

Scheme Features

What is Birla Sun Life Financial Planning FoF Conservative?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with conservative risk profile. It aims to provide income through limited exposure to equity.

Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized

Why Birla Sun Life Financial Planning FoF Conservative?

The scheme intends to generate returns from a portfolio of equity, debt and gold funds accessed through the diverse investment styles of underlying schemes selected in accordance with the BSLAMC process. The investors benefit from the expertise and management styles of different fund managers of the underlying schemes under a single umbrella.

Scheme Details

Scheme Name	Birla Sun Life Financial Planning FoF Conservative
Inception Date	9-May-2011
Fund Manager	Shravan Kumar Sreenivasula
Managing Fund Since	15-Dec-14
QAAUM (Rs. Cr) (31/03/2016)	4.37
Minimum Investment (Rs.)	5000
Minimum SIP Investment (Rs.)	1000
Benchmark Index	20% Nifty 50 + 44% CRISIL Liquid Fund + 24% CRISIL Composite Bond Fund + 12%INR price of Gold
Entry Load	NIL
Exit Load	For redemption/ switchout of units within and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil

NAV Details as on March 31, 2016

Scheme Name	In (Rs.)
Regular Plan	
Birla Sun Life Financial Planning FoF Conservative - Dividend	13.4304
Birla Sun Life Financial Planning FoF Conservative - Growth	14.7604
Direct Plan[§]	
Birla Sun Life Financial Planning FoF Conservative - Dir - Dividend	10.1785
Birla Sun Life Financial Planning FoF Conservative - Dir - Growth	15.0018

[§] 'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor

Ratio Analysis as on March 31, 2016

Ratios	Birla Sun Life Financial Planning FoF Conservative	Composite Index [§]
Standard Deviation	3.58	8.29
Beta (Slope)	0.13	1.00
Sharpe	0.02	-0.03
Alpha	0.11	0.00

Standard Deviation, Sharpe ratio & Beta are calculated on Annualized basis using 3 years history of monthly returns. Risk free rate (91 days T-bill) - 7.26%

[§] - 20% Nifty 50 + 44% CRISIL Liquid Fund + 24% CRISIL Composite Bond Fund + 12%INR price of Gold

Dividend History

Date	Cum. Dividend NAV	Dividend (Rs. Per Unit)
25-Sep-14	12.25	0.12
25-Jun-14	12.07	0.08
20-Mar-14	11.51	0.08
26-Dec-13	11.35	0.08

Last 4 dividends declared for dividend option

Since inception the scheme has declared dividend for 6 times

Note: Dividends mentioned above were on a face value of Rs. 100/unit. The NAV of the scheme, pursuant to payout of dividend would fall to the extent of the payout and statutory levy, if applicable. Declaration of dividend is at the discretion of the trustees. Above statistics on dividend history are in Rs./ Unit.



About Fund Manager

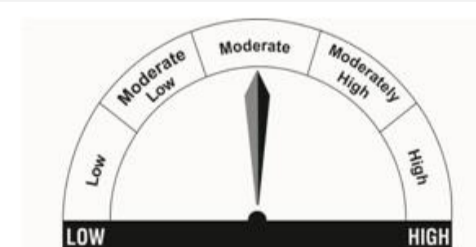
Shravan Kumar Sreenivasula

Mr. Shravan Kumar Sreenivasula has an overall experience of 12 years of which seven years are in financial markets. Prior to joining Birla Sun Life AMC, he was the Fund Manager of Multi-Manager funds at ING Investment Management since April 2008. Before that he worked at Network Eighteen Ltd., Cap Gemini India Pvt. Ltd. and Infosys Technologies Ltd. He is an alumnus of the Indian School of Business, Hyderabad and Indian Institute of Technology, Kharagpur. He is a CFA Charter holder.

Birla Sun Life Financial Planning FoF Conservative(An Open ended Fund of Funds Scheme)

This product is suitable for Investor who are seeking:

- 1 - Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term
- 2 - Investment in portfolio of mutual fund schemes (predominantly in equity funds)
3. Riskometer-Moderate



