



Invest in

# TRUSTMF Fixed Maturity Plan Series II (1196 Days)

(A close-ended income scheme with relatively high interest rate risk and relatively high credit risk)

**New Fund Offer (NFO) Period:  
16<sup>th</sup> March 2023 to 28<sup>th</sup> March 2023**



## About close-ended debt schemes

- ❖ Close-ended schemes also known as fixed maturity plans (FMP) have a pre-determined maturity date
- ❖ FMPs invest in debt securities like Corporate Bonds, Non-convertible Debentures and Government Securities
- ❖ The maturity of underlying instruments are aligned with tenure of the FMP
- ❖ Subscription is permitted only during the NFO period and no redemption is permitted during the tenure of the scheme

## Indexation Benefits – Illustration

Particulars	Fixed Maturity Plan
Amount Invested (Rs.)	100
Investment Duration (in days)	1196
Investment Yield <sup>^</sup>	8.65%
Maturity Value	131
Initial Cost of Investment	100
Indexed Cost of Investment	122
Taxable Capital Gains	10
Applicable Tax Rate #	20.80%
Amount of Tax	2
Maturity Value (Post Tax)	129
3 Year Absolute Returns (Post Tax)	29.22%
CAGR Investment Yield (Post Tax)	8.14%

Note : The above table is for illustration purposes only. Investors may please consult their financial advisor for any investments. Past performance may or may not be sustained in the future.

## Why invest in TRUSTMF Fixed Maturity Plan – Series II (1196 Days) ?

**The Scheme will  
have a tenure of  
1196 days**

**Endeavour to  
have Low  
volatility with  
minimal churn**

**Relatively lower  
cost<sup>@</sup>**

**Tax efficient  
returns with 4  
indexation  
benefits**

Source – CRISIL; TRUST AMC Research

<sup>^</sup>Yield of CRISIL Medium Duration Fund Index

#Tax rate - 20% (LTCG) + 4% (Cess) = 20.80%

Inflation Rate is assumed as 5%



<sup>@</sup>As compared to open ended schemes

Units held in dematerialized form can be traded on the Stock Exchange, where the units are listed.

## Product Snapshot

<b>Product Category</b>	Fixed Maturity Plan	<b>Fund Manager</b>	Mr. Anand Nevatia
<b>Minimum Investment Amount</b>	Rs. 1000	<b>Entry &amp; Exit Load</b>	Nil
<b>Tier 1 Benchmark</b>	CRISIL Medium Duration Fund CIII Index	<b>NFO Dates</b>	16 <sup>th</sup> to 28 <sup>th</sup> March, 2023

## Risk-o-meter and Product Suitability Label

Riskometer and Product Suitability Label		Potential Risk Class (PRC) Matrix					
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income with capital growth over the tenor of the scheme</li> <li>Investment in Debt/Money Market Instrument/Govt. Securities.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme</p>  <p>Investors understand that the principal will be at High Risk</p>	<p>Benchmark</p>  <p>CRISIL Medium Duration Fund CIII Index</p>	<p>Credit Risk →</p>	<p>Relatively Low (Class A)</p>	<p>Moderate (Class B)</p>	<p>Relatively High (Class C)</p>	
				<p>Interest Rate Risk ↓</p>			
				<p>Relatively Low (Class I)</p>			
				<p>Moderate (Class II)</p>			
				<p>Relatively High (Class III)</p>			<p>C-III</p>

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

## Distribution Partner

The information herein above is meant only for general reading purposes to provide a broad understanding about the scheme framework and 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 considering 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.

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