

# THINK LONG TERM. THINK LIQUID FUNDS!



## INVEST IN

# TRUSTMF Liquid Fund

(An open-ended Liquid Scheme)









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 Limited**ACTIV**<sup>TM</sup>

### Fund Focus:

Our fund emphasizes on providing a high quality portfolio by preferring an Investible Universe of Issuers having only AAA Long Term Rating and securities maturing in less than 91 days. This unique and structured investment approach and LimitedACTIV methodology is adopted with the help of our strategic knowledge partner - CRISIL\*\*

### Fund Highlights:

-  Focus on Long Term AAA Issuer Rating for Portfolio Creation
-  Fund Rating - Provisional [ICRA] A1+mfs<sup>®</sup>
-  Emphasis on Credit Quality to provide High Liquidity
-  Strong Internal and External Risk Controls
-  Structurally Laddered Portfolio with Segmental Allocation
-  Preferred Target Duration around 25-55 days

### A Fresh Approach To Deal With The Rating Paradox

#### Mapping short term ratings to long term ratings

- The **highest short term rating does not necessarily translate into highest long term rating**
- A common misconception is to equate short term A1+ rating to the long term rating of AAA
- In reality, an issuer with lower long term rating could be given an A1+ rating for short term instruments

Long Term Rating	Short Term Rating		
	Corporates	NBFCs	Banks
AAA	A1+	A1+	A1+
AA+	A1+	A1+	A1+
AA	A1+	A1+	A1+
AA-	<b>A1+</b>	A1+	A1+
A+	A1	<b>A1+</b>	A1+
A	A1	A1	A1+
A-	A2+	A1	<b>A1+</b>

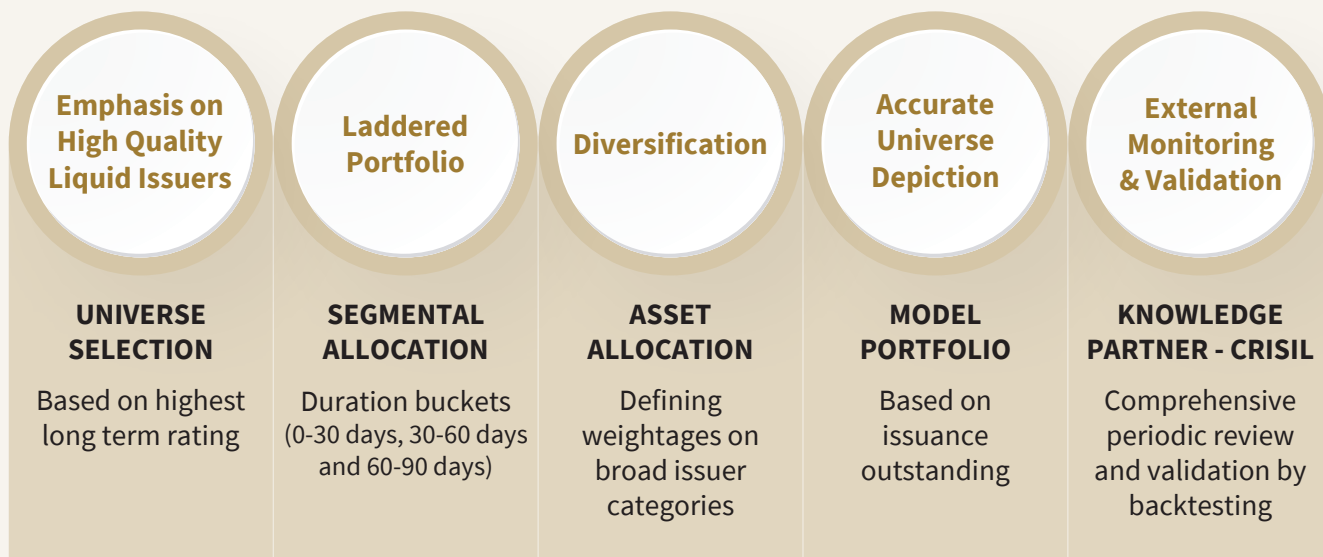
Source: CRISIL's criteria for rating short term debt – Nov 2019

**We aim to build a portfolio with issuers having a long term AAA rating**

To know more, consult your Financial Advisor or  
Call Toll Free **1800 267 7878** or E-mail us at **Info@TRUSTMF.com**

\*\*CRISIL has been engaged for - construction and periodic rebalancing of model portfolio and universe, back testing & ongoing investment process validation.

## LimitedACTIV Methodology: Potential Benefits to Investors for short and long term



### Product Snapshot:

Product Category: **Liquid Fund**  
Fund Manager: **Mr Anand Nevatia**  
Entry Load: **Nil**

Exit Load: **Please refer to the scheme related documents on [www.TRUSTMF.com](http://www.TRUSTMF.com)**  
Benchmark: **CRISIL Liquid Fund Index**  
Minimum Investment Amount: **₹1,000**

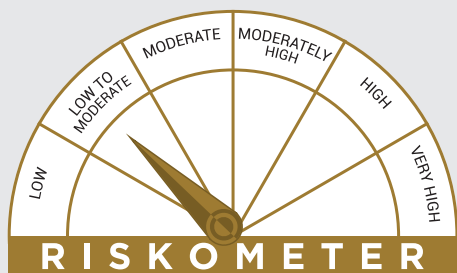
### Investment Objective:

The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investments in high quality debt and money market instruments.

However, there can be no assurance that the investment objective of the scheme will be realised.

### About TRUST Mutual Fund:

The principles on which TRUST Mutual Fund stands are Clear mandate, Credible investment process and Consistent focus on risk-adjusted returns. TRUST Asset Management Private Limited is an asset manager, part of TRUST Group, which is known for its thought leadership and financial innovation, particularly in the fixed income space. We are committed to differentiated, innovative and relevant investment solutions.



Investors understand that their principal will be at Low to Moderate Risk

### This Product is suitable for investors who are seeking\*

- Income over short term
- Investment in debt and money market instruments

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

### Distribution Partner:

The information herein above is meant only for general reading purposes to provide a broad understanding about the scheme framework the actual position may vary. For preparation of this material Trust Asset Management Private Limited has used information that is publicly available and information developed in-house. The AMC does not warrant the accuracy, reasonableness and / or completeness of any information. The AMC, Trustee Company, its sponsors and affiliates shall not be liable for any direct, indirect or consequential loss. The words and expression contained in this material shall mean forward looking but the actual result may differ. Investors are advised to consult their own investment/financial advisor before making any investment decision in light of their risk appetite, investment goals and horizon. Past performance may or may not be sustained in the future. Please refer to the scheme related documents before investing for details of the scheme including investment objective, asset allocation pattern, investment strategy, risk factors and taxation.

©Note for "Provisional ICRAA1+mfs": TRUSTMF Liquid Fund is rated as "Provisional ICRAA1+mfs". Such rating is considered to have very strong degree of safety regarding timely receipt of payments from the investments that they have made. This range should however, not be construed as an indication of the performance of the scheme or of volatility in its returns. The rating should not be treated as a recommendation to buy, sell or hold units issued by the scheme.

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully