

AXIS RETIREMENT FUND - DYNAMIC PLAN

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

(Formerly known as Axis Retirement Savings Fund - Dynamic Plan)

About the Fund

The fund aims to help investors with their retirement planning. It aims to provide long-term capital appreciation / income by investing in a mix of equity, debt and other instruments to help investors meet their retirement goals.



Dynamic Plan



Ideal for 35 - 45
year old investors
with financial
responsibilities



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

Default retirement age: 58 years. Please refer to SID for detailed investment strategy and asset allocation

*Other asset classes include Debt & Money Market Instruments, Gold ETF and REITs & InvITs.

*The above framework is broadly indicative and the fund manager may change the framework depending on the market conditions

Benefits

- Invests in a mix of equity and debt instruments basis market condition using a systematic rules based model to dynamically adjust the equity allocation over time
- Removes the need for investors to time the market
- Protects downside by reducing drawdowns

Fund Manger Views

- ▶ While markets have rebounded from the March lows, earnings downgrades have continued so far with single digit growth in the last few quarters. However, on the positive side, the Indian economy is standing out for its relative economic stability, with several macro parameters slowly turning favourable. Rationalize GST rates could potentially boost demand for certain consumption items with low fiscal impact. The Consumption recovery & credit pickup could give comfort on earnings outlook.
- ▶ Though concerns around tariffs persist, India has more inward-looking economy (exports to GDP 2%), should be less impacted by trade volatility, in our view, though will continue to bear the brunt of weak FII flows.
- ▶ The fund is pro-cyclical and earnings focused towards themes such as manufacturing (EMS, China +1), healthcare, power equipment & utilities, travel and select Banks and discretionary consumption which are beneficiaries of formalization and premiumization, and also immune from global uncertainties.
- ▶ The Government announcement on GST cuts has improved sentiment in discretionary consumption stocks. We have been steadily increasing exposure to discretionary consumption stocks such as retail, jewellery, travel/tourism etc

Top 10 Stocks##

HDFC Bank Limited	6.7%
Reliance Industries Limited	5.8%
ICICI Bank Limited	5.6%
Infosys Limited	4.0%
State Bank of India	3.3%
Larsen & Toubro Limited	3.3%
Bharti Airtel Limited	3.0%
Mahindra & Mahindra Limited	2.6%
Bajaj Finance Limited	2.2%
Pidilite Industries Limited	2.1%

Top 10 Sectors##

Financial Services	25.8%
Healthcare	9.5%
Capital Goods	8.0%
Oil, Gas & Consumable Fuels	6.7%
Automobile and Auto Components	6.2%
Information Technology	6.0%
Fast Moving Consumer Goods	4.2%
Construction	3.3%
Telecommunication	3.0%
Chemicals	2.8%

For complete portfolio, refer website www.axismf.com

For Equity Funds.

Portfolio Characteristics#

Residual Maturity#

21.38 yrs

Modified Duration

8.74 yrs

Annualized Portfolio YTM*

6.97 %

Macaulay Duration

9.06 yrs

#Based on the debt portion of the portfolio as on date given above.

*In case of semi annual YTM, it will be annualised

Investing Facts



Category

Retirement Fund



Inception Date

20th December 2019



Benchmark

CRISIL Hybrid 35+65 - Aggressive Index (Benchmark)



Minimum Application

First Application: ₹5000 & multiples of ₹ 1 thereafter

Additional Investment: ₹1000& in multiples of ₹1 thereafter.



Jayesh Sundar

Work experience: 22 years of experience in financial market. He has been managing this fund since 24th January 2024.



Devang Shah

Work experience: 20 years. He has been managing this fund since 5th April 2024.



Hardik Shah

Work experience: 16 years. He has been managing this fund since 5th April 2024.



Krishnaa N

(for foreign securities)
Over 5 years of experience in financial market. She has been managing this fund since 1st March 2024



AUM

₹ 312.32 cr.



Entry Load

NA



Exit Load

NIL



Lock-in-period

5 years

Note: To view asset class wise AUM & AAUM for categories of the Scheme & geographical spread refer <https://www.axismf.com/statutory-disclosures>;

Performance (NAV Movement)

- Axis Retirement Fund - Dynamic Plan - Regular Plan - Growth Option
- CRISIL Hybrid 35+65 - Aggressive Index (Benchmark)

20th December 2019

₹10,000

28th November 2025

₹20,080

₹21,435

	1 Year		3 Years		5 Years		Since Inception	
	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-
Axis Retirement Fund - Dynamic Plan - Regular Plan - Growth Option	2.40%	10,240	14.08%	14,841	12.59%	18,106	12.44%	20,080
CRISIL Hybrid 35+65 - Aggressive Index (Benchmark)	7.67%	10,765	12.48%	14,228	13.87%	19,160	13.68%	21,435
Nifty 50 TRI (Additional Benchmark)	9.97%	10,994	13.10%	14,461	16.46%	21,446	14.96%	22,903

Past performance may or may not be sustained in future. Since inception (20th December 2019). Different plans have different expense structure. Jayesh Sundar is managing the scheme since 24th January 2024 and he manages 8 schemes of Axis Mutual Fund. Devang Shah is managing the scheme since 5th April 2024 and he manages 22 schemes of Axis Mutual Fund. Hardik Shah is managing the scheme since 5th April 2024 and he manages 18 schemes of Axis Mutual Fund and Krishnaa N is managing the scheme since 1st March 2024 and she manages 24 schemes of Axis Mutual Fund. Returns greater than 1 year are Compounded Annual Growth Rates (CAGR). Face value ₹10 per unit. Please refer return table for performance of all schemes managed by the fund manager.

Please click on link https://www.axismf.com/cms/sites/default/files/Statutory/WDP_Annexure_Nov.pdf to view the performance of other schemes currently managed by the fund manager.

Note: In case you require physical copy of this document request you to kindly take the printout to review the fund managers performance of other schemes managed by him from the above link given.

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