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SUNDARAM MUTUAL
Sundaram Finance Group

Sundaram Multi Asset Allocation Fund

September 2026

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Agenda



Why Multi Asset Allocation Fund



Why Sundaram Multi Asset Allocation Fund



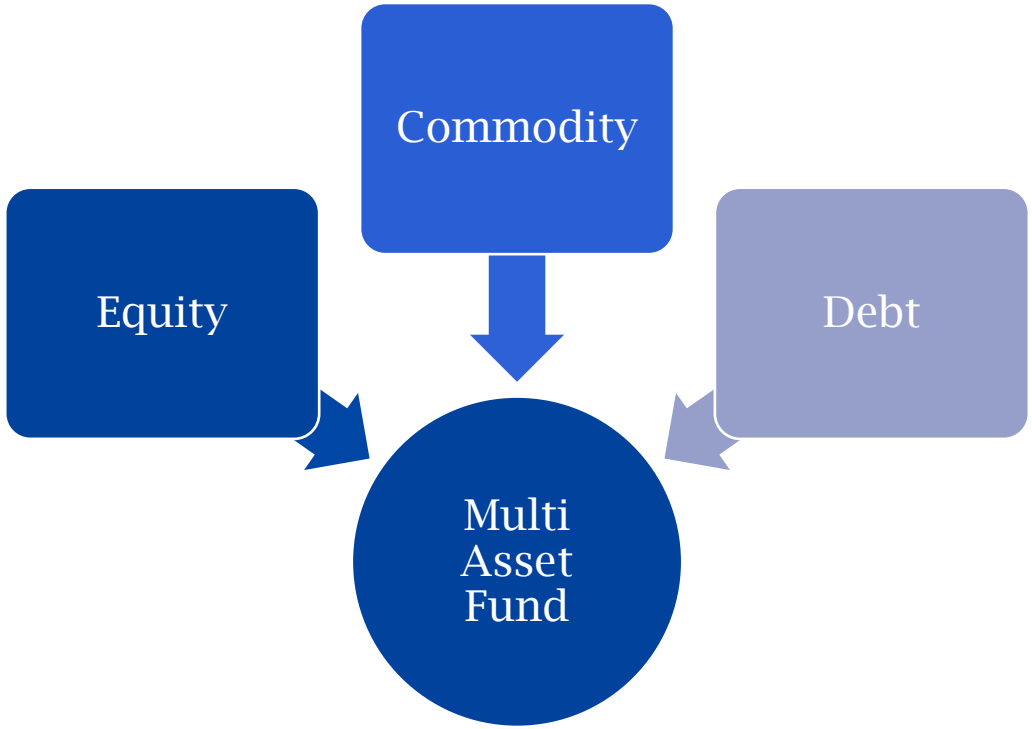
Fund Composition and Allocation

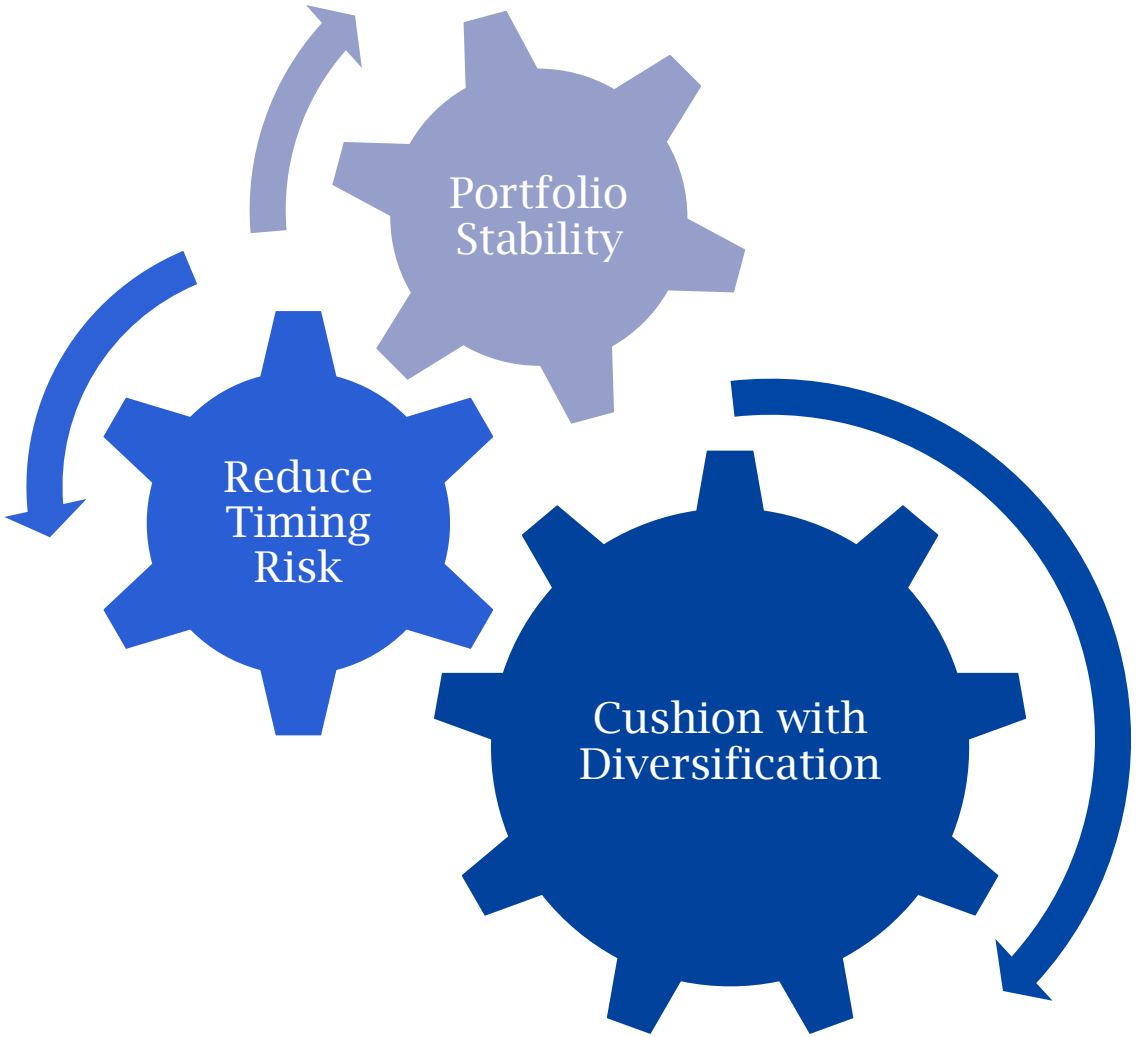


Appendix

