

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Past performance is no guarantee of future result. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. There can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. The names of the schemes do not in any manner indicate either quality or future prospects and returns.

For more details on fund-specific features, detailed risk factors and information on Sundaram Asset Management, please read the Statement of Additional Information and Scheme Information Document available at www.sundarammutual.com.

Specific to information in the Fact Sheet: Portfolio Attributes: For Sundaram Money Fund and Sundaram Bond Saver, the portfolio attributes indicated are features that would normally be adhered to. There could also be changes if there are significant shifts in underlying of the fixed-income market. **Disclaimer for dividend:** Dividend is declared on the face value of ₹ 10 per unit. After declaration and payment of dividend (including re-investment), the ex-dividend NAV will decline to the extent of the dividend payment. **Exposure to derivatives:** The value indicated for derivatives represents the exposure to equity through to index futures, index options, stock futures and stock options. The margin may be only a proportion of the exposure and to the extent, it is lower, cash in the fund's accounts will be higher. **Portfolio Weights & NAV:** Stock and sector weights have been rounded to one-decimal place and so may not add exactly to 100%. NAV information in this document is as on September 30, 2015 unless otherwise specified. Returns are based on NAV as of September 30, 2015 **Average AUM** for month September 2015. **Returns:** As per the SEBI standards for performance reporting, "since inception" returns are calculated based on ₹ 10 invested at inception of the fund. For this purpose the inception date is deemed to be the date of allotment. Returns are computed using the NAV of Regular Plan-Growth Option where a separate Dividend and Growth option is available from inception and an adjusted-series of NAV for Sundaram Growth Fund and Sundaram Tax Saver for dividends declared before separate Dividend & Growth Options were introduced. Returns for period in excess of one year is on a compounded annual basis; the returns are net of fees and expenses but before taking into effect of entry load. Returns to investors may be lower to the extent of entry load and timing of investment in the fund. **Returns are net of fees and expenses.** Past performance may or may not be sustained in future and the numbers should not be used as a basis for comparison with other investments.

Performance Analysis are on an annualized basis as of September 30, 2015. Computation is based on the month-end NAV of the fund, designated benchmark of the scheme and CNX Nifty. The risk free rate is 8.0970% per annum based on the upper band of 10 year T-Bill yield.

Data Source: Bloomberg; Computation: In-house

Fund Features: Scheme Type, Investment Objective, Plans, Options, Entry Load and Exit Load have been outlined in the respective fund-specific Fact Sheet pages. NAV will be published on every business day.

Asset Allocation: Sundaram Growth Fund: • Equity and equity-related instruments (including investment in derivatives): 80%-100% • Money market instruments up to 20% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Select Focus: • Equity and equity-related instruments (including investment in derivatives): 75%-100% • Cash, cash equivalents, money market instruments: Not exceeding 25% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities. The scheme can at any time hold up to a maximum of 50 stocks. **Sundaram Select Mid Cap:** • Equity and equity-related instruments (including investment in derivatives): 75%-100% • Cash, cash equivalents, money market instruments: Not exceeding 25% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram S.M.I.L.E. Fund (Small and Medium Indian Leading Equities): • Equity instruments – small cap and mid-cap stocks (including investments in derivatives): At least 65% • Other Equities (including investment in derivatives): Not exceeding 35% • Money market instruments: Not exceeding 15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities. **Sundaram Tax Saver:** • Equity & equity-related instruments: 80%-100% • Corporate and PSU Bonds Up to 20% • Money market instruments: Up to 20%. In conformity with GOI notification dated 28-Dec-1992 on ELSS 1992, under normal circumstances, a minimum of 80% of the funds of this Scheme will be invested in equities or equity related instruments. The balance portion would be invested in debt and money market instruments. **Sundaram Equity Multiplier:** • Equity & equity-related instruments (including investment in derivatives): 65%-100% • Debt instruments including securitised debt & Money Market Instruments: up to 35% (securitised debt up to a maximum of 30%) • Exposure in derivative shall not exceed 50% of the net assets of the scheme. **Sundaram Rural India Fund:** • Equity & equity-related securities of companies that are focusing on Rural India (including investment in derivatives): 70%-100% • Other equities (including investment in derivatives): 0%-30% • Money market instruments: 0%-15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities. The fund may also invest in equity and equity-related instruments listed in overseas markets as well as overseas funds/ETFs that invest in or track agri-commodity stocks. The scheme will not invest in funds/ETFs that have direct exposure to commodities. **Select Thematic Funds:**

