

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.



Mutual Funds

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:

Century SIP 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.

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*:	
<p>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.)</p>	<ul style="list-style-type: none"> Income with capital growth over medium term Investments in debt and money market instruments <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 Moderate risk</p>



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