



Presenting

AXIS

RETIREMENT SAVINGS FUND

(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

What does retirement mean to you?

Happy, Healthy & Wealthy



19, F

Having enough money to do the things I want – travel, start a new career, etc.



35, F

To be able to shop without checking the price tag.



58, F

To stay healthy and do what I feel like without worrying about money.



25, M

To be financially free and healthy to enjoy the wealth.



41, M

To be the master of my own time.



56, M

To do what I want (travel) instead of what I am supposed to do.

What are the typical retirement fears?

48% people worldwide are scared that their corpus will not suffice



Declining
health



Difficulty to meet
basic financial needs



Feeling isolated and
dependent



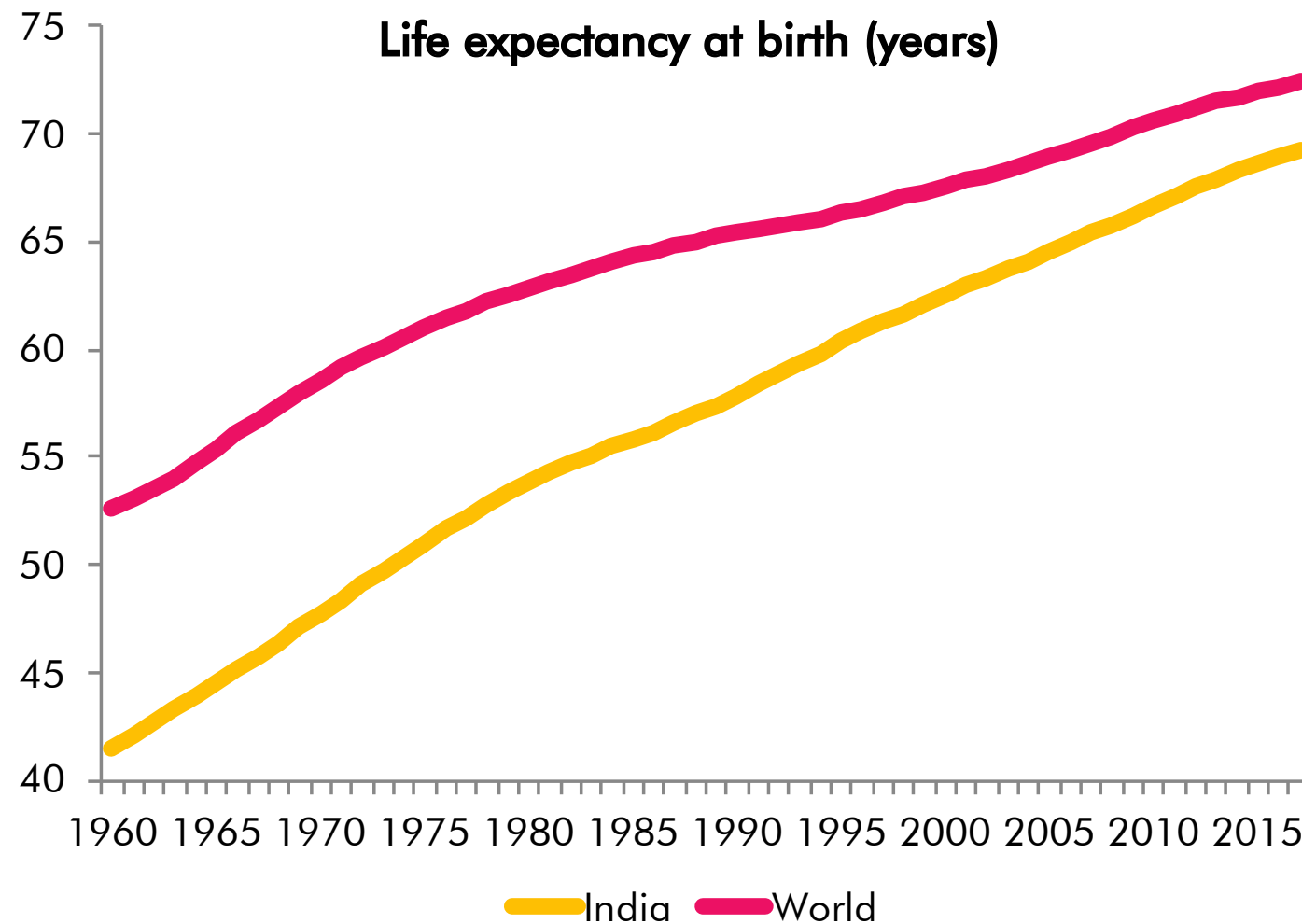