Sundaram Infrastructure Advantage Fund: • Equity and Equity related instruments of companies engaged in Infrastructure sector (including investment in derivatives) 65% - 100% • Other Equities (including investment in Derivatives) 0% - 35% • Fixed Income Instruments issued by Companies engaged in Infrastructure Sector 0% - 35% • Money Market Instruments 0% - 15% **Sundaram PSU Opportunities Fund:** • Equity & equity-related instruments in the targeted theme (including investment in derivatives): 65%-100% • Equity & equity-related Instruments other than the targeted theme (including investment in derivatives): up to 35% • Fixed income/money market instruments: up to 35% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities. **Sundaram Balanced Fund:** • Equity and equity-related instruments (including investment in derivatives): 40%-75% • Fixed Income instruments: 25%-60%, including securitised debt (up to 10%) • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities. **Sundaram Global Advantage:** Unit of mutual funds and exchange-traded funds listed on overseas stock exchanges: 65%-100%; Domestic Money-market instruments 0%-15%. **Sundaram Equity Plus:** • Equity & equity-related instruments listed in India 65%-85% • Gold-ETF 15%-35% • Fixed Income & Money Market Instruments 0%-20%. Exposure to derivatives will be 50% of the net asset value of the Scheme at the time of transaction. Exposure to overseas securities shall also not exceed 35% of assets. The total asset allocation including exposure to derivatives would not exceed 100% of the net assets of the Scheme. **Sundaram Select Micro Cap:** • Equity & equity-related securities of micro-cap companies: 65%-100% • Other equity & equity-related securities: 0%-35% • Fixed Income and money market securities: 0%-35% **Sundaram Top 100:** • Equity securities specified as eligible securities for ROGESS: 95%-100% • Cash & Cash Equivalents and Money Market Instruments: 0%-5% (Investment made in money market instruments shall have residual maturity of upto 91 days). **Sundaram Select Small Cap:** Equity & equity-related securities of small-cap companies 65% - 100% • Other equity & equity-related securities 0%-35% • Fixed Income and money market securities 0%-35%. **Sundaram World Brand Fund:** Equity and Equity related Instruments listed on recognized overseas stock exchanges across the world* 65%-100% • Domestic Fixed Income and Money Market Instruments 0%-35% *The Scheme will not have any exposure to equity and equity related securities issued by Indian securities and to companies listed in stock exchange(s) in India. **Sundaram Value Fund:** Equity & Equity related securities 80%-100% • Fixed Income and money market securities 0%-20%. **Sector Funds: Sundaram Financial Services Opportunities:** • Equity and equity related instruments of Indian companies engaged in Banking and Financial Services: 80%-100% • Other equities 0%-20% • Fixed Income and Money market instruments 0%-20% • Exposure in derivative shall not exceed 50% of the net assets of the scheme. **Sundaram Entertainment Opportunities:** • Equity and equity related instruments of Indian companies engaged in Media and Entertainment Sector: 80%-100% • Other equities 0%-20% • Fixed Income and Money market instruments 0%-20% • Exposure in derivative shall not

