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FRANKLIN TEMPLETON

# THE MOOD IS ALWAYS GOOD WITH FRANKLIN INDIA BALANCED ADVANTAGE FUND.

This fund offers tactical allocation between equity and debt based on market valuations. The fund is suitable for those who are not only keen to take advantage of the growth opportunities in equities, but also prefer to reduce the impact of market volatility.

**NFO OPENS - 16<sup>TH</sup> AUG 2022**  
**NFO CLOSURES - 30<sup>TH</sup> AUG 2022**

## Why Balanced Advantage Funds? (BAFs)

The dynamic asset allocation pattern followed by BAFs is a tool to manage short term market volatility. Investors seeking growth potential through equity exposure, but with relatively lower risk and tax efficiency\* can consider Balanced Advantage Funds.

### Key Benefits

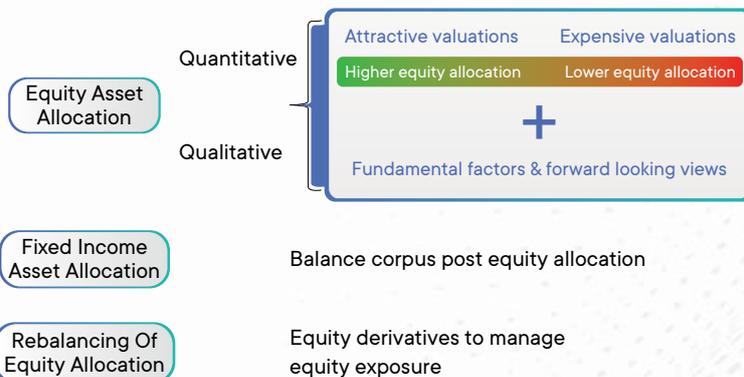
**Managing Volatility**  
Managing equity exposure through derivatives, based on market valuations + fixed income exposure

**Potential for Growth**  
Net long equity exposure provides growth potential

**Tax Efficiency**  
Equity-oriented fund taxation\*

## How Does The FIBAF Model Work?

### Asset allocation pattern



## ACE Your Investment Journey With FIBAF

**A**ccelerate equity exposure for timely achievement of investment goals. Step up equity exposure during conducive market conditions, cheaper valuations, clearer earning visibility and support from structural strength of economy.

Exercise **C**autious when needed to conserve portfolio value during volatile markets. Euphoric market conditions led by rise in market valuations not justified by earnings growth could lead to increase in volatility.

Benefit from the investment expert's **E**xperience in determining asset allocation suitable to varying market conditions to avoid typical behavioral investment biases and gain from professional advice.

## Why Franklin India Balanced Advantage Fund (FIBAF)

- Allocation strategy – In-house proprietary asset allocation model with a healthy mix of qualitative (fundamentals) and quantitative (valuation) parameters
- Established track record of 25 years<sup>^</sup> in managing Hybrid funds that follow stated fund mandates
- Well-experienced portfolio management team with an average industry experience of over 20 years

\*Fund is eligible for equity taxation if the allocation to equity asset class is above 65% for the year. As per asset allocation specified, scheme can invest 0-100% in equity and debt respectively.

<sup>^</sup>First hybrid fund (Franklin India Pension Plan) was launched in 1997

Striking the balance



Combination of PE and PBV offers a holistic view of market valuation

Economic regime models	Global macroeconomic outlook	Aggregate corporate fundamentals
Market liquidity models	Commodity prices, Fx rates	Foreign and domestic fund flows
Valuation models	Policy backdrop	Macro trends

Qualitative Assessment Output

Stay Neutral or Underweight or Overweight Equity Allocation by up to 15%

Who Should Invest?



**Risk reduction tool for portfolio** - Aids stability to portfolio despite market ups and down



**A tax-efficient tool suitable for portfolio rebalancing**

- » Equity taxation# » Optimal risk-return profile
- » Relatively lower volatility



**Interim parking vehicle** - Suitable systematic transfer plan (STP) destination fund for investors trying to rebalance portfolio to gradually build a relatively lower risk portfolio compared to a pure equity fund



**Regular cashflows through systematic withdrawal plan (SWP)** Investors looking for regular income through SWP

Fund Management Team



**K Rajasa**

VP, Portfolio Manager  
Industry experience: 13 yrs  
Franklin Templeton: 6 yrs

Ms. Rajasa holds a Post Graduate Diploma in Management from IIM, Ahmedabad and Bachelor of Engineering degree from National Institute of Technology, Jaipur, India.



**Umesh Sharma**

VP, Portfolio Manager  
Industry experience: 23 yrs  
Franklin Templeton: 12 yrs

Mr. Sharma is a qualified Chartered Accountant and a Company Secretary. He cleared level III of the CFA examination.



**Sachin Desai**

VP, Portfolio Manager  
Industry experience: 22 yrs  
Franklin Templeton: 18 yrs

Mr. Desai is a Metallurgical Engineer from Government College of Engineering, Pune and earned his PGDM from IIM Bangalore.



**Sandeep Manam**

Portfolio Manager & Portfolio Research Analyst  
Industry experience: 12 yrs  
Franklin Templeton: 7 yrs

Mr. Manam is a Post Graduate Diploma in Management from IIM, Ahmedabad and Bachelor of Technology from National Institute of Technology, Calicut

Fund Facts

**Launch Date:** August 16, 2022

**Type of Scheme:** An open-ended dynamic asset allocation fund

**Investment Objective:** The Scheme intends to generate long-term capital appreciation and income generation by investing in a dynamically managed portfolio of equity & equity related instruments and fixed income and money market instruments. There can be no assurance that the investment objective of the scheme will be realized.

**Fund Description:** A fund that invests in dynamically managed portfolio of equity & equity related securities, fixed income and money market instruments

**Investment Style:** Blend of 'growth' and 'value'

**Minimum Amount:** Subscription: Fresh Purchase – ₹5,000/-. Additional Purchase – ₹1,000/-. Redemption: ₹1,000/-. The amount for subscription and redemption in excess of the minimum amount specified above is any amount in multiple of ₹1/-.

**Benchmark:** Nifty 50 Hybrid Composite Debt 50:50 Index

**Exit Load:** • Upto 10% of the Units may be redeemed without any exit load within 1 year from the date of allotment.

• Any redemption in excess of the above limit shall be subject to the following exit load: 1.00% - if redeemed on or before 1 year from the date of allotment

Nil - if redeemed after 1 year from the date of allotment

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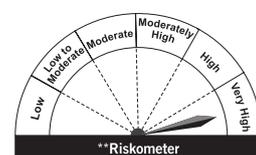


PRODUCT LABEL

This fund is suitable for investors who are seeking\*:

- Income generation and capital appreciation over medium to long term
- A fund that invests in dynamically managed portfolio of equity & equity related securities, fixed income and money market instruments

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at Very High risk

\*\*The above scheme risk-o-meter assigned during the New Fund offer (NFO) is based on the scheme characteristics.

The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on an ongoing basis.