



Sundaram Multi Asset Allocation Fund

May 2026

Agenda



Why Multi Asset Allocation Fund



Why Sundaram Multi Asset Allocation Fund

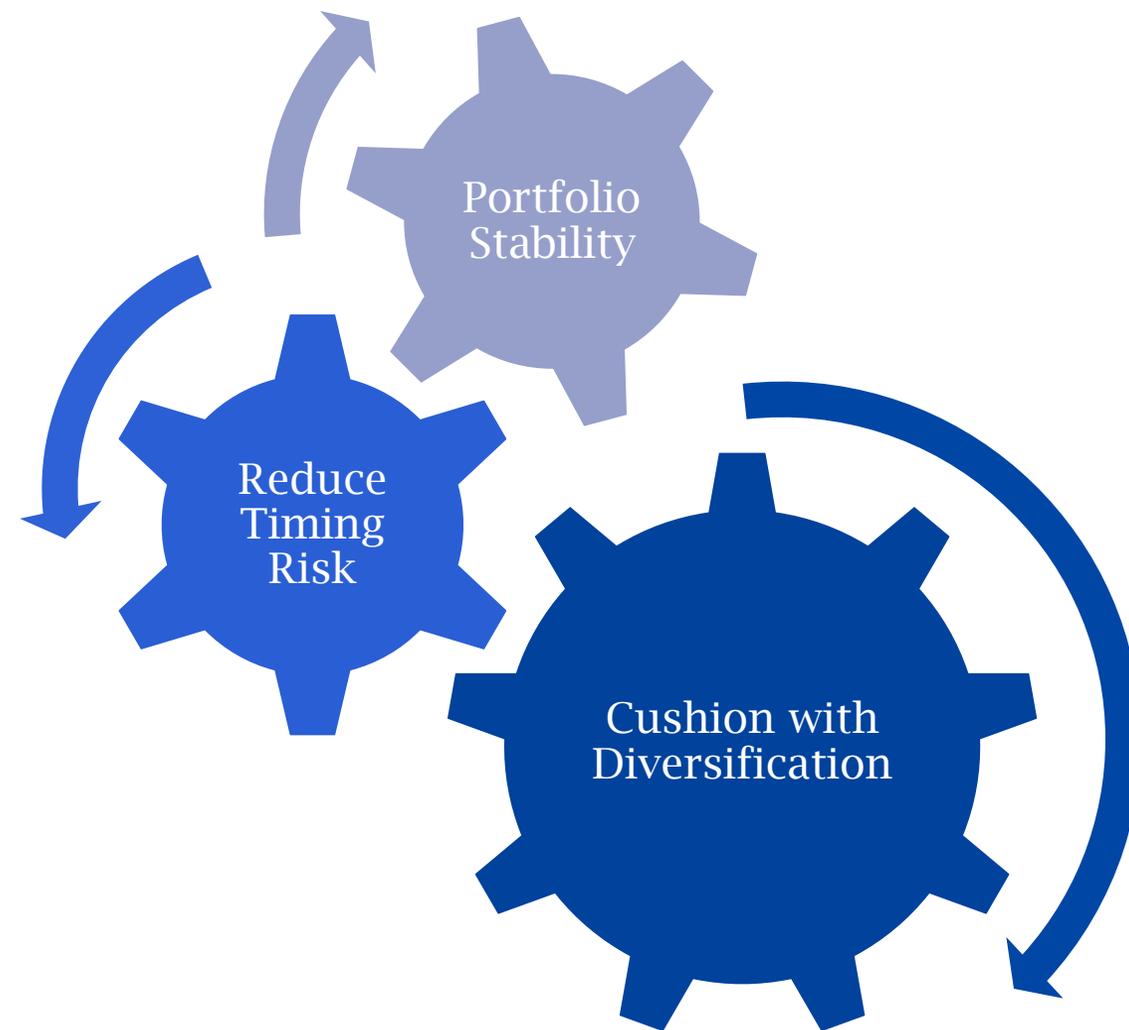
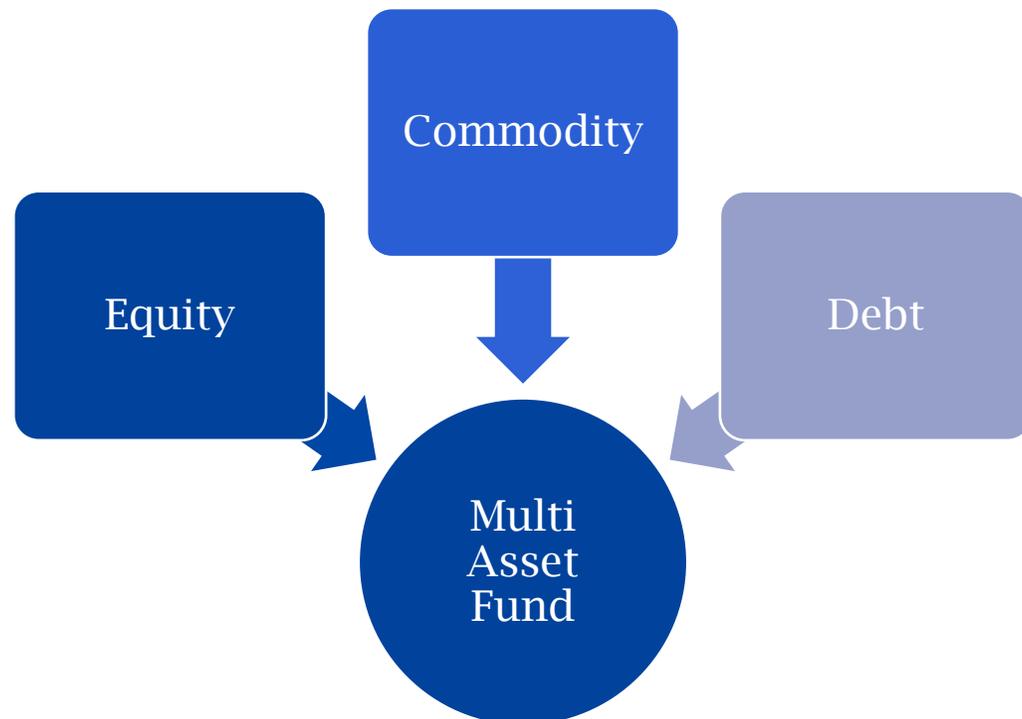