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Why Multi Asset Fund





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Sundaram Multi Asset Allocation Fund



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



GOLD allocation 20% to 25%

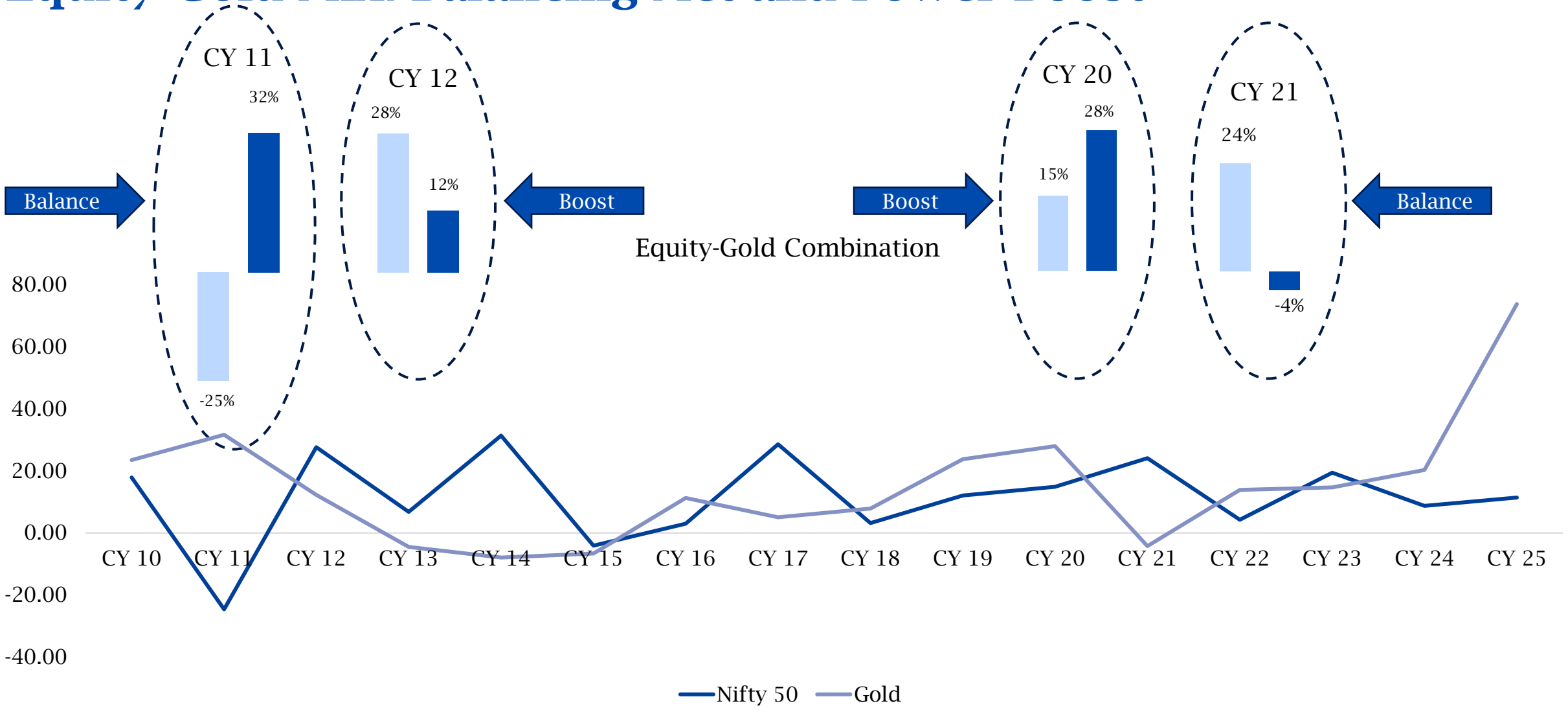


10% Fixed Income

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Equity-Gold Mix: Balancing Act and Power Boost



