MUTUAL FUNDS Sahi Hai

PGIM India Mutual Fund

Auto-adjust your investments, so you can focus on other important things.

PGIM INDIA AGELINKED INVESTMENT ASSET ALLOCATION FACILITY (AIAAF)

The PGIM India Age-linked Investment Asset Allocation Facility uses 'Rule of 100 minus age' as a simple yet powerful rule-of-thumb for asset allocation i.e., 100 minus Age = equity allocation. Simple, isn't it?

What is the PGIM India Age-linked Investment Asset Allocation Facility?

This facility allocates your investment between equity and debt in such a way that the initial allocation favors equity and becomes increasingly conservative as you approach retirement. In this way, initial years of your working life are focused more on accumulation, whereas the later years are focused on conservation of capital while generating reasonable returns. For instance, if you are 30 years, then 70% (100-30) is Equity Allocation and 30% is Debt Allocation. In addition, you can re-balance your portfolio every 1 year, 3 years, 5 years or 7 years to align equity allocation with age.

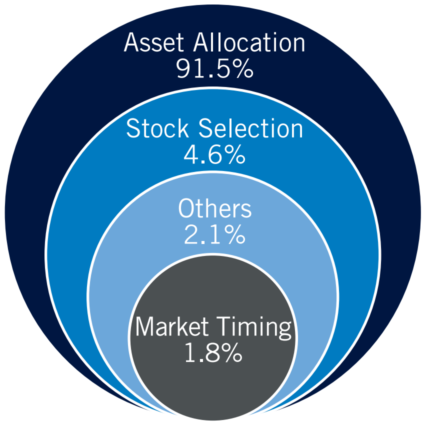
Why Rebalancing Is Important for Your Investments?

Rebalancing your investment portfolio is one of the keys to successful investing over time. Rebalancing means adjusting your investment portfolio, to maintain your desired asset allocation. While there is no required schedule for rebalancing your investment, most recommendations are to examine allocations at least once a year to progressively shift out of riskier asset class as age increases. With the PGIM India Age-linked Investment Asset Allocation Facility, you can rebalance your portfolio between equity allocation and debt allocation, at least once every year based on your age, if you have opted for it. But if you don't want to do it so often, the portfolio will be rebalanced every 5 years by default. It's important to rebalance to maintain your asset allocation because it keeps your tolerance for risk at the comfortable level with respect to your age.

Why Asset Allocation Strategies Are Important?

- Asset Allocation is the primary main determinant of long-term portfolio performance, rather than superior product selection or market timing.
- The performance of a portfolio can be explained the most by their asset allocation decision.
- Other decisions such as stock selection and market timing play a relatively smaller role.

Source: Internal Research and Analysis



Highlights of PGIM India Age-Linked Investment Asset Allocation Facility

- The rule of 100 minus age, Rule-of-thumb for asset allocation, simplifies the complex asset allocation process
- More allocation towards equity during the early years of your working life to hasten corpus accumulation
- Focus shifts from corpus accumulation to corpus preservation as you age
- Combine 1 equity category fund and 1 debt category fund and asset allocation between the two basis your age
- Rebalancing of the portfolio every 1/3/5/7 years to align your equity allocation with age
- The facility can be customized to suit your preference of funds and rebalancing horizon

Features of PGIM India Age-linked Investment Asset Allocation Facility

- The facility offers both Lump-sum Investment and Systematic Investment Plan (SIP) mode to invest
- You can choose to invest in any 1 equity category and 1 debt category. For instance, PGIM India Diversified Equity Fund for equity allocation and PGIM India Banking and PSU Debt Fund for debt allocation
- You have a choice to set the rebalancing period of 1 year, 3 years, 5 years or 7 years. Default period for rebalancing is 5 years
- Asset allocation is from the age of 30 years onwards. If investor has opted for the facility before 30 years, full investment will be in equity fund
- Minimum investment amount under the facility is ₹5000/- for Lump-sum Investment and ₹2000/- for SIP with minimum 12 installments for monthly frequency and minimum 6 installments for quarterly frequency
- You can at any time completely switch your allocation from one eligible scheme to another eligible scheme within the same category, i.e. equity allocation or debt allocation

About Us

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based Prudential Financial, Inc. (PFI). PGIM India Mutual Fund offers a broad range of equity and fixed income solutions to retail and institutional investors throughout the country. We manage 20 open-ended funds operated by 14 investment professionals. In addition to managing our investors assets through domestic Mutual Funds, we also offer Offshore Funds and Portfolio Management Services. The fund house leverages the strength and stability of PGIM's 140-year legacy to build on its decade long history in India.

PGIM is the global investment management business of PFI, one of the top 10 investment managers* with over USD 1.4 trillion[1] in asset under management. PGIM offers a wide range of actively managed asset classes and investment styles including Equities, Fixed Income and Real Estate. PGIM employs over 1300+ investment professionals serving investors in 52 countries and follows a multi-manager model with strong capabilities beyond traditional assets.

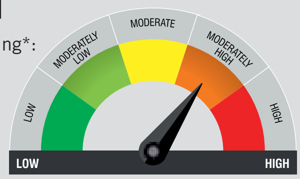
*Source: pgim.com *Pensions & Investments Top Money Managers list, June 1, 2020; ranking reflects largest money managers by assets under management as of March 31, 2020; based on PFI total worldwide assets under management as of March 31, 2020. [1]All Information as of June 30, 2020.*

Riskometer

PGIM India Diversified Equity Fund

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives
- Degree of risk - MODERATELY HIGH

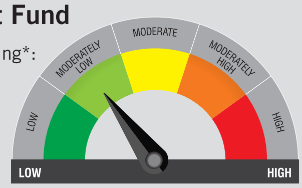


Investors understand that their principal will be at moderately high risk.

PGIM India Banking And PSU Debt Fund

This product is suitable for investors who are seeking*:

- Income over the short term
- Investment in debt instruments issued by Banks and Public Sector Undertakings, Public Financial institutions and Municipal Bonds
- Degree of risk - MODERATELY LOW



Investors understand that their principal will be at moderately low risk.

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

Connect with us on: www.pgimindiamf.com 1800 2667 446

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

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