Fund Composition and Allocation



Appendix

Why Multi Asset Fund



Sundaram Multi Asset Allocation Fund



Gross Equity allocation around 65% and net equity around 50% to 60%

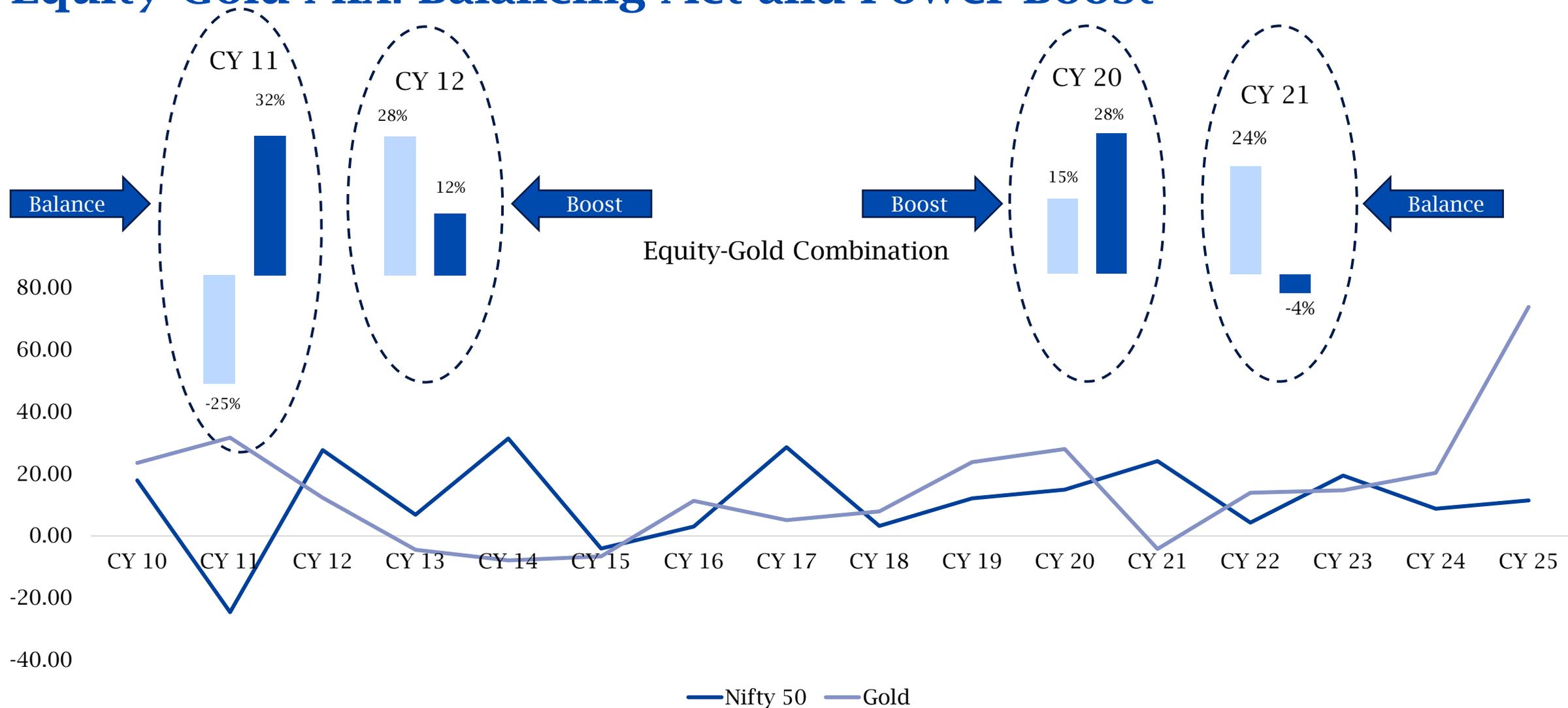


GOLD allocation 20% to 25%



10% Fixed Income

Equity-Gold Mix: Balancing Act and Power Boost

