

### Scheme Features

#### What is Birla Sun Life Financial Planning FoF Prudent?

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 prudent risk profile. It aims to provide long term capital appreciation.

#### 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 Prudent?

The mix of equity and debt schemes is ideal for investor with a moderate appetite for risk. The fund invests equally in equity and debt schemes giving investors a balanced portfolio by picking the best schemes across the industry.

#### Scheme Details

Scheme Name	Birla Sun Life Financial Planning FoF Prudent
Inception Date	9-May-2011
Fund Manager	Shravan Kumar Sreenivasula
Managing Fund Since	15-Dec-14
QAAUM (Rs. Cr) (31/03/2016)	14.02
Minimum Investment (Rs.)	5000
Minimum SIP Investment (Rs.)	1000
Benchmark Index	40% CNX Nifty + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold
Entry Load	NIL
Exit Load	For redemption/switch out of units within 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

#### NAV Details as on March 31, 2016

Scheme Name	In (Rs.)
<b>Regular Plan</b>	
Birla Sun Life Financial Planning FoF Prudent - Dividend	13.7861
Birla Sun Life Financial Planning FoF Prudent - Growth	15.3717
<b>Direct Plan<sup>§</sup></b>	
Birla Sun Life Financial Planning FoF Prudent - Dir - Dividend	14.1325
Birla Sun Life Financial Planning FoF Prudent - Dir - Growth	15.6008

<sup>§</sup> '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 Prudent	Composite Index <sup>§</sup>
Standard Deviation	6.57	7.40
Beta (Slope)	0.47	1.00
Sharpe	0.03	-0.02
Alpha	0.31	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%

<sup>§</sup> - 40% CNX Nifty + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold

#### Dividend History

Date	Cum. Dividend NAV	Dividend (Rs. Per Unit)
25-Sep-14	12.69	0.16
25-Jun-14	12.38	0.12
20-Mar-14	11.34	0.10
26-Dec-13	11.20	0.12

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

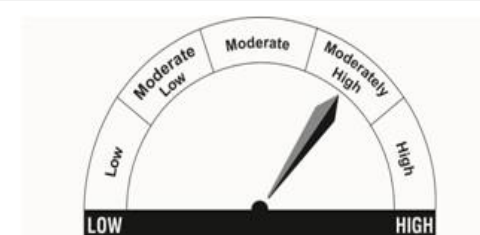
### Shravan Kumar Sreenivasula

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 Prudent (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 (Prudent) of investors in the long term
- 2 - Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds & debt funds)
3. Riskometer-Moderately High



Private & confidential. For internal circulation only

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

# Birla Sun Life Financial Planning FoF Prudent

An Open ended Fund of Funds Scheme

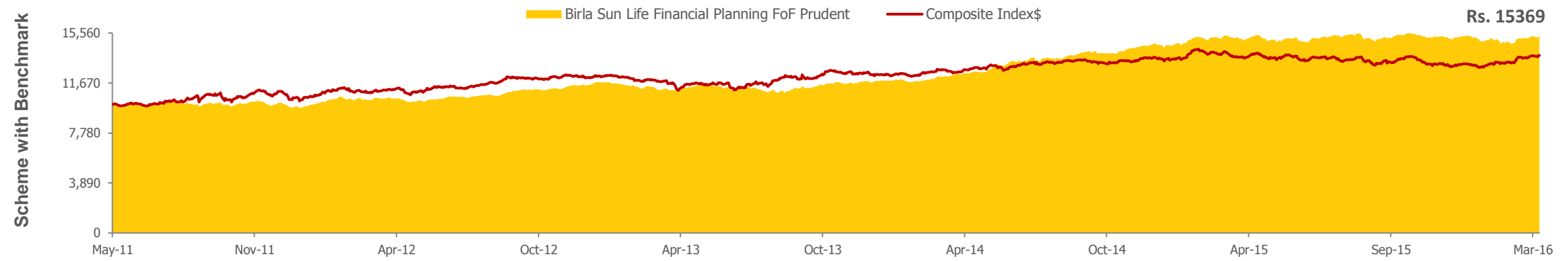
March 2016



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)
<b>Birla Sun Life Financial Planning FoF Prudent</b>	NA	NA	NA	NA	NA	18.78	2.27	23.98	4.26	0.20
<b>Composite Index<sup>##</sup></b>	33.05	-21.41	38.34	17.66	2.09	16.90	1.39	10.48	-3.04	5.10
<b>Nifty 50<sup>##</sup></b>	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

