



## Key Information Memorandum

### ADITYA BIRLA SUN LIFE FINANCIAL PLANNING FOF

(An open ended fund of fund scheme investing in a portfolio of mutual fund schemes)

This Product is suitable for investors who are seeking*:	
<p><b>Aggressive Plan:</b></p> <ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Aggressive) of investors in the long term investment in portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds)</li> </ul>	<p>Investors understand that their principal will be at Very High risk</p>
<p><b>Conservative Plan:</b></p> <ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Conservative) of investors in the long term investment in portfolio of mutual fund schemes (predominantly in Debt and Liquid schemes)</li> </ul>	<p>Investors understand that their principal will be at Moderately High risk</p>
<p><b>Moderate Plan:</b></p> <ul style="list-style-type: none"> <li>capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk return profile (Prudent) of investors in the long term</li> <li>investment in portfolio of mutual fund schemes (predominantly in a combination of Equity Schemes, Exchange Traded Funds and Debt &amp; Liquid Schemes)</li> </ul>	<p>Investors understand that their principal will be at High risk</p>

\*Investors should consult their financial advisers if in doubt whether the product is suitable for them

#### Continuous Offer of units at NAV based prices

<u>NAME OF THE ASSET MANAGEMENT COMPANY</u>	<u>NAME OF MUTUAL FUND</u>
<p><b>Aditya Birla Sun Life AMC Limited (ABSLAMC)</b> One World Centre, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013 Tel. 43568000, Fax No. 43568110/ 8111 CIN: L65991MH1994PLC080811</p>	<p><b>Aditya Birla Sun Life Mutual Fund (ABSLMF)</b> One World Centre, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Tel. 43568000, Fax No. 43568110/ 8111 Website: www.mutualfund.adityabirlacapital.com</p>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com)

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated October 31, 2023.

Name of the Scheme	Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan / Moderate Plan /
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	<b>Aggressive Plan</b>																																																	
<b>Type of Scheme</b>	<p><b>Conservative Plan:</b> An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Debt &amp; Liquid Schemes).</p> <p><b>Moderate Plan:</b> 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 &amp; Liquid Schemes).</p> <p><b>Aggressive Plan:</b> An open ended fund of fund scheme investing in a portfolio of mutual fund schemes (predominantly in Equity Schemes and Exchange Traded Funds).</p>																																																	
<b>Inception Date</b>	May 09, 2011																																																	
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<b>Scheme Category</b>	Fund of Funds																																																	
<b>Investment Objective</b>	The Scheme aims to generate returns by investing in portfolio of equity schemes, ETFs and debt																																																	
<b>No. of Folios &amp; AUM (as on September 30, 2023)</b>	<p><b>No. of Folios:</b> Aggressive Plan – 18,253; Conservative Plan – 4,870; Moderate Plan – 6,070</p> <p><b>AUM in Crs:</b> Aggressive-Rs. 177.36; Conservative Plan - Rs. 17.24; Moderate Plan - Rs. 31.18</p>																																																	
<b>Asset Allocation Pattern of the Scheme</b>	<p><b><u>Indicative Asset Allocation</u></b></p> <p>Under normal circumstances, the asset allocation is as follows:</p> <p><b><u>Aggressive Plan:</u></b></p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocation ( % of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)</td> <td>55</td> <td>85</td> </tr> <tr> <td>Debt &amp; Liquid Schemes</td> <td>15</td> <td>45</td> </tr> <tr> <td>Money Market Securities</td> <td>0</td> <td>5</td> </tr> <tr> <td>Gold Exchange Traded Funds</td> <td>0</td> <td>10</td> </tr> </tbody> </table> <p><b><u>Conservative Plan:</u></b></p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocation ( % of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)</td> <td>15</td> <td>45</td> <td>High</td> </tr> <tr> <td>Debt &amp; Liquid Schemes</td> <td>55</td> <td>85</td> <td>Medium to Low</td> </tr> <tr> <td>Money Market Instruments</td> <td>0</td> <td>5</td> <td>Low</td> </tr> <tr> <td>Gold Exchange Traded Funds</td> <td>0</td> <td>10</td> <td>Low</td> </tr> </tbody> </table> <p><b><u>Moderate Plan:</u></b></p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocation ( % of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity Schemes, Exchange Traded Funds</td> <td>35</td> <td>65</td> <td>High</td> </tr> </tbody> </table>	Instruments	Indicative allocation ( % of total assets)		Minimum	Maximum	Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	55	85	Debt & Liquid Schemes	15	45	Money Market Securities	0	5	Gold Exchange Traded Funds	0	10	Instruments	Indicative allocation ( % of total assets)		Risk Profile	Minimum	Maximum	Equity Schemes, Exchange Traded Funds (excluding Gold Exchange Traded Funds)	15	45	High	Debt & Liquid Schemes	55	85	Medium to Low	Money Market Instruments	0	5	Low	Gold Exchange Traded Funds	0	10	Low	Instruments	Indicative allocation ( % of total assets)		Risk Profile	Minimum	Maximum	Equity Schemes, Exchange Traded Funds	35	65	High
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Money Market Securities	0	5	Low
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Minimum Investment in the underlying funds will be 95% of total assets.

The Plans under the Scheme will invest in international ETFs, third party mutual fund schemes and / or Schemes of Aditya Birla Sun Life Mutual Fund.

Money Market Instruments include commercial papers, commercial bills, treasury bills, Government Securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

Under normal circumstances, the Scheme will invest upto 50% of the total portfolio in foreign securities.

