

# L&T Balanced Advantage Fund

An open-ended dynamic asset allocation fund

Manages allocation across unhedged equity, arbitrage opportunities and debt and money market instruments, which also makes it a tax efficient investment option

Potential to substantially improve risk adjusted return for medium to long term investors

## 5 REASONS TO INVEST IN L&T BALANCED ADVANTAGE FUND

Fund managers decide the asset allocation between equity and debt depending on prevailing market and economic conditions using valuation metrics like P/E and P/B

Strategy helps in taming the volatility significantly and helps investors participate in the long term growth potential of equities

Allows to overcome greed and fear cycle by using quantitative metrics to decide on asset allocation.

### Nifty PE Trailing

This measure is calculated based on actual earnings. The historical trend gives a peek into how the index behaved in different market cycles

### Nifty PE Forward

Forward P/E showcases the potential growth of the underlying earnings that compose the index in the future

### Our New Approach

### Nifty PB Trailing

For financial services companies, price-to-book value is a better metric to decide on valuation. With the Nifty constituting approx. 40% financial services; trailing PB gives a peek at performance across cycle

### Nifty PB Forward

Forward P/B calculations gives a sense of what to expect from the future growth of the underlying assets

## Who should invest?

- Investors looking to take advantage of changing market conditions by dynamically adjusting the asset allocation between equity & debt
- Investors sitting on sidelines, waiting for appropriate market valuation level to make investment in equities
- Investors planning for their long term financial goals such as retirement could look to invest through SIP or lump sum route

## FUND FACTS

**Fund Manager:** Mr. Vihang Naik (w.e.f. Dec 17, 2019), Ms. Cheenu Gupta (w.e.f. July 02, 2021) & Mr. Praveen Ayathan (w.e.f. Jan 30, 2016) (for investments in equity and equity related instruments) & Mr. Jalpan Shah (w.e.f. May 30, 2016) (investments in debt and debt related instruments)

**Benchmark:** NIFTY 50 Composite Hybrid Debt 50-50 Index

**Monthly Average AUM (₹ In Crs):** 1,907.57

**Minimum Application Amount:** Application size (Initial) ₹5,000 per application

**SIP Facility Available:** Yes

**Exit Load:** If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 1 year from the date of allotment – Nil. If units redeemed or switched out are over and above the limit within 1 year from the date of allotment – 1%. If units are redeemed or switched out on or after 1 year from the date of allotment – Nil.

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**L&T Financial Services**  
Mutual Fund

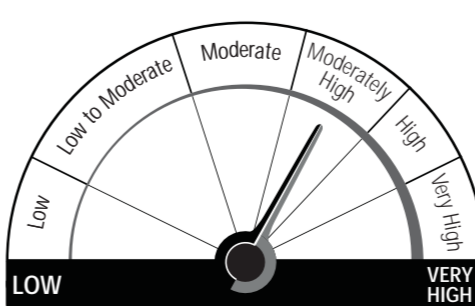
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**This product is suitable for investors who are seeking\***

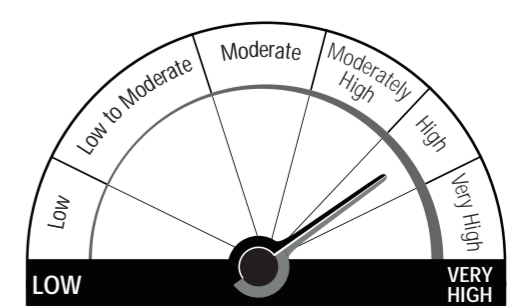
- Long term capital appreciation and generation of reasonable returns
- Investment in equity and equity related instruments, derivatives and debt and money market instruments

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

### Riskometer of the Scheme



### Riskometer of the Benchmark



All data mentioned above is as on August 31, 2022, unless otherwise stated above.

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

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