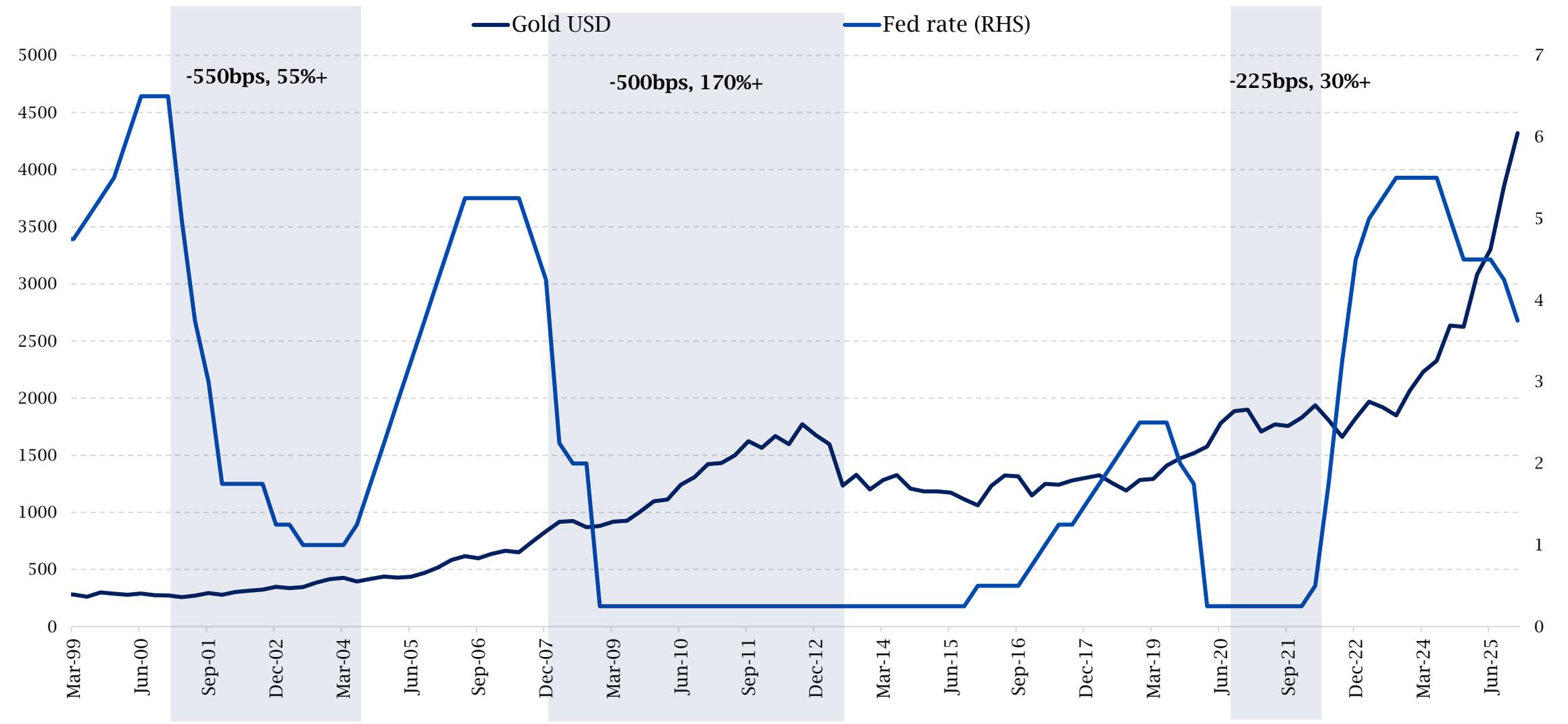


Correlations

	MCX Gold	MSCI EM	S&P BSE Sensex	BBG Cmdty (INR)
MCX Gold	1.000			
MSCI EM	0.268	1.000		
S&P BSE Sensex	-0.077	0.533	1.000	
BBG Commodities (INR)	0.269	0.426	0.176	1.000

Calculated from 30/09/2014 to 30/09/2024, monthly return frequency.