The Scheme will not invest in derivatives, securitized debt and short selling.

The gross investments in securities under the Scheme (which include equity schemes, debt schemes and ETF, debt Instruments & money market instruments of India) shall not exceed 100% of the net assets of the Scheme.

#### **Change in Asset Allocation**

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated may change from time to time, keeping in view market conditions, market opportunities, and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the asset allocation will be for short term and defensive considerations. However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short-term purpose only, for defensive considerations as per para 1.14.1.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and the intention being at all times to protect the interests of the Unit Holders.

In the event of deviations from asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Fund Manager will carry out rebalancing within 30 business days in terms of para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023. Where the portfolio is not rebalanced within 30 business days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of scheme is not rebalanced within the extended timelines, AMCs shall not be permitted to launch any new scheme and exit load shall not be levied to the investors exiting the Scheme, till the time the portfolio is rebalanced.

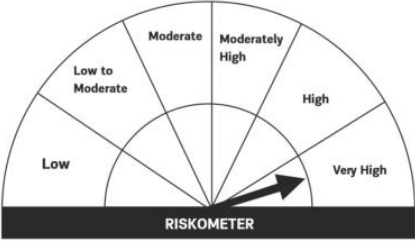
Further, in terms of para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC shall report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC shall immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced. Additionally, the AMC shall disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

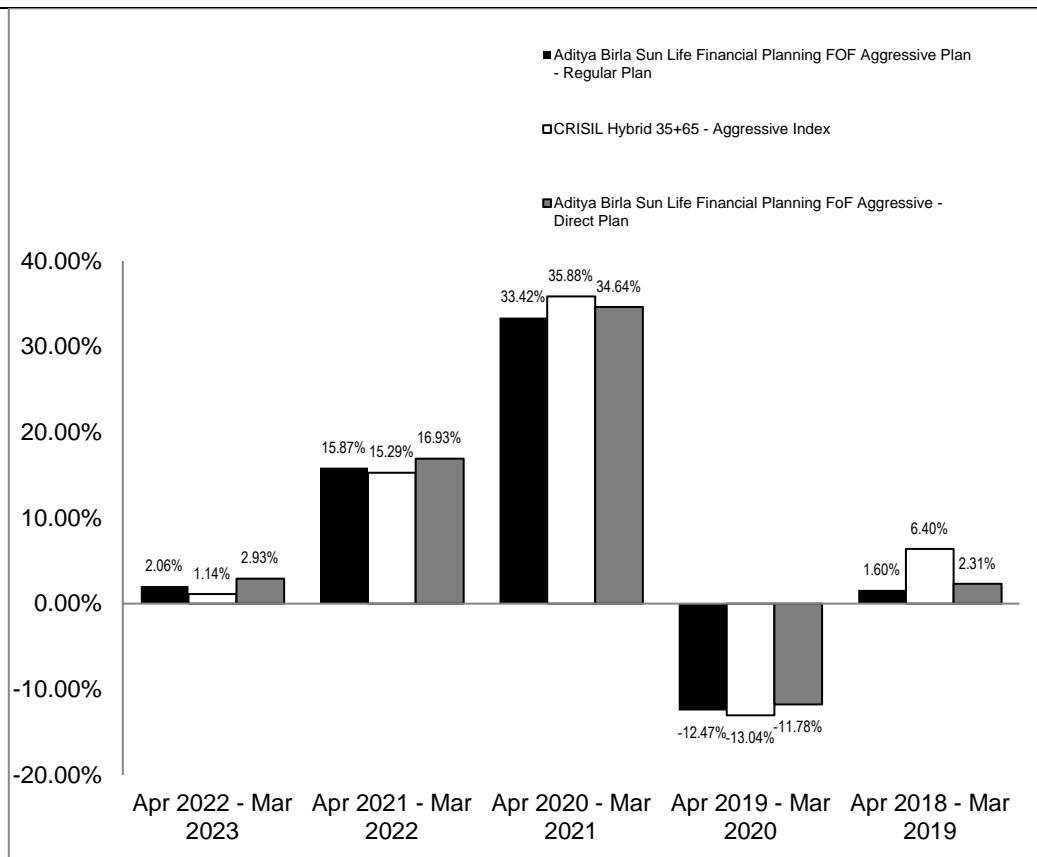
Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of subregulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

	<b>All 3 Plans under the Scheme can invest in third party mutual fund Scheme and / or Scheme of Aditya Birla Sun Life Mutual Fund.</b>
<b>Investment Strategy</b>	<p>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. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Memorandum (SID) carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ul style="list-style-type: none"> <li>• The Scheme returns can be impacted by issues pertaining to the NAV's of underlying Scheme of mutual funds where the Scheme has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process, key staff departures etc.</li> <li>• Each plan has an allocation range within each asset class. The fund manager of the scheme has the discretion of active allocation to the asset class within the permitted range. This flexibility at times could impact the performance of each plan if the decision to allocate higher or lower percentage to an asset class does not go right. E.g. if the range for equities is 50-60%. In a rising market, 50% allocation and in falling market, 60% allocation to equities would result in lower returns.</li> </ul>
<b>Risk Control</b>	<ul style="list-style-type: none"> <li>• Investment in funds selected as per ABSLAMC process;</li> <li>• Regular monitoring of the investments internally to reduce risk;</li> <li>• Diversification achieved through investment in more than one fund at any point of time;</li> <li>• Tracking and monitoring deviation from the benchmark;</li> <li>• Tracking Investor concentrations;</li> <li>• Regularly tracking the liquidity of the portfolio of the underlying funds;</li> <li>• Regularly checking and tracking credit quality of the portfolio of the underlying funds;</li> <li>• Favoring funds with strong parent backing.</li> </ul>
<b>Plans/Options</b>	<p>The Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p><b>Each of 3 plans viz Conservative Plan, Moderate Plan &amp; Aggressive Plan offers</b> (Regular and Direct) Plan under the scheme will have the following Options:</p> <ol style="list-style-type: none"> <li>(1) <b>Growth</b> Option and</li> <li>(2) <b>Income Distribution cum capital withdrawal ("IDCW")</b> Option (Payout of IDCW / Reinvestment of IDCW)^</li> </ol> <p><i>^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</i></p> <p><b>**DIRECT PLAN:</b></p> <ol style="list-style-type: none"> <li><b>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</b></li> <li><b>Eligible investors:</b> All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</li> <li><b>Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors' applications for subscription of units are routed through Distributors].</li> <li><b>How to apply:</b> <ol style="list-style-type: none"> <li>Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to</li> </ol> </li> </ol>

