

Franklin India Life Stage Fund of Funds

FILSF

As on June 28, 2019

TYPE OF SCHEME ^

An open ended fund of fund scheme investing in funds which in turn invest in equity and debt

SCHEME CATEGORY

FOF - Domestic

SCHEME CHARACTERISTICS

Under normal market circumstances, the investment range would be as follows:

Plans	Equity	Debt
20s Plan	80%	20%
30s Plan	55%	45%
40s Plan	35%	65%
50s Plus Plan	20%	80%
50s Plus Floating Rate Plan	20%	80%

INVESTMENT OBJECTIVE

The primary objective is to generate superior risk adjusted returns to investors in line with their chosen asset allocation.

DATE OF ALLOTMENT

December 1, 2003

July 9, 2004 (The 50s Plus Floating Rate Plan)

FUND MANAGER(S)

Paul S Parampreet (effective March 01, 2018)

BENCHMARK

20s Plan - 65% S&P BSE Sensex + 15% Nifty 500 + 20% Crisil Composite Bond Fund Index;

30s Plan - 45% S&P BSE Sensex + 10% Nifty 500 + 45% Crisil Composite Bond Fund Index;

40s Plan - 25% S&P BSE Sensex + 10% Nifty 500 + 65% Crisil Composite Bond Fund Index;

50s Plus Plan - 20% S&P BSE Sensex + 80% Crisil Composite Bond Fund Index;

50s Plus Floating Rate Plan - 20% S&P BSE Sensex + 80% Crisil Liquid Fund Index.

FUND SIZE (AUM)

	Month End
20s Plan:	₹ 12.45 crores
30s Plan:	₹ 6.27 crores
40s Plan:	₹ 13.63 crores
50s Plus Plan:	₹ 6.08 crores
50s Plus Floating Rate Plan	₹ 28.37 crores

Monthly Average

20s Plan:	₹ 12.72 crores
30s Plan:	₹ 6.77 crores
40s Plan:	₹ 13.64 crores
50s Plus Plan:	₹ 6.16 crores
50s Plus Floating Rate Plan	₹ 28.41 crores

EXPENSE RATIO*

20s Plan: 1.35%	(Direct) : 0.99%
30s Plan: 1.23%	(Direct) : 0.86%
40s Plan: 1.38%	(Direct) : 0.85%
50s Plus Plan: 1.38%	(Direct) : 0.81%
50s Plus Floating Rate Plan: 0.79%	(Direct) : 0.42%

The above ratio includes the GST on Investment Management Fees. The rates specified are the actual expenses charged as at the end of the month. The above ratio also includes, proportionate charge in respect sales beyond T-30 cities subject to maximum of 30 bps on daily net assets, wherever applicable.

MINIMUM INVESTMENT/ MULTIPLES FOR NEW INVESTORS

₹ 500/1

MINIMUM INVESTMENT FOR SIP

₹ 500/1

ADDITIONAL INVESTMENT/ MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

Investors may note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes in which this Scheme makes investment

^ Changes w.e.f June 04, 2018 in light of SEBI circulars on product categorization and rationalization.



FRANKLIN
TEMPLETON

PORTFOLIO

Franklin India Life Stage Fund Of Funds - 20'S Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Bluechip Fund	125994	621.25	49.92
Franklin India Prima Fund	18181	186.05	14.95
Templeton India Value Fund	70528	185.27	14.89
Franklin India Corporate Debt Fund	178237	126.22	10.14
Franklin India Dynamic Accrual Fund	175086	124.14	9.97
Total Mutual Fund Units		1,242.94	99.87
Total Holdings		1,242.94	99.87
Call, cash and other current asset		1.64	0.13
Total Asset		1,244.58	100.00

@ Reverse Repo : 0.17%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.04%

Franklin India Life Stage Fund Of Funds - 40'S Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Dynamic Accrual Fund	668539	474.00	34.77
Franklin India Corporate Debt Fund	583330	413.10	30.31
Franklin India Bluechip Fund	54968	271.04	19.88
Franklin India Prima Fund	13219	135.27	9.92
Templeton India Value Fund	25639	67.35	4.94
Total Mutual Fund Units		1,360.76	99.83
Total Holdings		1,360.76	99.83
Call, cash and other current asset		2.32	0.17
Total Asset		1,363.08	100.00

@ Reverse Repo : 0.62%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.45%

Franklin India Life Stage Fund Of Funds - 50'S Plus Floating Rate Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Savings Fund	6363627	2278.95	80.33
Franklin India Bluechip Fund	86540	426.71	15.04
Templeton India Value Fund	53894	141.58	4.99
Total Mutual Fund Units		2,847.24	100.36
Total Holdings		2,847.24	100.36
Call, cash and other current asset		-10.20	-0.36
Total Asset		2,837.04	100.00

@ Reverse Repo : 0.06%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.42%

How Does The Scheme Work?