Gold has done well during Fed rate cut



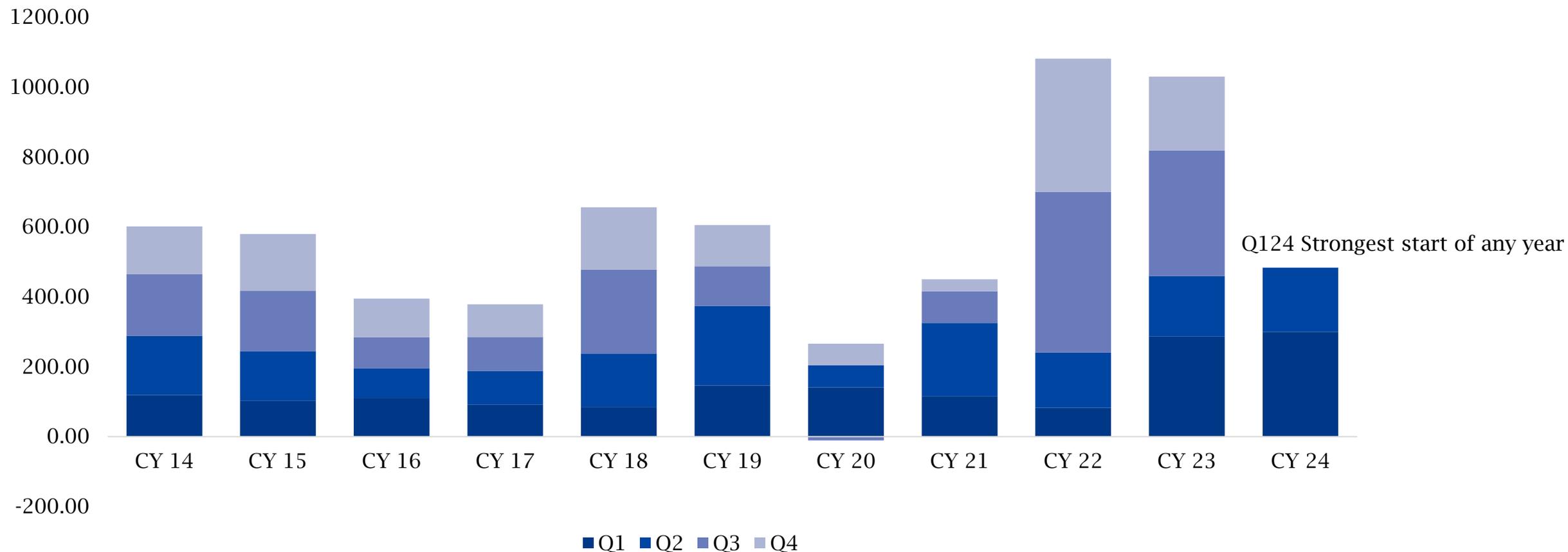
Source: Bloomberg, Sundaram Asset Management
Data as on 31st December 2025

