

“I’ve found the cure for sleepless nights.”

ITI Balanced Advantage Fund

(An open ended dynamic asset allocation fund)

The fund uses a dynamic asset allocation strategy, that aims to deliver consistent long-term returns in all market conditions. The fund actively manages its allocation towards equity and debt using our research based asset allocation framework.

NFO Opens Dec 9, 2019

NFO Closes Dec 23, 2019

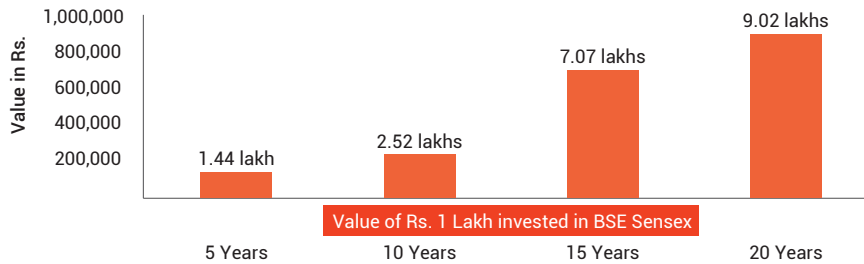


"Strives for Consistent & Smooth Investing Experience"

Every investor aims to have a smooth investing experience, wants their investments to be safe and deliver consistent returns. For a smooth investing experience, investors have to imbibe some of the key virtues of investing.

Top Virtues for Successful Investing

► **PATIENCE** - It is the most important virtue for successful investing. This is reflected in the long-term returns of the BSE Sensex. Investors who hold for the long term get suitably rewarded.

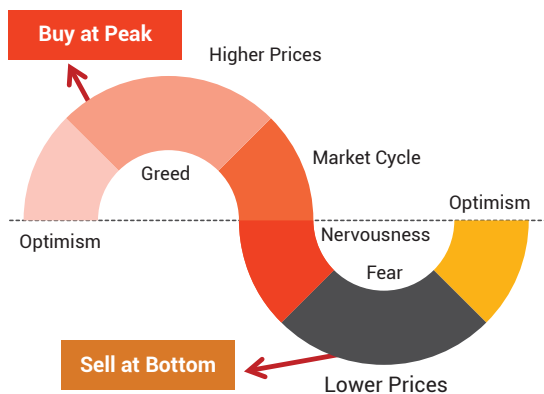


Value as on October 31, 2019. Data Source – Bloomberg. Calculations Internal. Past performance may or may not be sustained in future.

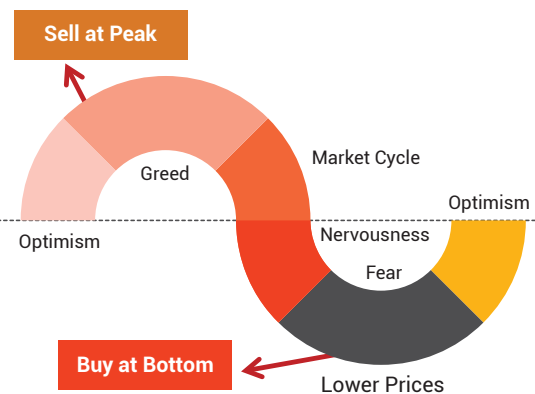
► **DISCIPLINE** - Most investors know that the best time to sell their investments is at market highs and best time to buy is at market lows. However, in real life it is easier said than done due to human emotions of 'Greed & Fear.'

