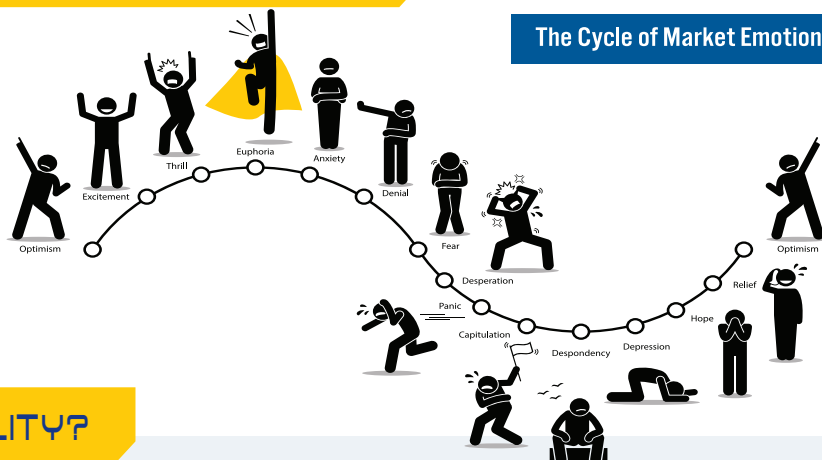


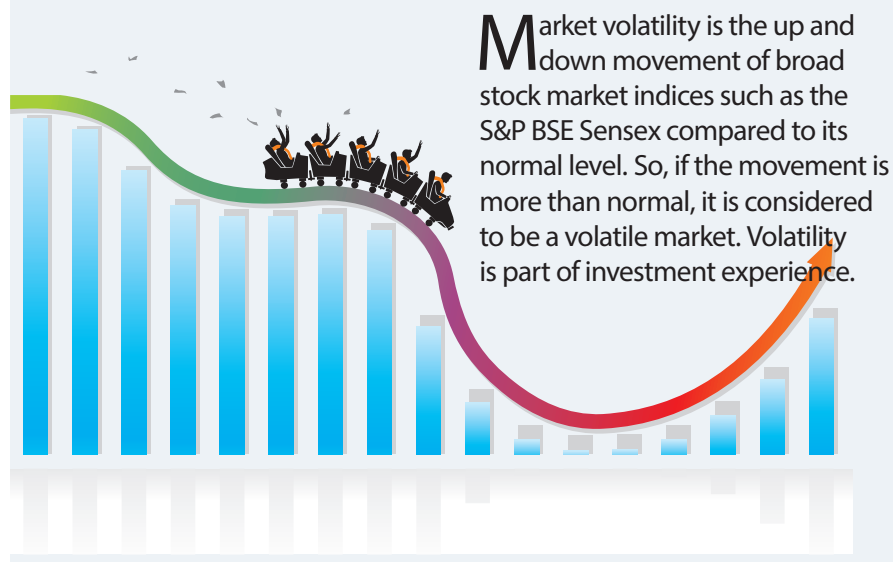
COPING WITH VOLATILITY

INVESTOR CONCERN: MARKETS ARE VOLATILE

Market swings can be troubling when it comes to your money. Market volatility is unavoidable, and it is part of normal and healthy market behaviour. Instead of being worried, aim to invest in such a way so that you could capture equity upsides even while casting a safety net on the downside.



WHAT IS MARKET VOLATILITY?



Market volatility is the up and down movement of broad stock market indices such as the S&P BSE Sensex compared to its normal level. So, if the movement is more than normal, it is considered to be a volatile market. Volatility is part of investment experience.

Stock market movements are unpredictable, which is why any dramatic movement may make you question your investment plan. Historical facts show that whenever the markets fall, eventually it always comes back, which is why one shouldn't panic when markets fall



BALANCED ADVANTAGE FUNDS (BAF) AND VOLATILITY

- A Balanced Advantage Fund helps to manage market volatility and aims to limit your losses when markets correct
- A BAF follows a diversified asset allocation portfolio strategy by investing across equity, debt and arbitrage in line with changing market conditions
- The fund uses arbitrage to maintain the total equity investments above 65% while investing the rest in debt. This ensures that the fund gets the benefit of equity classification and hence equity taxation
- The corpus of the fund is allocated dynamically based on various models to determine the market valuation
- The aim of a BAF is to seek capital appreciation while guarding against volatility.

An Investor Education & Awareness Initiative of Tata Mutual Fund

DISCLAIMER

- To know more about KYC documentation requirements and procedure for change of address, phone number, bank details etc., please visit : <https://www.tatamutualfund.com/investor-education>.
- Please deal only with registered Mutual Funds, details of which can be verified on the SEBI website under 'Intermediaries / Market infrastructure institutions.'
- All complaints regarding Tata Mutual Fund may be directed to service@tataamc.com and/ or <https://www.scores.gov.in> (SEBISCORES portal)
- Nomination is advisable for all folios opened by an individual especially with sole holding as it facilitates an easy transmission process.
- This communication is a part of investor education and awareness initiative of Tata Mutual Fund.



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