Being laid off
abruptly



Financial compromises

Life expectancy is increasing

While people want to retire earlier

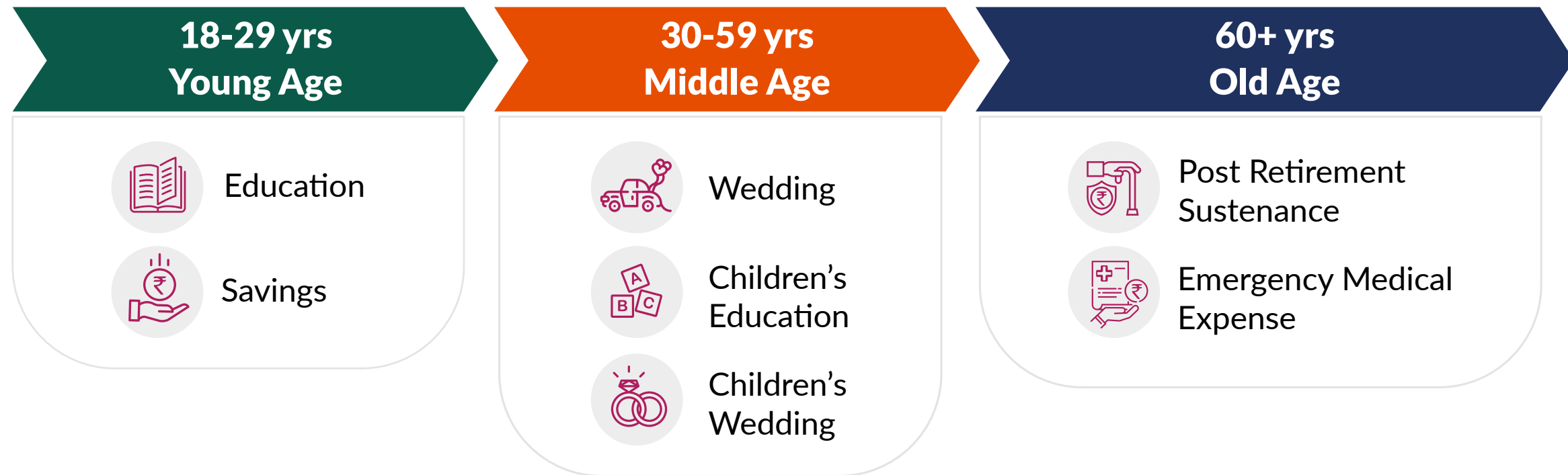


The 80+ population has nearly tripled globally over the past 30 years and stands at 143 million in 2019.

It is expected to further triple to 426 million by 2050 and double to 881 million by 2100.

Typical challenges are here to stay

Manage one's income in working years for comfortable non-working years



You will retire, but inflation won't!

- **Savings is not investing**

Assuming inflation at 5%,

₹1 lakh saved today will be worth only **₹61,391** after **10 years**.

What you can buy today for **₹1 lakh** will cost **₹1.63** lakhs **10 years later**.

- **Savings does not grow money. Investing does.**



Cost of living is rising rapidly

Are you ready for it?



Movie ticket
prices have
increased 5-10x
in last 20 years



Petrol/Diesel
prices have
increased 2-3x
in 15 years



Milk
prices have
doubled over the
last 5 years



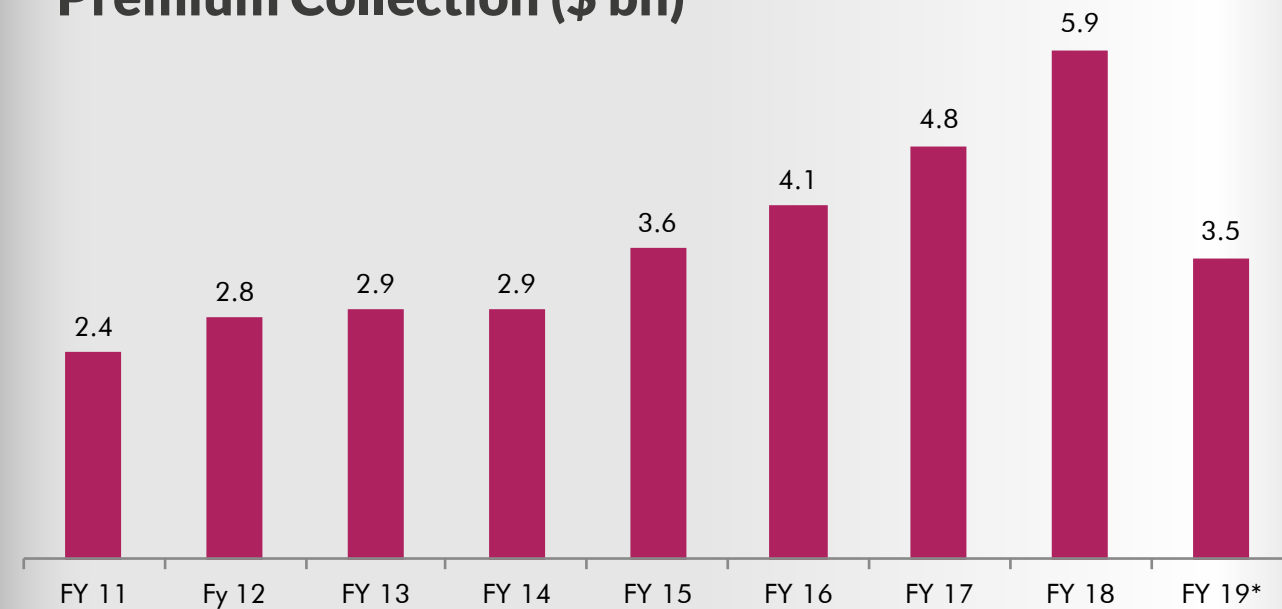
Rice
prices have tripled
in last 15 years

Maintaining health has become an expensive affair

63 million people fall into poverty each year due to lack of financial protection for medical needs

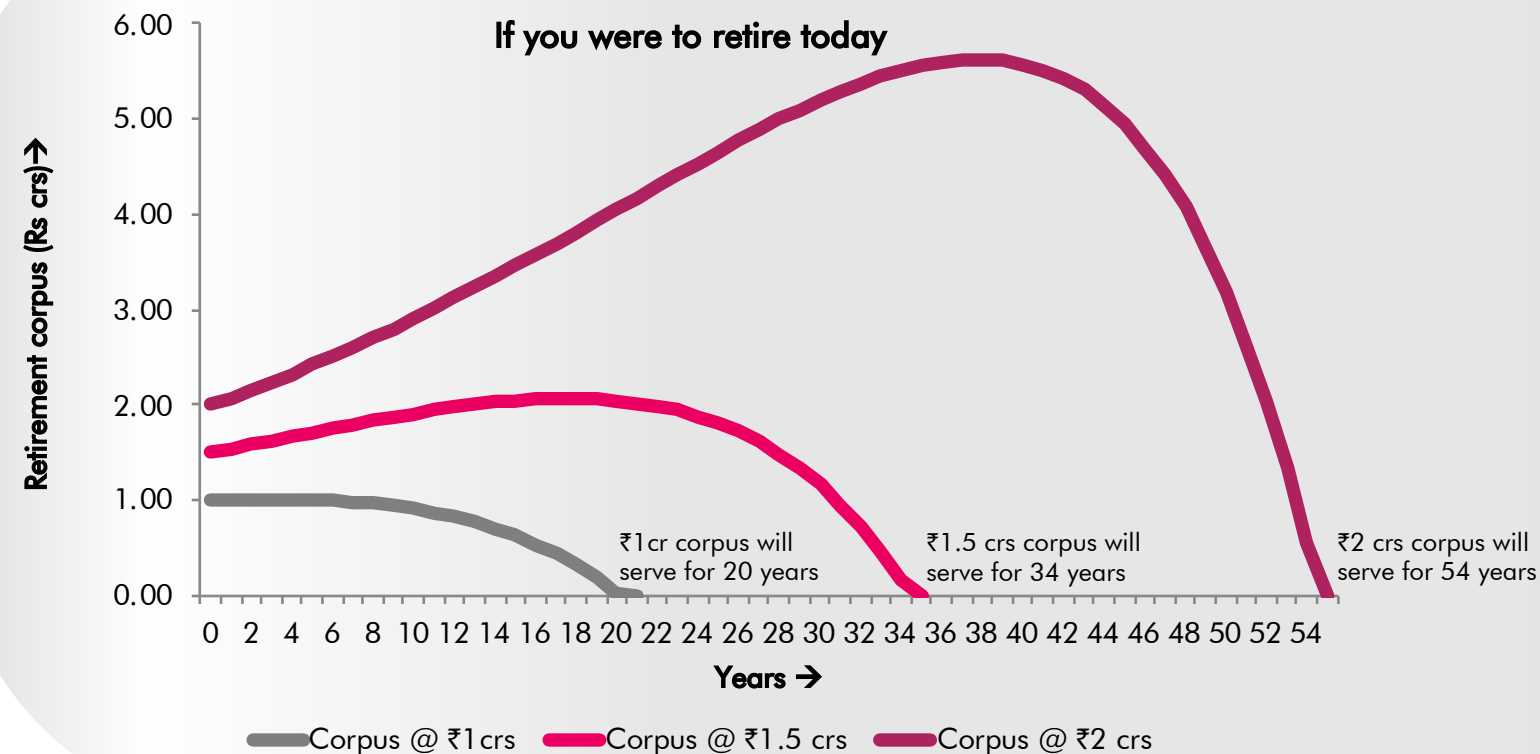
50% of beneficiaries travel more than 100 kms to access quality care