Gold reactions during turmoil

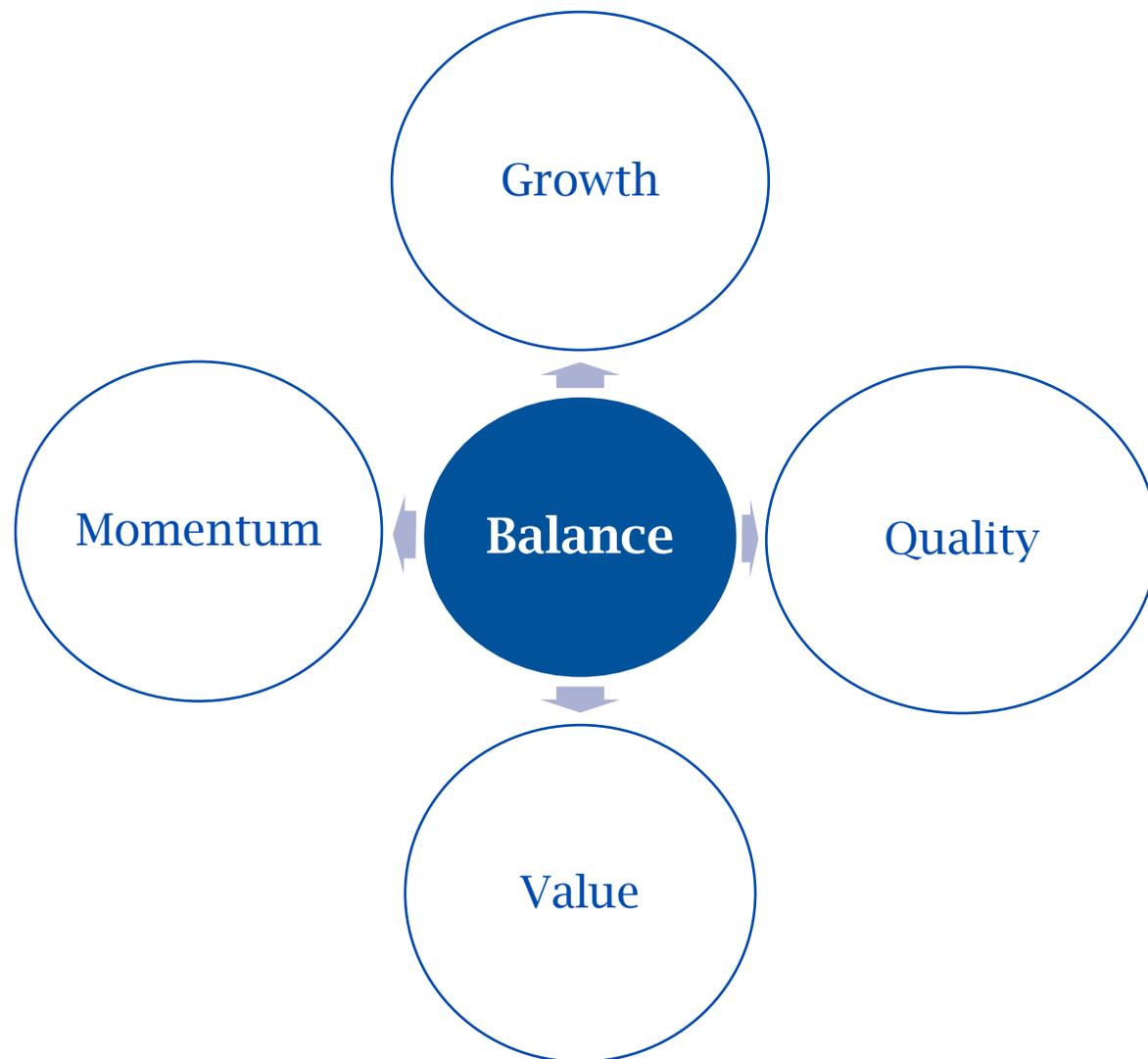


Central Banks Gold Purchase

Central Bank Gold Demand by Quarter (in tonnes)*



Sundaram Multi Asset Allocation Fund – Philosophy & Mission



Our aim is to

- Deliver superior *risk-adjusted-return* over *medium to long term* by
- Following a *balanced approach* of investing in Consistent and Cyclical *Growth* businesses that have *superior Quality*
- We aim to have reasonable *margin of safety* in our investments & avoid growth/value traps
- To Develop Knowledge & Analytical *Edge* over market *consistently*.

MAAF Risk-Return Positioning





Portfolio Composition

Asset Allocation		
Category	Weight (%)	AUM (Rs. Cr)
Gross Equity	69.0	2261
Derivatives	(3.8)	(123)
Fixed Income	10.1	332
Gold ETFs	20.3	666
Cash & Others	4.3	141
Total	100%	3277

