

AXIS RETIREMENTSAVINGS FUND - AGGRESSIVE PLAN

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

About the Fund

The fund aims to help investors with their retirement planning. It aims to generate long term capital appreciation by investing primarily in equity and equity related instruments, along with regular income through investments in debt and money market instruments. Within equities and fixed income, the portfolio would be actively managed to optimize returns within the respective asset class.



Aggressive Plan



Ideal for young investors in the early stages of their careers



Equity exposure 65-80%.
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 & InvTs.

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

How does Asset Allocation benefit investor portfolios

- Lower Correlation among asset classes**
 When equity and debt don't move in the same direction, the risk quotient is lower
- Periodic Rebalancing**
 Lowers overall risk and optimizes risk, making it cost & tax efficient for investors and lower overall risks.
- Reasonable downside protection**
 Aims to limit the impact of potential losses from market downturns.
- Benefit from active management**
 Through research by fund managers to actively allocate assets.

Current Portfolio Allocation is based on the prevailing market conditions and is subject to changes depending on the fund manager's view of the equity markets.

Investment Strategy

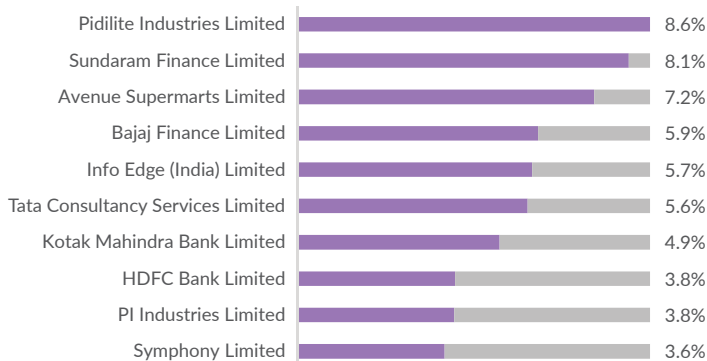
› Equity

Large cap biased best ideas strategy with a bottom up approach to investing. The portfolio will be a compact portfolio of quality stocks that offer long-term sustainable growth opportunities with a competitive market advantage.

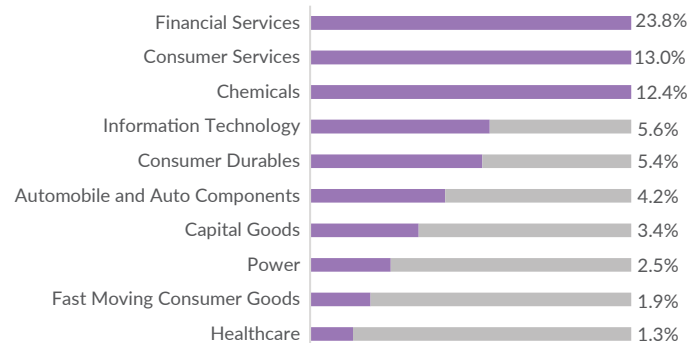
› Debt

The debt portion will be dynamically managed across duration and the credit spectrum. The fund will follow an active investment strategy that aims to generate absolute returns with the endeavor to capture opportunities across interest rate cycles by actively managing the duration and credit allocation of the fund's portfolio.