Health Insurance Premium Collection (\$ bn)



Deciding retirement corpus is critical

Inflation will impact monthly expenses



The earlier you plan to retire, the bigger the size of corpus required

Risk appetite reduces as you near the retirement age

Staying financially disciplined post retirement gives more predictability

Above figures and assumptions are strictly for illustration purpose and does not indicate any future returns. Assumptions: If you were to retire today with a set corpus, Monthly expense: ₹50,000 (increasing at an inflation rate of 5%) Retirement Corpus growing at 7% interest rate.
The effect of taxation is not considered.

So, how prepared are you for retirement?

Key things to consider:

PRE-RETIREMENT

- Find the right investment product(s)
- Map your investment goals
- Stay disciplined
- Don't attempt to time the market
- Adjust your risk appetite with age

POST-RETIREMENT

- Be aware of your risk appetite
- Decide a reasonable withdrawal rate
- Stay disciplined
- Adjust the withdrawal rate based on investment return/real rate

A close-up of a human hand, palm facing forward. A dotted purple line is drawn on the palm, starting from the base of the ring finger and curving towards the wrist.

YOU'LL LIVE LONGER THAN YOU THINK. WILL YOUR MONEY LAST AS LONG?

In India, modern medicine has increased life expectancy by 47% over the last 50 years*. Have you planned your future accordingly?

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AXIS RETIREMENT SAVINGS FUND

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Product Construct

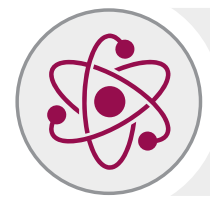
The fund aims to help investors with their retirement planning



Aggressive Plan



**Ideal for young investors
in the early stages of their careers**



Dynamic Plan



**Ideal for 35-45 year old investors
with financial responsibilities**



Conservative Plan



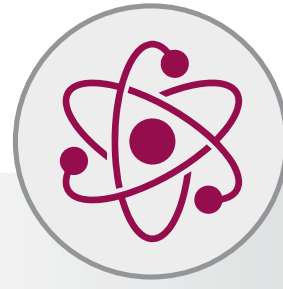
**Ideal for investors about to
enter their retirement years**

Product Construct



Aggressive Plan

Equity exposure
65-80%.
Rest spread across
other asset classes*



Dynamic Plan

Equity exposure 65-100,
will be through a
combination of Hedged &
Unhedged equity. Rest
spread across
other asset classes*



Conservative Plan

40-80% debt
exposure in
high quality
debt instruments,
20-40% in
Equity exposure.

