

 Prabhudas[®]
Lilladher
POWERING YOUR FINANCIAL GROWTH



INVEST
— ACTIVE —

**ASSET ALLOCATION FUND
PORTFOLIOS JUST FOR YOU!**



OBJECTIVE

**TO DELIVER SUPERIOR RISK ADJUSTED RETURNS TO THE CLIENT
BY CREATING A PORTFOLIO OF MUTUAL FUNDS
BASED ON CLIENT'S RISK PROFILE.**

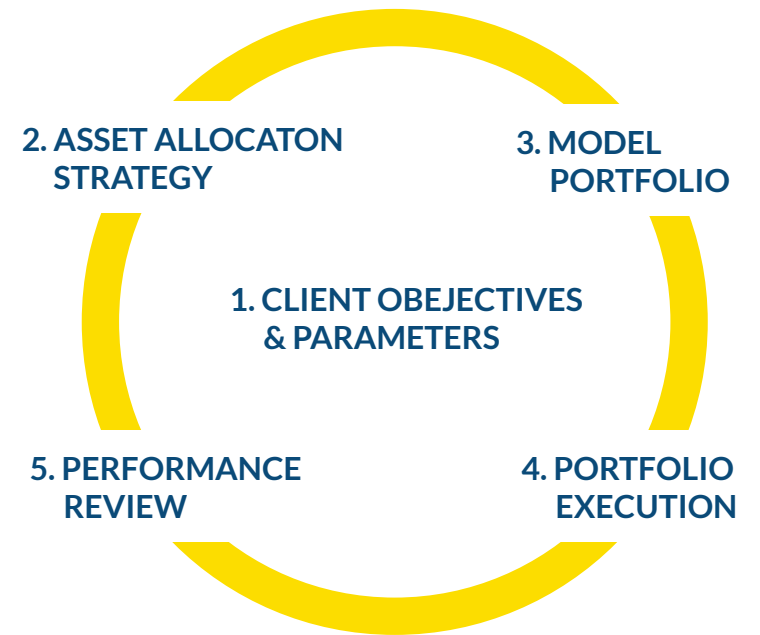
WHAT IS INVESTACTIVE AAFP

ASSET ALLOCATION MODEL PORTFOLIOS BASED ON CLIENT RISK PROFILING.

PROCESS

Basis client risk profile, Asset Allocation(Equity and Debt) will be decided. And within that Asset Class(Equity and Debt) MF schemes will be selected.

Each Asset Class will have Top 3 schemes where client money will be equally allocated.



WHAT IS INVESTACTIVE AAFP

FEATURES

Concentrated portfolio of 3 schemes in each category shortlisted based on comprehensive research process

Rebalancing review with PL HO

Holding period advised of 2 years and above

Minimum investment Rs 2 Lacs and in multiples of Rs 1 Lac

Quarterly performance report and newsletter

All transactions digitally done and units in demat form – no need for physical application forms

100% Invested at all times – No timing of markets

Client has option to Ask Advisor to switch risk profiles based on outlook*

* Exit loads as applicable for switches / redemptions in mutual fund scheme.

WHY INVESTACTIVE AAFP

- 1 Dedicated Research Desk to analyse and pick the “best of the best”
- 2 Tieups with all Indian Mutual Fund houses
- 3 No additional charges apart from loads
- 4 Product Desk tracks AMC developments / Managerial movements / Service levels etc
- 5 Immediate Connect via mail / phone

RISK PROFILING

PLHO Desk requires to receive a signed copy of this Risk Profiler to allocate appropriate model portfolio.

Please use our Goal Planners for arriving at amount of Investment.



Prabhudas Lilladher
FORGED YOUR FINANCIAL GROWTH

RISK PROFILE & ASSET ALLOCATION QUESTIONNAIRE

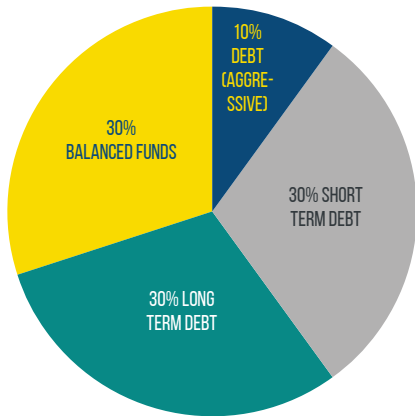
CLIENT CODE: _____ EMAIL ID: _____ PHONE NO: _____

The questionnaire draws major considerations / factors together by helping you understand how you feel about risk and your expectations on returns and volatility. It provides basic information that may help you determine how to allocate funds you have available for investing among the major asset classes (i.e. stocks, mutual funds, fixed income investments and cash). Please do visit our calculators at www.pll.com, www.pll.in / www.pll.com / www.pll.in / www.pll.com to do targeted investing for retirement, SIP and Life-Goal planning.

