

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 InvITs.

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

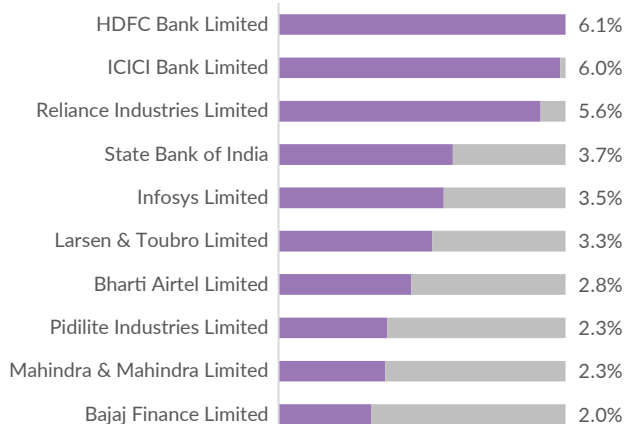
Benefits

- 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

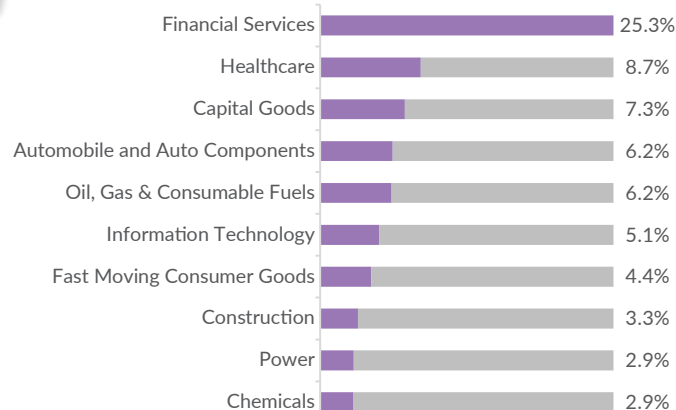
Fund Manger Views

- ▶ India's exposure to global conflicts remains largely indirect and manageable. Periods of geopolitical stress typically result in higher crude prices and short-term currency volatility, but the country today is far better positioned to absorb such shocks. Strong foreign exchange reserves, a more resilient external balance sheet, and a credible monetary policy framework provide important buffers. The Reserve Bank of India has consistently demonstrated its ability to maintain financial stability by looking through temporary, event-driven inflation pressures and ensuring adequate system liquidity when required. These anchors have helped prevent short-term volatility from turning into lasting macro stress.
- ▶ From a valuation and earnings perspective, the recent correction has made markets more attractive. Valuations have become more compelling, earnings expectations have improved, economic momentum is picking up, and domestic inflows remain supportive.
- ▶ Going forward, markets are likely to continue rewarding companies with high earnings visibility, sustained profitability and strong structural growth drivers, available at reasonable valuations. Stock selection will remain critical, with a preference for domestic-oriented sectors over export-heavy plays.
- ▶ Fund is pro-cyclical and earnings focused towards themes such as manufacturing (EMS, China +1), strong growth in some of the sectors such as healthcare, travel, auto and other discretionary consumption which are beneficiaries of formalization and premiumization, and also immune from global uncertainties.
- ▶ On the Debt side, Since February 2025, we have been steadily reducing portfolio duration, shifting away from long-duration strategies toward accrual-focused approaches. This year, we see accrual and selective tactical duration as the dominant themes, particularly in long bonds and state development loans (SDLs).
- ▶ Our preferred positioning includes 2-year AA-rated corporate bonds for steady accrual and long-tenor government securities for duration plays, offering a combination of consistent accrual and potential upside.

Top 10 Stocks##



Top 10 Sectors##



For complete portfolio, refer website www.axismf.com

For Equity Funds.

Portfolio Characteristics#

Residual Maturity#

16.49 yrs

Modified Duration

6.87 yrs

Annualized Portfolio YTM*

6.50 %

Macaulay Duration

7.12 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

₹ 292.99 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 - Direct Plan - Growth Option
- CRISIL Hybrid 35+65 - Aggressive Index (Benchmark)

20th December 2019

₹10,000

27th February 2026

₹21,370

₹21,115

	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 - Direct Plan - Growth Option	13.05%	11,301	16.78%	15,924	11.69%	17,388	13.04%	21,370
CRISIL Hybrid 35+65 - Aggressive Index (Benchmark)	13.63%	11,359	14.12%	14,862	11.75%	17,440	12.82%	21,115
Nifty 50 TRI (Additional Benchmark)	15.12%	11,507	14.64%	15,066	12.93%	18,379	13.60%	22,032

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 23 schemes of Axis Mutual Fund. Hardik Shah is managing the scheme since 5th April 2024 and he manages 17 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/ALL_Annexure_Feb.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.