	<p>indicate “Direct Plan” against the Scheme name in the application form.</p> <p>b. Investors should also indicate “Direct” in the ARN column of the application form.</p> <p><b>Payout of IDCW</b> Under this option, it is proposed to declare IDCW subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders, whose names appear in the register of Unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCW and frequency thereof is at the discretion of trustees. There is no assurance or guarantee to Unitholders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. The IDCW shall be paid in the name of the sole / first holder and, if applicable, will be posted to the Registered Address of the sole / first holder in the original application form. To safeguard the interest of the unit holders from loss/ theft of IDCW cheques, investors should provide the name of their bank, branch, account number and IFSC/ MICR Number in the application form. IDCW cheques will be sent to the unit holder after incorporating such information. However, AMC will endeavor to credit the Payout of IDCW directly to the designated Bank A/c of the unitholder through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit / NECS). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. On payments of IDCW, the NAV will stand reduced by the amount of IDCW paid. In case the IDCW amount payable is less than or equal to Rs 250/- (Rupees Two Hundred and Fifty only) the same will be compulsorily reinvested in the corresponding Scheme(s)/Plan(s) on the ex-IDCW date at Applicable NAV The amount of IDCW reinvested will be net of applicable taxes.</p> <p><b>Reinvestment of IDCW</b> Unitholders opting for IDCW option may choose Reinvestment of IDCW to be received by them in additional units of the scheme. Under this facility the IDCW due and payable to the unitholders will be compulsorily and without any further act by the unitholders, reinvested in the IDCW option (on the next business day after the record date) at a price based on the prevailing Ex-IDCW Net Asset Value (NAV derived post declaration of IDCW) per unit on the record date. The amount of Reinvestment of IDCW will be net of tax deducted at source, wherever applicable. Reinvestment of IDCW shall constitute a constructive payment of IDCW to the unitholders and a constructive receipt of the same amount from each unitholder for reinvestment in units. On Reinvestment of IDCW, the number of units to the credit of the unitholders will increase to the extent of the Reinvestment of IDCW divided by the applicable NAV as explained above. There shall, however, be no entry/sales load on the IDCWs so reinvested.</p> <p><b>Growth Option</b> c. Under this option, no IDCW will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units under this option.</p>																																				
<p><b>Default Plan / Option</b> (In case the investor fails to specify his preference, the given default plan / option / sub-option would apply)</p>	<p><b>Default Option/Sub-Option:</b> IDCW Option (Reinvestment of IDCW). In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as IDCW Option (Reinvestment of IDCW) and processed accordingly.</p> <p><b>Default Plan:</b> Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:</p> <table border="1" data-bbox="440 1535 1503 1822"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p><i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code</i></p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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	<i>within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i>											
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p>In accordance with provisions of para 8.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and further amendments if any, thereto, the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:</p> <p><b>I. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF ANY AMOUNT:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. and where funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time - the closing NAV of the day shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable.</li> <li>• Irrespective of the time of receipt of application on any given day, where the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day - the closing NAV of such subsequent business day shall be applicable.</li> <li>• In case of switch transactions from one scheme to another, the allocation to switch-in scheme shall be in line with the redemption payouts.</li> </ul> <p>Further, for systematic transactions viz. Systematic Investment Plans, Systematic Transfer Plans, etc., units will be allotted as per the closing NAV of the day when funds are available for utilization by the target scheme, irrespective of the systematic installment date.</p> <p><b>II. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.</li> <li>• In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</li> </ul> <p>(a) While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in this Scheme Information Document.</p>											
<b>Minimum Application Amount / Number of Units</b>	<b>Purchase (Incl. Switch-in)</b> Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter	<b>Additional Purchase (Incl. Switch-in)</b> Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter	<b>Repurchase</b> In Multiples of Re. 1/- or 0.001 units.									
<b>Transfer of Proceeds of Repurchase (Redemption) Request</b>	Within three working days of the receipt of the redemption request at the official points of acceptance of Aditya Birla Sun Life Mutual Fund.											
<b>Benchmark Index</b>	<p><b>Aggressive Plan:</b> CRISIL Hybrid 35+65 - Aggressive Index</p> <p><b>Conservative Plan:</b> CRISIL Short Term Debt Hybrid 75+25 Index.</p> <p><b>Moderate Plan:</b> CRISIL Hybrid 50+50 - Moderate Index</p>											
<b>IDCW Policy</b>	IDCW will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of IDCW, the NAV will stand reduced by the amount of IDCW.											
<b>Name of the Fund Manager and Tenure for which the fund manager has been managing the Scheme</b>	<table border="1"> <thead> <tr> <th>Fund Manager</th> <th>Managing Since</th> <th>Tenure</th> </tr> </thead> <tbody> <tr> <td>Mr. Vinod Bhat</td> <td>August 16, 2019</td> <td>4.2 years</td> </tr> <tr> <td>Mr. Dhaval Joshi</td> <td>November 21, 2022</td> <td>0.9 years</td> </tr> </tbody> </table>			Fund Manager	Managing Since	Tenure	Mr. Vinod Bhat	August 16, 2019	4.2 years	Mr. Dhaval Joshi	November 21, 2022	0.9 years
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Mr. Dhaval Joshi	November 21, 2022	0.9 years										