Birla Sun Life Financial Planning FoF Conservative

An Open ended Fund of Funds Scheme

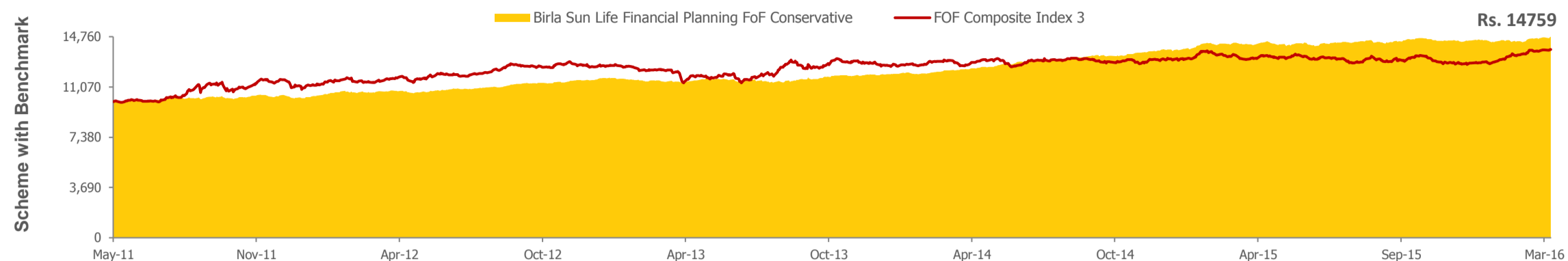
March 2016



Past performance may or may not be sustained in future. Below performance data is as on 31 Mar 2016, provided for Regular Plan - Growth Option, unless otherwise stated

Yearly and Cumulative Performance

Growth of Rs. 10,000 invested in the scheme since Inception vs category & Benchmark index Performance



Calendar Year Returns (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016(YTD)
Birla SL Financial Planning FoF Conservative	NA	NA	NA	NA	NA	13.40	3.31	15.51	4.62	1.66
Composite Index ^{\$}	23.90	-5.79	27.47	17.18	11.83	14.12	0.14	4.43	-2.36	7.74
Nifty 50 ^{##}	54.40	-51.70	75.76	17.95	-24.68	27.53	6.76	31.39	-4.06	-2.62

Inception Date 9-May-11

\$ - 20% Nifty 50 + 44% CRISIL Liquid Fund + 24% CRISIL Composite Bond Fund + 12%INR price of Gold

Systematic Investment Plan

Investment Period	Total Investment (In Rs.)	Value of SIP (In Rs.)			Returns (%)		
		Birla Sun Life Financial Planning FoF Conservative	Composite Index ^{##}	Nifty 50 ^{##}	Birla Sun Life Financial Planning FoF Conservative	Composite Index ^{##}	Nifty 50 ^{##}
Since Inception	58,000	70,787	73,226	70,769	8.19	9.59	8.18
Last 5 Years	--	--	--	--	--	--	--
Last 3 Years	36,000	40,647	40,353	38,930	8.06	7.57	5.15
Last 1 Year	12,000	12,284	11,505	11,531	4.44	-7.58	-7.19

The data assumes the investment of Rs. 1,000 on 1st every month or subsequent working day.

Returns are calculated after accounting for the cash flow by using the XIIR method(Investment Internal Rate of Return)