Data as on 27th February 2026.

Past performance may or may not be sustained in future. Calculations are based on Regular Plan - Growth Option NAV and Direct Plan – Growth Option NAV, as applicable. Different plans have different expense structure. Face value is ₹. 10 per unit.

Jayesh Sundar is Managing Axis Children's Fund, Axis Balanced Advantage Fund, Axis Aggressive Hybrid Fund and Axis Conservative Hybrid Fund since 28th Sep, 2023, Axis Retirement Fund - Aggressive Plan, Axis Retirement Fund - Conservative Plan and Axis Retirement Fund - Dynamic Plan since 24th Jan, 2024 and Axis Large Cap Fund since 4th Nov, 2024.

Devang Shah is Managing Axis Dynamic Bond Fund, Axis Strategic Bond Fund, Axis Liquid Fund, Axis Gilt Fund and Axis Short Duration Fund since 5th Nov, 2012, Axis Credit Risk Fund since 15th Jul, 2014, Axis Arbitrage Fund since 14th Aug, 2014, Axis Conservative Hybrid Fund, Axis Treasury Advantage Fund since 7th Jun, 2016, Axis Corporate Bond Fund since 13th Jul, 2017, Axis Money Market Fund since 6th Aug, 2019, Axis Long Duration Fund since 27th Dec, 2022, Axis Income Plus Arbitrage Active FOF since 1st Feb, 2023, Axis Multi Asset Allocation Fund, Axis Children's Fund, Axis Balanced Advantage Fund, Axis Aggressive Hybrid Fund, Axis Equity Savings Fund, Axis Retirement Fund - Aggressive Plan, Axis Retirement Fund - Conservative Plan and Axis Retirement Fund - Dynamic Plan since 5th Apr, 2024, Axis Income Plus Arbitrage Passive FOF since 12th Nov, 2025 and Axis Multi-Asset Active FoF since 11th Dec, 2025.

Hardik Shah is Managing Axis Corporate Bond Fund, Axis Balanced Advantage Fund and Axis Floater Fund since 31st Jan, 2022, Axis CRISIL IBX SDL May 2027 Index Fund since 23rd Feb, 2022, Axis Long Duration Fund since 27th Dec, 2022, Axis CRISIL IBX 50:50 Gilt Plus SDL June 2028 Index Fund since 24th Jan, 2023, Axis Children's Fund, Axis Equity Savings Fund since 1st Feb, 2023, Axis Fixed Term Plan - Series 112 (1143 Days) since 1st Mar, 2023, Axis Banking & PSU Debt Fund since 3rd Jul, 2023, Axis Multi Asset Allocation Fund, Axis Income Plus Arbitrage Active FOF, Axis Dynamic Bond Fund, Axis Retirement Fund - Aggressive Plan, Axis Retirement Fund - Conservative Plan and Axis Retirement Fund - Dynamic Plan since 5th Apr, 2024 and Axis Ultra Short Duration fund since 4th Nov, 2024.

Krishnaa N is Managing Axis Large Cap Fund, Axis Focused Fund, Axis Greater China Equity Fund of Fund, Axis Global Equity Alpha Fund of Fund, Axis Global Innovation Fund of Fund, Axis Large & Mid Cap Fund, Axis Midcap Fund, Axis Flexi Cap Fund, Axis US Specific Equity Passive FOF, Axis Quant Fund, Axis Retirement Fund - Aggressive Plan, Axis Retirement Fund - Conservative Plan, Axis Retirement Fund - Dynamic Plan, Axis Small Cap Fund, Axis Innovation Fund, Axis US Specific Treasury Dynamic Debt Passive FOF and Axis Value Fund since 1st Mar, 2024, Axis Consumption Fund since 12th Sep, 2024, Axis Multi Asset Allocation Fund, Axis Children's Fund, Axis Aggressive Hybrid Fund and Axis Equity Savings Fund since 16th Dec, 2024, Axis Services Opportunities Fund since 24th Jul, 2025 and Axis ESG Integration Strategy Fund since 4th Aug, 2025.

Market caps are defined as per SEBI regulations as below: a. Large Cap: 1st -100th company in terms of full market capitalization. b. Mid Cap: 101st -250th company in terms of full market capitalization. c. Small Cap: 251st company onwards in terms of full market capitalization.

Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.

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