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

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Correlations

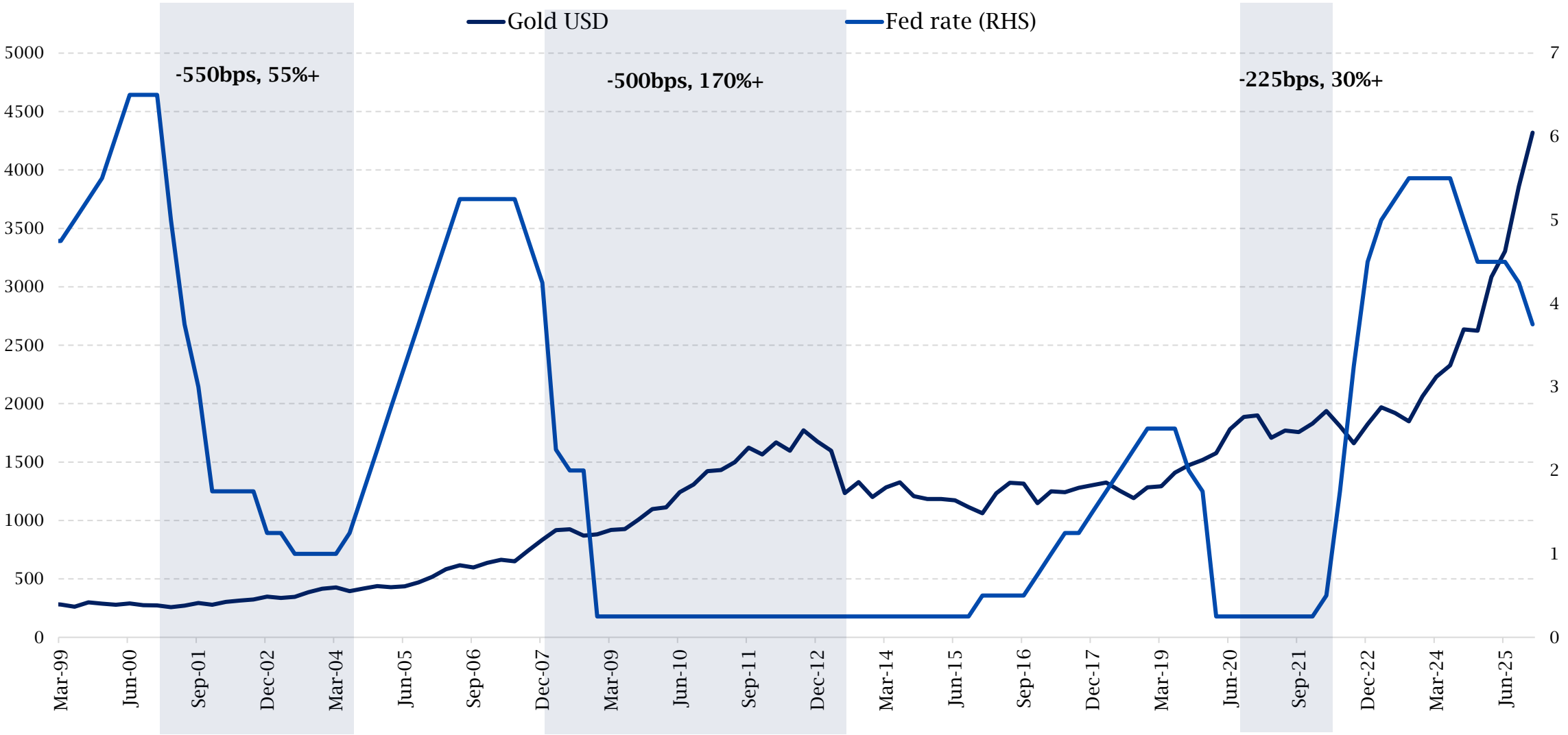
	MCX Gold	MSCI EM	S&P BSE Sensex	BBG Cmdty (INR)
MCX Gold	1.000			
MSCI EM	0.268	1.000		
S&P BSE Sensex	-0.077	0.533	1.000	
BBG Commodities (INR)	0.269	0.426	0.176	1.000