Investment Performance

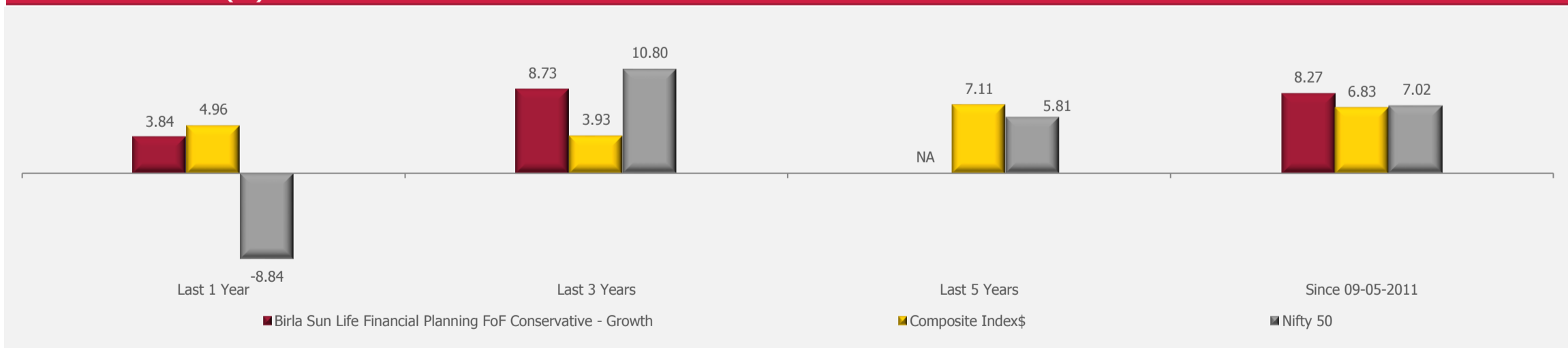
NAV as on March 31, 2016: Rs.14.7604

Date of Inception: May 09, 2011	NAV Per Unit* (Rs.)	Birla Sun Life Financial Planning FoF Conservative			Value of Standard Investment of Rs. 10,000 in		
		Birla Sun Life Financial Planning FoF Conservative (%)	Composite Index ^{##} (%)	Nifty 50 ^{##} (%)	Birla Sun Life Financial Planning FoF Conservative (Rs.)	Composite Index ^{##} (Rs.)	Nifty 50 ^{##} (Rs.)
Since inception till Mar 31, 2016(CAGR)	10.0000	8.27	6.83	7.02	14,759	13,822	13,942
Mar 31, 2015 to Mar 31, 2016 (Absolute)	14.2135	3.85	4.98	-8.86	10,385	10,498	9,114
Mar 28, 2014 to Mar 31, 2015 (Absolute)	12.3693	14.91	4.06	26.81	11,491	10,406	12,681
Mar 28, 2013 to Mar 31, 2014 (Absolute)	11.4724	7.88	3.22	17.98	10,788	10,322	11,798

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns.

Scheme Performance (%)



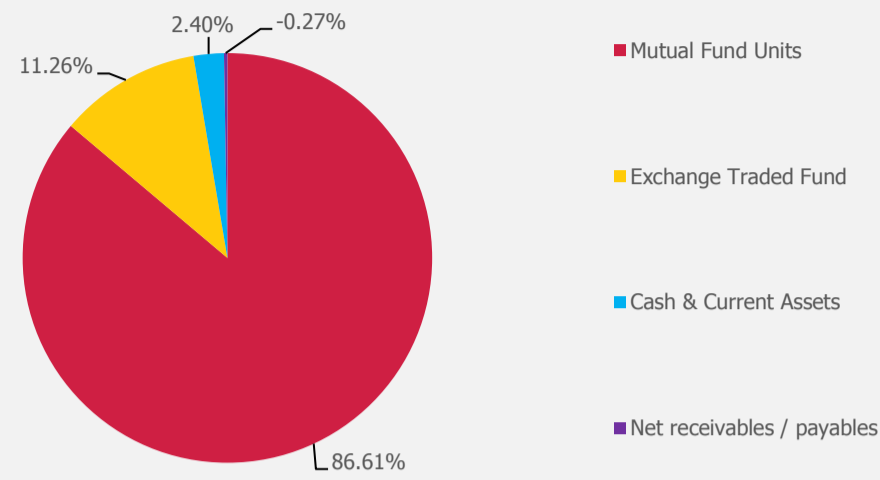
Inception Date 09-May-11

Note: All Returns less than one are Absolute and greater than one year are CAGR

\$ - 20% Nifty 50 + 44% CRISIL Liquid Fund + 24% CRISIL Composite Bond Fund + 12%INR price of Gold

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

Asset Allocation (%)



Top 10 Holdings (% Net Assets)

Issuer	% of Net Assets
Birla Sun Life Mutual Fund	50.79%
SBI Mutual Fund	16.93%
IDFC Mutual Fund	11.92%
Kotak Mutual Fund	5.99%
Goldman Sachs Mutual Fund	5.27%
Motilal Oswal Mutual Fund	4.83%
Mirae Asset Mutual Fund	2.14%

Concentration Analysis (% Net Assets)

Top Holdings	Top 3 Holdings	Top 5 Holdings	Nos of funds
50.79	79.65	90.9	10

Performance details of the schemes managed by Shравan Kumar Sreenivasula

Top 3 Schemes

Date of Inception: December 28,2006	Birla Sun Life Active Debt Multi Manager FoF Scheme			Crisil Composite Bond Fund Index [#]		Nifty 50 ^{##}	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till Mar 31,2016 (CAGR)	10.0000	7.83	20,103	7.51	19,557	7.47	19,490
Mar 31, 2015 - Mar 31, 2016(Absolute)	19.1233	5.13	10,513	8.24	10,824	-8.86	9,114
Mar 28, 2014 - Mar 31, 2015(Absolute)	16.7855	13.93	11,393	14.67	11,467	26.81	12,681
Mar 28, 2013 - Mar 31, 2014(Absolute)	16.2017	3.63	10,363	4.39	10,439	17.98	11,798

Date of Inception: March 20,2012	Birla Sun Life Gold Fund			Prices of Gold [#]		Nifty 50 ^{##}	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till Mar 31,2016 (CAGR)	10.0000	-1.77	9,305	1.31	10,539	9.97	14,671
Mar 31, 2015 - Mar 31, 2016(Absolute)	8.8583	5.03	10,503	10.86	11,086	-8.86	9,114
Mar 31, 2014 - Mar 31, 2015(Absolute)	9.7290	-8.95	9,105	-8.34	9,166	26.65	12,665
Mar 28, 2013 - Mar 31, 2014(Absolute)	10.1004	-3.68	9,632	-3.20	9,680	17.98	11,798