\$ - 40% CNX Nifty + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% 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 Prudent	Composite Index <sup>##</sup>	Nifty 50 <sup>##</sup>	Birla Sun Life Financial Planning FoF Prudent	Composite Index <sup>##</sup>	Nifty 50 <sup>##</sup>
Since Inception	58,000	73,547	88,214	70,769	9.78	17.42	8.18
Last 5 Years	--	--	--	--	--	--	--
Last 3 Years	36,000	41,465	49,982	38,930	9.41	22.55	5.15
Last 1 Year	12,000	12,113	12,226	11,531	1.76	3.52	-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

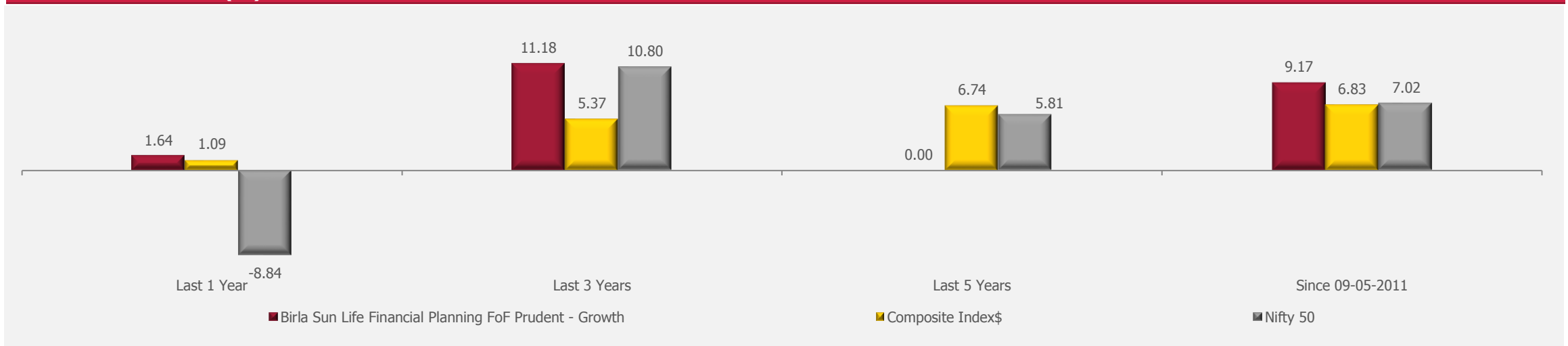
NAV as on March 31, 2016: Rs.15.3717

Date of Inception: May 09, 2011	NAV Per Unit* (Rs.)	Birla Sun Life Financial Planning FoF Prudent (%)	Composite Index <sup>##</sup> (%)	Nifty 50 <sup>##</sup> (%)	Value of Standard Investment of Rs. 10,000 in		
					Birla Sun Life Financial Planning FoF Prudent (Rs.)	Composite Index <sup>##</sup> (Rs.)	Nifty 50 <sup>##</sup> (Rs.)
Since inception till Mar 31, 2016 (CAGR)	10.0000	9.17	6.83	7.02	15,369	13,822	13,942
Mar 31, 2015 to Mar 31, 2016 (Absolute)	15.1227	1.65	1.09	-8.86	10,165	10,109	9,114
Mar 28, 2014 to Mar 31, 2015 (Absolute)	12.3375	22.58	9.36	26.81	12,258	10,936	12,681
Mar 28, 2013 to Mar 31, 2014 (Absolute)	11.1725	10.51	6.24	17.98	11,051	10,624	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 (%)