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

Data as of 30 June 2025
Source: Bloomberg, COMEX

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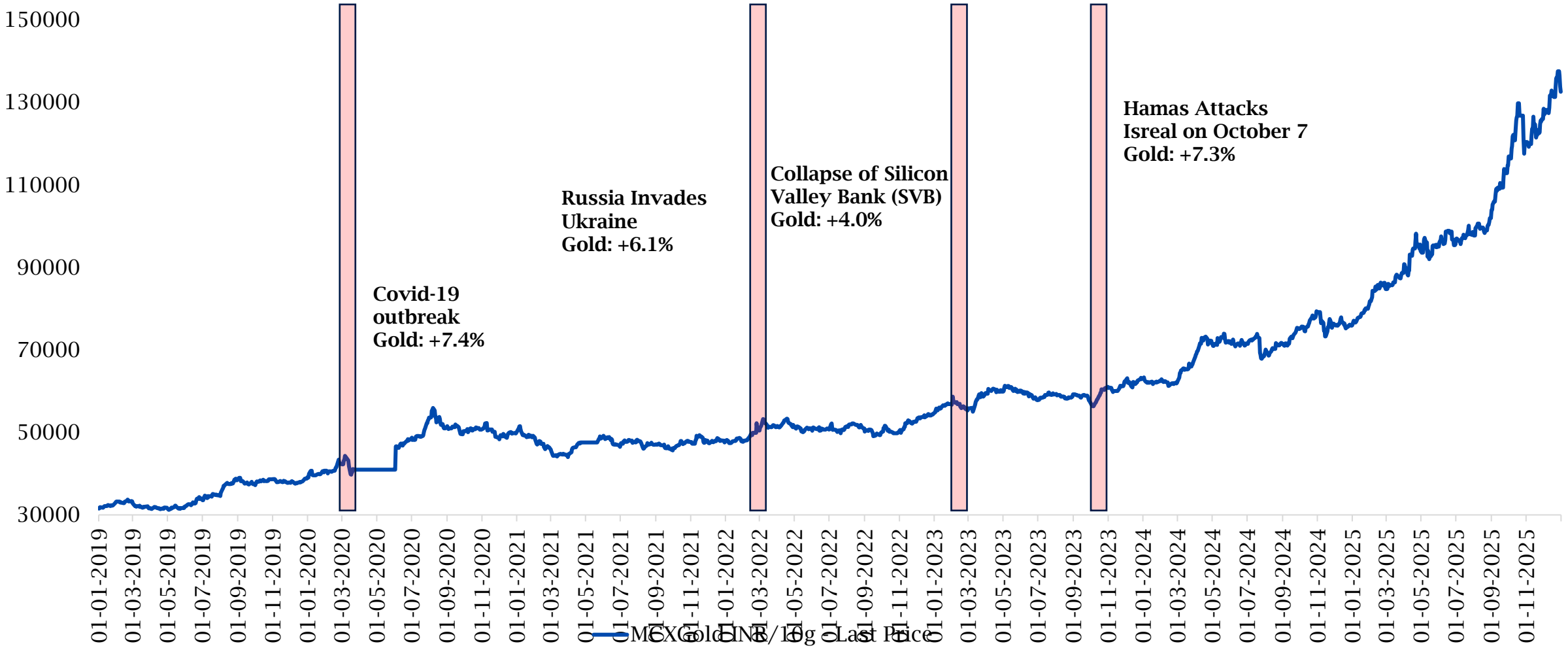
Gold has done well during Fed rate cut



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

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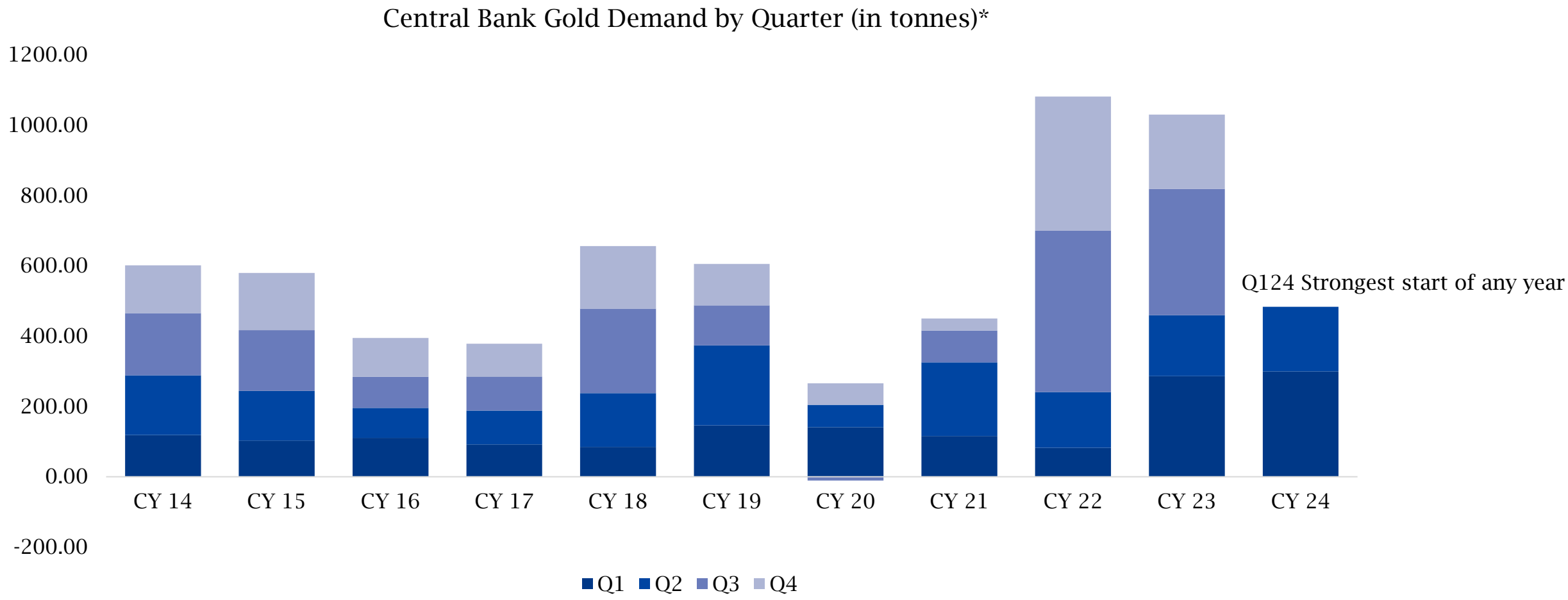
Gold reactions during turmoil