Date of Inception: May 09,2011	Birla Sun Life Financial Planning FoF Conservative			Composite Index [#]		Nifty 50 ^{##}	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till Mar 31,2016 (CAGR)	10.0000	8.27	14,759	6.83	13,822	7.02	13,942
Mar 31, 2015 - Mar 31, 2016(Absolute)	14.2135	3.85	10,385	4.98	10,498	-8.86	9,114
Mar 28, 2014 - Mar 31, 2015(Absolute)	12.3693	14.91	11,491	4.06	10,406	26.81	12,681
Mar 28, 2013 - Mar 31, 2014(Absolute)	11.4724	7.88	10,788	3.22	10,322	17.98	11,798

\$ 20% Nifty 50 + 44% CRISIL Liquid Fund + 24% CRISIL Composite Bond Fund + 12%INR price of Gold

Bottom 3 Schemes

Date of Inception: August 17,2006	Birla Sun Life Asset Allocator Multi Manager FoF Scheme			Crisil Balanced Fund Index [#]		Nifty 50 ^{##}	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till Mar 31,2016 (CAGR)	10.0000	8.14	21,242	9.16	23,252	9.07	23,068
Mar 31, 2015 - Mar 31, 2016(Absolute)	21.1498	0.42	10,042	-2.90	9,710	-8.86	9,114
Mar 28, 2014 - Mar 31, 2015(Absolute)	15.4510	36.88	13,688	22.66	12,266	26.81	12,681
Mar 28, 2013 - Mar 31, 2014(Absolute)	13.7910	12.14	11,214	13.40	11,340	17.98	11,798

Date of Inception: May 09,2011	Birla Sun Life Financial Planning FoF Aggressive			Composite Index [#]		S&P BSE Sensex ^{##}	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till Mar 31,2016 (CAGR)	10.0000	10.44	16,265	6.93	13,885	6.60	13,676
Mar 31, 2015 - Mar 31, 2016(Absolute)	16.4120	-0.88	9,912	-4.30	9,570	-9.36	9,064
Mar 28, 2014 - Mar 31, 2015(Absolute)	12.1996	34.53	13,453	18.17	11,817	25.15	12,515
Mar 28, 2013 - Mar 31, 2014(Absolute)	10.6491	14.68	11,468	11.85	11,185	18.85	11,885

\$ 70% Nifty 50 + 15% CRISIL Liquid Fund +10% CRISIL Composite Bond Fund +5% INR price of Gold

Date of Inception: September 17,2008	Birla Sun Life Global Commodities Fund			Composite Index [#]		Nifty 50 ^{##}	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till Mar 31,2016 (CAGR)	10.0000	0.59	10,454	2.92	12,424	9.12	19,310
Mar 31, 2015 - Mar 31, 2016(Absolute)	11.4667	-8.85	9,115	-8.87	9,113	-8.86	9,114
Mar 31, 2014 - Mar 31, 2015(Absolute)	13.5239	-15.21	8,479	-8.77	9,123	26.65	12,665
Mar 28, 2013 - Mar 31, 2014(Absolute)	12.2783	10.14	11,014	18.62	11,862	17.98	11,798

\$ - 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Above performance if for Regular Growth option. Performance of Regular dividend option under the schemes for the investors would be net of distribution tax, if any. Load and Taxes are not considered for computation of returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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Birla Sun Life Financial Planning FoF Conservative

An Open ended Fund of Funds Scheme

March 2016



Schemes managed by Fund Managers

Schemes managed by Shravan Kumar Sreenivasula

Birla Sun Life Asset Allocation Fund - Conservative Plan
Birla Sun Life Asset Allocator Multi Manager FoF Scheme
Birla Sun Life Global Real Estate Fund
Birla Sun Life Financial Planning FoF Conservative
Birla Sun Life Gold Fund

Birla Sun Life Asset Allocation Fund - Moderate Plan
Birla Sun Life Active Debt Multi Manager FoF Scheme
Birla Sun Life Latin America Equity Fund
Birla Sun Life Financial Planning FoF Aggressive

Birla Sun Life Asset Allocation Fund - Aggressive Plan
Birla Sun Life 5 Star Multi Manager FoF Scheme
Birla Sun Life Global Commodities Fund
Birla Sun Life Financial Planning FoF Prudent

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