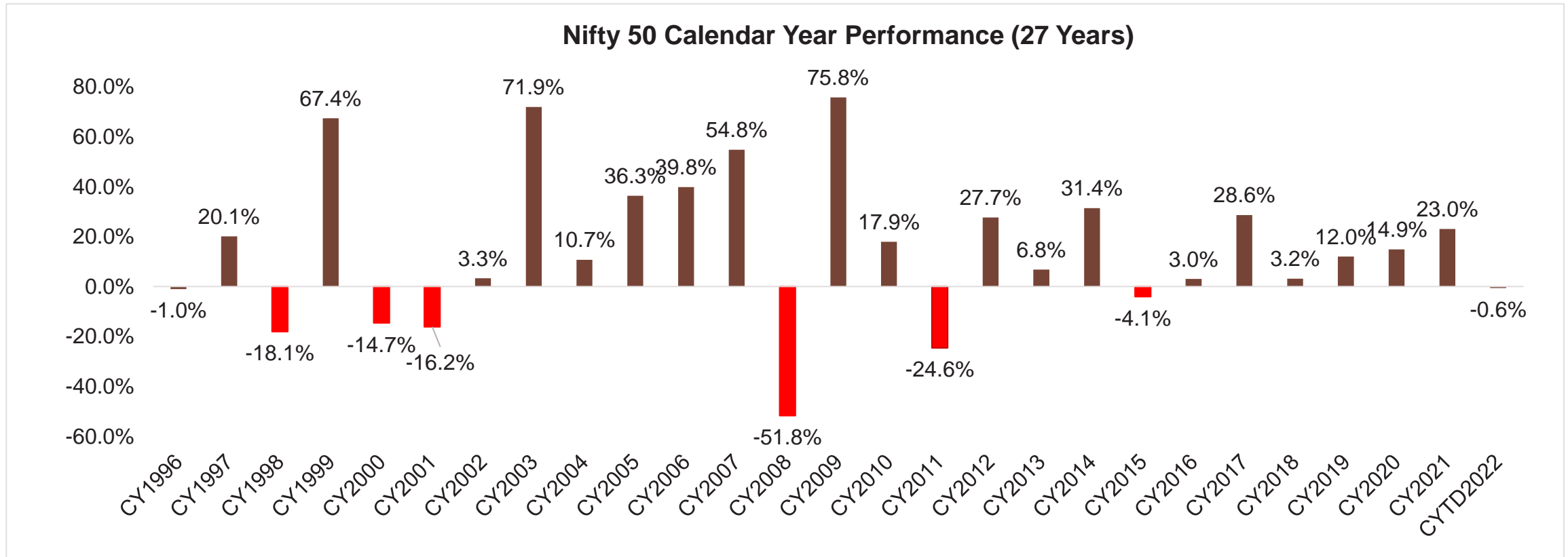


Managing Volatility with Balanced Advantage Funds



Volatility in the Equity Market

- Volatility in equity market is inevitable, it is an inherent nature of equity market
- Below chart shows calendar year returns of Nifty 50 index since 1996, returns in equity market are not consistent and the only way to ride this volatility is to build a portfolio to weather various market cycles



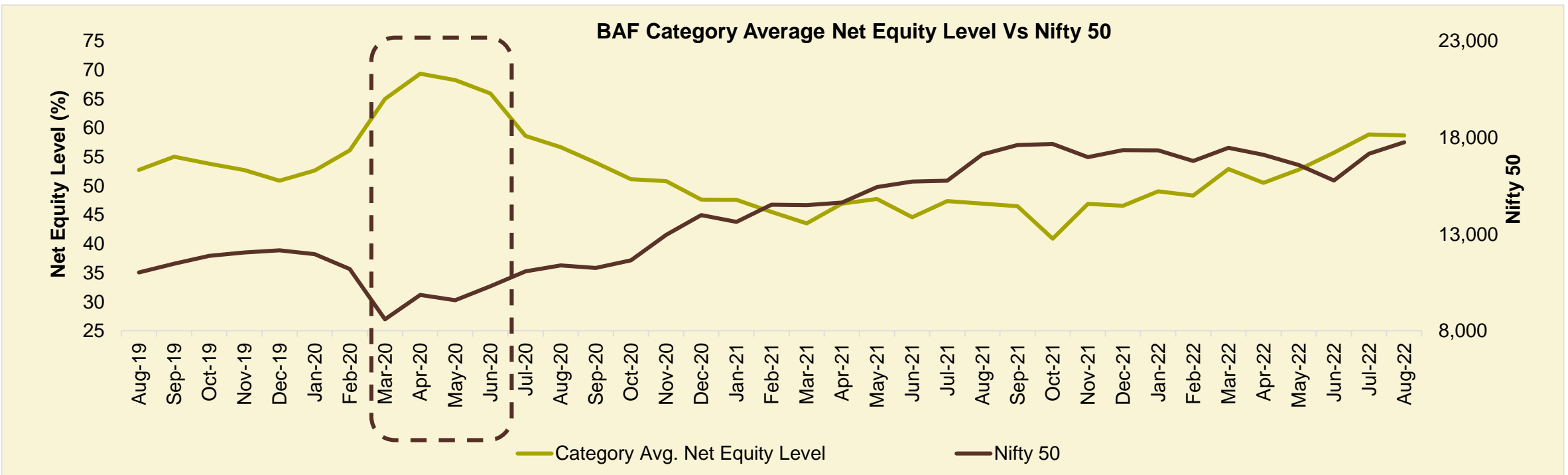
Introducing Balanced Advantage Funds -

Aims to benefit from equity growth potential with lower volatility through hedging strategies



