively Low (Class I)	Moderate (Class II)	Relatively High (Class III)	
				C-III	

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.