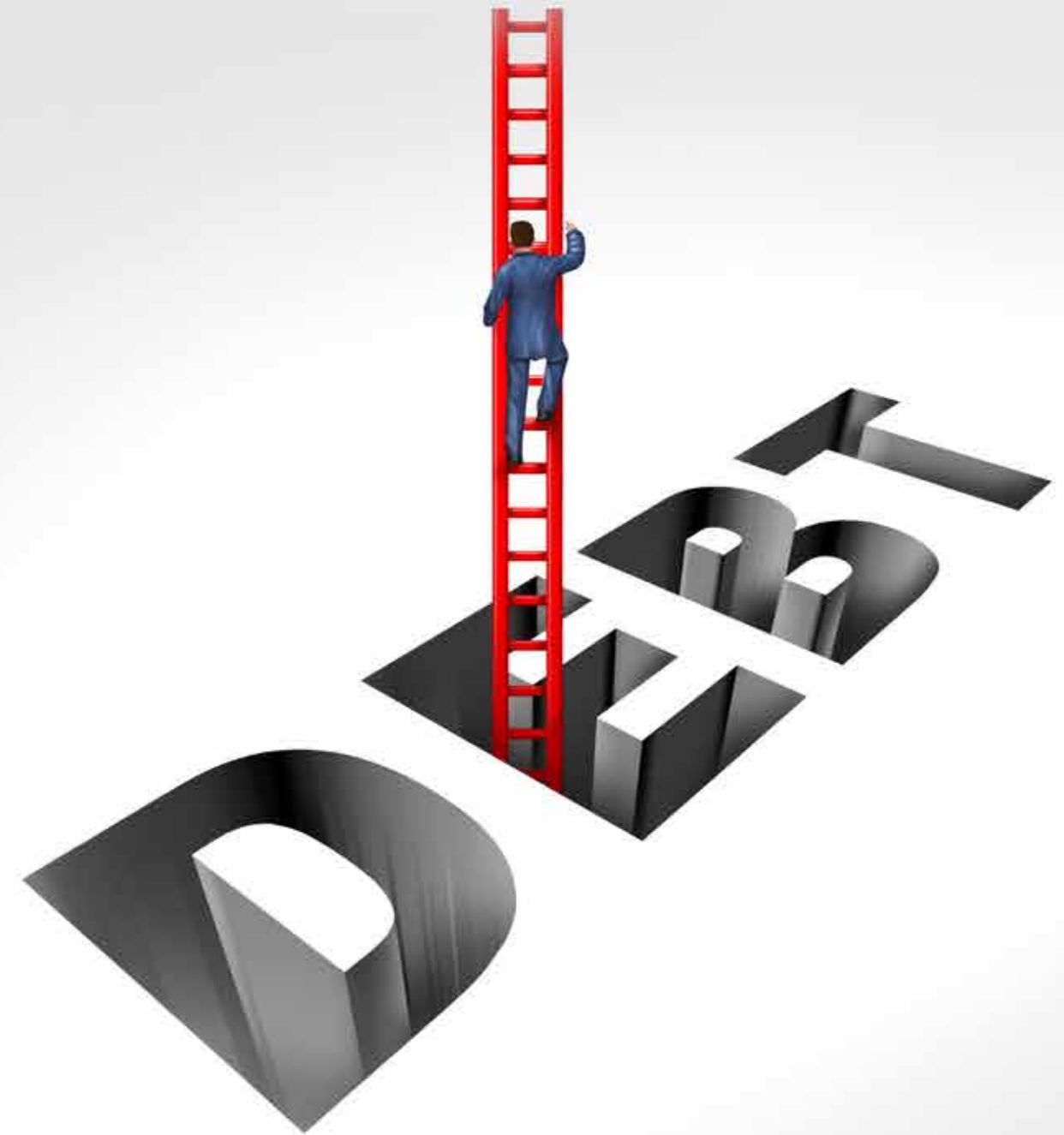
Equity Investment Approach

- 1 Risk return tradeoff is likely to be favourable over the medium term
- 2 Good ideas can do better irrespective of their sector/theme/size
- 3 Focus on fast growing sectors with bottom-up stock picking approach



Debt Investment Approach

- 1** The portfolio duration and credit exposures will be decided based on thorough research
- 2** Flexibility to invest in the entire range of debt instruments across credit/duration spectrum
- 3** Active duration management