<b>Name of the Trustee Company</b>	Aditya Birla Sun Life Trustee Private Limited																									
<b>Performance of the Scheme</b>	<p>➤ <b><u>Aditya Birla Sun Life Financial Planning Fund of Fund - Aggressive Plan (ABSLFPF – AP)</u></b></p> <p><b>I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2023</b></p> <table border="1" data-bbox="440 436 1502 877"> <thead> <tr> <th>Return</th> <th>Last 1 Year *</th> <th>Last 3 years</th> <th>Last 5 Years</th> <th>Since Inception</th> </tr> </thead> <tbody> <tr> <td>Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan <i>(Inception - May 09,2011)</i></td> <td>18.08</td> <td>18.58</td> <td>13.02</td> <td>11.80</td> </tr> <tr> <td>CRISIL Hybrid 35+65 Aggressive Index</td> <td>13.21</td> <td>16.77</td> <td>12.80</td> <td>11.50</td> </tr> <tr> <td>Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan - Direct Plan <i>(Inception - January 01,2013)</i></td> <td>19.05</td> <td>19.66</td> <td>14.01</td> <td>13.06</td> </tr> <tr> <td>CRISIL Hybrid 35+65 Aggressive Index</td> <td>13.21</td> <td>16.77</td> <td>12.80</td> <td>12.11</td> </tr> </tbody> </table> <p><b>Note:</b> Past performance may or may not be sustained in future                      *Absolute Returns                      For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any</p> <div data-bbox="440 1016 1451 1409" style="border: 1px solid black; padding: 5px;"> <p align="center"><b>Risk-o-meter of the Benchmark of the Scheme - CRISIL Hybrid 35+65 Aggressive Index</b></p>  <p align="center">Investors understand that their principal will be at Very High risk</p> </div> <p><b>II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)</b></p>	Return	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception	Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan <i>(Inception - May 09,2011)</i>	18.08	18.58	13.02	11.80	CRISIL Hybrid 35+65 Aggressive Index	13.21	16.77	12.80	11.50	Aditya Birla Sun Life Financial Planning Fund FoF - Aggressive Plan - Direct Plan <i>(Inception - January 01,2013)</i>	19.05	19.66	14.01	13.06	CRISIL Hybrid 35+65 Aggressive Index	13.21	16.77	12.80	12.11
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**Past performance may or may not be sustained in future.** Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.

➤ **Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF – CP)**

**I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2023**

Return	Last 1 Year *	Last 3 years	Last 5 Years	Since Inception
Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan <i>(Inception - Mar 09, 2014)</i>	12.76	11.12	9.32	8.50
CRISIL Short Term Debt Hybrid 75+25 Fund Index ^	9.58	9.78	9.51	9.42
Aditya Birla Sun Life Financial Planning Fund FoF - Conservative Plan - Direct Plan <i>(Inception - January 01, 2013)</i>	13.15	11.65	9.85	8.83
CRISIL Short Term Debt Hybrid 75+25 Fund Index ^	9.58	9.78	9.51	9.55

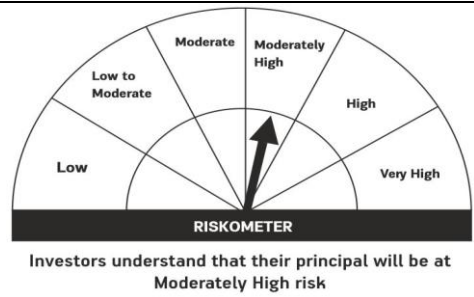
**Note:** Past performance may or may not be sustained in future