Equity Strategy



- Multi Cap Portfolio of 50-60 stocks



- Allocation to large caps at 75-80%
- Ability to use midcaps to enhance returns



Stock selection would be based on bottom-up in-house research



Manage Portfolio Risk

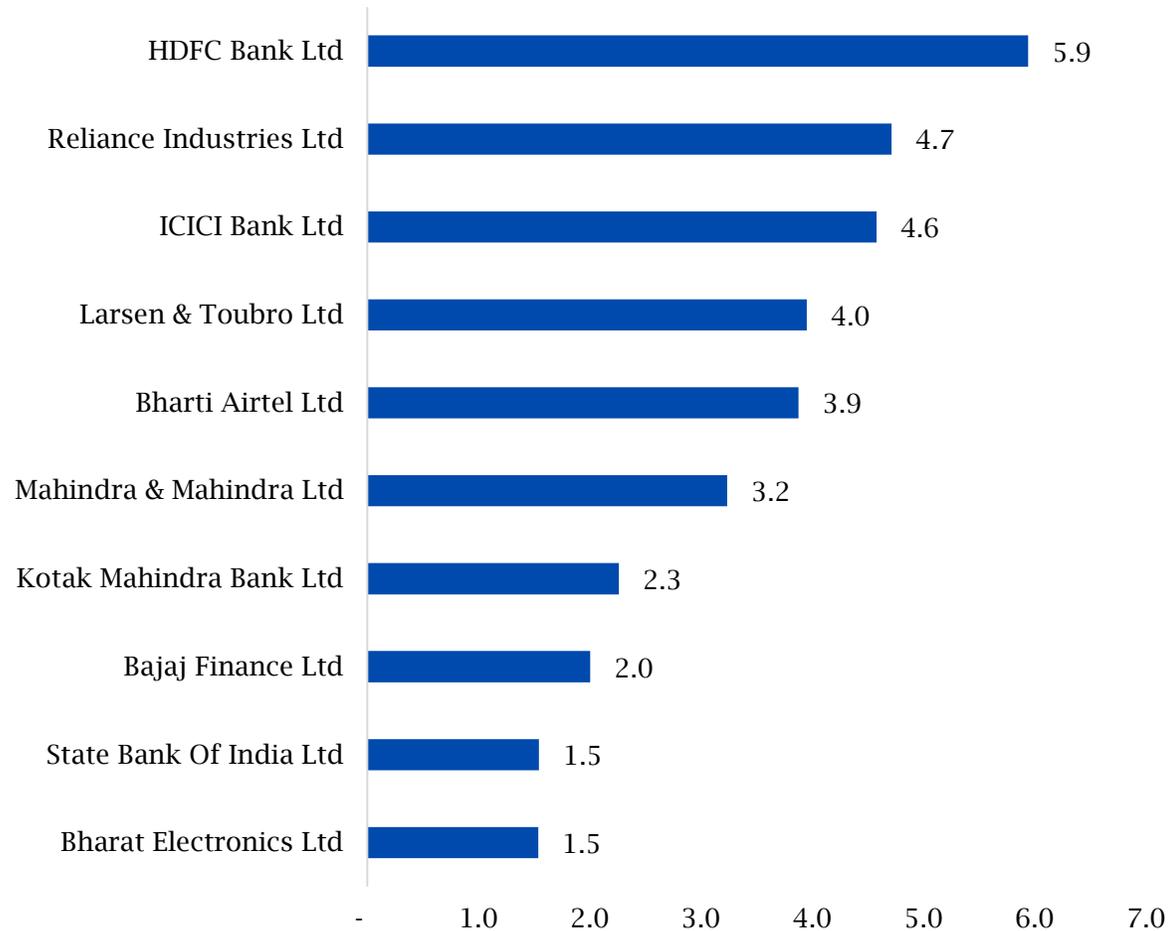
- Diversification across sectors and stocks
- Focus on risk-adjusted returns
- Ensure adequate portfolio liquidity

Arbitrage: Depending on market valuation will keep arbitrage to maintain portfolio stability

