PGIM India Mutual Fund

MUTUAL FUNDS Sahi Hai

ADVANTAGE YOU.

Manage market's ups and downs intelligently with

PGIM INDIA DYNAMIC ADVANTAGE ASSET ALLOCATION FACILITY

Successful Investing is Pretty Simple – Buy Low And Sell High

But it is easier said than done. Most investors fail to sell at high prices as they fall prey to market euphoria, and when it comes to buying low, fear grips their minds.

What If You Could Manage The Market Volatility & Also Optimize Your Returns With Ease?

PGIM India Dynamic Advantage Asset Allocation Facility is a unique P/E based variation asset allocation facility that helps you to automatically manage your asset allocation across equity and debt in different market phases based on an in-house proprietary P/E based investment model.

Why Should An Investor Consider This Facility

Single Point Solution
Offers a balanced and bundled investment solution over debt and equity.

No Market Timing
It helps in emotion-free investing and avoids the need to time the market.

Rules based Asset Allocation
Allocates investments to equity funds based on the relative attractiveness of equity markets vis-a-vis long-term valuation trends.

Rebalancing Investments
Rebalances the portfolio to limit the downside during market downturns and run-ups.

A Solution for Every Investor
Suitable for investors looking at long-term wealth creation, irrespective of market conditions.

Helps to Manage Volatility Effectively
It limits downside risk and maximizes returns potential by timely asset allocation.

How Does It Work?

The Dynamic Advantage Asset Allocation facility manages allocation across equity and debt based on the market valuations and P/E based model & executes three critical strategies:

Enter: When the equity market is undervalued i.e. Current P/E is significantly lower, it switches or increases allocation from the debt allocation to the equity allocation.

Exit: When the equity market is overvalued i.e. Current P/E is significantly higher, it switches or decreases allocation from the equity allocation to the debt allocation.

Re-enter: When valuations are reasonable vis-à-vis the historical averages, it switches / increases allocation to the equity allocation from the debt allocation.

Enter

Variation* from long-term average PE	% Equity Allocation
Above 40%	0%
Between 31% and 40%	0%
Between 21% and 30%	40%
Between 11% and 20%	60%
Between 1% and 10%	80%
Between -10% and 0%	100%
Between -20% and -11%	100%
Less than -20%	100%

Exit + Re-Enter

Variation* from long-term average PE	Asset Allocation- Move from Equity to Debt	Asset Allocation- Move from Debt to Equity
Above 40%	100%	—
Between 31% and 40%	50%	—
Between 21% and 30%	—	—
Between 11% and 20%	—	—
Between 1% and 10%	—	—
Between -10% and 0%	—	10%
Between -20% and -11%	—	50%
Less than -20%	—	100%

*P/E variation is defined as the deviation of trailing PE of Nifty 50 Index (observed on a 20-day moving average basis) from Long-Term Average PE of Nifty 50 Index.

Simulating The Dynamic Advantage Asset Allocation Model

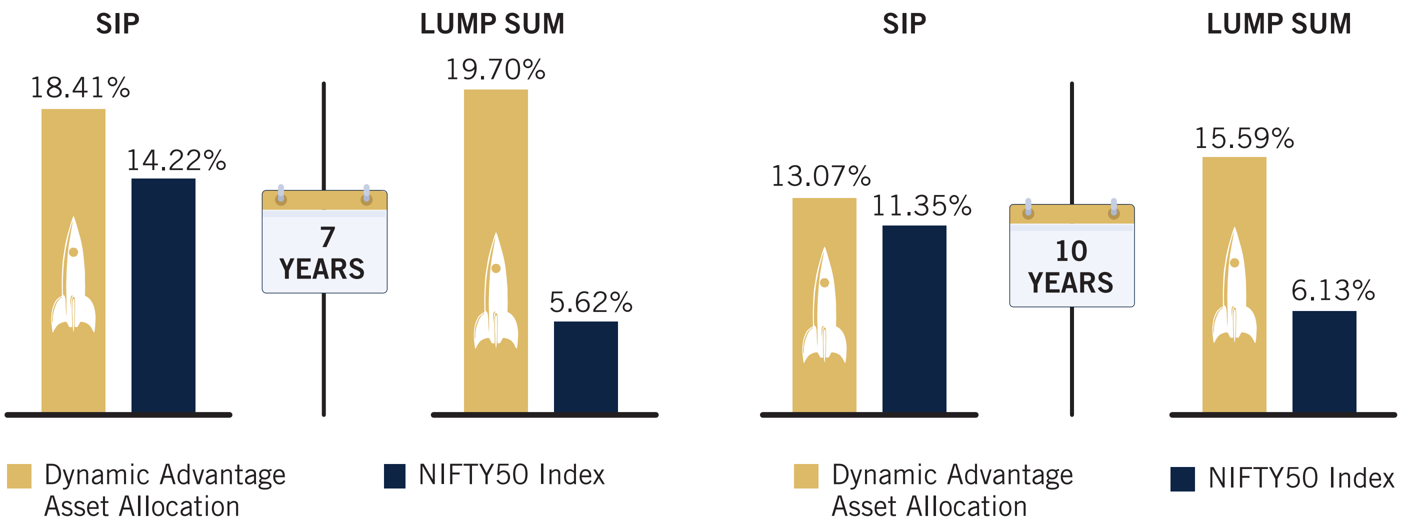
Methodology

- Asset allocation is done on the basis of the Dynamic Advantage Asset Allocation model.
- The equity market/component is represented by Nifty 50 Index.
- The balance allocation (i.e. portfolio value minus equity allocation) is considered as debt component.
- Debt component returns is considered at 6% per annum for the calculation purpose.
- Any allocation into or out of equity is carried out on the first working day of the month.
- Variation is defined as the deviation of 20 day Average trailing P/E of Nifty 50 Index as at the month-end, compared with its Long-Term Average P/E (i.e. from 1st Jan 1999).