\*Absolute Returns

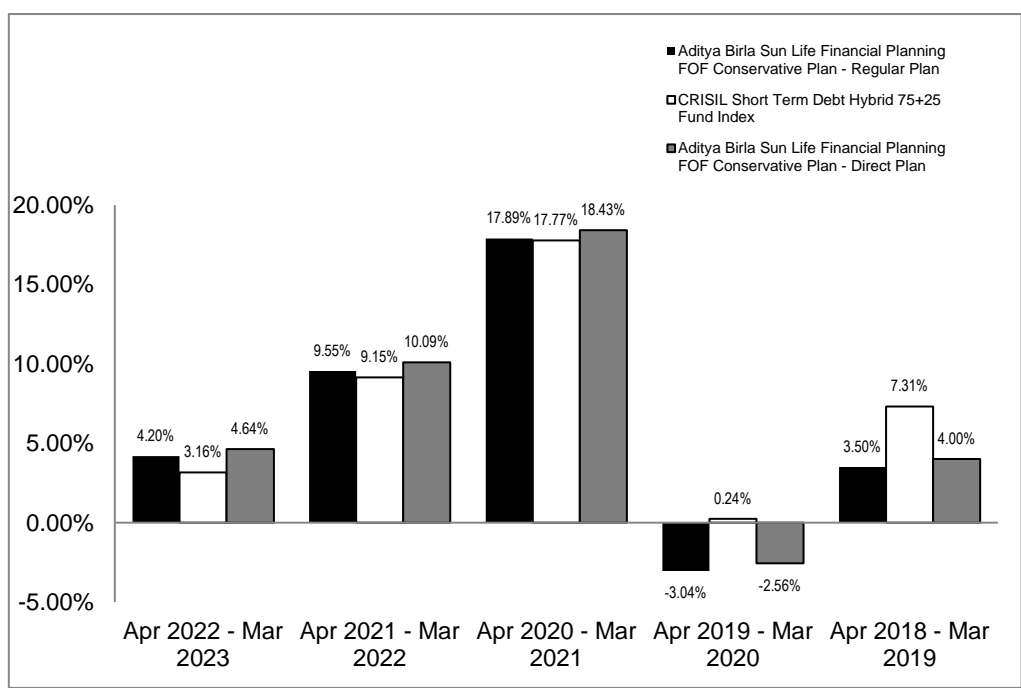
For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any



**Risk-o-meter of the Benchmark of the Scheme - CRISIL Short Term Debt Hybrid 75+25 Index**



**II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)**



^ The nomenclature of 'CRISIL Short Term Debt Hybrid 75+25 Fund Index' is revised as 'CRISIL Short Term Debt Hybrid 75+25 Index' w.e.f. April 3, 2023

**Past performance may or may not be sustained in future.** Returns are in % and absolute returns for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.

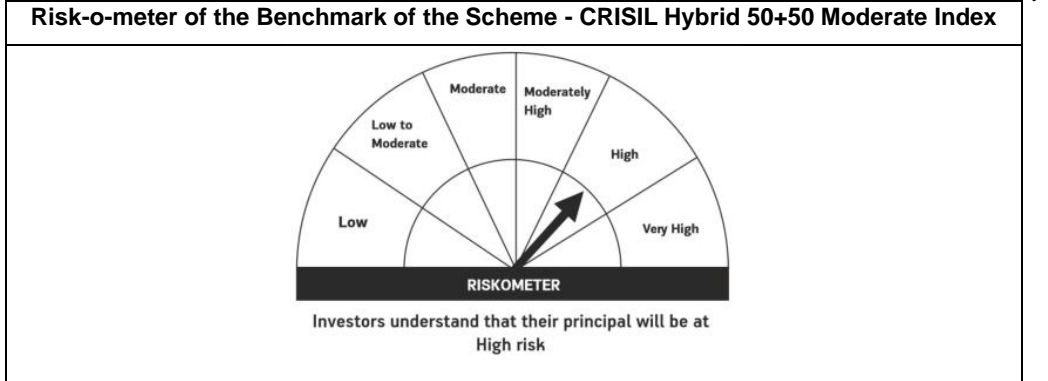
➤ **Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF – MP)**

**I. PERFORMANCE OF THE SCHEMES AS AT SEPTEMBER 30, 2023**

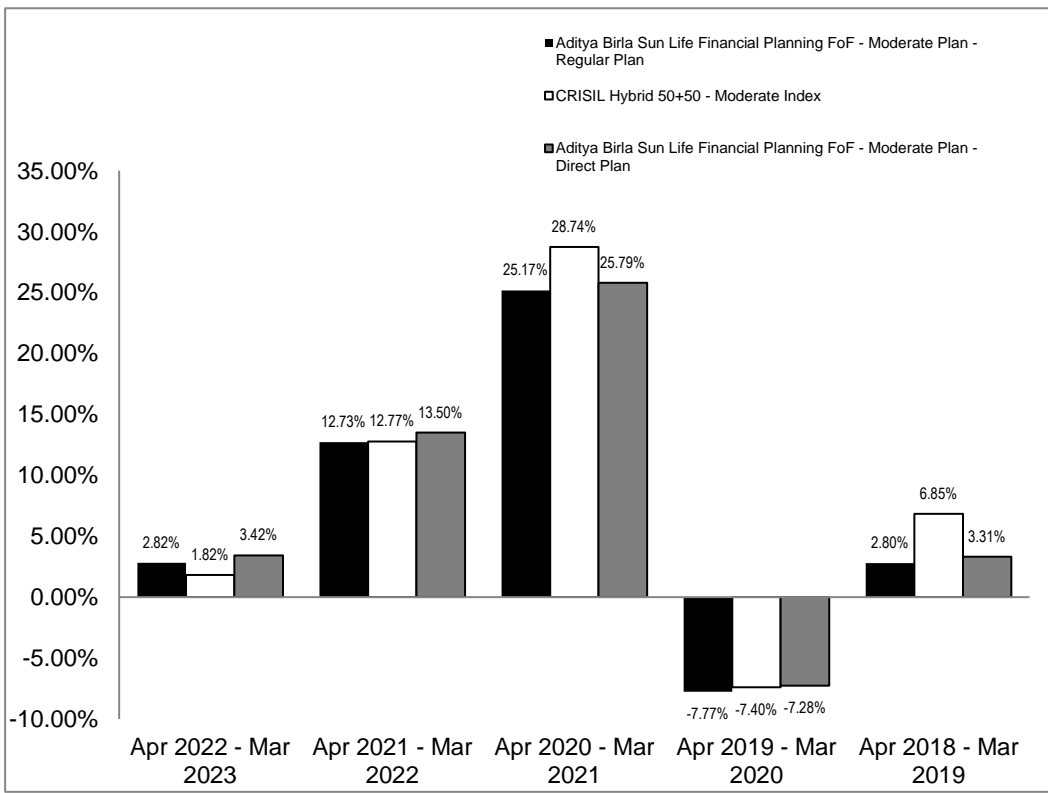
Return	Last 1 Year *	Last 3 Years	Last 5 Years	Since Inception

