



## IDFC ASSET ALLOCATION FUND OF FUNDS

An open ended fund of fund scheme investing in schemes of IDFC Mutual Fund - equity funds and debt funds excluding Gold ETF.

IDFC Asset Allocation Fund of Funds helps diversify your investment and provides participation across three asset classes - Debt, Equity and Gold. Equity allocation is towards a diversified portfolio that invests across market capitalizations. The Debt portfolio is predominantly short term funds. Allocation towards Gold is to hedge the portfolio against inflation.

The allocation to the respective asset classes are rebalanced as per a pre-conceptualized matrix on a regular basis into three plans- Conservative, Moderate and Aggressive. Within each asset class the objective of the fund is to optimize the return by actively allocating assets to funds which best reflects the underlying macroeconomic theme.

**Fund Features:** (Data as on 31st December'21)

**Category:** Fund of Funds (Domestic)

**Inception Date:** 11th February, 2010

**Fund Manager:** Mr. Arpit Kapoor  
(w.e.f. 18th April 2018)

**Monthly Avg AUM:**

**Conservative Plan:** ₹8.35 Crores

**Moderate Plan:** ₹19.14 Crores

**Aggressive Plan:** ₹18.05 Crores

**Minimum Investment Amount:**  
₹5,000/- and any amount thereafter

**Exit Load:**

• If redeemed/switched out within 365 days from the date of allotment:

- Upto 10% of investment: Nil,
- For remaining investment: 1% of applicable NAV.

• If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

**SIP Frequency:** Monthly (Investor may choose any day of the month except 29th, 30th and 31st as the date of instalment.)

**Options Available:** Growth, IDCW® - (Payout, Reinvestment and Sweep)

**Standard Deviation (Annualized)**

**CP:** 2.54%, **MP:** 4.29%, **AP:** 6.66%

**Benchmark:**

**CP:** CRISIL Hybrid 85+15 Conservative Index (w.e.f. 1st Dec, 2021)

**MP:** NIFTY 50 Hybrid Composite debt 50:50 Index (w.e.f. 1st Dec, 2021)

**AP:** CRISIL Hybrid 35+65 Aggressive Index (w.e.f. 1st Dec, 2021)

Standard Matrix	Conservative Plan	Moderate Plan	Aggressive Plan
Equity Funds (Including Offshore Equity)	10-30%	25-55%	40-80%
Debt Funds and/or Arbitrage Funds (Including Liquid Funds)	35-90%	10-75%	0-40%
Alternate (Including Gold/Commodity based Funds)	0-30%	0-30%	0-30%
Debt and Money Market Securities	0-5%	0-5%	0-5%

Exposure in Derivatives - up to 5% of total assets

(w.e.f. 28 May, 2018)

## PORTFOLIO

(31 December 2021)

Name	% of NAV		
	CP	MP	AP
<b>CBLO</b>	<b>0.25%</b>	<b>4.84%</b>	<b>2.47%</b>
Clearing Corporation of India	0.25%	4.84%	2.47%
<b>Debt</b>	<b>71.22%</b>	<b>47.67%</b>	<b>33.49%</b>
IDFC Low Duration Fund	50.04%	13.93%	15.28%
IDFC Bond Fund -STP	20.52%	30.73%	13.35%
IDFC Cash Fund	0.67%	3.01%	4.87%
<b>Equity</b>	<b>28.75%</b>	<b>47.59%</b>	<b>64.31%</b>

@Income Distribution cum capital withdrawal

Standard Deviation calculated on the basis of 1 year history of monthly data

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

**PORTFOLIO** (31 December 2021)

Name	% of NAV		
	CP	MP	AP
IDFC Focused Equity Fund	7.04%	8.35%	9.21%
IDFC Large Cap Fund	21.70%	27.59%	42.26%
IDFC - EBF	-	11.65%	12.84%
<b>Net Current Asset</b>	<b>-0.22%</b>	<b>-0.09%</b>	<b>-0.27%</b>
<b>Grand Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

Conservative Plan



Moderate Plan

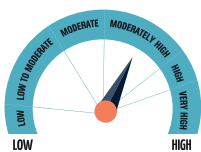


Aggressive Plan



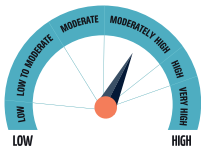
**IDFC ASSET ALLOCATION FUND - CONSERVATIVE PLAN**

**Scheme risk-o-meter**



Investors understand that their principal will be at Moderately High risk

**Benchmark risk-o-meter**



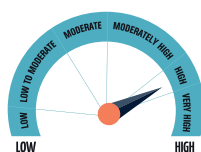
CRISIL Hybrid 85+15 Conservative Index

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

- To generate capital appreciation and income over long term.
- Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model.

**IDFC ASSET ALLOCATION FUND - MODERATE PLAN**

**Scheme risk-o-meter**



Investors understand that their principal will be at High risk

**Benchmark risk-o-meter**



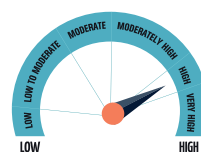
NIFTY 50 Hybrid Composite debt 50:50 Index

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

- To generate capital appreciation and income over long term
- Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model

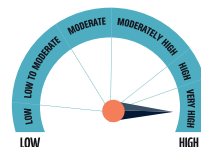
**IDFC ASSET ALLOCATION FUND - AGGRESSIVE PLAN**

**Scheme risk-o-meter**



Investors understand that their principal will be at High risk

**Benchmark risk-o-meter**



CRISIL Hybrid 35+65 Aggressive Index

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

- To generate capital appreciation and income over long term
- Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model

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