

Out with the old.
In with the new.
It's a diversified view!



Savings
Solutions



Birla Sun Life

Medium Term Plan

(An Open ended Income Scheme)



Birla Sun Life
Mutual Fund

Highlights

- In-depth credit research
- Identifying opportunities
- Accrual investment strategy

Highlights do not indicate assurance of future scheme performance.

When it comes to investing, traditional modes of investment may be a safe option. But when it comes to wealth-creation, the need is for a different approach. Or rather, a diversified one!

Birla Sun Life Medium Term Plan is one such scheme which aims to identify securities which offer high yields at lower levels of risk and selectively invest in them. The primary objective of the scheme is to generate regular income through investments in debt and money market instruments in order to make regular dividend payments to unit holders and its secondary objective, is to achieve growth of capital.



Factors supporting the need to invest in Birla Sun Life Medium Term Plan

- Consumer Price Index reduced by over 600 bps in the last two years and is expected to remain in a narrow band of 5-6%
- Wholesale Price Index is expected to rebound due to base effect in 2016; providing pricing impetus to corporate India
- CAD is expected to be in a reasonable and manageable range limit of 1-2%

Source: Bloomberg; BSLAMC

- Base rate calculation has been made marginal cost of funding based; cuts may support both India Inc, as well as banks grappling with NPAs

Source: Bloomberg; BSLAMC

- Public capex has been the key contributor to domestic demand growth in the last 12 months
- Employees expect wage hikes as per the 7th Pay Commission
- With a macro adjustment process being underway, the fiscal & monetary policy will eventually work towards driving the growth momentum

Source: Morgan Stanley Research, BSLAMC. Data as on 29th Jan 2016

Investment Approach

Low / Moderate Duration

The credit spreads have already begun to widen after remaining at historical lows for a while. Hence, time is opportune to benefit from the still high absolute yields (AA, A segments) along with the opportunity of benefiting from the favourable spread movement.

Credit Analysis & Portfolio Management

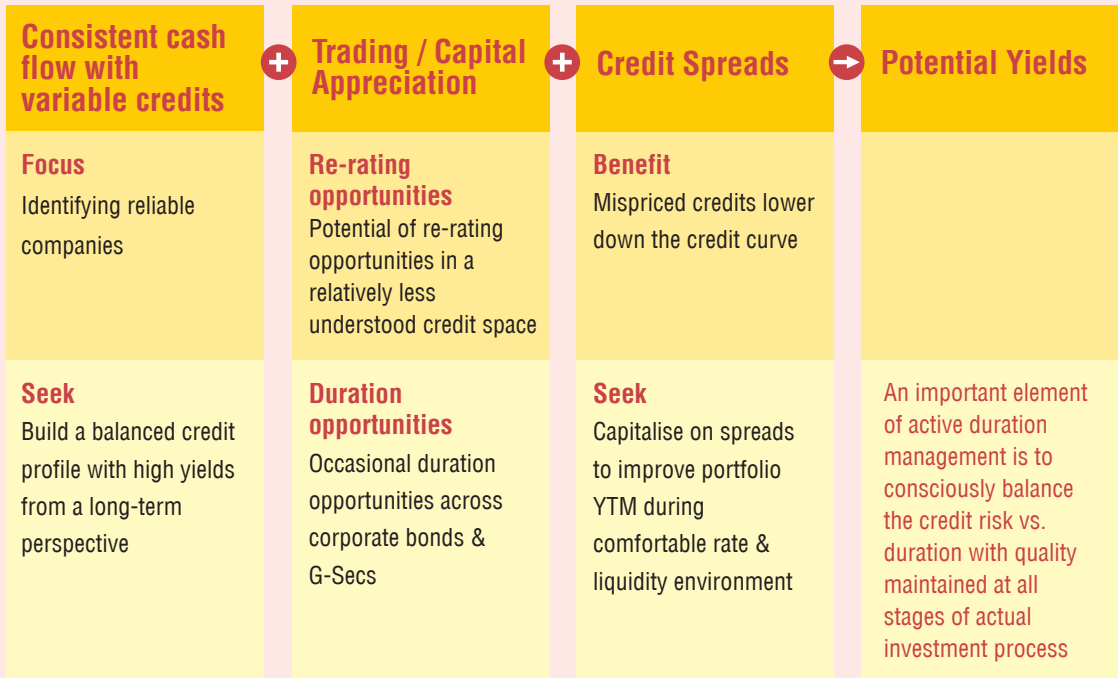
Bonds' selection would be based on an in-depth credit research & evaluation to benefit from structuring of higher yields with balanced levels of risk.