Aditya Birla Sun Life Financial Planning Fund FoF - Moderate Plan (Inception - May 09, 2011)	15.16	14.72	11.25	9.99
CRISIL Hybrid 50+50 Moderate Index	11.97	13.99	11.81	10.80
Aditya Birla Sun Life Financial Planning Fund FoF - Moderate Plan - Direct Plan (Inception - January 01, 2013)	15.74	15.43	11.89	10.59
CRISIL Hybrid 50+50 Moderate Index	11.97	13.99	11.81	11.23

**Note:** Past performance may or may not be sustained in future  
 \*Absolute Returns  
 For IDCW option, the returns would assume reinvestment of IDCW, net of distribution taxes, if any



**II. ABSOLUTE RETURNS FOR EACH FINANCIAL YEAR (FY APR-MAR)**



**Past performance may or may not be sustained in future.** Returns are in % and absolute returns

	for period less than 1 year & CAGR for period 1 year or more. Load and taxes not considered.					
<b>Expenses of the Scheme:</b>	<b>Entry Load*:</b> Nil					
<b>(i) Load Structure</b>	<p>– <b>Exit Load:</b> For redemption/ switch out of units within 365 days from the date of allotment: 1% of the applicable NAV.</p> <p>For redemption/ switch out of units after 365 days from the date of allotment: Nil.</p> <p>* In terms of para 10.4.1.a of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009.</p> <ul style="list-style-type: none"> <li>No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to IDCW option or vice-versa within the respective Plans offered under the Scheme.</li> <li>No entry or exit load shall be charged in respect of units issued to unitholders on Reinvestments of IDCW and units issued to unitholders as Bonus units.</li> <li>No exit load will be charged in case of switch of investments from Regular Plan to Direct Plan and vice versa.</li> </ul>					
<b>(ii) Recurring expenses (As a % of daily net assets)</b>	Actual (unaudited) expenses for the financial year ended March 31, 2023:					
	<b>ABSL FP - AP</b>	<b>ABSL FP - CP</b>	<b>ABSL FP - MP</b>	<b>Underlying Scheme(s) - AP</b>	<b>Underlying Scheme(s) - CP</b>	<b>Underlying Scheme(s) - MP</b>
<b>Regular Plan</b>	1.07%	0.50%	0.66%	0.60%	0.44%	0.53%
<b>Direct plan</b>	0.22%	0.34%	0.36%			
	<b>Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:</b>					
<b>Expense Head / Nature of Expense</b>	<b>% of daily Net Assets (Aggressive Plan)</b>	<b>% of daily Net Assets (Conservative Plan)</b>	<b>% of daily Net Assets (Moderate Plan)</b>			
Investment Management and Advisory Fees (AMC fees)	Upto 2.00% (including weighted average of charges levied by the underlying scheme)	Upto 2.00% (including weighted average of charges levied by the underlying scheme)	Upto 2.00% (including weighted average of charges levied by the underlying scheme)			
Trustee fee						
Registrar & Transfer Agent (RTA) Fees						
Audit fees						
Custodian fees						
Marketing & Selling expense incl. agent commission						
Cost related to investor communications						
Cost of fund transfer from location to location						
Cost of providing account statements/allotment advice and IDCW/ redemption cheques and warrants						
Costs of statutory Advertisements						
Cost towards investor education & awareness (at least 2 bps) ^						
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.						
Goods and Service Tax (GST) on expenses other than investment and advisory fees						

GST on brokerage and transaction cost			
Other expenses			
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6)(a)</b>	<b>Upto 2.00% (including weighted average of charges levied by the underlying scheme)</b>	<b>Upto 2.00% (including weighted average of charges levied by the underlying scheme)</b>	<b>Upto 2.00% (including weighted average of charges levied by the underlying scheme)</b>
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%	Upto 0.05%	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%	Upto 0.30%	Upto 0.30%

**Notes:**

- (a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan
- (b) ^In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives. In line with para 10.1.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds are not required to set aside 2bps of the daily net assets towards investor education and awareness initiatives.
- (c) In terms of para 10.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, AMC may charge GST on following Fees and expenses as below:
- Investment Management and Advisory Fees:** AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
  - Other than Investment Management and Advisory Fees:** AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.
- (a) Total expense ratio of the Plans of the Scheme-

**Aggressive Plan-**

As per Regulation 52(6)(a)(ii) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.25 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(ii).