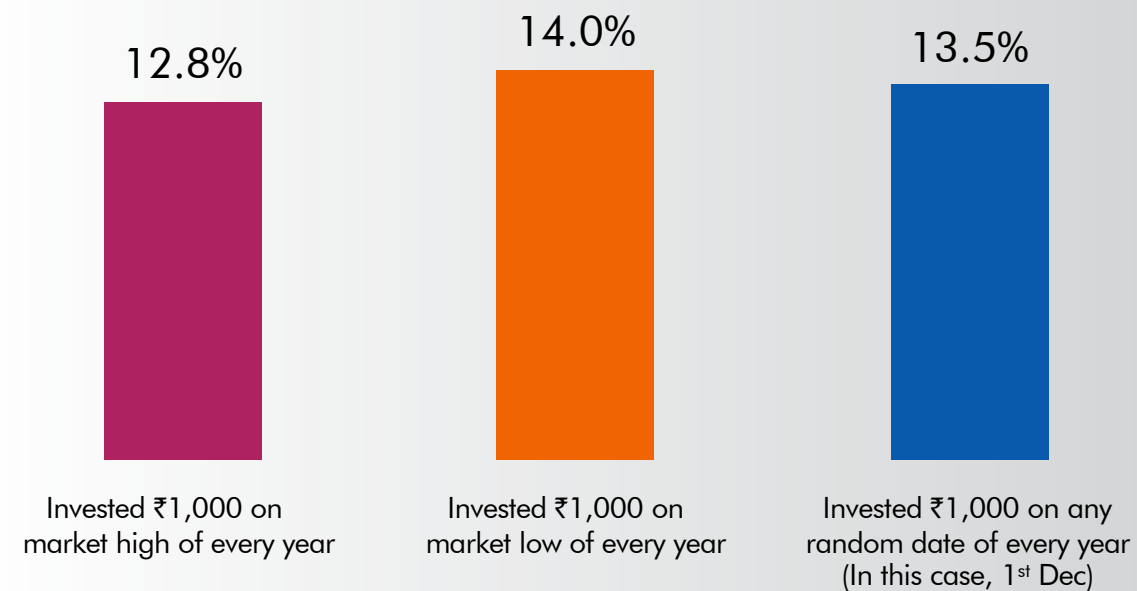


*Investment focus is based on current market outlook and is subject to fund manager discretion. Investors are advised to refer SID for investment strategy of the scheme

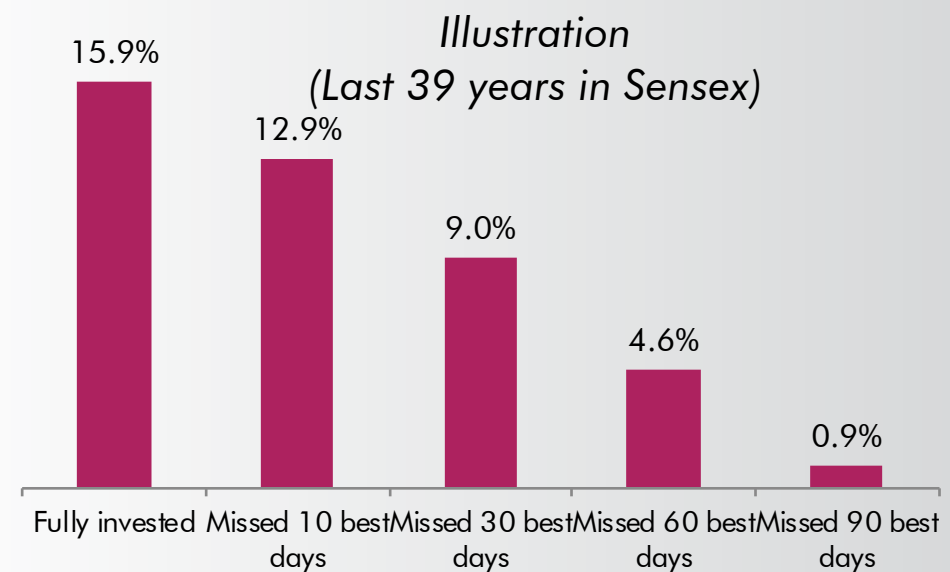
Apply disciplined approach to investing

Trying to pick the top or bottom of markets is notoriously difficult

Return (XIRR)



