

As on January 29, 2021

## 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 Parmpreet

## 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:	₹ 11.52 crores
30s Plan:	₹ 5.39 crores
40s Plan:	₹ 17.33 crores
50s Plus Plan:	₹ 16.29 crores
50s Plus Floating Rate Plan	₹ 20.88 crores

	Monthly Average
20s Plan:	₹ 11.87 crores
30s Plan:	₹ 5.38 crores
40s Plan:	₹ 16.75 crores
50s Plus Plan:	₹ 15.88 crores
50s Plus Floating Rate Plan	₹ 20.99 crores

## EXPENSE RATIO\*

20s Plan:	1.37%	(Direct) : 0.81%
30s Plan:	1.38%	(Direct) : 0.81%
40s Plan:	1.45%	(Direct) : 0.75%
50s Plus Plan:	1.15%	(Direct) : 0.39%
50s Plus Floating Rate Plan:	0.79%	(Direct) : 0.13%

# 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

₹ 5000/1

## MINIMUM INVESTMENT FOR SIP

₹ 500/1

## ADDITIONAL INVESTMENT/MULTIPLES FOR EXISTING INVESTORS

₹ 1000/1

## MAXIMUM APPLICATION AMOUNT

Fresh/additional purchase (including switch-in, fresh SIP & STP-in registrations) by an investor on a single day allowed/accepted only up to:

20s Plan - Rs. 50,000  
30s Plan - Rs. 25,000  
40s Plan - Rs. 50,000  
50s Plus Plan - Rs. 25,000

50s Plus Floating Rate Plan - There is no upper limit. However, Trustee may vary these limits on a prospective basis.

\*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\*



**FRANKLIN  
TEMPLETON**

## 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 Direct-Growth Plan	98614	571.23	49.57
Franklin India Corporate Debt Fund Direct-Growth Plan	223234	181.12	15.72
Templeton India Value Fund Direct-Growth Plan	56514	168.81	14.65
Franklin India Prima Fund Direct-Growth Plan	13755	168.22	14.60
Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	127811	46.89	4.07
Franklin India Dynamic Accrual Fund- Segregated Portfolio 3- 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	167005	0.00	0.00
Franklin India Dynamic Accrual Fund- Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)-Direct-Growth Plan	147480	0.00	0.00
<b>Total Mutual Fund Units</b>		<b>1136.27</b>	<b>98.60</b>
<b>Total Holdings</b>		<b>1,136.27</b>	<b>98.60</b>
<b>Call, cash and other current asset</b>		<b>16.19</b>	<b>1.40</b>
<b>Total Asset</b>		<b>1,152.46</b>	<b>100.00</b>

@ Reverse Repo : 1.57%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.17%

### 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 Corporate Debt Fund Direct-Growth Plan	1122131	910.42	52.55
Franklin India Bluechip Fund Direct-Growth Plan	43368	251.21	14.50
Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	556580	204.20	11.79
Templeton India Value Fund Direct-Growth Plan	55723	166.45	9.61
Franklin India Prima Fund Direct-Growth Plan	13492	165.01	9.52
Franklin India Dynamic Accrual Fund- Segregated Portfolio 3- 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	631309	0.00	0.00
Franklin India Dynamic Accrual Fund- Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)-Direct-Growth Plan	584730	0.00	0.00
<b>Total Mutual Fund Units</b>		<b>1697.29</b>	<b>97.96</b>
<b>Total Holdings</b>		<b>1,697.29</b>	<b>97.96</b>
<b>Call, cash and other current asset</b>		<b>35.32</b>	<b>2.04</b>
<b>Total Asset</b>		<b>1,732.60</b>	<b>100.00</b>

@ Reverse Repo : 1.55%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.49%

### 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 Direct-Growth Plan	4196470	1665.53	79.78
Templeton India Value Fund Direct-Growth Plan	66709	199.26	9.54
Franklin India Bluechip Fund Direct-Growth Plan	34302	198.70	9.52
<b>Total Mutual Fund Units</b>		<b>2063.49</b>	<b>98.84</b>
<b>Total Holdings</b>		<b>2,063.49</b>	<b>98.84</b>
<b>Call, cash and other current asset</b>		<b>24.14</b>	<b>1.16</b>
<b>Total Asset</b>		<b>2,087.63</b>	<b>100.00</b>

@ Reverse Repo : 1.25%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.09%

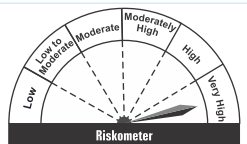
## NAV AS OF JANUARY 29, 2021

	Growth	Dividend
20s Plan	₹ 90.4346	₹ 27.2034
30s Plan	₹ 59.9954	₹ 19.4767
40s Plan	₹ 45.3543	₹ 11.8691
50s Plus Plan	₹ 29.9821	₹ 10.2658
50s Plus Floating Rate Plan	₹ 42.7580	₹ 14.0936

## Product Label - FILSF 20's Plan

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

- Long term capital appreciation
- A fund of funds investing in equity and debt mutual funds.