**Conservative Plan-**

As per Regulation 52(6)(a)(i) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the

	<p>total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(i).</p> <p><b>Moderate Plan-</b> As per Regulation 52(6)(a)(i) of SEBI (MF) Regulations, the total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.</p> <p>Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(i).</p> <p>(d) Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.</p> <p>(e) <b>Maximum Permissible expense:</b> The maximum total expense ratio (TER) that can be charged to the scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations.</p> <p>Investors should note that, all scheme related expenses including commission paid to distributors will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route.</p> <p>The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p>		
<b>Waiver of Load for Direct Applications</b>	Not Applicable		
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.		
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAV will be calculated and disclosed for every Business Day by 12.00 noon of the immediately succeeding Business Day. The NAVs of the Scheme will be calculated upto four decimals. AMC shall update the NAV on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on the website of the Mutual Fund (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>) on the day of declaration of the NAV.</p> <p>The Scheme invests in units of mutual fund schemes which in turn invest in international markets, thus the Scheme requires extended timeline for NAV disclosure to ensure that all securities are valued basis same day valuation. Considering the same, NAV of the Scheme would be declared by 12.00 noon of the immediately succeeding Business Day.</p>		
<b>For Investor Grievances please contact</b>	<table border="0"> <tr> <td data-bbox="423 1514 932 1776"> <p><b>Aditya Birla Sun Life AMC Limited</b> One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: care.mutualfunds@adityabirlacapital.com CIN: L65991MH1994PLC080811</p> </td> <td data-bbox="932 1514 1520 1776"> <p><b>Registrar &amp; Transfer Agents:</b> <b>Computer Age Management Services Limited (CAMS)</b> Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: <a href="mailto:adityabirlacapital.mf@camsonline.com">adityabirlacapital.mf@camsonline.com</a> Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a></p> </td> </tr> </table>	<p><b>Aditya Birla Sun Life AMC Limited</b> One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: care.mutualfunds@adityabirlacapital.com CIN: L65991MH1994PLC080811</p>	<p><b>Registrar &amp; Transfer Agents:</b> <b>Computer Age Management Services Limited (CAMS)</b> Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: <a href="mailto:adityabirlacapital.mf@camsonline.com">adityabirlacapital.mf@camsonline.com</a> Website Address: <a href="http://www.camsonline.com">www.camsonline.com</a></p>
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<b>Unitholders' Information</b>	<p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT :</b></p> <p><b>For normal transactions during ongoing sales and repurchase:</b></p> <ul style="list-style-type: none"> <li>▪ On acceptance of the application for subscription, an allotment confirmation specifying the</li> </ul>		

	<p>number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of the application.</p> <ul style="list-style-type: none"> <li>▪ Thereafter, a Consolidated Account Statement (CAS) for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before fifteenth day of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.</li> </ul> <p><i>**The word 'transaction' shall include purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.</i></p> <ul style="list-style-type: none"> <li>▪ In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&amp;T.</li> <li>▪ In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.</li> <li>▪ The transactions viz. purchase, redemption, switch, payout of IDCW, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).</li> <li>▪ The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.</li> <li>▪ <b>No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions</b></li> </ul> <p><b>APPLICABLE TO INVESTORS WHO OPT TO HOLD UNITS IN ELECTRONIC (DEMAT) MODE:</b></p> <ul style="list-style-type: none"> <li>▪ On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of receipt of application.</li> <li>▪ The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder</li> <li>▪ Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before fifteenth day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.</li> <li>▪ SCAS shall be sent by Depositories every half yearly (September/ March), on or before twenty first day of the succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.</li> <li>• In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</li> <li>• Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/ order of investors in various folios/ demat accounts across mutual funds / demat accounts across depository participants.</li> <li>• In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.</li> </ul>
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- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form
- **Half Yearly Consolidated Account Statement:**
  - A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before twenty first day of the succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.
  - The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.
- Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions.

For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

#### **COMMUNICATION BY EMAIL**

For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

#### **Annual Report:**

The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website on its website ([www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder.

Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

#### **Portfolio Disclosures:**

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on the

	<p>last day of the month / half-year for all Schemes on its website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p><b>Half Yearly Results:</b> Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31<sup>st</sup> March and on 30<sup>th</sup> September), host a soft copy of its unaudited financial results on its website (<a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a>). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.</p>																																																
<p><b>Scheme Portfolio Holdings</b></p>	<p><b>a) <u>Top 10 holdings (as on September 30, 2023):</u></b></p> <p><b><u>Aditya Birla Sun Life Financial Planning Fund of Fund - Aggressive Plan (ABSLFPF – AP)</u></b></p> <table border="1" data-bbox="440 779 1503 1129"> <thead> <tr> <th>Issuer</th> <th>% to net Assets</th> </tr> </thead> <tbody> <tr> <td>KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH</td> <td>10.26%</td> </tr> <tr> <td>HDFC LARGE &amp; MID CAP FD-GR OPT-DIR PLAN</td> <td>10.13%</td> </tr> <tr> <td>Nippon India Small Cap Fund - Direct Plan - Growth Plan</td> <td>8.90%</td> </tr> <tr> <td>Kotak Emerging Equity Scheme - Growth - Direct</td> <td>8.67%</td> </tr> <tr> <td>MIRAE ASSET MIDCAP FUND- DIR GR OPTION</td> <td>8.24%</td> </tr> <tr> <td>Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan</td> <td>8.16%</td> </tr> <tr> <td>ICICI Prudential Bluechip Fund - Direct Plan - Growth</td> <td>8.11%</td> </tr> <tr> <td>ICICI Prudential Savings Fund - Direct Plan - Growth</td> <td>5.94%</td> </tr> <tr> <td>Aditya Birla Sun Life Gold ETF</td> <td>5.88%</td> </tr> <tr> <td>Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan</td> <td>5.83%</td> </tr> </tbody> </table> <p><b><u>Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF – CP)</u></b></p> <table border="1" data-bbox="440 1241 1317 1709"> <thead> <tr> <th>Issuer</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>HDFC Low Duration Fund - Direct Plan - Growth</td> <td>14.96%</td> </tr> <tr> <td>ICICI Prudential Savings Fund - Direct Plan - Growth</td> <td>13.62%</td> </tr> <tr> <td>Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan</td> <td>12.96%</td> </tr> <tr> <td>HDFC Corporate Bond Fund - Growth Option - Direct Plan</td> <td>7.21%</td> </tr> <tr> <td>BANDHAN BANKING &amp; PSU DEBT FD- DIRECT-GR</td> <td>6.94%</td> </tr> <tr> <td>Aditya Birla Sun Life Gold ETF</td> <td>5.90%</td> </tr> <tr> <td>KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH</td> <td>5.47%</td> </tr> <tr> <td>HDFC LARGE &amp; MID CAP FD-GR OPT-DIR PLAN</td> <td>5.34%</td> </tr> <tr> <td>Nippon India Small Cap Fund - Direct Plan - Growth Plan</td> <td>4.01%</td> </tr> <tr> <td>Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan</td> <td>3.75%</td> </tr> </tbody> </table> <p><b><u>Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF – MP)</u></b></p> <table border="1" data-bbox="440 1818 1269 1911"> <thead> <tr> <th>Issuer</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>ICICI Prudential Savings Fund - Direct Plan - Growth</td> <td>11.78%</td> </tr> </tbody> </table>	Issuer	% to net Assets	KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	10.26%	HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	10.13%	Nippon India Small Cap Fund - Direct Plan - Growth Plan	8.90%	Kotak Emerging Equity Scheme - Growth - Direct	8.67%	MIRAE ASSET MIDCAP FUND- DIR GR OPTION	8.24%	Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	8.16%	ICICI Prudential Bluechip Fund - Direct Plan - Growth	8.11%	ICICI Prudential Savings Fund - Direct Plan - Growth	5.94%	Aditya Birla Sun Life Gold ETF	5.88%	Aditya Birla Sun Life Frontline Equity Fund - Growth - Direct Plan	5.83%	Issuer	% to Net Assets	HDFC Low Duration Fund - Direct Plan - Growth	14.96%	ICICI Prudential Savings Fund - Direct Plan - Growth	13.62%	Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	12.96%	HDFC Corporate Bond Fund - Growth Option - Direct Plan	7.21%	BANDHAN BANKING & PSU DEBT FD- DIRECT-GR	6.94%	Aditya Birla Sun Life Gold ETF	5.90%	KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	5.47%	HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	5.34%	Nippon India Small Cap Fund - Direct Plan - Growth Plan	4.01%	Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	3.75%	Issuer	% to Net Assets	ICICI Prudential Savings Fund - Direct Plan - Growth	11.78%
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	HDFC Low Duration Fund - Direct Plan - Growth	8.90%
	Aditya Birla Sun Life Short Term Fund - Growth - Direct Plan	8.52%
	KOTAK MULTICAP FUND-DIRECT PLAN-GROWTH	8.45%
	HDFC LARGE & MID CAP FD-GR OPT-DIR PLAN	8.31%
	Nippon India Small Cap Fund - Direct Plan - Growth Plan	6.19%
	Aditya Birla Sun Life Small Cap Fund - Growth - Direct Plan	6.18%
	MIRAE ASSET MIDCAP FUND- DIR GR OPTION	6.14%
	Aditya Birla Sun Life Gold ETF	5.89%
	Kotak Emerging Equity Scheme - Growth - Direct	5.65%
	<b>b) Sector-wise Allocation (as on September 30, 2023)</b>	
	<b>Aditya Birla Sun Life Financial Planning Fund of Fund - Aggressive Plan (ABSLFPF – AP)</b>	
	<b>Sector</b>	<b>% to net assets</b>
	INVESTMENT FUNDS/MUTUAL FUNDS	92.59%
	Exchange Traded Fund	5.88%
	Cash & Current Assets	1.53%
	<b>Aditya Birla Sun Life Financial Planning Fund of Fund - Conservative Plan (ABSLFPF – CP)</b>	
	<b>Sector</b>	<b>% to net assets</b>
	INVESTMENT FUNDS/MUTUAL FUNDS	91.81%
	Exchange Traded Fund	5.90%
	Cash & Current Assets	2.29%
	<b>Aditya Birla Sun Life Financial Planning Fund of Fund - Moderate Plan (ABSLFPF – MP)</b>	
	<b>Sector</b>	<b>% to net assets</b>
	INVESTMENT FUNDS/MUTUAL FUNDS	91.78%
	Exchange Traded Fund	5.89%
	Cash & Current Assets	2.33%
	The monthly portfolio of the scheme (along with ISIN) shall also be made available on the website of Mutual Fund (www.mutualfund.adityabirlacapital.com ) on or before tenth day of the succeeding month.	
<b>Transaction Charges</b>  <b>(For Lumpsum Purchases and SIP Investments routed through distributor / agent)</b>	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide para 10.5 of the SEBI Master Circular on Mutual Funds dated May 19, 2023 to deduct transaction charges for subscription of Rs.10,000/- and above.</p> <p>In accordance with the said para, ABSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p>	

Investor Type	Transaction charges <sup>^</sup>
<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	Rs.150/- for subscription application of Rs.10,000/- and above.
<b>Investor other than First Time Mutual Fund Investor</b>	Rs.100/- for subscription application of Rs. 10,000/- and above.

2. <sup>^</sup>The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

**3. Transaction charges shall not be deducted/applicable for:**

- (a) purchases / subscriptions for an amount less than Rs. 10,000/-;
- (b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.
- (c) **Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).**

Transactions carried out through the Stock Exchange Platforms for Mutual Funds.

**Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.**

**Date: October 31, 2023**

**Place: Mumbai**