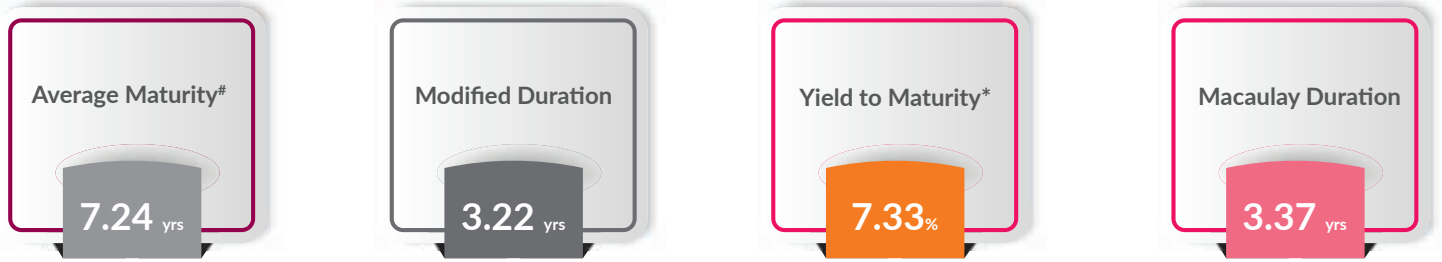
Top 10 Stocks



Top 10 Sectors

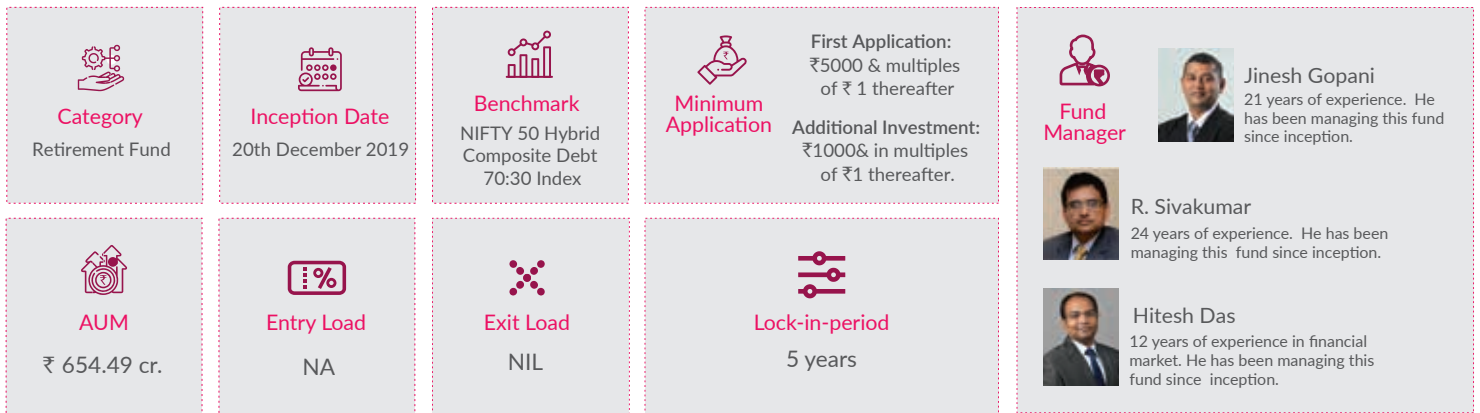


Portfolio Characteristics



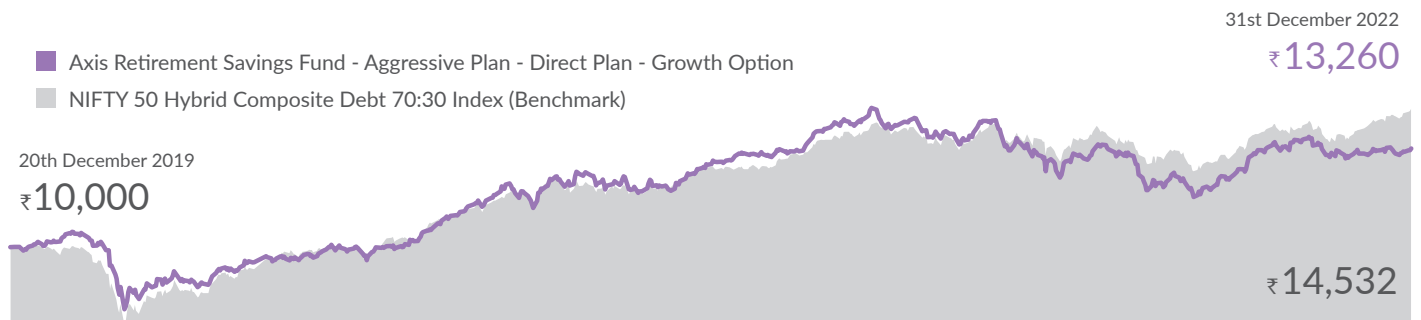
*Based on the portfolio as on date given above. #Based on the debt portion of the portfolio as on date given above.