The scheme invests in a combination of Franklin Templeton India's equity and income schemes, with a steady state allocation as shown below. The debt and equity allocation is automatically rebalanced every 6 months to revert to the steady state levels.

FILSF's Investment strategy

Steady State Asset Allocation

	Equity	Debt	Underlying schemes					
			FIBCF	FIPF	TIVF**	FIDA	FICDF®	FISF
20s Plan	80%	20%	50%	15%	15%	10%	10%	-
30s Plan	55%	45%	35%	10%	10%	25%	20%	-
40s Plan	35%	65%	20%	10%	5%	35%	30%	-
50s Plus Plan	20%	80%	10%	0%	10%	50%	30%	-
50s Floating Rate Plan	20%	80%	15%	0%	5%	0%	0%	80%

NAV AS OF JUNE 28, 2019

	Growth	Dividend
20s Plan	₹ 82.9635	₹ 29.6397
30s Plan	₹ 60.2119	₹ 23.2357
40s Plan	₹ 48.4967	₹ 15.0861
50s Plus Plan	₹ 36.2279	₹ 13.2379
50s Plus Floating Rate Plan	₹ 38.1526	₹ 14.1419

Franklin India Life Stage Fund Of Funds - 30'S Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Bluechip Fund	44357	218.72	34.89
Franklin India Dynamic Accrual Fund	220373	156.25	24.93
Franklin India Corporate Debt Fund	179478	127.10	20.28
Franklin India Prima Fund	6096	62.38	9.95
Templeton India Value Fund	23646	62.12	9.91
Total Mutual Fund Units		626.56	99.95
Total Holdings		626.56	99.95
Call, cash and other current asset		0.30	0.05
Total Asset		626.86	100.00

@ Reverse Repo : 0.34%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.29%

Franklin India Life Stage Fund Of Funds - 50'S Plus Plan

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
Mutual Fund Units			
Franklin India Dynamic Accrual Fund	426830	302.63	49.75
Franklin India Corporate Debt Fund	259988	184.12	30.27
Franklin India Bluechip Fund	12311	60.70	9.98
Templeton India Value Fund	22989	60.39	9.93
Total Mutual Fund Units		607.84	99.92
Total Holdings		607.84	99.92
Call, cash and other current asset		0.51	0.08
Total Asset		608.35	100.00

@ Reverse Repo : 0.85%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.77%

Load structure

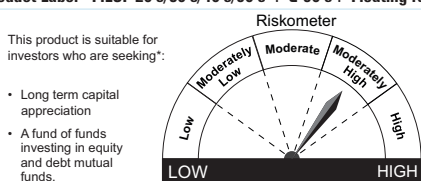
Entry Load	Nil for all the plans
Exit Load (for each purchase of Units):	In respect of each purchase of Units - 1% if redeemed within 1 year of allotment
20's Plan	
30's Plan	In respect of each purchase of Units - 0.75% if redeemed within 1 year of allotment
40's Plan	In respect of each purchase of Units - 0.75% if redeemed within 1 year of allotment
50's Plus Plan And 50's Plus Floating Rate Plan	In respect of each purchase of Units - 1% if redeemed within 1 year of allotment

Different plans have a different expense structure

NAV AS OF JUNE 28, 2019 (Direct)

	Growth	Dividend
The 20s Plan	₹ 85.2863	₹ 30.6511
The 30s Plan	₹ 62.4878	₹ 24.3009
The 40s Plan	₹ 50.6595	₹ 15.6579
The 50s Plus Plan	₹ 37.8743	₹ 13.8380
The 50s Plus Floating Rate Plan	₹ 39.1687	₹ 14.5419

Product Label - FILSF 20's/30's/40's/50's + & 50's+ Floating rate Plan



Investors understand that their principal will be at Moderately High risk

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

**Templeton India Growth Fund renamed as Templeton India Value Fund effective 4th June, 2018.

@ Franklin India Income Builder Account renamed as Franklin India Corporate Debt Fund effective 4th June, 2018.