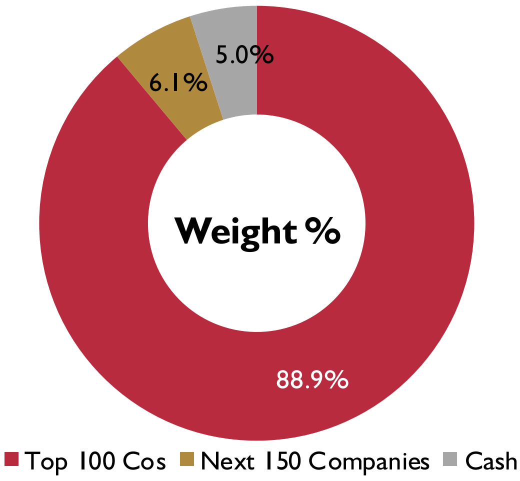
Plutus Legacy

TRUSTPLUTUS
Wealth Management with a Conscience

March 2020

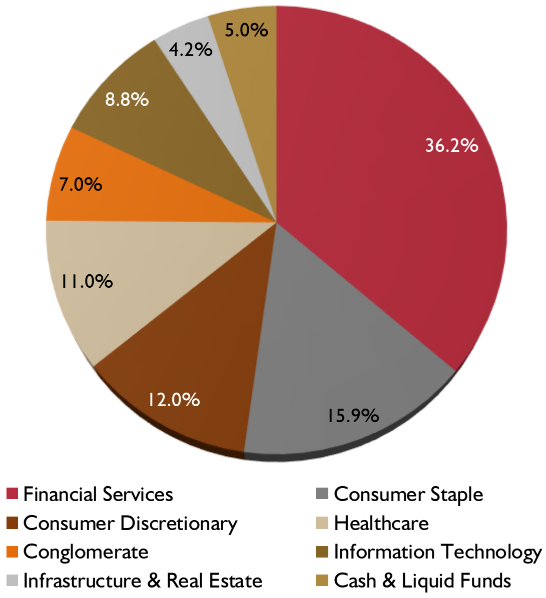
Investment Strategy

Portfolio strategy focused on investing into businesses with established leadership, operating in industries with a large addressable opportunity that presents an opportunity for sustainable, profitable growth.



Sector* Allocation

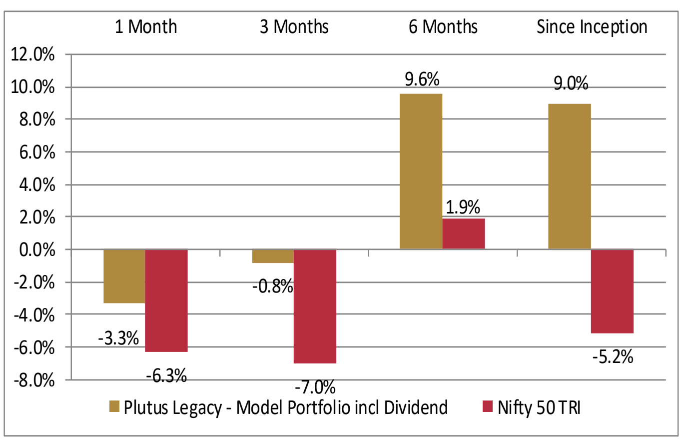
Model Portfolio weight: 28-Feb-2020



Holdings: Model Portfolio: 28 -Feb -2020

Company Name	Industry	Sector
HDFC Bank Ltd.	Financial Services	Bank - Private
Kotak Mahindra Bank Ltd.	Financial Services	Bank - Private
Housing Development Finance Corp. Ltd.	Financial Services	Finance - Housing
Bajaj Finance Ltd.	Financial Services	Finance - NBFC
ICICI Prudential Life Insurance Co. Ltd.	Financial Services	Life Insurance
SBI Life Insurance Company Ltd.	Financial Services	Life Insurance
Jubilant FoodWorks Ltd.	Consumer Discretionary	Consumer Discretionary - Food
Asian Paints Ltd.	Consumer Discretionary	Consumer Discretionary - Construction
Nestle India Ltd.	Consumer Staple	Consumer Staple - FMCG
Hindustan Unilever Ltd.	Consumer Staple	Consumer Staple - FMCG
Colgate-Palmolive (India) Ltd.	Consumer Staple	Consumer Staple - FMCG
Tata Consultancy Services Ltd.	Information Technology	IT - Software
Infosys Ltd.	Information Technology	IT - Software
Biocon Ltd.	Healthcare	Pharmaceuticals & Drugs
Divis Laboratories Ltd.	Healthcare	Pharmaceuticals & Drugs
Larsen & Toubro Ltd.	Infrastructure & Real Estate	Infrastructure
Reliance Industries Ltd.	Conglomerate	Refineries

