



Wealth Creation
Solutions



**Get the confidence
to scale higher,
with a little bit of precaution.**

Birla Sun Life

Balanced '95 Fund

(An Open ended Balanced Scheme)



Birla Sun Life
Mutual Fund

Highlights

- Flexible equity exposure with 50-75%
- Strong stock selection process
- Income generation and dividend distribution

Highlights do not indicate assurance of future scheme performance.

Only when we have adequate precautions in place, we can aim to achieve more. Birla Sun Life Balanced '95 Fund is one such offering that gives you the balance of safety and growth. A scheme with a legacy of over 20 years (Inception Date: February 10, 1995) allocates your investments between debt/money market and equity/equity related instruments aiming to balance growth potential with stability.

The equity portion is invested in shares of companies, diversified across industries with the aim to generate long term growth of capital. The debt portion is invested in the safer debt instruments to achieve stability. This scheme allows flexibility of equity allocation between the range of 50-75% in order to maximise the returns and ensure stability.

Please refer to the back page for product labelling and more details.

What is Birla Sun Life Balanced '95 Fund?

A fund that seeks to achieve long-term growth of your investments at moderate levels of risk by striking a balance between the potential growth of equity and safety of debt.

Why Birla Sun Life Balanced '95 Fund?

The scheme invests in a mix of equities, bonds, money market instruments etc. with an objective to achieve growth and income, while attempting to minimise volatility. The main features of the scheme are:

- **Flexibility** – The fund has the flexibility to maintain equity exposure between 50% to 75% depending on the market conditions. The scheme also intends to follow a flexi cap approach on market cap depending on risk return profile of various sub segments of the market.
- **Strong selection process** – Bottom up approach for stock selection and top down approach for sector selection.

Investment objective:

The objective of the scheme is to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and

money market securities. The secondary objective is income generation and distribution of dividend.

Top 10 Portfolio Holdings (As on October 31, 2015)

Issuer	% to Net Assets
Government of India	15.78%
Talwandi Sabo Power Ltd.	6.54%
ICICI Bank Ltd.	3.21%
HDFC Bank Ltd.	3.06%
Infosys Ltd.	2.69%
IDBI Bank Ltd.	2.45%
Sun Pharmaceuticals Industries Ltd.	2.32%
Tata Motors Ltd.	2.17%
Maruti Suzuki India Ltd.	1.98%
Reliance Industries Ltd.	1.88%

Top 10 Sector Holdings (As on October 31, 2015)

Asset Allocation	% to Net Assets
Government Bond	15.78
Banks	13.57
Corporate Debt	8.98
Software	7.30
Pharmaceuticals	6.57
Finance	5.62
Auto	4.58
Petroleum Products	3.66
Industrial Products	3.47
Media & Entertainment	3.18

Sectors/stocks mentioned above as a part of the portfolio may or may not be a part of the portfolio in future.

Our range of financial solutions

Savings

Regular Income

Tax Saving

Wealth Creation

Our Wealth Creation Solutions aim to grow your money through equity / gold investments and are available in a range of conservative to aggressive options.

The Financial Solution (Wealth Creation Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

call 1-800-270-7000

sms GAIN to 567679



Birla Sun Life
Mutual Fund

mutualfund.birlasunlife.com

Premium SMS charges apply.

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Scheme:	This product is suitable for investors who are seeking*:	
Birla Sun Life Balanced '95 Fund (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • investment predominantly in equity and equity related securities as well as 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>Investors understand that their principal will be at Moderately High risk</p>

Distributed By:

Mutual Fund: Birla Sun Life Mutual Fund. **Asset Management Company / Investment Manager:** Birla Sun Life Asset Management Company Ltd. CIN: U65991MH1994PLC080811. **Registered Office:** One Indiabulls Centre, Tower - 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.

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