Regular investing helps ensure you don't miss out on the best gains



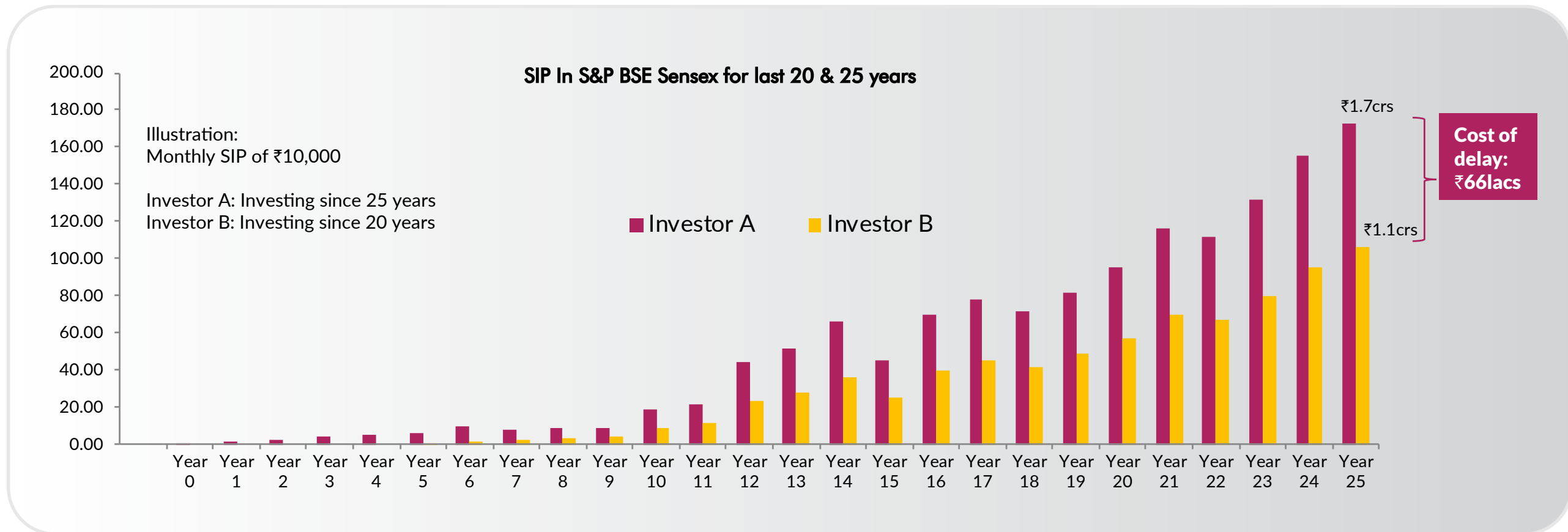
Past performance may or may not be sustained in future. Source of data: Bloomberg. SIP calculation are done based on monthly SIP (last day of the month). The returns are in XIRR. XIRR calculates the internal rate of return for series of cash flows. Above chart/figures/data is for illustration purpose and does not indicate performance of any scheme. Data as on 31st Mar 2019. Data calculated based on S&P BSE Sensex Index; Source: Bloomberg.

Above chart/data is for illustration purpose and does not indicate performance of any scheme. In the above chart, missed 'n' best days refers to not staying invested to capture 'n' best daily gains in the period from Jan 1980 to Mar 2018. Eg: Missed 10 days means Assuming daily return for the best 10 days (as per daily gains) as 0%.

Data as on 31st Mar 2019. Data calculated based on S&P BSE Sensex Index.

A small delay can cost more

Start Early
And benefit from the Power of Compounding



Past performance may or may not be sustained in future. Source of data: Bloomberg. SIP calculation are done based on monthly SIP (last day of the month). The returns are in XIRR. XIRR calculates the internal rate of return for series of cash flows. Above chart/figures/data is for illustration purpose and does not indicate performance of any scheme. Data as on 31st Mar 2019. Data calculated based on S&P BSE Sensex Index.

The **Axis Retirement Savings Fund** comes with the exclusive provision of iPlus SIP.

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Complimentary insurance cover for long term SIPs*

1

We ensure that the investor's **planned investments** are taken care of

2

iPlus SIP is a special feature that provides investors with **complimentary insurance cover** on long term SIPs

3

In an unfortunate event of the demise of the investor, the **insurance cover will take care of unpaid instalments of SIP committed by the investor**

A SIMPLE EXPLANATION



INVESTMENT
GOAL OF
₹12L

₹10,000/month x 10 yrs

Mr Kumar starts a 'iPlus SIP' for ₹10,000/- per month for 10 years. The life insurance aims to cover the residual component of his goal and gets activated after 12 successful instalments.

Insurance
₹10.8L



₹10,000 x 108 months

After 12 SIP instalments, Mr. Kumar becomes eligible for insurance benefit equal to remaining SIP instalments. For every SIP instalment paid, the insurance coverage falls by the monthly SIP amount.

Mr Kumar's demise post Year 3

In the case of Mr Kumar's unfortunate demise after 3 years, Insurance company will pay ₹8,40,000 to the registered nominee.



Insurance
₹8.4L

Investment
₹3.6L

(120-36 months) x ₹10,000

Let Axis lend you a helping hand with insurance cover

Eligibility

- Resident individual investors aged above 18 years and not more than 51 years at the time of submission of SIP application.
- Minimum tenure of SIP is 3 years at a monthly frequency.
- Minimum SIP amount of ₹1,000 per instalment

Commencement of Insurance Cover

- Insurance will commence upon investment of 12 successful SIP instalments. The insurance cover will be limited to the extent of the residual instalments of the SIP upto the age of 55 years subject to a maximum of ₹50 lakhs.