Let's See How It Has Performed?

Performance

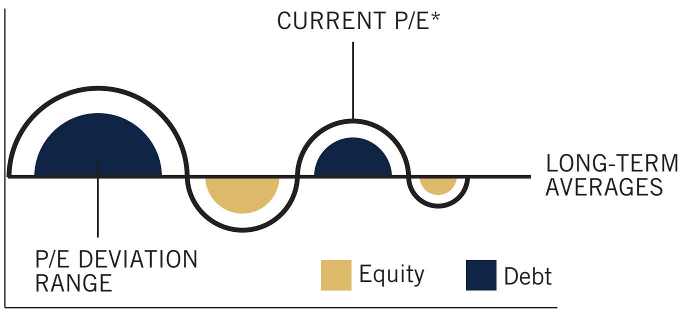
The Dynamic Advantage Asset Allocation strategy has outperformed Nifty 50 Index in lump sum as well as SIP across various time frames.



Returns are as on 31st March, 2021. Data Source: NIFTY 50 Index, Market Data and Internal Calculations. The above graph and table are intended for illustration purpose only. To help understand the performance of the equity market, represented by the index NIFTY 50 Index, data has been analysed on a rolling basis (monthly for 7/10 years) from January 1999 to March 2021 based on the various bands of P/E variation. P/E variation is defined as the deviation of trailing PE of NIFTY 50 Index (observed on a 20-day moving average basis) from Long-Term Average PE of NIFTY 50 Index. Past performance may or may not be sustained in the future. The returns illustrated above using the P/E strategy is based on the allocation & methodology as defined in this leaflet.

How Does It Win Over Other P/E Based Models?

Dynamic Advantage Asset Allocation Model



FIXED P/E RANGE MODEL

Static P/E Band	Equity Allocation (%)	Debt Allocation (%)
Upto 10	90-100	0-10
11-18	70-90	10-30
18-22	50-70	30-50
22-25	30-50	50-70
25-29	10-30	70-90
Above 29	0-10	90-100

- The Dynamic Advantage Asset Allocation P/E model considers the **deviation range of the current P/E* from its long-term averages** to decide the asset allocation across equity and debt.
- It considers **past as well as latest data to determine the long term average period**

- Fixed valuation based P/E Model considers **fixed redefined historic PE band** to decide the asset allocation across equity and debt.
- It uses **past P/E bands that are not updated since it's launch.**

Thus, the Dynamic Advantage Asset Allocation P/E model is an efficient and dynamic model.

For Dynamic Advantage Asset Allocation model, considered Nifty 50 Index P/E variation is defined as the deviation of *trailing PE of Nifty 50 Index (observed on a 20-day moving average basis) from #Long-Term Average PE of Nifty 50 Index (i.e. from 1st Jan 1999). The above PE model is for illustration purposes only.

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How Can You Invest?

1. Investment into the facility shall be made directly in the name of the facility.
2. You will have the option to choose the schemes ie one scheme each in Equity and Debt category for allocation of the investment made into the facility.
3. Further, based on the P/E variations, PGIM India Dynamic Advantage Asset Allocation would re-balance* the portfolio as and when such events occur.

*Note: Allocation and Rebalancing of portfolio would be made on the 1st business day of the month, subsequent to the month of investment, subject to applicable NAV and loads.

About Us

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based Prudential Financial, Inc. (PFI). PGIM India Mutual Fund offers a broad range of equity and fixed income solutions to retail and institutional investors throughout the country. We manage 21 open-ended funds operated by 14 investment professionals. In addition to managing our investors assets through domestic Mutual Funds, we also offer Offshore Funds and Portfolio Management Services. The fund house leverages the strength and stability of PGIM's 140-year legacy to build on its decade long history in India.

PGIM is the global investment management business of PFI, one of the top 10 investment managers* with over USD 1.5 trillion[1] in asset under management. PGIM offers a wide range of actively managed asset classes and investment styles including Equities, Fixed Income and Real Estate. PGIM employs over 1300+ investment professionals serving investors in 52 countries and follows a multi-manager model with strong capabilities beyond traditional assets.

*Source: pgim.com *Pensions & Investments Top Money Managers list, June 1, 2020; ranking reflects largest money managers by assets under management as of March 31,2020; based on PFI total worldwide assets under management as of March 31, 2020. [1]All Information as of December 31, 2020.*

This document is dated April 22, 2021. Investors are requested to read the terms & conditions of the facility before investing.

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

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