

# PEERLESS LONG TERM ADVANTAGE FUND

## An Open Ended Equity Linked Saving Scheme



### Product Note: May, 2016

#### Investment Objective

The Scheme will seek to invest predominantly in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income generation along with the benefit of income tax deduction (under Section 80 C of the Income Tax Act, 1961) on their investments. Specified Investors in the Scheme are entitled to deductions of the amount invested in Units of the Scheme, subject to a maximum of Rs.1,50,000/- under and in terms of Section 80 C (2) (xiii) of the Income Tax Act, 1961. Investment in this scheme would be subject to statutory lock-in period of 3 years from the date of allotment to be eligible for income tax benefit under section 80 C. There can be no assurance that the investment objective under the Scheme will be realized.

#### Asset Allocation

Types of Instruments	Indicative Allocation (in %)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments	80	100	High
Debt and Money Market Instruments	0	20	Low to Medium

#### Investment Strategy

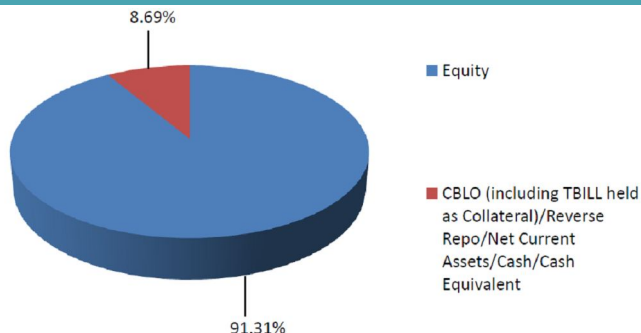
The investment strategy is driven by bottom-up approach and hence do not have any sectoral bias. The portfolio is constructed using a score based stock picking methodology named Peerless Score of Financial Strength (PSFS). It takes into account some key financial parameters like Return on Capital Employed (RoCE) Free Cash Flows (FCF) (for manufacturing companies) and Return on Equity (RoE) and Return on Asset (RoA) (for banking companies). Individual stock weights are driven by qualitative analysis and considering other fundamental factors.

#### Benefits of Investing

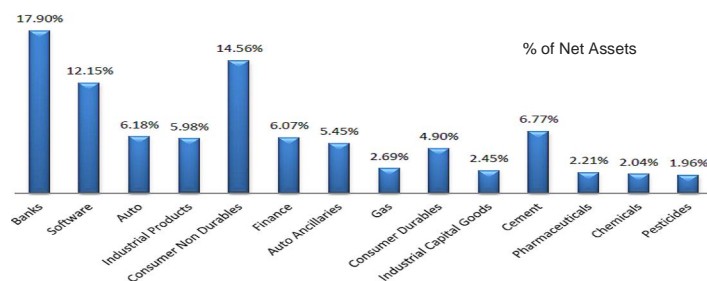
- The product gives dual benefits of investment viz. wealth creation and tax savings
- ELSS product is having one of shortest lock-in period i.e. 3 years amongst all tax savings (u/s 80C of IT Act. 1961) instruments.
- Due to 3 years lock-in, the portfolio churning tend to be very low. Thus the product is likely to incur very low transaction cost.
- Strong emphasis on risk management to mitigate the inherent

#As on 31<sup>st</sup> May, 2016

#### Asset Allocation Profile<sup>#</sup>



#### Industry Allocation (Equity)<sup>#</sup>



#### Fund Features

<b>Inception Date</b>	30th December 2015
<b>Fund Manager</b>	Mr. Amit Nigam - Total Experience 14 years
<b>Minimum Investment Amount</b>	₹ 500/- and in multiples of ₹ 500/- thereafter
<b>Options and Plans</b>	Plans: Regular and Direct Options: Growth and Dividend
<b>Benchmark</b>	S&P BSE 100 Index
<b>Entry / Exit Load</b>	Entry Load: NA Exit Load: Nil
<b>Assets Under Management (AUM)</b>	₹ 15.11 Crs (Monthly AAUM for May, 2016) ₹ 15.55 Crs (AUM as on 31 May, 2016)

#### Product Labeling

Peerless Long Term Advantage Fund (An Open Ended Equity Linked Savings Scheme)	RISKOMETER
<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• Capital appreciation over long term</li> <li>• Investment in Equity &amp; equity related instruments</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	