exceed 50% of the net assets of the scheme. **Sundaram Money Fund:** • Money Market Investments, debt securities (including securitised debt up to a maximum of 50% of the net asset value of the scheme) 0% - 100%. The scheme shall invest in debt and money market securities with maturity of up to 91 days only. **Sundaram Ultra Short-Term Fund:** • Money market securities and/ or debt securities with residual or average maturity of less than or equal to 370 days or put options within a period not exceeding 370 days 70% - 100% • Debt securities which have residual or average maturity of more than 370 days 0% - 30% (Including Securitised Debt up to 30%). **Sundaram Flexible Fund-Short Term Plan:** • Money Market Instruments (CDs, CPs, CBLO, REPO, MIBOR Instruments, Debt Securities with initial maturity of less than one year/GOI Secs/Treasury Bills) 65%-100% • Fixed Income Instruments Government of India & Corporate Debt Securities (including Securitised Debt) 0%-35%. **Sundaram Flexible Fund-Flexible Income Plan:** Fixed Income Instruments, Government of India & Corporate Debt Securities (including Securitised Debt) 65%-100% • Money Market Instruments like CPs, CBLO, REPO, MIBOR Instruments, Debt Securities with initial maturity of less than one year/GOI Secs/Treasury Bills 0%-35% Investment in securitised debt will be up to 35% of the net assets. **Sundaram Bond Saver:** • Debt instruments 65%-100% • Money market instruments 0%-40%. **Sundaram Monthly Income Plan: Conservative Plan:** Government Securities 90%-100% • Debt Securities, Money Market Instruments & Cash (including money at Call, other than securitised debt) 90%-100% • Equity & Equity related securities 0%-10% • Investment in Securitised Debt will be up to 75% of the net assets of the Plan. **Moderate Plan:** Government securities 80%-100% • Debt Securities, Money Market Instruments & Cash (including money at Call, other than securitised debt) 80%-100% • Equity and equity-related securities 0%-20%. • Investment in Securitised Debt will be up to 75% of the net assets of the Plan. **Aggressive Plan:** • Government securities 70%-100% • Debt Securities, Money Market Instruments & Cash (including money at Call, other than securitised debt) 70%-100% • Equity and equity-related securities 0%-30%. • Investment in Securitised Debt will be up to 70% of the net assets of the Plan. **Sundaram Banking & PSU Debt Fund:** Money market and debt securities issued by banks, public sector undertakings (PSUs) and Public Financial Institutions (PFIs) 80%-100% Other debt* and money market securities 0%-20% * Including securitised debt (domestic) up to 50% of the net assets. **Sundaram Long Term Tax Advantage Fund-Series I:** • Equity & Equity related securities* 80%-100% • Fixed Income and money market securities 0%-20%. *Equity-related securities shall include cumulative convertible preference shares, fully convertible debentures and fully convertible bonds of companies. It shall also include partly convertible debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be divested within a period of twelve months in accordance with the ELSS guidelines.

Pending deployment of funds in terms of the investment objective, the funds may be invested in short-term deposits with scheduled commercial banks in accordance with applicable SEBI guidelines.

Scheme-Specific Risk Factors: Applicable for all funds: Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors.

Applicable to equity schemes (except Sundaram Tax Saver): For any overseas investments in the equity funds, country risk, currency risk and geopolitical risk, to name a few.