Termination of Cover

- Insurance cover lapses immediately upon reaching 55 years of age or if the investor misses 3 continuous SIP payments, whichever is earlier.
- Partial or full redemption/switch-out of units purchased under Axis iPlus SIP before completion of the mandated SIP tenure/instalments.

Some of the key Terms & Conditions are: 1) Only the first unit holder will be eligible for the insurance cover. 2) Nominee will not have any claim if the death of investor occurs before 12 payments of SIP are completed 3) The insurance cover does not cover market related losses incurred on investment amount.

*Please refer to SID of the scheme for detailed terms and conditions on iPlus SIP facility.

The AMC is offering insurance cover to the investors under iPlus SIP as an additional Opt in facility in the interest of investor and is not acting as an insurance agent for marketing/sales of insurance policies. AMC is not intending/nor soliciting sale of any insurance services/products. The discretion to obtain the Facility rests with the investor at the time of SIP application.

AMC/Trustee reserves the right to change/modify the terms & conditions.

Key features of the fund

Points	Description
Scheme Position	Solution Oriented Product aimed at investing for one's retirement
Fund Structure	Open-ended fund with 3 Plans: Aggressive, Dynamic & Conservative
Lock In	5 years from the date of allotment of units of the investment plan(s) under the scheme or till retirement age of unit holder (i.e. completion of 58 years), whichever is earlier
Minimum Application Amount	First Application: ₹5,000 and in multiples of ₹1 thereafter. Additional Investment: ₹1,000 and in multiples of ₹1 thereafter.
Exit Load	Nil
iPlus SIP	Optionally available

Product Label & Riskometer

Axis Retirement Savings Fund - Aggressive Plan

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- Investments primarily in equity and equity related instruments

Axis Retirement Savings Fund - Dynamic Plan

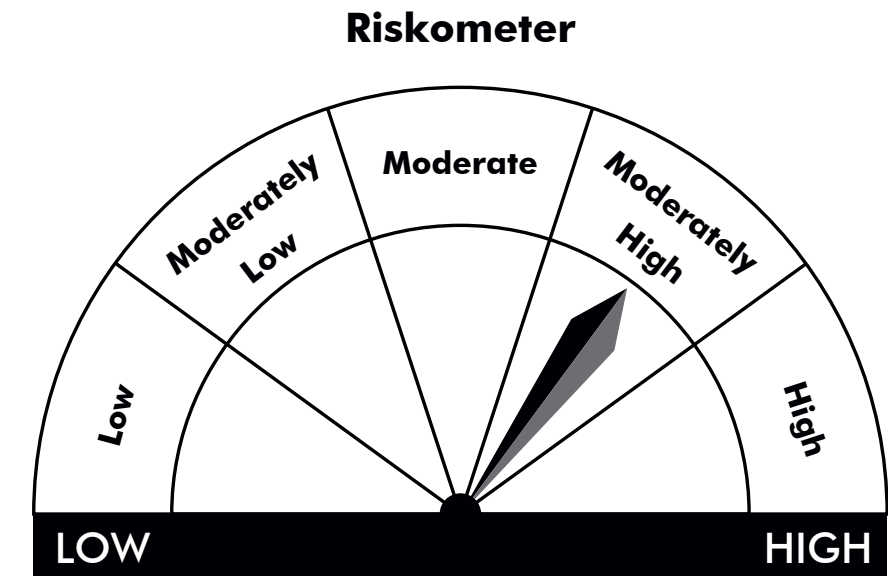
This product is suitable for investors who are seeking*:

- Capital appreciation and income generation over long term
- Investment in equity and equity related instruments as well as debt and money market instruments while managing risk through active asset allocation.

Axis Retirement Savings Fund - Conservative Plan

This product is suitable for investors who are seeking*:

- Capital appreciation and income generation over long term
- Investments in debt and money market instruments as well as equity and equity related instruments



Investors understand that their principal will be
at moderately high risk

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

Statutory Details and Risk Factors

Statutory Details: Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to ₹1 Lakh). **Trustee:** Axis Mutual Fund Trustee Ltd. **Investment Manager:** Axis Asset Management Co. Ltd. (the AMC). **Risk Factors:** Axis Bank Limited is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.

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



THANK YOU!



AXIS MUTUAL FUND