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.



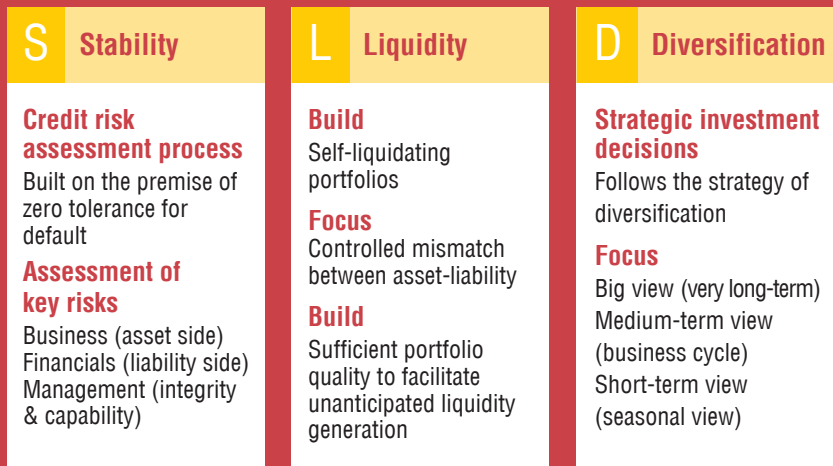
How does Birla Sun Life Medium Term Plan work?



The Scheme could benefit from the extensive Credit Research capabilities & Deal Structuring ability of Birla Sun Life Asset Management Company Limited



The Investment Philosophy



How does Birla Sun Life Medium Term Plan work?

BENCHMARK	CRISIL AA SHORT TERM BOND INDEX
Investment Objective	The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unit holders & its secondary objective is growth of capital.
Load Structure	Entry Load: Nil Exit Load: For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption / switchout of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil.
Duration	Normal portfolio duration range is 1– 5 years. Suitable for investors with investment horizon of 24 months or upwards.
Plans/Options	The scheme will have Regular Plan and Direct Plan with a common portfolio and separate NAV's. Each of the above (Regular and Direct) Plan under the scheme will have the following options: (1) Growth Option (2) Dividend Option with Payout, Reinvestment and Sweep Facility (3) Quarterly Dividend Option with Payout and Reinvestment Facility and (4) Half Yearly Dividend Option with Payout and Reinvestment Facility
Min. Application Amt.	Minimum of ₹ 5000/- and in multiples of ₹ 1000/- thereafter.

For further details on the Scheme, investors can refer to Scheme Information Document and Key Information Memorandum on website of the Fund.

Our range of financial solutions

Savings

Regular Income

Tax Saving

Wealth Creation

Our savings solutions are aimed at preserving your money, providing you with liquidity and giving you tax-efficient returns.

The Financial Solution (Savings 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.

Call 1-800-270-7000

sms GAIN to 567679



Birla Sun Life
Mutual Fund

mutualfund.birlasunlife.com

Premium SMS charges apply.

Scheme:	This product is suitable for investors who are seeking:	
Birla Sun Life Medium Term Plan (An Open ended Income Scheme)	<ul style="list-style-type: none"> income with capital growth over medium to long 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>

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.