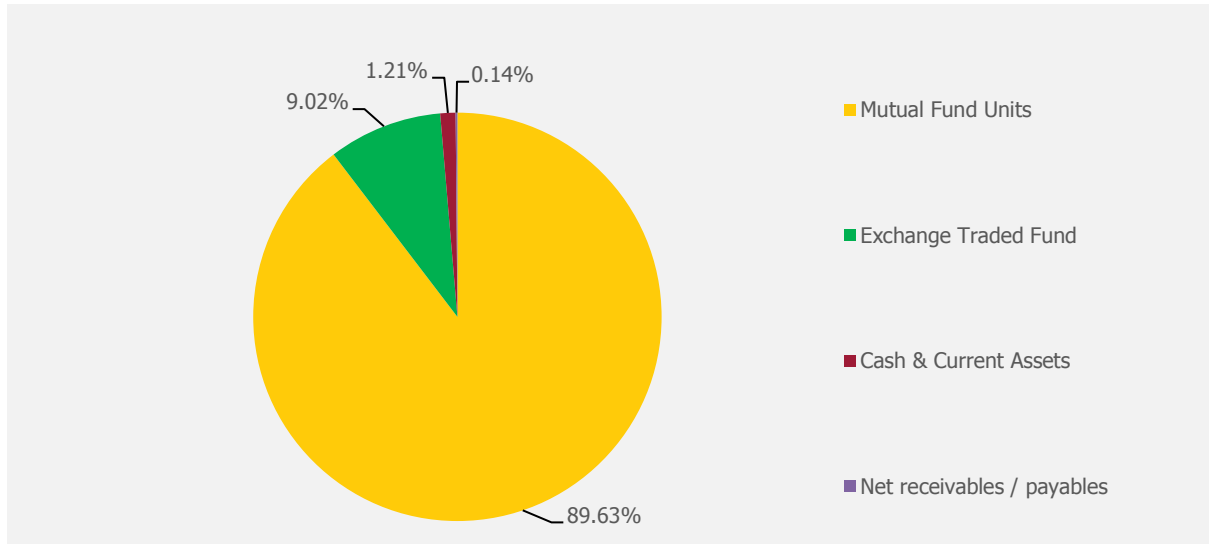
**Inception Date** 09-May-11

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

\$ - 40% CNX Nifty + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold

**Private & confidential. For internal circulation only**  
**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	45.56%
SBI Mutual Fund	19.39%
IDFC Mutual Fund	10.42%
Motilal Oswal Mutual Fund	8.02%
Mirae Asset Mutual Fund	6.24%
Goldman Sachs Mutual Fund	4.64%
Kotak Mutual Fund	4.39%

### Concentration Analysis (% Net Assets)

Top Holdings	Top 3 Holdings	Top 5 Holdings	Nos of funds
45.56	75.37	89.63	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 <sup>#</sup>		Nifty 50 <sup>##</sup>	
	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 <sup>#</sup>		Nifty 50 <sup>##</sup>	
	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 <sup>##</sup>		S&P BSE Sensex <sup>##</sup>	
	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	7.02	13,942	6.60	13,676
Mar 31, 2015 - Mar 31, 2016(Absolute)	14.2135	3.85	10,385	-8.86	9,114	-9.36	9,064
Mar 28, 2014 - Mar 31, 2015(Absolute)	12.3693	14.91	11,491	26.81	12,681	25.15	12,515
Mar 28, 2013 - Mar 31, 2014(Absolute)	11.4724	7.88	10,788	17.98	11,798	18.85	11,885

\$ 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 <sup>#</sup>		Nifty 50 <sup>##</sup>	
	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 <sup>##</sup>		S&P BSE Sensex <sup>##</sup>	
	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 <sup>##</sup>		Nifty 50 <sup>##</sup>	
	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

# 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.

# Birla Sun Life Financial Planning FoF Prudent

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

### Disclaimer

This document is strictly confidential and meant for private circulation only and should not at any point of time be construed to be an invitation to the public for subscribing to the units of Birla Sun Life mutual Fund. Please note that this is not an advertisement. The document is solely for the information and understanding of intended recipients only. If you are not the intended recipient, you are hereby notified that any use, distribution, reproduction or any action taken or omitted to be taken in reliance upon the same is prohibited and may be unlawful. Views expressed herein should not be construed as investment advice to any party and are not necessarily those of Birla Sun Life Asset Management Company Ltd.(BSLAMC) or any of their officers, employees, personnel, directors and BSLAMC and its officers, employees, personnel, directors do not accept responsibility for the editorial content. Wherever possible, all the figures and data given are dated, and the same may or may not be relevant at a future date. Further, the opinions expressed and facts referred to in this document are subject to change without notice and BSLAMC is under no obligation to update the same. While utmost care has been exercised, BSLAMC or any of its officers, employees, personnel, directors make no representation or warranty, express or implied, as to the accuracy, completeness or reliability of the content and hereby disclaim any liability with regard to the same. Recipients of this material should exercise due care and read all scheme related documents (including if necessary, obtaining the advice of tax/legal/accounting/financial/other professional(s) prior to taking of any decision, acting or omitting to act. Further, the recipient shall not copy/circulate/reproduce/quote contents of this document, in part or in whole, or in any other manner whatsoever without prior and explicit approval of BSLAMC. CIN: U65991MH1994PLC080811

Mutual Fund: Birla Sun Life Mutual Fund Asset Management Company/ Investment Manager: Birla Sun Life Asset Management Company Limited Registered Office: One India Bulls Centre, Tower - 1, 17th Floor Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai - 400013. Past performance may or may not be sustained in future. Source: ICRA Online Limited

**Private & confidential. For internal circulation only**

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