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

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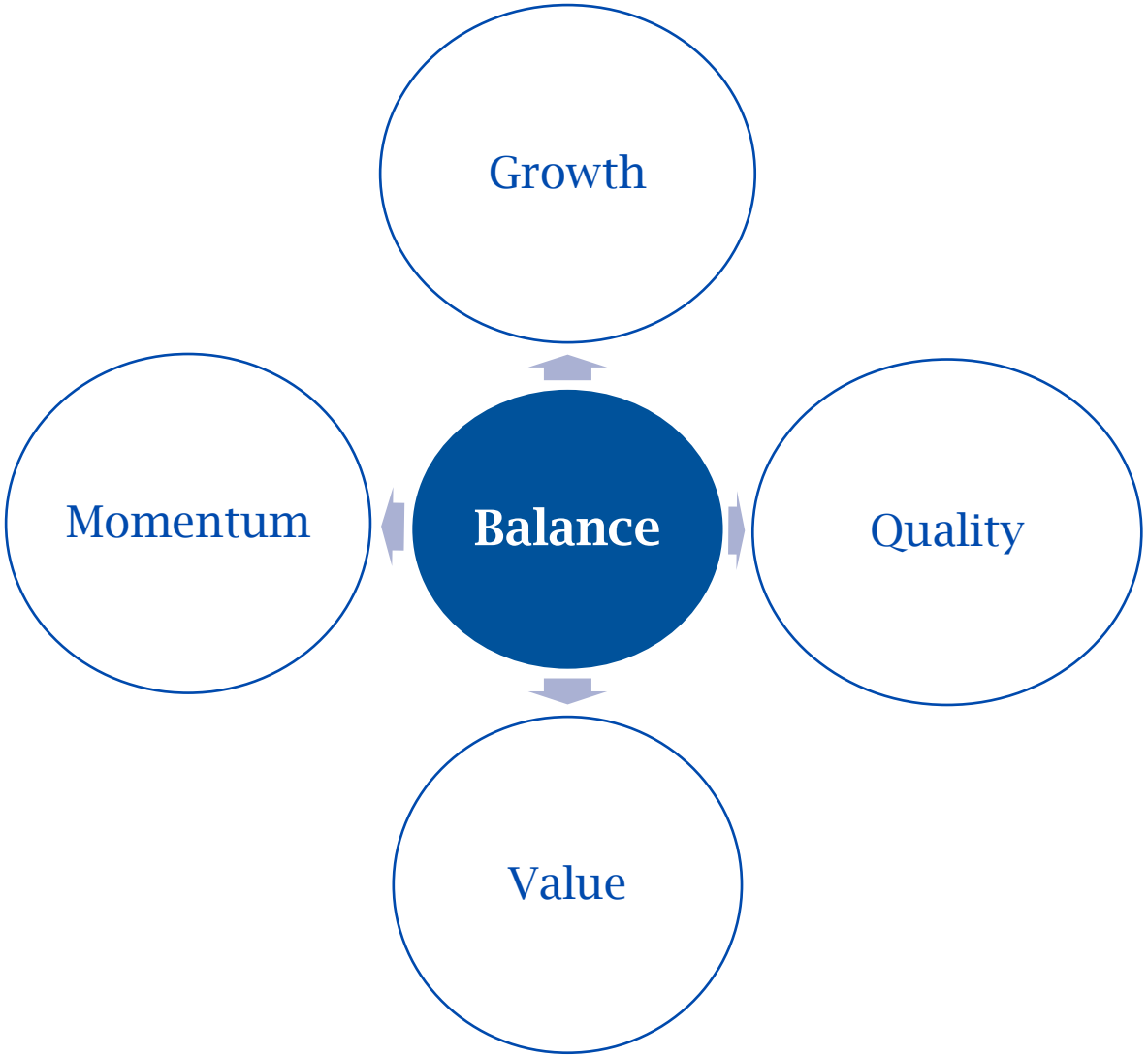
Central Banks Gold Purchase



Source: World Gold Council
Data as on 31st December 2024

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Sundaram Multi Asset Allocation Fund – Philosophy & Mission