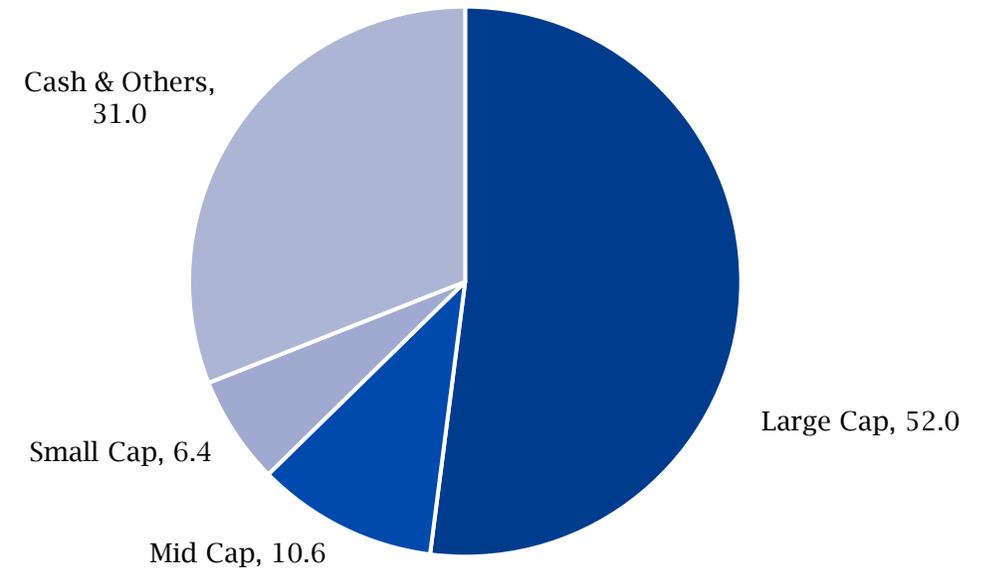
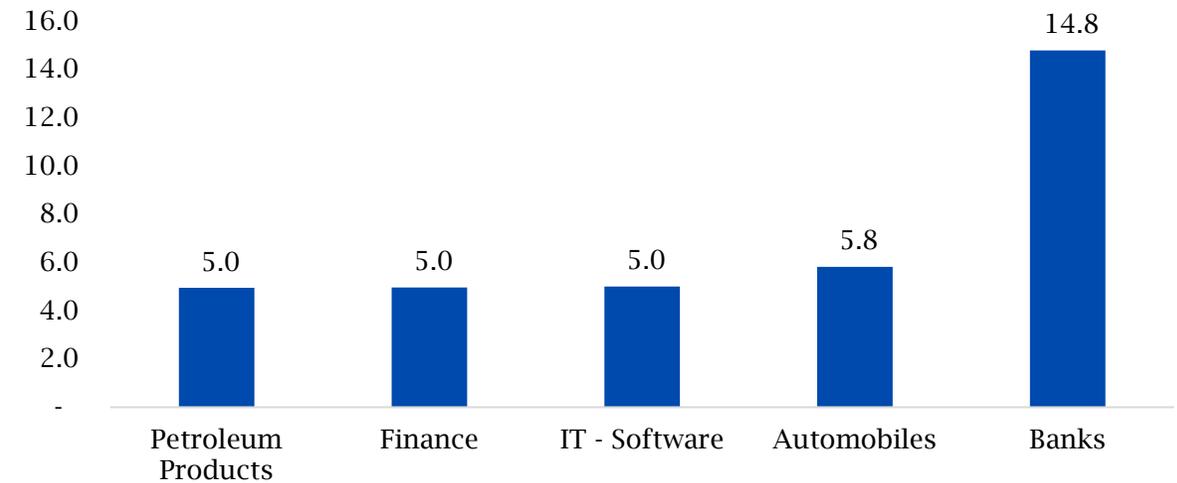


Equity Portfolio

Stock Weightage (%)



Sector Allocation (%)



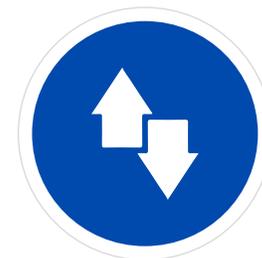
Gold Strategy



- Gold Portfolio of large liquid ETFs



Consistent high gold exposure of 20-25% to mimic investors behavior of holding gold for long term



Gold returns from:

- Commodity appreciation
- Average annual INR depreciation of 3-4%



Manage Portfolio Risk

- Uncorrelated asset class helps in diversifying portfolio risk
- Significant reduction in portfolio volatility as seen in back testing

Fixed Income Strategy



Fixed Income portfolio of the Fund will be of high-quality paper with focus on accrual



The Fund will predominantly invest in AAA-rated bonds and GSEC with medium duration. The objective is to provide an attractive yield with a high-quality portfolio



Fund Facts

Allotment Date	January 2024
Fund Details	An open-ended scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs
Benchmark	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)
Plans	Regular & Direct
Options	Growth, IDCW (Pay Out, Reinvestment & Sweep); Default Option: Growth; Default Sub-Option: IDCW Sweep
Minimum Subscription Amount	Lumpsum: First Investment: INR 100 and any amount thereafter; Subsequent Purchase: INR 100 and any amount thereafter SIP: INR 1000 per week, INR 100 per month, INR 750 per quarter, Weekly SIP will be processed on Wednesdays
Load Structure	<ul style="list-style-type: none"> • Exit Load: Nil - for up to 30% of the units and 1% for more than 30% of the units, if redeemed within 365 days from the date of allotment. • Nil For redemption after 365 days from the date of allotment.



Fund Performance

Period	Performance			Rs. 10,000 Invested			Value of Rs. 10,000-a-month SIP			
	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Fund (%)	Benchmark Tier I (%)	Additional Benchmark (%)	Investment (Rs.)	Fund (Rs.)	Benchmark Tier I (Rs.)	Additional Benchmark (Rs.)
Last 1 year	9.9	16.6	-0.3	10990	11656	9972	120000	123580	127294	116116
Last 3 years	-	-	-	-	-	-	-	-	-	-
Last 5 years	-	-	-	-	-	-	-	-	-	-
Since Inception	12.6	17.4	6.5	13071	14380	11524	270000	301565	316703	271831

Management & Fund Managers



Anand Radhakrishnan, Managing Director

He has over 30 years of experience in the Indian Asset Management industry. Anand holds a Management degree from Indian Institute of Management, Ahmedabad, and is a Chartered Financial Analyst (CFA) charter.