				Your Choice
1. Select your age bracket				
a) Between 25 to 35 years	<input type="radio"/>	b) 35 to 50 years	<input type="radio"/>	<input type="checkbox"/>
c) 50 to 65 years	<input type="radio"/>	d) 60 to 65 years	<input type="radio"/>	
2. What is your primary investment goal?				
a) Preserve Capital	<input type="radio"/>	b) Generate Income	<input type="radio"/>	<input type="checkbox"/>
c) Generate Income with some capital appreciation	<input type="radio"/>	d) Provide long term growth	<input type="radio"/>	
3. Which of the following risk/return scenarios would you be most comfortable with?				
a) Low risk/low return	<input type="radio"/>	b) Low risk/high return	<input type="radio"/>	

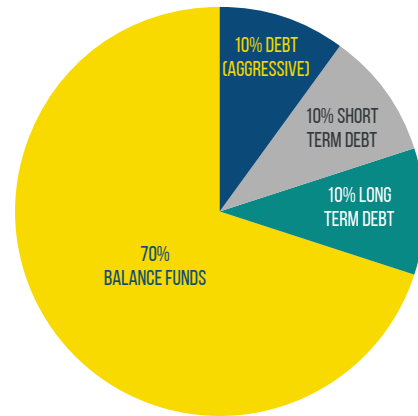
RISK PROFILING

TOTAL SCORE
BETWEEN 20 & 27.5
CONSERVATIVE



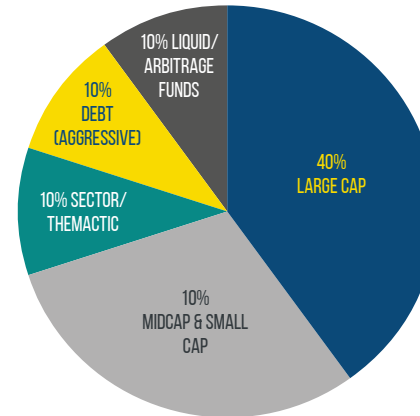
EQUITY 20%, DEBT 80%

TOTAL SCORE
BETWEEN 27.5 & 35
BALANCED



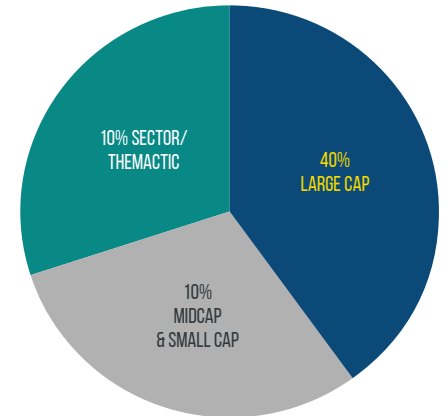
EQUITY 50%, DEBT 50%

TOTAL SCORE
BETWEEN 35 & 42.5
MODERATELY AGGRESSIVE



EQUITY 80%, DEBT 20%

TOTAL SCORE
BETWEEN >42.5
AGGRESSIVE



EQUITY 100%, DEBT 0%

SCHEME SELECTION: EQUITY FUNDS (MIDCAP/MULTICAP/LARGE CAP)

AMC LEVEL

- Minimum 2 Year same Fund Manager
- Minimum 3 years of existence of scheme
- No negative or adverse regulatory actions against AMC or personnel

SCHEME LEVEL

- Short listing basis Top 3 ranks scores basis equal weighted average of 2 years Sharpe ratio and Jenson's Alpha (Dates: 01 Jan 2015 to 01 Jan 2017)
- Min. Corpus Rs 200 Crores
- In case of tie-in scores, fund with higher AUM is selected
- Filtering to check whether Lumpsum applications are accepted.



SCHEME SELECTION: DEBT FUNDS (LONG TERM/MEDIUM TERM)

AMC LEVEL

- Minimum 2 Year same Fund Manager
- Minimum 3 years of existence of scheme
- No negative or adverse regulatory actions against AMC or personnel

SCHEME LEVEL

- Shortlisting basis Top 3 ranks scores basis equal weighted average of total of AA and AAA rated bonds in portfolio and 2 years Sharpe ratio(Dates: 01 Jan 2015 to 01 Jan 2017)
- Min. Corpus Rs 200 Crores
- In case of tie-in scores, fund with higher AUM is selected
- Filtering to check whether Lumpsum applications are accepted.



SCHEME SELECTION: EQUITY/DEBT-MONEY MARKET FUNDS (ARBITRAGE/LIQUID)

AMC LEVEL

- Minimum 2 Year same Fund Manager
- Minimum 3 years of existence of scheme
- No negative or adverse regulatory actions against AMC or personnel

SCHEME LEVEL

- Shortlisting basis Top 3 ranks scores basis equal weighted average of total of AA and AAA rated bonds in portfolio and 2 years Sharpe ratio(Dates: 01 Jan 2015 to 01 Jan 2017)
- Min. Corpus Rs 200 Crores
- In case of tie-in scores, fund with higher AUM is selected
- Filtering to check whether Lumpsum applications are accepted.



