



Wealth Creation  
Solutions

# Aim to make the most of every market situation



Birla Sun Life

## Balanced Advantage Fund

(An Open-ended Asset Allocation scheme)



Birla Sun Life  
*Mutual Fund*

### Highlights

- Emotion Free Investment Approach
- Potential downside protection
- Equity taxation
- Smart withdrawal feature

Highlights do not indicate assurance of future scheme performance.

In order to achieve success, one needs to strike the right balance between personal and professional duties. 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. Such an approach will take care of market uncertainties and help you meet your objective easily.

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



### Emotion Free Investment Approach

'Buy low, sell high' - Allocates more in Equity when market valuations appear cheap and vice versa

Equity allocation is based on trailing P/E ratio of S&P BSE100 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
- Active re-balancing of portfolio.

# Why Birla Sun Life Balanced Advantage Fund?

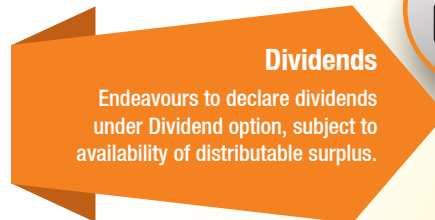


**Participates in upside  
and limits the downside**



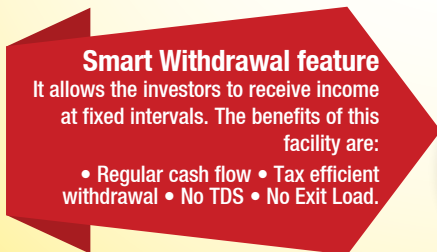
## Equity taxation

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 feature

It allows the investors to receive income at fixed intervals. The benefits of this facility are:

- Regular cash flow
- Tax efficient withdrawal
- No TDS
- No Exit Load.



**No 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:

- 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.

## Product Details & Structure

<b>Benchmark</b>	CRISIL Balanced Fund - Aggressive Index
<b>Investment Objective</b>	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.
<b>Types of Plans/Options</b>	Regular Plan -Growth Regular Plan - Dividend (Payout, Reinvestment & Sweep) Direct Plan-Growth Direct Plan-Dividend (Payout, Reinvestment & Sweep)
<b>Load Structure (as% of NAV) (Incl. of SIP)</b>	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"> <li>• For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV.</li> <li>• For redemption / switch-out of units after 365 days from the date of allotment: Nil.</li> </ul>

## Our range of financial solutions

Savings	Regular Income	Tax Saving	<b>Wealth Creation</b>
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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 Solutions) 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.

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Contact to your Financial Advisor



**Birla Sun Life**  
*Mutual Fund*

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<b>Scheme:</b>	<b>This product is suitable for investors who are seeking*:</b>	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>
<b>Birla Sun Life Balanced Advantage Fund</b> (An Open-ended Asset Allocation scheme)	<ul style="list-style-type: none"> <li>• capital appreciation and regular income in the long-term</li> <li>• investments in equity and equity related securities, as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul> <p>*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</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.**