Investors understand that their principal will be at Very High risk

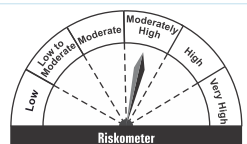
Riskometer is As on January 31, 2021

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

## Product Label - FILSF 50's Plus Plan

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

- Long term capital appreciation
- A fund of funds investing in equity and debt mutual funds.



Investors understand that their principal will be at Moderately High risk

Riskometer is As on January 31, 2021

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

### 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 Direct-Growth Plan	32061	185.71	34.43
Franklin India Corporate Debt Fund Direct-Growth Plan	223073	180.99	33.55
Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	165948	60.88	11.29
Templeton India Value Fund Direct-Growth Plan	17509	52.30	9.70
Franklin India Prima Fund Direct-Growth Plan	4234	51.79	9.60
Franklin India Dynamic Accrual Fund- Segregated Portfolio 3- 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	196087	0.00	0.00
Franklin India Dynamic Accrual Fund- Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)-Direct-Growth Plan	177292	0.00	0.00
<b>Total Mutual Fund Units</b>		<b>531.67</b>	<b>98.57</b>
<b>Total Holdings</b>		<b>531.67</b>	<b>98.57</b>
<b>Call, cash and other current asset</b>		<b>7.71</b>	<b>1.43</b>
<b>Total Asset</b>		<b>539.38</b>	<b>100.00</b>

@ Reverse Repo : 1.71%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : -0.28%

### 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 Corporate Debt Fund Direct-Growth Plan	1393809	1130.83	69.43
Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios in the Scheme- 3) - (under winding up) Direct-Growth Plan	427573	156.87	9.63
Templeton India Value Fund Direct-Growth Plan	52179	155.86	9.57
Franklin India Bluechip Fund Direct-Growth Plan	26904	155.84	9.57
Franklin India Dynamic Accrual Fund- Segregated Portfolio 3- 9.50% Yes Bank Ltd CO 23Dec21-Direct-Growth Plan	489502	0.00	0.00
Franklin India Dynamic Accrual Fund- Segregated Portfolio 2- 10.90% Vodafone Idea Ltd 02Sep2023 (P/C 03Sep2021)-Direct-Growth Plan	371181	0.00	0.00
<b>Total Mutual Fund Units</b>		<b>1599.40</b>	<b>98.20</b>
<b>Total Holdings</b>		<b>1,599.40</b>	<b>98.20</b>
<b>Call, cash and other current asset</b>		<b>29.28</b>	<b>1.80</b>
<b>Total Asset</b>		<b>1,628.69</b>	<b>100.00</b>

@ Reverse Repo : 1.39%, Others (Cash/ Subscription receivable/ Redemption payable/ Receivables on sale/Payable on Purchase/ Other Receivable / Other Payable) : 0.41%

## 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	In respect of each purchase of Units - 0.75% if redeemed within 1 year of allotment
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 - 1% 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

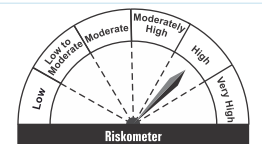
## NAV AS OF JANUARY 29, 2021 (Direct)

	Growth	Dividend
The 20s Plan	₹ 93.9921	₹ 28.6252
The 30s Plan	₹ 62.9038	₹ 20.7498
The 40s Plan	₹ 47.8353	₹ 12.5109
The 50s Plus Plan	₹ 31.6560	₹ 10.8570
The 50s Plus Floating Rate Plan	₹ 44.2987	₹ 14.6503

## Product Label - FILSF 30's Plan & FILSF 40's Plan

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

- Long term capital appreciation
- A fund of funds investing in equity and debt mutual funds.



Investors understand that their principal will be at High risk

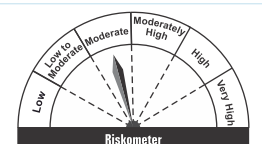
Riskometer is As on January 31, 2021

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

## Product Label - 50's Plus Floating Rate Plan

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

- Long term capital appreciation
- A fund of funds investing in equity and debt mutual funds.



Investors understand that their principal will be at Moderate risk

Riskometer is As on January 31, 2021

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