Investing Facts



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)



	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 Savings Fund - Aggressive Plan - Direct Plan - Growth Option	-5.64%	9,438	9.79%	13,234	NA	NA	9.76%	13,260
Benchmark*	5.06%	10,504	13.47%	14,609	NA	NA	13.13%	14,532
Nifty 50 TRI (Additional Benchmark)	5.71%	10,569	15.52%	15,416	NA	NA	15.03%	15,286

Past performance may or may not be sustained in future. Since inception (20th December 2019). Different plans have different expense structure. Jinesh Gopani is managing the scheme since inception and he manages 14 schemes of Axis Mutual Fund. R Sivakumar is managing the scheme since inception and he manages 10 schemes of Axis Mutual Fund. Hitesh Das is managing the scheme since inception and he manages 17 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. *NIFTY 50 Hybrid Composite Debt 70:30 Index (Benchmark). [®]The performance data for 3 & 5 years period has not been provided, since scheme is in existence for less than 3 years.

Please click on link https://www.axismf.com/cms/sites/default/files/Statutory/ANNEXURE_With%20Dir%20Scheme_Dec%202022.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 31st December 2022.

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.

Jinesh Gopani is managing Axis Long Term Equity Fund since 1st April 2011, Axis Focused 25 Fund since 7th June 2016 and Axis Growth Opportunities Fund since inception, Axis Retirement Savings Fund which includes Aggressive Plan & Conservative Plan, Dynamic Plan since inception, Axis ESG Equity Fund and Axis NIFTY IT ETF, Axis NIFTY Healthcare ETF, Axis Value Fund & Axis Nifty 50 Index Fund since inception.

R. Sivakumar is managing Axis Dynamic Bond Fund, Axis Equity Saver Fund (debt portion since inception), Axis Triple Advantage Fund since 14th September 2010 and Axis Children's Gift Fund (debt portion) since 7th June 2016, Axis Dynamic Equity Fund since inception, Axis Equity Hybrid Fund since inception. Axis Retirement Savings Fund which includes Aggressive Plan & Conservative Plan, Dynamic Plan since inception. Axis All Seasons Debt Fund of Funds since inception.

Hitesh Das is managing Axis Growth Opportunities Fund, Axis Retirement Savings Fund - which includes Aggressive plan, Dynamic plan and Conservative plan, Axis ESG Equity Fund, Axis Global Equity Alpha FoF & Axis Special Situations Fund since inception. He also manages Axis Bluechip Fund, Axis Focused 25 Fund, Axis Flexi Cap Fund^^ since 2nd November 2020. He also manages Axis Mid cap Fund & Axis Small Cap Fund since 18th December 2020. He also manages Axis Greater China Equity Fund of Fund, Axis Global Innovation Fund of Fund, Axis Quant Fund, Axis Value Fund & Axis NASDAQ 100 Fund of Fund.

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.

W.e.f. February 02, 2022; lump-sum subscription, switch-ins and fresh registration of Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) or such other special product where the target schemes are 1. Axis Global Equity Alpha Fund of Fund, 2. Axis Global Innovation Fund of Fund, 3. Axis Greater China Equity Fund of Fund 4. Axis Growth Opportunities Fund 5. Axis ESG Equity Fund 6. Axis Special Situations Fund are being temporarily suspended.

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

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Axis Retirement Savings Fund - Aggressive Plan

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

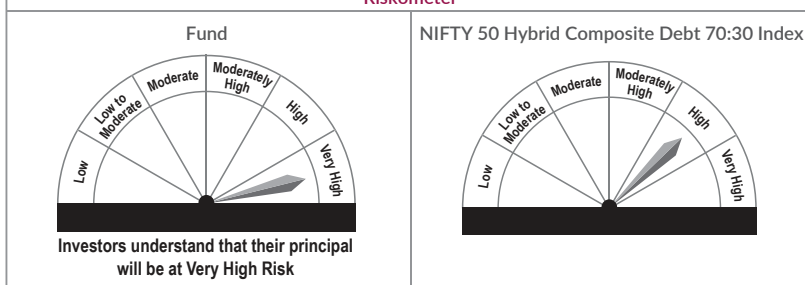
Benchmark : NIFTY 50 Hybrid Composite Debt 70:30 Index

This product is suitable for investors who are seeking*:

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

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

Riskometer



Distributed by

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