



# Aditya Birla Sun Life Retirement Fund - The 40s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



Wealth Solutions

## Fund Details

### Investment Objective

The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

### Fund Manager

Mr. Harshil Suvarnkar, Mr. Dhaval Shah & Mr. Dhaval Joshi

### Date of Allotment

March 11, 2019

### Benchmark

CRISIL Hybrid 35+65 - Aggressive Index

### Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

### Experience in Managing the Fund

3.1 years, 2.3 years & 1.4 Years

### Fund Category

Retirement Fund (Solution Oriented Fund)

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier): Nil

### AUM

Monthly Average AUM	₹	108.71	Crores
AUM as on last day	₹	107.92	Crores

### Total Expense Ratio (TER)

Regular	2.38%
Direct	0.99%
Including additional expenses and goods and service tax on management fees.	

### SIP

Monthly: Minimum ₹ 500/-



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### Other Parameters

Modified Duration	4.70 years
Average Maturity	6.33 years
Yield to Maturity	7.34%
Macaulay Duration	4.89 years
Standard Deviation	9.60%
Sharpe Ratio	0.13
Beta	0.98
Portfolio Turnover	0.55

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Risk Free Rate assumed to be 7.90% (FBIL Overnight MIBOR as on 31 March 2024) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Banks</b>	18.99%	
ICICI Bank Limited	6.92%	
HDFC Bank Limited	5.45%	
State Bank of India	2.00%	
Utkarsh Small Finance Bank Ltd	1.57%	
Union Bank of India	1.17%	
IndusInd Bank Limited	1.15%	
Bank of Baroda	0.73%	
<b>Government Bond</b>	10.74%	
7.18% GOVERNMENT ON INDIA 14AUG2033 GSEC	7.94%	SOV
7.17% GOVERNMENT OF INDIA 17APR30	1.86%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	0.94%	SOV
<b>IT - Software</b>	5.89%	
Infosys Limited	4.76%	
Coforge Limited	1.13%	
<b>Pharmaceuticals &amp; Biotechnology</b>	5.43%	
Sun Pharmaceutical Industries Limited	3.10%	
Strides Pharma Science Limited	1.36%	
Torrent Pharmaceuticals Limited	0.96%	
<b>Construction</b>	4.82%	
Larsen & Toubro Limited	4.82%	
<b>Consumer Durables</b>	4.72%	
Dixon Technologies (India) Limited	1.39%	
Titan Company Limited	1.02%	
Somany Ceramics Limited	0.90%	
Voltas Limited	0.82%	
La Opala RG Limited	0.59%	
<b>Fixed rates bonds - Corporate</b>	4.65%	

Issuer	% to Net Assets	Rating
<b>REC Limited</b>	3.69%	ICRA AAA
HDFC Bank Limited	0.95%	CRISIL AAA
<b>Petroleum Products</b>	4.24%	
Reliance Industries Limited	4.24%	
<b>Automobiles</b>	3.60%	
Tata Motors Limited	1.97%	
Bajaj Auto Limited	1.63%	
<b>Healthcare Services</b>	3.14%	
Fortis Healthcare Limited	3.14%	
<b>Cement &amp; Cement Products</b>	3.07%	
UltraTech Cement Limited	3.07%	
<b>Electrical Equipment</b>	2.46%	
TD Power Systems Limited	1.40%	
Thermax Limited	1.06%	
<b>Personal Products</b>	2.32%	
Procter & Gamble Hygiene and Health Care Limited	1.56%	
Godrej Consumer Products Limited	0.75%	
<b>Realty</b>	2.08%	
Brigade Enterprises Limited	2.08%	
<b>State Government bond</b>	1.87%	
TAMIL NADU 08.21% 24JUN25 SDL	1.87%	SOV
<b>Auto Components</b>	1.73%	
CIE Automotive India Ltd	1.11%	
SJS Enterprises Pvt Limited	0.62%	
<b>Finance</b>	1.68%	
SBFC Finance Ltd	0.77%	
Bajaj Finance Limited	0.73%	
Cholamandalam Investment and Finance Company Limited	0.18%	