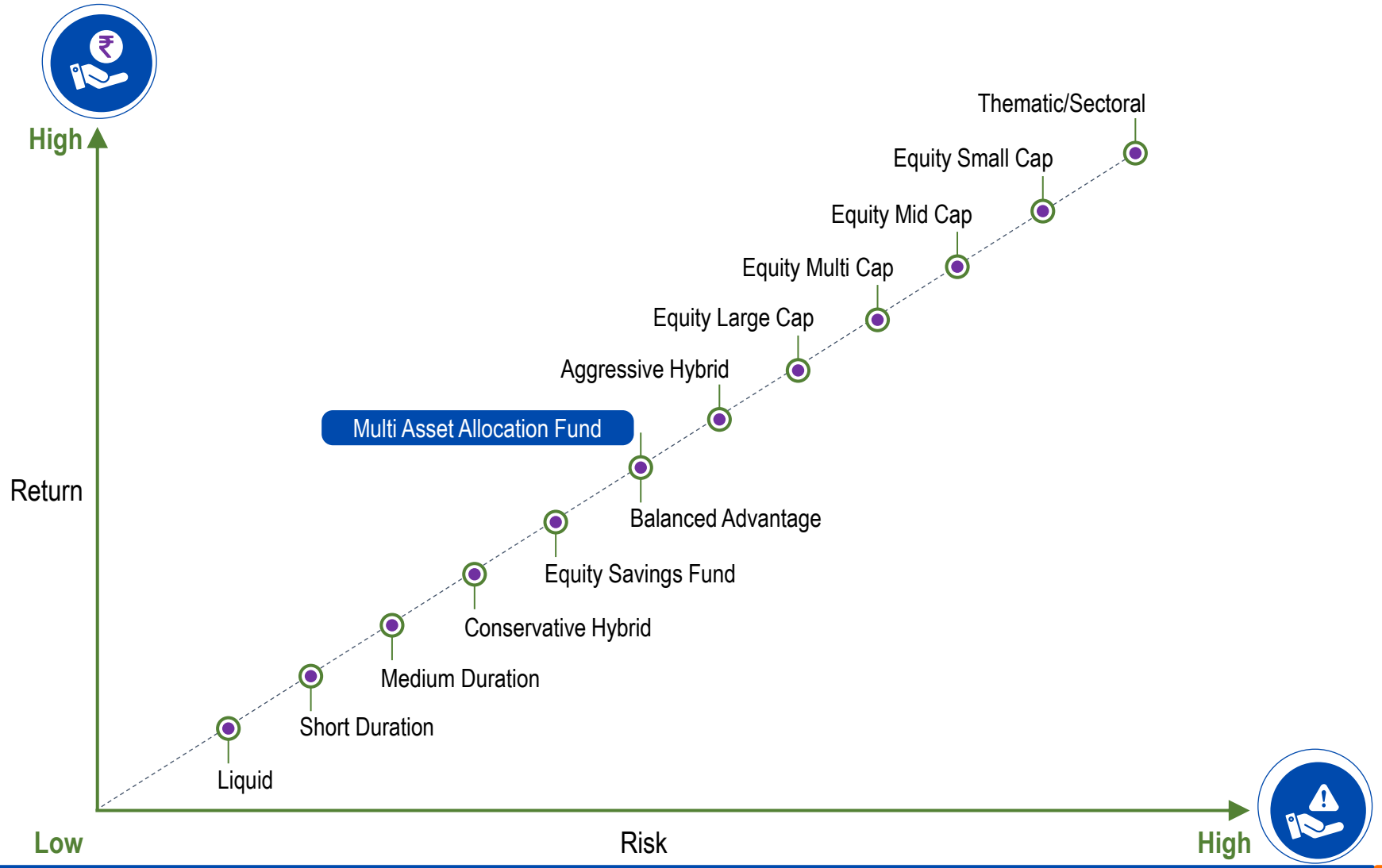


Our aim is to

- 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***.

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MAAF Risk-Return Positioning



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Portfolio Composition

Asset Allocation		
Category	**Weight (%)**	**AUM (Rs. Cr)**
Gross Equity	66.5	2266
Derivatives	(0.9)	(30)
Fixed Income	9.7	331
Gold ETFs	20.6	703
Cash & Others	3.1	106
Total	**100%**	**3407**

Source: Bloomberg, Sundaram Asset Management
Data as on August 31, 2026

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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