Amidst Greed and Fear

Typical Investor

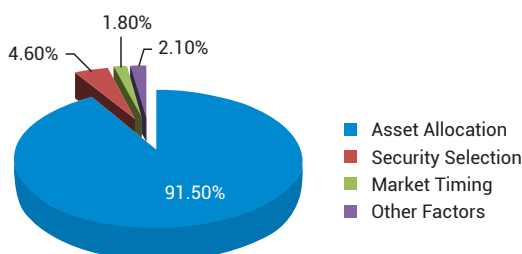


Balanced Advantage Investor

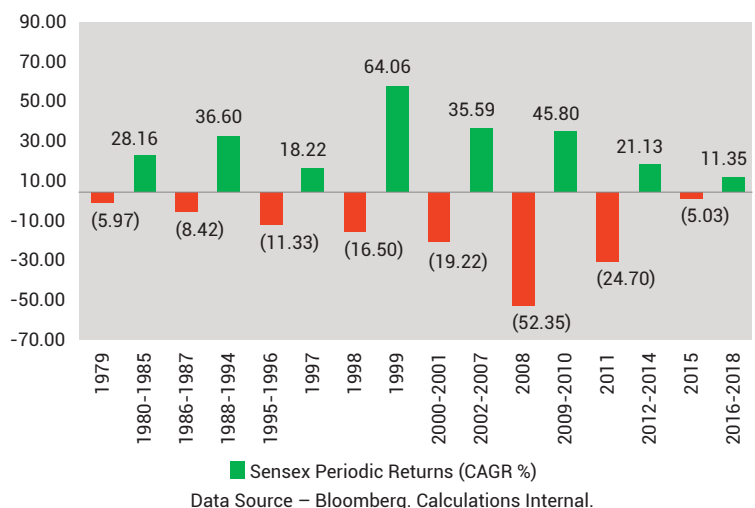


► **RIGHT ASSET ALLOCATION** - Research has suggested that over 90% of investment returns are contributed by asset allocation decisions and therefore getting asset allocation right is the most important investment decision.

Contribution to Investment Returns



► **JUDICIOUS RISK MANAGEMENT** - Equity returns are never linear. In the last 40 years of investing in Sensex, if investors had judiciously avoided the loss years (average returns -16.44%), returns for the investor would have been 33.20% as against 19.54%.



In real life, however, investment decisions are driven by human emotions of greed & fear. This results in not so smooth investing experience and therefore a gap between market returns & investor portfolio returns.

Presenting ITI Balanced Advantage Fund



EQUITY

- Net Equity Allocation - 0% to 100%
- Style of Investing - GARP
- Bottom up stock selection

DEBT

- Debt Exposure – 0% to 35%
- No Duration Risk – Investment restricted to debt papers with maturity of up to 3 Years
- Focus on Good Credit Quality Accrual