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Issuer	% to Net Assets	Rating
<b>Power</b>	<b>1.59%</b>	
<b>NTPC Limited</b>	<b>1.59%</b>	
<b>Diversified FMCG</b>	<b>1.51%</b>	
<b>ITC Limited</b>	<b>1.51%</b>	
<b>Insurance</b>	<b>1.49%</b>	
<b>Max Financial Services Limited</b>	<b>0.84%</b>	
<b>Star Health &amp; Allied Insurance Limited</b>	<b>0.65%</b>	
<b>Commercial Services &amp; Supplies</b>	<b>1.06%</b>	
<b>CMS Info Systems Limited</b>	<b>1.06%</b>	
<b>Oil</b>	<b>0.77%</b>	
<b>Oil &amp; Natural Gas Corporation Limited</b>	<b>0.77%</b>	
<b>Household Products</b>	<b>0.74%</b>	
<b>Flair Writing Industries Ltd</b>	<b>0.74%</b>	
<b>Leisure Services</b>	<b>0.70%</b>	
<b>Westlife Development Ltd</b>	<b>0.70%</b>	

Issuer	% to Net Assets	Rating
<b>Industrial Products</b>	<b>0.58%</b>	
<b>TIMKEN INDIA LTD</b>	<b>0.58%</b>	
<b>Sundaram Clayton Ltd</b>	<b>0.00%</b>	
<b>Transport Services</b>	<b>0.40%</b>	
<b>Container Corporation of India Limited</b>	<b>0.40%</b>	
<b>Cash Management Bills</b>	<b>0.25%</b>	
<b>Government of India</b>	<b>0.25%</b>	<b>SOV</b>
<b>Cash &amp; Current Assets</b>	<b>9.49%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	



## Investment Performance

NAV as on March 31, 2024: ₹ 15.9230

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 40s Plan	9.63%	9.37%	9.16%	26.38%
Value of Std Investment of ₹ 10,000	15923	15666	13011	12646
Benchmark - CRISIL Hybrid 35+65 - Aggressive Index	14.54%	14.08%	14.06%	27.20%
Value of Std Investment of ₹ 10,000	19879	19352	14842	12728
Additional Benchmark - Nifty 50 TRI	16.04%	15.27%	16.35%	30.27%
Value of Std Investment of ₹ 10,000	21204	20356	15736	13008

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 6. Total Schemes managed by Mr. Dhaval Shah is 8. Total Schemes managed by Mr. Harshil Suvarnkar is 15. Total Schemes managed by Mr. Dhaval Joshi is 51.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.



## NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
<b>Growth</b>	15.9230	17.2050
<b>IDCW<sup>2</sup>:</b>	14.8140	16.0050

<sup>2</sup>Income Distribution cum capital withdrawal



## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	610000	600000	360000	120000
Market Value of amount Invested	822904	806979	432584	133657
Scheme Returns (CAGR)	11.76%	11.84%	12.37%	22.15%
CRISIL Hybrid 35+65 - Aggressive Index# (CAGR)	16.01%	14.00%	15.36%	26.08%
Nifty 50 TRI## (CAGR)	18.48%	17.88%	16.88%	27.81%

Past Performance may or may not be sustained in future. The fund's inception date is March 11, 2019, and the initial SIP instalment is considered to have been made on that date. Subsequent installments occur on the first day of every following month.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

## Product Labeling Disclosures

### Aditya Birla Sun Life Retirement Fund - The 40s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

- Long term capital growth and income
- Investment predominantly in equity and equity related securities as well as debt and money market instruments

Fund	CRISIL Hybrid 35+65 - Aggressive Index

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

Data as on March 31, 2024 unless otherwise specified



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