Rohit Seksaria, Fund Manager - Equity

He has experience spanning over 21 years in Equity Research and Fund Management. He holds an MBA from IIM Ahmedabad and is a rank holding Chartered Accountant (ICAI) and Company Secretary (ICSI).



**Dwijendra Srivastava,
Chief Investment Officer - Debt**

Dwijendra Srivastava joined Sundaram Asset Management Company in July 2010. He has over two decades of experience in debt markets.



**Arjun G Nagarajan,
Commodities Fund Manager, Chief Economist,
Communications manager - Investments**

Arjun's career in the markets span over 12 years. Arjun was a part of the NITI Aayog's discussion on recent topical.



**Clyton Richard Fernandes,
Associate Fund Manager**

He has a rich experience of 18 years in Equity Research & Fund Management. He is an MBA in Finance and has a Bachelors in Mechanical Engineering.



Sandeep Agarwal, Head - Fixed Income

Sandeep joined Sundaram Asset Management Company in October 2010 as a Dealer - Fixed Income. He moved into active fund management in June 2012.

Performance details for other schemes managed

Scheme Name (Regular Plan)	1 year (%)		3 years (%)		5 years (%)		Fund Managers
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	
Performance Details for schemes managed by Mr. Rohit Seksaria							
Funds Managed by Fund Manager: 16 Funds							
Sundaram Long Term Tax Advantage Fund - Series IV	18.3	3.6	19.6	14.9	22.9	13.9	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	18.6	3.6	19.4	14.9	22.8	13.9	Rohit Seksaria
Sundaram Long Term Micro Cap Tax Advantage Fund - Series VI	15.9	10.2	18.6	23.8	22.5	16.9	Rohit Seksaria
Sundaram Value Fund	0.9	4.0	11.4	15.3	12.0	14.0	Rohit Seksaria, Dwijendra Srivatsava and Shalav Saket
Sundaram Equity Savings Fund	2.3	4.5	10.1	9.1	8.9	8.5	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Arbitrage Fund	5.7	7.1	6.6	7.6	5.5	6.4	Rohit Seksaria; Dwijendra Srivastava (Fixed Income)



Performance details for other schemes managed

Scheme Name (Regular Plan)	1 year (%)		3 years (%)		5 years (%)		Fund Managers
	Fund	Benchmark	Fund	Benchmark	Fund	Benchmark	
Performance Details for schemes managed by Mr. Clyton Richard Fernandes							
Funds Managed by Fund Manager: 4 Funds							
Sundaram Aggressive Hybrid Fund	-0.1	2.8	11.5	11.8	10.8	10.9	Bharath S & Clyton Richard Fernandes (Equity), Sandeep Agarwal & Dwijendra Srivastava (Fixed Income)
Sundaram Balanced Advantage Fund	0.6	0.6	9.5	8.8	8.8	8.8	Bharath S & Clyton Richard Fernandes (Equity) ; Dwijendra Srivastava (Fixed Income)
Sundaram Equity Savings Fund	2.3	4.5	10.1	9.1	8.9	8.5	Clyton Richard Fernandes, Rohit Seksaria (Equity); Dwijendra Srivastava (Fixed Income)
Sundaram Multi Asset Allocation Fund	9.9	3.3	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes, Arjun G Nagarajan, Shalav Saket

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For scheme specific risk factors, asset allocation, load structure, fund facts and taxation aspects please refer scheme information documents available online and at branches/Investor Service Centres; also, at www.sundarammutual.com

Statutory: Mutual Fund: Sundaram Mutual Fund is a trust under Indian Trusts Act, 1882. Liability for sponsors is limited to Rs 1 lakh. Sponsors: Sundaram Finance Ltd.

Investment Manager: Sundaram Asset Management Company Ltd.

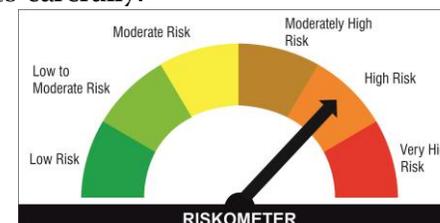
Trustee: Sundaram Trustee Company Ltd.

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



Sundaram Multi Asset Allocation Fund

Investors understand that their principal will be at **High Risk**



NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)