- These funds eliminates the need to time the market as investor does not have to worry about whether the market is overvalued or undervalued because with the fund managers expertise, the fund changes its asset allocation based on the market conditions.
- Unlike other mutual fund schemes, knowledge of the market conditions and valuations of companies, is not a pre-requisite for the investor in this scheme.

Did you Know? - In March 2020, when market fell due to Covid-19 led pandemic, valuations were cheap. Equity market witnessed biggest fall in history, these funds increased exposure to equity.



Why Balanced Advantage Funds?

**Equity -
seeks to provide Growth**



Investment in equity component aims to offer potentially higher returns

**Debt -
seeks to provide Safety &
Stability**



The debt portion of the portfolio seeks to provide reasonable safety and stability

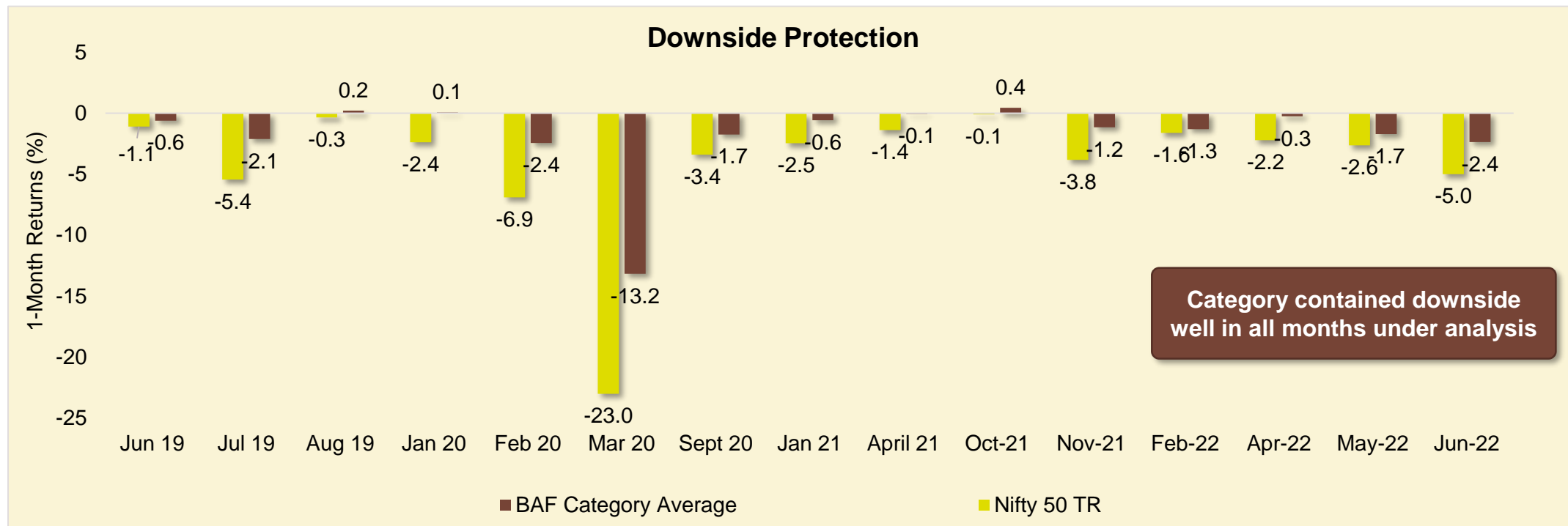
Managing Volatility



A dynamic asset allocation strategy helps these schemes adjust their Equity and Debt investment levels as per market conditions

Managing Volatility with Balanced Advantage Funds

- Chart given below shows monthly performance comparison of Balanced Advantage funds category with Nifty 50 TRI for months when the index corrected in past 3 years.
- Balanced advantage funds category fell less than benchmark index Nifty 50 TRI for all months in timeframe under analysis.



Who should invest in Balanced Advantage Funds?

Seeking **capital appreciation and income** over long investment periods



Seeking to **reduce risk**, invest in a diversified portfolio and leave asset allocation to an expert



Suitability

First time mutual fund investors, looking for a long term investment avenue for wealth creation



Looking for **less volatility**



Thank You!

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- (b) Life Insurance Policies of Tata AIA Life Insurance Company Limited
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