

Kuch galtiyān sudhāari nahi ja sakti.

Introducing Bandhan Retirement Fund

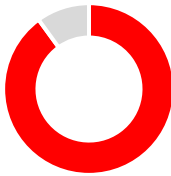
NFO Opens: 28th September 2023 | NFO Closes: 12th October 2023



DID YOU KNOW?



1 in 3 Indians believe their **savings will exhaust** within 5 years of retirement.

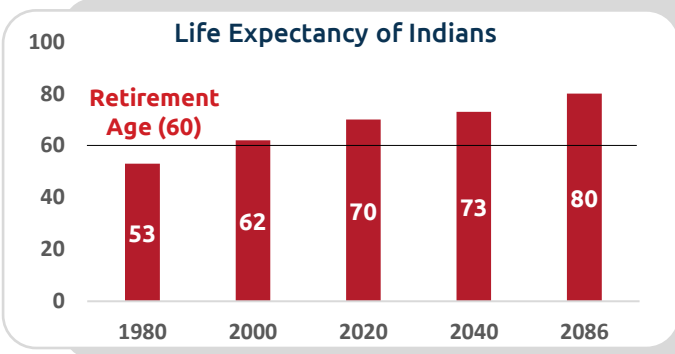


90% Indians above 50 years **regret not starting earlier** to save for retirement.

Source – As per India Retirement Index Study 3.0 survey conducted by Max Life Insurance in partnership with Kantar. 2,093 respondents were surveyed across 28 cities in India. The survey assesses urban India's preparedness to live a healthy, peaceful, and financially secure retired life.

Why is Retirement Planning Critical?

Increased life expectancy means longer period of retirement

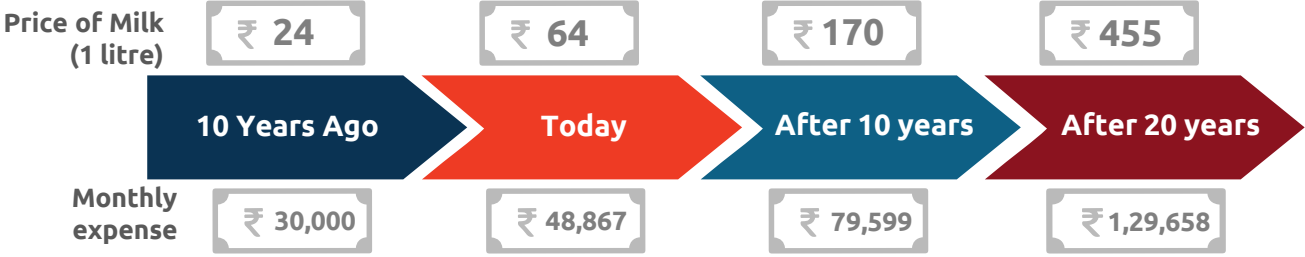


With an increasing life span you need to plan for around 20 years in the retirement phase.

Source – India Life Expectancy 1950-2023 | MacroTrends

Inflation erodes our savings

What Rs. 100 can buy today will not be the same in the next 10 years



Source – For dairy, Amul Tazaa (1 litre); the current price is from Big Basket. 10 year ago, price source: <https://timesofindia.indiatimes.com/city/mumbai/amul-hikes-milk-prices-by-rs-2-again/articleshow/29330131.cms> (Inflation rate of 10.3% (Inflation rate of 7.6%))

Fund Overview

Dynamic Asset Allocation
Equity and Debt

Model Based Approach

Actively managed portfolio

Lock in for 5 years or retirement age (whichever is earlier)

Buy low and sell high discipline

Benefit from long-term investing

Retirement Mutual Funds have many benefits



Disciplined investing
- defined investment via SIP and defined withdrawal via SWP



Convenience of monitoring and transacting



Transparency
Full disclosure of portfolio and expenses



Diversification
across equity and debt for relative growth and relative stability



Well-regulated industry

Equity Investment Strategy



Leaders + Compounders

+



Mis-priced opportunities

+



Cyclical/Undiscovered opportunities

Debt Investment Strategy



High Quality

+



Across Duration

+



Across Instruments

Investment strategy and asset allocation will be as per provisions of SID

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Fund Managers

Mr. Viraj Kulkarni (Equity portion);
Mr. Gautam Kaul (Debt portion);
Ms. Nishita Shah (Overseas investment portion)

Exit Load

Nil

Lock in

Lock-in of 5 years or till retirement age[^]
(whichever is earlier)
[^]Retirement age is 60 years

Subscription

Lumpsum purchase - Rs. 1000/- and in multiples of Re. 1/- thereafter;
SIP - Rs. 100/- and in multiples of Re. 1 thereafter; [Minimum 6 installments

Benchmark Riskometer



CRISIL Hybrid 50+50 - Moderate Index

Scheme Riskometer



Investors understand that their principal will be at Very High risk

Bandhan Retirement Fund

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

This product is suitable for investors who are seeking*:

- Capital appreciation and income generation over long term.
- A hybrid scheme with investment in equity and equity related instruments as well as debt and money market instruments.

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

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