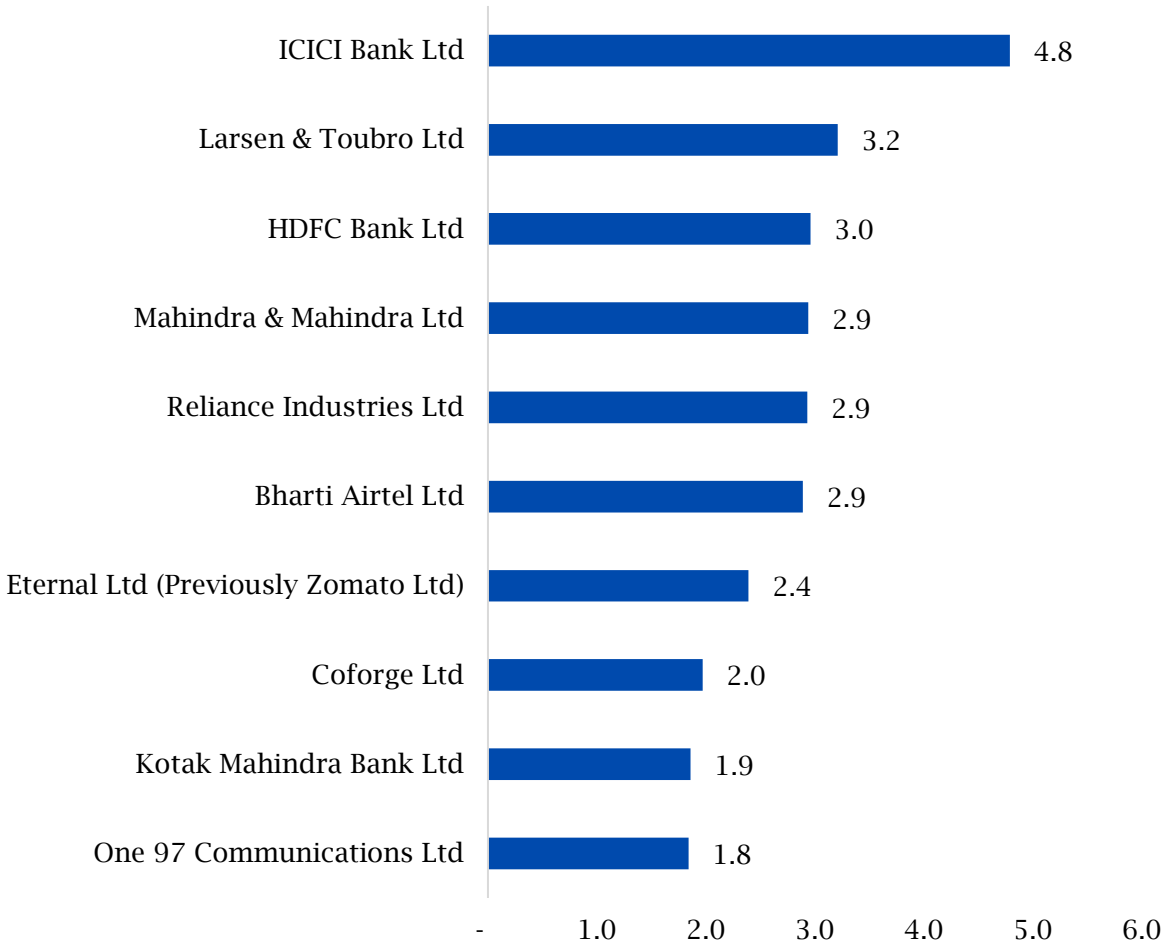
- Diversification across sectors and stocks
- Focus on risk-adjusted returns
- Ensure adequate portfolio liquidity

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

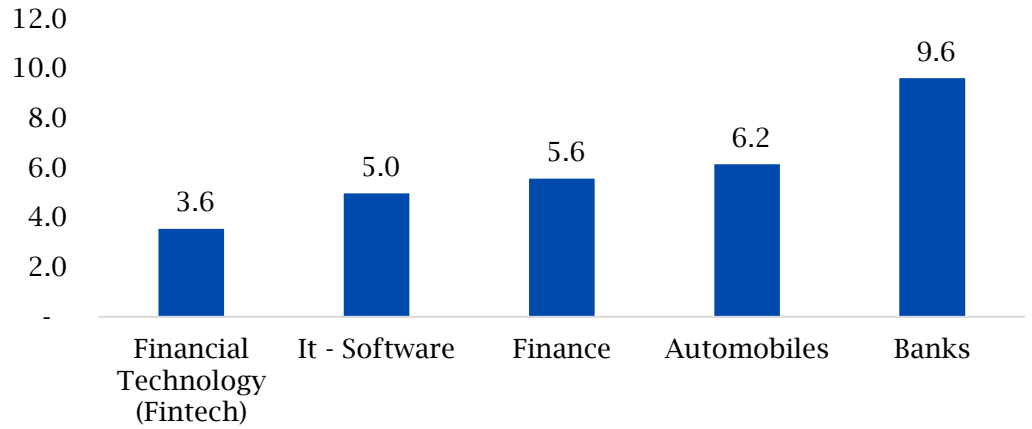
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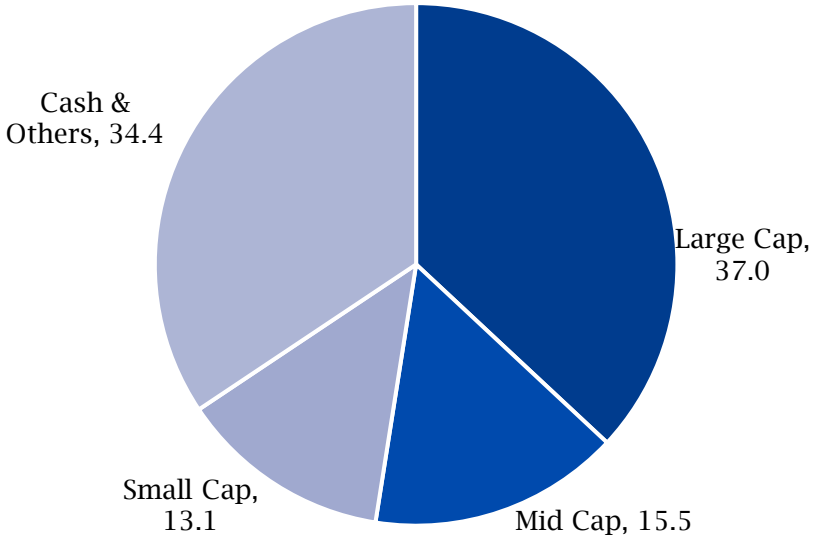
Equity Portfolio

Stock Weightage (%)



Sector Allocation (%)





Source: Bloomberg, Sundaram Asset Management
Data as on August 31, 2026

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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

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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

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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	• 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.