ITI MUTUAL FUND INVESTMENT PHILOSOPHY - SQL

EQUITY

- Margin of Safety
- Quality of the Business
- Low Leverage

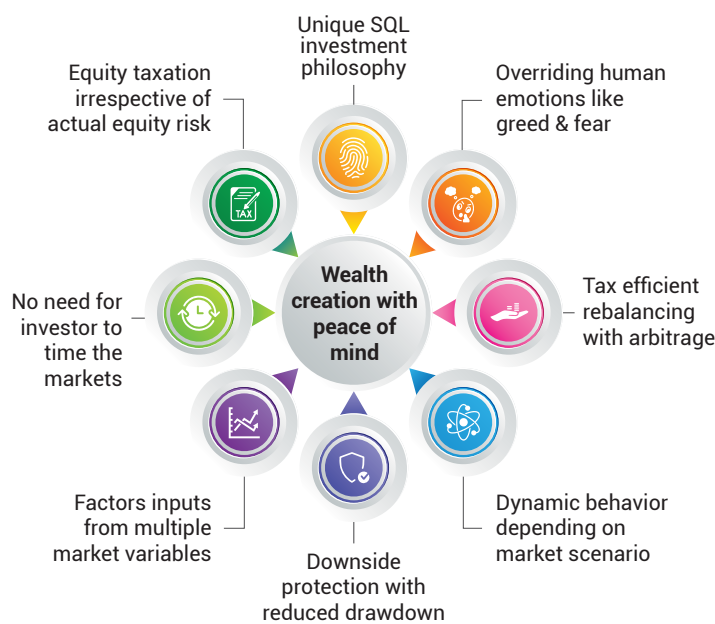
DEBT

- Safety
- Quality of the Business
- Liquidity

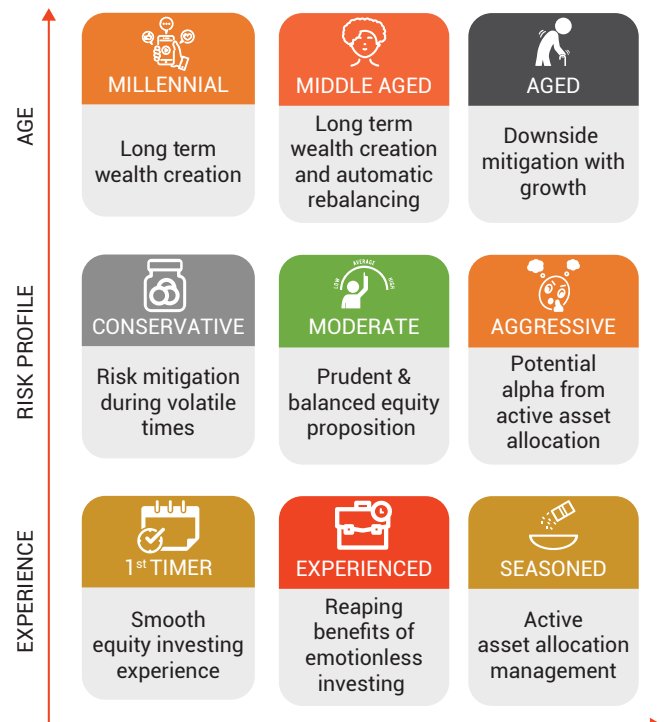
Research Based Asset Allocation Framework

- The allocation between equity and debt is decided using a research based framework focusing on fundamental factors
- Our framework removes emotions driven by greed at market highs and fear at market lows
- It's a three factor framework - Valuations, Trend and Volatility
- Valuation factor guides in strategic allocation, Trend & Volatility factors helps in tactical allocations
- Above methodology acts as the guiding principle in deciding right asset allocation of equity & debt and also helps in equity allocation across market capitalizations

Benefits to Investors



An All Rounder Proposition for all Categories of Investors



Fund Facts

Investment Objective The investment objective of the Scheme is to seek capital appreciation by investing in equity and equity related securities and fixed income instruments. The allocation between equity instruments and fixed income will be managed dynamically so as to provide investors with a long term capital appreciation. However, there can be no assurance that the investment objective of the scheme will be realized.

Asset Allocation	Type of Instruments	Indicative Allocation (% of Total Assets)		Risk profile (Low/Medium/High)
		Max	Min	
	Equity & Equity Related Instruments Including Derivatives	100%	65%	High
	Money Market Instruments (including cash and reverse repo) and debt instruments with residual maturity up to 3 years	35%	0%	Low to Medium
	Units issued by REITs and InvITs	10%	0%	Medium to High

Fund Managers Mr. George Heber Joseph and Mr. Pradeep Gokhale

Benchmark CRISIL Hybrid 50+50 - Moderate Index

Plans, Options & SWP Plans: Direct & Regular Plan

Options: Growth & Dividend (Payout & Reinvestment)

SWP: Monthly & Quarterly. Also available fixed amount of SWP of 0.75% per month.

Minimum application amount	₹5000/- and in multiples of ₹1/- thereafter
Additional application amount	₹1000/- and in multiples of ₹1/- thereafter
Systematic Investment Plan (SIP) Minimum amount	Available. For more information refer to section on 'Ongoing Offer Details' in the SID. ₹500/- per installment
Minimum redemption amount	₹1000/- and in multiples of ₹1/- or account balance whichever is lower. There will be no minimum redemption criterion for Unit based redemption.
Load Structure	<p>Entry Load: NA</p> <p>Exit Load: 10% of the units allotted may be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units.</p> <p>Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load:</p> <p>1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units. Nil, thereafter.</p>

Investment Style Multi Cap approach for equity component. Maximum 3 years maturity papers in debt component. While the gross equity exposure would be maintained between 65%-100% for tax efficiency, the net equity exposure can be brought down significantly below 65% by hedging through equity derivatives.



Call: 1800 266 9603

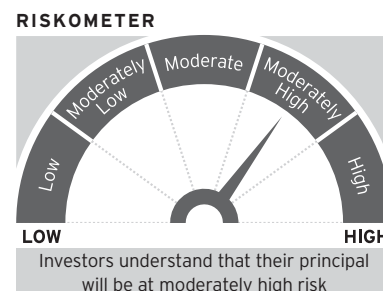
Email: mfasst@itiorg.com

www.itimf.com

This product is suitable for investors who are seeking*

- Capital appreciation while generating income over medium to long term
- Dynamic Asset allocation between equity, equity related instruments and fixed income instruments so as to provide with long term capital appreciation

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



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