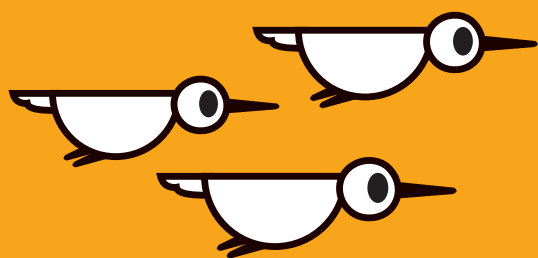


Equity. Debt. Gold. Three markets with one fund!

You can never predict when a market might do well. IDFC's Asset Allocation Fund divides your money among three markets – Equity, Debt and Gold. So whichever market rises up, you could be among the ones who ride the wave!



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IDFC Asset Allocation Fund

An open ended fund of fund scheme.

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What is this fund?

IDFC Asset Allocation Fund is a fund that invests your money in funds across three different markets – equity, debt and gold – so whichever market rises, you stand to make the most of it! While the part of your money that's invested in the debt market gives your money stability, the part that's invested in the equity and gold markets gives your investment growth possibilities. So you get stability along with growth possibilities in one fund!

How does this fund invest?

The fund offers you three different plans to invest your money in – the conservative, moderate and aggressive plans. The difference between each of these plans is the ratio in which your money is split between the equity, debt and gold markets.

If you're looking for lower risk and greater stability for your investment, you can choose the conservative plan. If you're looking for growth, you can choose the aggressive plan. And if you're looking for a balanced approach to invest your money, you can choose the moderate plan.

You can pick any of these plans and invest in them. The great news is, you can switch between them whenever you choose, and you can make such changes any number of times, without any exit load!

Based on the plan you choose, the fund divides your money between the asset classes, and it invests your money judiciously in each one of these avenues.

Asset Class	Conservative Plan	Moderate Plan	Aggressive Plan
Equity Funds	10-15 %	25-30 %	45-50 %
Debt Funds	45-50 %	60-70 %	35-45 %
Liquid Fund	45-50 %	0-5 %	0-5 %
Alternate	0 %	5-10 %	10-15 %
Money Market Securities	0-15 %	0-15 %	0-15 %

Is this fund for me?

IDFC Asset Allocation Fund is a low to medium risk fund. The fund is designed to give your money stability, along with the possibilities for growth. And it gives you the opportunity to choose how your money is invested! So if you are looking for a fund that gives you stability, growth and the power to choose, this is the fund for you!

How do I invest in this fund?

Just talk to your financial advisors, and they'll guide you all the way through!

Or you can call us at 1800 22 6622, email us at investor@idfcmf.com, or visit www.idfcmf.com and put in a request for us to call you. And we'll get right back to you!

Risk Factors: Mutual Funds and securities investments are subject to market risks, reinvestment risk, changes in political, economic environment and government policy and there is no assurance or guarantee that the objectives of the Scheme/s will be achieved. The NAV of the Scheme/s can go up or down depending on factors and forces affecting the Securities Market including fluctuation in interest rates, trading volumes and reinvestment risk. Past performance of the Sponsor/AMC/Mutual Fund is not necessarily indicative of the future performance of the Scheme/s and may not necessarily provide a basis for comparison with other investments. IDFC Asset Allocation Fund – Aggressive Plan (IDFC-AAF-AP) IDFC Asset Allocation Fund – Conservative Plan (IDFC-AAF-CP), IDFC Asset Allocation Fund – Moderate Plan (IDFC-AAF-MP), are the names of the Schemes and does not in any manner indicate either the quality of the Schemes, their future prospects or returns. The Sponsor or any of its associates is not responsible or liable for any loss resulting from the operation of the Schemes beyond the corpus of the Trust of Rs. 30,000/-.

Terms of Issue & Load Structure: During the continuous offer the AMC calculates and publishes NAVs and offers for sale and redemption of units of the Scheme on all Business days. **Entry Loads** – Nil. **Exit Load:** IDFC-AAF-AP, IDFC-AAF-CP, and IDFC-AAF-MP: 1.50% of the NAV shall be applicable if investors who redeem / switch out such investments within 18 months from the date of subscription applying First in First Out basis, (including investments through SIP/STP). Switches between Plans (within the scheme) shall not attract load. **Investment Objectives:** IDFC-AAF-AP, IDFC-AAF-CP, and IDFC-AAF-MP: The primary objective of Scheme is to generate capital appreciation through investment in different mutual fund schemes primarily local funds based on a defined asset allocation model. However, there can be no assurance that the investment objective of the scheme will be realized. The recurring expense of the scheme is in addition to the expenses of the schemes in which the Fund of Fund scheme makes investment. **Statutory Details:** IDFC Mutual Fund has been set up as a trust by Infrastructure Development Finance Company Limited (IDFC) (liability restricted to corpus of Trust of Rs. 30,000) with IDFC AMC Trustee Company Ltd as the trustee and IDFC Asset Management Company Ltd as the investment manager. Investors in the scheme(s) are not being offered any guaranteed or assured rate of return. Copy of Scheme Information Document and Key Information Memorandum along with application form for all the schemes may be obtained from the office of IDFC Mutual Fund, One India Bulls Centre, 841, Jupiter Mills Compound, Senapati Bapat Marg,, Elphinstone Road, (West), Mumbai 400 013. Contact 1-800-226622 for details.

For details please read the respective Scheme Information Document (SID) (including those of FMPs)/ Offer Document (OD) / Statement of Additional Information (SAI) carefully before investing.