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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	11.6	16.4	-0.4	11156	11645	9965	120000	124707	126581	118148
Last 3 years	-	-	-	-	-	-	-	-	-	-
Last 5 years	-	-	-	-	-	-	-	-	-	-
Last 10 years	-	-	-	-	-	-	-	-	-	-
Since Inception	12.4	16.7	6.1	13544	14951	11653	310000	353941	370552	315074

Source: Sundaram Asset Management
Calculation as of August 31, 2026

Performance data as of Regular Plan NAV
Past performance may or may not be sustained in the future

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Management & Fund Mangers



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.



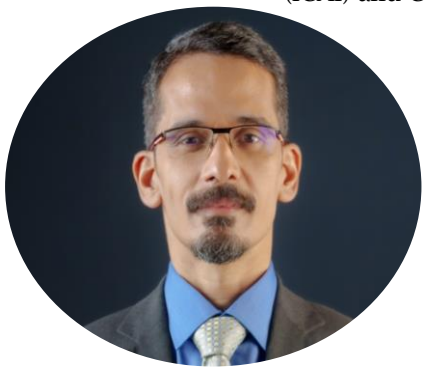
Rohit Seksaria, Fund Manager - Equity

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).



Mr. Kumaresh Ramakrishnan – Fixed Income

Mr. Kumaresh Ramakrishnan is a tenured investment professional with a career spanning over two and half decades in the Indian Credit and Asset Management industry. He expertise spans areas of Credit Analysis, Lending, Rating, Banking and Asset Management



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.

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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	14.66	4.72	14.05	12.08	18.09	10.90	Rohit Seksaria
Sundaram Long Term Tax Advantage Fund - Series III	14.62	4.72	13.72	12.08	17.82	10.90	Rohit Seksaria
Sundaram Small Cap Fund	19.82	11.95	16.91	16.15	17.02	16.55	Rohit Seksaria & Shalav Saket
Sundaram ELSS Tax Saver Fund	-1.55	5.34	9.29	12.54	9.73	11.12	Bharath S & Rohit Seksaria & Shalav SAKET
Sundaram Equity Savings Fund	2.59	4.02	8.15	8.12	7.82	7.24	Clyton Richard Fernandes, Rohit Seksaria (Equity); Kumaresh Ramakrishnan (Fixed Income)
Sundaram Arbitrage Fund	5.62	7.06	6.41	7.44	5.55	6.54	Rohit Seksaria; Kumaresh Ramakrishnan (Fixed Income)

Source: Sundaram Asset Management
Calculation as of August 31, 2026

Performance data of top 3 and bottom 3 funds (based on 5-year compounded return) managed by the fund managers are provided herein.

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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	3.00	4.33	9.60	10.13	8.31	8.95	Bharath S & Clyton Richard Fernandes (Equity), Kumaresh Ramakrishnan (Fixed Income), Shalav Saket (Overseas)
Sundaram Dynamic Asset Allocation Fund	3.33	1.38	8.25	7.64	7.57	7.04	Bharath S & Clyton Richard Fernandes (Equity) ; Kumaresh Ramakrishnan (Fixed Income)
Sundaram Equity Savings Fund	2.59	4.02	8.15	8.12	7.82	7.24	Clyton Richard Fernandes, Rohit Seksaria (Equity); Kumaresh Ramakrishnan (Fixed Income)
Sundaram Multi Asset Allocation Fund	11.56	16.45	N.A	N.A	N.A	N.A	Rohit Seksaria, Clyton Richard Fernandes, Kumaresh Ramakrishnan, Arjun G Nagarajan, Shalav Saket

Source: Sundaram Asset Management
Calculation as of August 31, 2026

Performance data of top 3 and bottom 3 funds (based on 5-year compounded return) managed by the fund managers are provided herein.

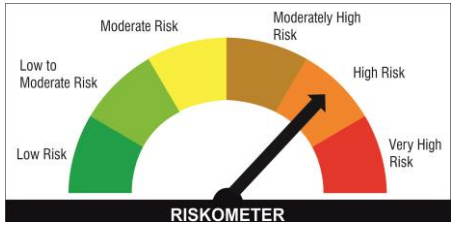
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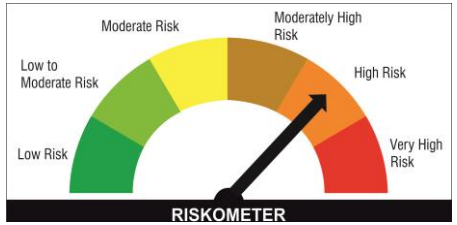
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For scheme specific risk factors, asset allocation, load structure, fund facts and taxation aspects please refer scheme information documents available online and at branches/Investor Service Centres; also, at www.sundarammutual.com

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%)