SCHEME SELECTION : TRACK RECORD

ILLUSTRATION: EQUITY FUNDS

		1 YEAR RETURNS		2 YEAR RETURNS		3 YEAR RETURNS	
CATEGORY	SCHEME	SCHEME	BENCHMARK RETURNS	SCHEME	BENCHMARK RETURNS	SCHEME	BENCHMARK RETURNS
LARGECAP FUNDS	ADITIYA BIRLA SL INDIA GENNEXT FUND(G)	38.13	28.79	21.86	15.25	16.71	8.61
	TATA EQUITY P/E FUND(G)	38.71	28.79	26.48	15.25	17.22	8.61
	KOTAK SELECT FOCUS FUND(G)	33.03	28.79	20.45	15.25	17.22	8.61
	AVERAGE RETURN	36.62	28.79	22.93	15.25	17.05	8.61

MULTICAP FUNDS	SUNDARAM RURAL INDIA FUND(G)	36.68	32.22	29.07	17.11	21.05	10.65
	MOST FOCUSED MULTICAP 35 FUND REG(G)	41.86	32.22	23.26	17.11	20.83	10.65
	SBI MAGNUM COMMA FUND-REG(G)	37.63	32.22	35.29	17.11	19.56	10.65
	AVERAGE RETURN	38.72	32.22	29.21	17.11	20.48	10.65

MIDCAP FUNDS	ADITIYA BIRLA SL SMALL & MIDCAP FUND(G)	56.84	47.09	30.57	24.82	24.65	18.69
	SUNDARAM SELECT MIDCAP(G)	40.38	47.09	24.79	24.82	20.15	18.69
	L&T MIDCAP FUND-REG(G)	49.94	47.09	28.09	24.82	21.86	18.69
	AVERAGE RETURN	49.05	47.09	27.82	24.82	22.22	18.69

Funds Recommended as per criteria on January 2, 2018 ;
 Benchmark refers to Scheme Benchmark . Source: ACE MF
 Returns below 1 year are on absolute and above 1 year are on CAGR basis

SCHEME SELECTION : TRACK RECORD

ILLUSTRATION: DEBT FUNDS

CATEGORY	SCHEME	1 YEAR	BENCHMARK RETURNS	2 YEARS	BENCHMARK RETURNS	3 YEARS	BENCHMARK RETURNS
DEBT-LONG TERM	RELIANCE CORPORATE BOND FUND(G)	6.65	3.86	9.01	8.60	9.00	8.67
	INVESCO INDIA CORP BOND OPP FUND(G)	6.99	3.86	9.01	8.60	9.03	8.67
	SUNDARAM INCOME PLUS(G)	6.56	3.86	6.72	8.60	7.63	8.67
	AVERAGE RETURN	6.73	3.86	8.24	8.60	8.55	8.67

CATEGORY	SCHEME	1 YEAR	BENCHMARK RETURNS	2 YEARS	BENCHMARK RETURNS	3 YEARS	BENCHMARK RETURNS
DEBT-MEDIUM TERM	INVESCO INDIA CREDIT OPPORTUNITIES FUND(G)	6.66	5.79	7.20	7.88	7.73	8.15
	IDBI CORP DEBT OPP FUND(G)	5.07	5.79	7.05	7.88	7.55	8.15
	INVESCO INDIA MEDIUM TERM BOND FUND(G)	7.15	5.79	8.15	7.88	8.18	8.15
	AVERAGE RETURN	6.29	5.79	7.46	7.88	7.82	8.15

CATEGORY	SCHEME	6 MONTHS	BENCHMARK RETURNS	1 YEARS	BENCHMARK RETURNS	2 YEARS	BENCHMARK RETURNS
EQUITY- ARBITRAGE- SHORT TERM	INDIABULLS ARBITRAGE FUND-REG(G)	3.07	3.27	6.00	6.68	6.49	7.08
	EDELWEISS ARBITRAGE FUND-REG(G)	3.02	3.27	6.02	6.68	6.31	7.08
	KOTAK EQUITY ARBITRAGE SCHEME(G)	3.03	3.27	6.01	6.68	6.30	7.08
	AVERAGE RETURN	3.04	3.27	6.01	6.68	6.36	7.08

Funds Recommended as per criteria on January 2, 2018 ;
 Benchmark refers to Scheme Benchmark . Source: ACE MF
 Returns below 1 year are on absolute and above 1 year are on CAGR basis

EXECUTION/REVIEW

Due Diligence Call from Head Office prior to Investments / Rebalancing and funds availability in account

- Email and SMS for prior intimation for client availability for call / review call

Buy Orders / Redemptions Executed in line with Call

Regular Statements and Confirmations Provided to Client- Fixed as well as “On Demand”

Quarterly Call from PLHO Mumbai advising any rebalancing, if required

- Including Performance Highlights versus Model Portfolio
- Market Outlook



SUBSCRIBING TO AAFP

NEW CLIENTS: Open an Account in 15 Minutes /
EXISTING CLIENTS: Give an MFSS Activation Letter to our officers

Attach Risk Profile and Model Portfolio Subscription Consent

Transfer funds to MF account via NEFT / RTGS / ATOM

Accept our Due Diligence Call and you are away!

All transactions in demat form so units credited to DP Account –
Track all of this online with ease

No additional charges by PL over and above AMC charges / Demat transaction charges



CONTACT US: MUTUAL FUND DESK

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