

MULTI ASSET ADVISORY PORTFOLIO

OBJECTIVE

Capital Appreciation over long term by investing into different asset classes – Target Return of 11% cagr over long tenure of investing.

STRATEGY

The portfolio invests judiciously into different asset classes- Low duration fixed income, Long duration FI, Equity-large, Equity- Mid, Gold and infra and real estate.

PROCESS - Fundamental Bottom Up Research

Rigorous research process on quantitative attributes for all the MF scheme/ ETFs on a regular basis. Fundamental attribute and macro thesis is checked every month to ascertain scheme / weightage reshuffle



No. of Schemes

5-7



Time Horizon

3 Years



Expected CAGR

11%



Minimum Investment Amt.

1,00,000



Top-up /Withdrawal Amt.

50,000

DIFFERENT ASSET CLASSES

DEBT SCHEMES

- Debt schemes invest primarily into fixed income instruments issued by sovereign and corporate. These funds face interest rate and credit risk depending on duration of the portfolio, concentration and credit ratings.
- The funds under this category consist of Liquid Funds (Nifty 1 day rate index-Liquid bees), funds on Nifty 8-13 Year G Sec Index etc.

Return-Risk	Current #1	Best #2	Worst #3
Sub-Period			
3 months	2.3%	6.0%	-2.4%
6 months	3.8%	8.0%	1.1%
1 year	10.2%	11.6%	4.0%
2 year	10.0%	10.7%	5.1%
3 year	8.7%	10.2%	6.4%
5 year	8.4%	9.5%	7.4%

EQUITY SCHEMES

- Equity Schemes include funds which invest into listed secondary market offerings. Equity schemes give best long term return but very high annualized volatility usually above 15%.
- The funds under this category consist of large cap, mid, multi, small cap and also thematic. Popular Index and ETF schemes are: SBI ETF Nifty50, NIFTYBEES, BANKBEES, JUNIORBEES, CPSEETF

Return-Risk	Current #1	Best #2	Worst #3
Sub-Period			
3 months	22.2%	87.5%	-34.8%
6 months	31.9%	102.9%	-32.1%
1 year	15.7%	129.9%	-29.1%
2 year	13.8%	57.4%	-11.6%
3 year	9.2%	35.1%	-4.4%
5 year	12.6%	26.9%	0.2%

GOLD & INVESTMENT TRUSTS

- Gold ETF & Investment Trusts are new ways through which financial savings can be channeled into physical assets while maintain the ease of financial savings process.
- GOLDBEES employs an investment approach designed to track the performance of physical gold by investing in physical gold & gold related securities.
- Investment trusts are exchange traded instrument (IRB InvIT, IndiGrid InvIT) to power, road & other long term physical assets.

Return-Risk	Current #1	Best #2	Worst #3
Sub-Period			
3 months	(0.8)	(18.9)	26.9
6 months	2.8	(19.8)	37.0
1 year	26.1	(19.8)	50.8
2 year	24.6	(13.0)	36.4
3 year	18.2	(8.9)	23.9
5 Year	23.6	(6.1)	28.8

Investment Overview

The fund aims to achieve capital appreciation over long term by investing in various asset classes in an All Weather Framework that performs well across all macroeconomic & market environment.

Multi asset framework provides best diversification. Different asset classes here are either negatively co-related or have very low co-relation providing best risk adjusted return.

1

SBI ETF Nifty 50

The Fund aims at providing returns which are closely corresponding to the returns generated by the Nifty 50 Index. The fund has managed to provide a -19.7% return in the last 1 year and the 3 year CAGR stands at 1.2%

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Reliance ETF Gold BeEs:

The Fund aims to reap the returns of Gold in non-physical form in a cost effective and convenient way. The fund has generated 16.3% return in the last 3 months and 49.7% in the last year.

2

Reliance ETF Bank BeEs:

This fund aims to replicate the returns generated by the Nifty bank Index.

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Reliance ETF Junior BeEs:

This scheme is designed to track the performance of the Nifty Next 50 index by investing in securities constituting the Nifty Next 50 Index in same proportion as the Index. Annualized 1 year & 3 year returns stand at -15.6% and -2.7%

3

Reliance ETF Liquid BeEs:

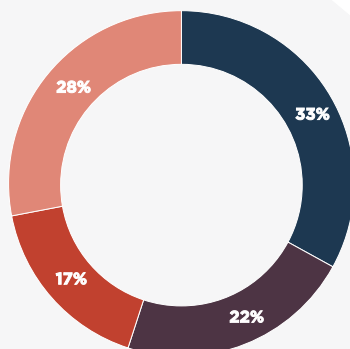
The fund aims to provide returns similar to the Nifty 1D Rate Index. By investing in triparty, repo and reverse repo. The fund is managed with a low tracking error.

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Long Term ETF/MF:

These ETF's aim to replicate the returns provided by the Nifty 8-13 year G-Sec Index. Last 1 year return provided by Reliance ETF Long term Gilt is 16.3%.

- Debt Funds with duration less 1 year
- Equity MF Schemes
- ETF
- ETF



33% Low Vol Debt MF Schemes
33% Debt Funds with duration < 1 year (ICICI Prudential Savings Fund)

22% Equity MF Schemes
(10% Axis Focused Fund, 12% Canara Robeco Flexi Cap Fund)

45% ETFs
17% Gold Bees (NIPPON INDIA ETF GOLD BEES)
28% NIFTY ETFs (SBI-ETF NIFTY 50)

Please Note: Data as on January 2021. The above portfolio allocation will be assessed every month. Kindly contact your RM for the latest allocation.