

# Franklin India Life Stage Fund of Funds

# FILSF

As on May 31, 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:	₹ 12.99 crores
30s Plan:	₹ 7.04 crores
40s Plan:	₹ 13.63 crores
50s Plus Plan:	₹ 6.16 crores
50s Plus Floating Rate Plan	₹ 28.45 crores

## Monthly Average

20s Plan:	₹ 12.69 crores
30s Plan:	₹ 7.04 crores
40s Plan:	₹ 13.46 crores
50s Plus Plan:	₹ 6.09 crores
50s Plus Floating Rate Plan	₹ 28.22 crores

## EXPENSE RATIO\*

20s Plan: 1.33%	(Direct) : 0.97%
30s Plan: 1.22%	(Direct) : 0.83%
40s Plan: 1.36%	(Direct) : 0.84%
50s Plus Plan: 1.36%	(Direct) : 0.79%
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.

## PORTFOLIO

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

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
<b>Mutual Fund Units</b>			
Franklin India Bluechip Fund	130139	650.61	50.08
Franklin India Prima Fund	19143	197.80	15.23
Templeton India Value Fund	73048	195.23	15.03
Franklin India Dynamic Accrual Fund	179954	127.72	9.83
Franklin India Corporate Debt Fund	182867	127.59	9.82
<b>Total Mutual Fund Units</b>		<b>1298.95</b>	<b>99.99</b>
<b>Total Holdings</b>		<b>1,298.95</b>	<b>99.99</b>
<b>Call, cash and other current asset</b>		<b>0.11</b>	<b>0.01</b>
<b>Total Asset</b>		<b>1,299.06</b>	<b>100.00</b>

@ Reverse Repo : 0.06%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.05%

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

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
<b>Mutual Fund Units</b>			
Franklin India Dynamic Accrual Fund	665938	472.64	34.68
Franklin India Corporate Debt Fund	580062	404.73	29.70
Franklin India Bluechip Fund	55058	275.25	20.20
Franklin India Prima Fund	13501	139.50	10.24
Templeton India Value Fund	25756	68.84	5.05
<b>Total Mutual Fund Units</b>		<b>1360.96</b>	<b>99.85</b>
<b>Total Holdings</b>		<b>1,360.96</b>	<b>99.85</b>
<b>Call, cash and other current asset</b>		<b>1.98</b>	<b>0.15</b>
<b>Total Asset</b>		<b>1,362.94</b>	<b>100.00</b>

@ Reverse Repo : 0.39%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.24%

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

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
<b>Mutual Fund Units</b>			
Franklin India Savings Fund	6387667	2276.00	79.99
Franklin India Bluechip Fund	87193	435.91	15.32
Templeton India Value Fund	54386	145.36	5.11
<b>Total Mutual Fund Units</b>		<b>2857.27</b>	<b>100.41</b>
<b>Total Holdings</b>		<b>2,857.27</b>	<b>100.41</b>
<b>Call, cash and other current asset</b>		<b>-11.78</b>	<b>-0.41</b>
<b>Total Asset</b>		<b>2,845.49</b>	<b>100.00</b>

@ Reverse Repo : 1.15%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -1.56%

## 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 MAY 31, 2019

	Growth	Dividend
20s Plan	₹ 83.8488	₹ 29.9560
30s Plan	₹ 60.5562	₹ 23.3686
40s Plan	₹ 48.5692	₹ 15.1087
50s Plus Plan	₹ 36.2350	₹ 13.5154
50s Plus Floating Rate Plan	₹ 38.1337	₹ 14.4105

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

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
<b>Mutual Fund Units</b>			
Franklin India Bluechip Fund	49617	248.05	35.21
Franklin India Dynamic Accrual Fund	245114	173.97	24.70
Franklin India Corporate Debt Fund	199268	139.04	19.74
Franklin India Prima Fund	6953	71.84	10.20
Templeton India Value Fund	26527	70.90	10.07
<b>Total Mutual Fund Units</b>		<b>703.79</b>	<b>99.91</b>
<b>Total Holdings</b>		<b>703.79</b>	<b>99.91</b>
<b>Call, cash and other current asset</b>		<b>0.60</b>	<b>0.09</b>
<b>Total Asset</b>		<b>704.40</b>	<b>100.00</b>

@ Reverse Repo : 0.07%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.02%

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

Company Name	No. of Shares	Market Value ₹ Lakhs	% of assets
<b>Mutual Fund Units</b>			
Franklin India Dynamic Accrual Fund	432292	306.81	49.79
Franklin India Corporate Debt Fund	263579	183.91	29.85
Templeton India Value Fund	23407	62.56	10.15
Franklin India Bluechip Fund	12510	62.54	10.15
<b>Total Mutual Fund Units</b>		<b>615.82</b>	<b>99.94</b>
<b>Total Holdings</b>		<b>615.82</b>	<b>99.94</b>
<b>Call, cash and other current asset</b>		<b>0.38</b>	<b>0.06</b>
<b>Total Asset</b>		<b>616.20</b>	<b>100.00</b>

@ Reverse Repo : 0.02%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.04%

## Load structure

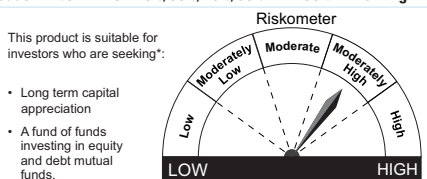
Entry Load	Nil for all the plans
<b>Exit Load (for each purchase of Units):</b>	In respect of each purchase of Units - 1% if redeemed within 1 year of allotment
<b>20's Plan</b>	
<b>30's Plan</b>	In respect of each purchase of Units - 0.75% if redeemed within 1 year of allotment
<b>40's Plan</b>	In respect of each purchase of Units - 0.75% if redeemed within 1 year of allotment
<b>50's Plus Plan And 50's Plus Floating Rate Plan</b>	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 MAY 31, 2019 (Direct)

	Growth	Dividend
The 20s Plan	₹ 86.1717	₹ 30.9710
The 30s Plan	₹ 62.8267	₹ 24.4341
The 40s Plan	₹ 50.7144	₹ 15.6762
The 50s Plus Plan	₹ 37.8644	₹ 14.1109
The 50s Plus Floating Rate Plan	₹ 39.1383	₹ 14.8067

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



\*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.