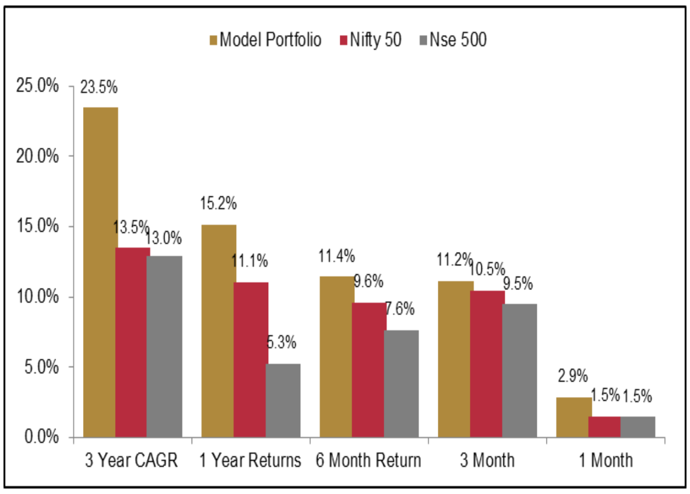
Performance: Model Portfolio: 28-Feb-2020



Performance Ratios

9 Months (28-Feb-20 Since Inception)	Model Portfolio	Benchmark (Nifty50 TRI)
Absolute Returns	9.00%	-5.2%
Standard Deviation	-	-
Excess Returns over benchmark	-	14.1%

Performance – Back tested returns



Performance Ratios (back tested)

3 Years	Model Portfolio	Nifty50	NSE 500
CAGR Return	23.5%	13.5%	13.0%
Std Dev	13.7%	13.9%	14.4%
Model Portfolio's Ratios compare to Benchmark			
Excess Return		10.0%	10.5%
Information Ratio		1.36	1.42
Beta		0.84	0.81
Tracking Error		7.3%	7.4%
Max Drawdown	-7.7%	-6.4%	-8.8%
TTR	5	9	9

Comparison with NIFTY

Sector Allocation - Portfolio V/s Nifty as on 28th Feb 2020

Industry - Broad	Nifty Weightage (%)	Portfolio Weight %
Financial Services	41.90%	36.20%
Information Technology	13.30%	8.80%
Consumer Staple	9.50%	15.90%
Conglomerate	9.30%	7.00%
Commodity & Material	5.10%	-
Automobile & Ancillaries	5.10%	-
Utility	3.70%	-
Infrastructure & Real Estate	3.20%	4.20%
Consumer Discretionary	2.90%	12.00%
Telecommunication	2.90%	-
Healthcare	2.10%	11.00%
Agricultural	0.60%	-
Logistic	0.60%	-
Cash	-	5.00%
Grand Total	100.00%	100.00%

Notes:

- Portfolio weights as on 28th Feb 2020
- *Sectors are reclassified as per the business of company by TrustPlutus Research.
- Back tested returns are excluding dividends and expenses and thus compared with Nifty50 and Not TRI index.
- Past performance of back tested allocation is for illustration purpose and neither reflects the actual portfolio return nor is it a guarantee for future returns. Equity returns are subject to market risk and the principal amount of investment is not guaranteed.
- Model Portfolio's back tested returns are under assumption that the weights allocated in the portfolio three years back would have been same as allocated weights for the portfolio at inception(31st May 2019). Current allocation to the companies listed during the past three years were invested in cash & cash equivalent at 6% p.a. return on daily basis and was used for the initial allocation on day of listing.
- Investors should evaluate the risks of investing in investment products and should consult with their investment advisor(s) before considering an investment.

Please do write to us in case you need any further information.