Sundaram Select Focus: Higher volatility due to a concentrated portfolio. **Sundaram Select Mid Cap:** Lack of liquidity at times and volatility. **Sundaram Small and Medium Indian Leading Equities Fund (S.M.I.L.E. Fund):** Small-cap stocks are generally more illiquid. **Sundaram Equity Multiplier:** Risk of non-diversification. **Sundaram Infrastructure Advantage Fund:** Long gestation periods; pace at which investments materialize; incidence of taxation, government policy & firm-level inefficiency. **Sundaram Rural India Fund:** Vagaries of nature such as erratic monsoon, failure of crop & drought, to name a few; cyclical/seasonal factors. For any overseas investments relevant to rural-theme: country risk, currency risk and geopolitical risk. **Sundaram Select Thematic Funds PSU Opportunities:** Geo-political developments. As the schemes will invest in the instruments of public sector companies, it will be affected by the government policies on PSU. As a thematic fund, there will be concentration risk compared to a diversified fund. For any overseas investments in the equity funds, country risk, currency risk and geopolitical risk, to name a few. The Scheme may use techniques such as interest rate swaps, options on interest rates, futures and forward rate agreement and other derivative instruments that are / may be permitted under SEBI/RBI Regulation. These techniques and instruments, if imperfectly used, have the risk of the Scheme incurring losses due to mismatches, particularly in a volatile market. **Sundaram Global Advantage:** Currency risk, country risk, geopolitical risk and emerging markets risk. **Sundaram Equity Plus:** Global demand-supply trends, purchases/sales by central banks, delays in bringing new mines on line, macro-economic variables, geopolitical factors, seasonality in demand, changes in duty and tariffs and liquidity may have an impact on prices of gold and consequently on the NAV of the Scheme to the extent investment is made in gold-ETF. Investment in ETFs will be subject to risks of the underlying Scheme including tracking error. If and to the extent, the portfolio includes overseas stocks, investors will be exposed to country risk, currency risk, geo-political risk, legal restrictions and regulation changes in geography other than India. The equity portfolio will be subject to market risk, liquidity risk and non-diversification, to name a few. There is risk of capital loss and non attainment of the stated investment objective. This is a concise summary of Scheme-specific risk factors available in detail in the Scheme Information Document. **Sundaram Select Micro Cap:** To seek capital appreciation by investing predominantly in equity/equity-related instruments of companies that can be termed as micro-caps. A company whose market capitalisation is equal to or lower than that of the 301st stock by market cap on the NSE at the time of investment will be considered to be in micro-cap category. **Sundaram Top 100:** To generate capital appreciation from a portfolio that is substantially constituted of equity securities specified as eligible securities for Rajiv Gandhi Equity Savings Scheme, 2012. The Scheme may also invest a certain portion of its corpus in cash & cash equivalent and money market instruments from time to time of Sundaram TOP 100. **Sector Funds: Sundaram Financial Services Opportunities:** The scheme being sector specific will be affected by the risks associated with the Financial Services sector. Investing in a sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in another sector. The fund would invest in equity and equity related securities of companies engaged in the financial services sector and hence concentration risk is expected to be high. Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. This investing in a sector specific fund could involve potentially greater volatility and risk. The risk factors associated with the Sectoral Fund are in addition to the standard risk factors applicable to all the Schemes of the Mutual Fund. **Sundaram Entertainment Opportunities:** The scheme being sector specific will be affected by the risks associated with the Media sector. Investing in a sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in another sector. The fund would invest in equity and equity related securities of companies engaged in the media sector and hence concentration risk is expected to be high. Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. This investing in a sector specific fund could involve potentially greater volatility and risk. The risk factors associated with the Sectoral Fund are in addition to the standard risk factors applicable to all the Schemes of the Mutual Fund. **Sundaram Money Fund:** Sundaram Money Fund is a Money Market Scheme. Changes in the prevailing rates of interest are likely to affect the value of the scheme's holdings and consequently the value of the scheme's

Units. The scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the plans to certain risks inherent to such derivatives. **Sundaram Ultra Short-Term Fund:** Sundaram Ultra Short-Term Fund is not a Money Market Scheme. Changes in the prevailing rates of interest are likely to affect the value of the scheme's holdings and consequently the value of the scheme's Units. The scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the plans to certain risks inherent to such derivatives. **Sundaram Bond Saver:** Changes in the prevailing rates of interest are likely to affect the value of the scheme's holdings and consequently the value of the scheme's Units. Credit Risk: Credit Risk refers to the risk of default in interest (coupon) payment and/ or principal repayment. All debt instruments except those issued by the Government of India carry this risk. Price Risk: As long as the Scheme will be invested, its Net Asset Value (NAV) is exposed to market fluctuations, and its value can go up as well as down. The portfolio of fixed-income securities that the Scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. In general, price of fixed-income securities go up when interest rates fall, and vice versa. Market Risk: The Scheme may also be subject to price volatility due to such factors as interest sensitivity, market perception or the creditworthiness of the issuer and general market liquidity. Risk associated with securitised debt is similar to the listed factors. **Sundaram Banking & PSU Debt Fund:** Changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings and consequently the value of the Scheme's Units. The Scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. There is risk of capital loss. For detailed scheme-specific risk factor, please refer the section on 'Risk Factors'. **Sundaram Long Term Tax Advantage Fund-Series I:** • The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information. • Redemption by the unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise. • The tax benefits described in the SAI & SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her own professional tax advisor. • Sundaram Long Term Tax Advantage Fund Series-I would be investing in equity & equity related instruments, debt and money market instruments (such as term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances. • The Mutual Fund is not assuming any dividend nor is it assuming that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme. • Redemption of units under the Scheme available only after a three year lock-in period from the date of allotment of units.

General Risk Factors: All mutual funds and securities investments are subject to market risks, and there can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. Main types are market risk, liquidity risk, credit risk and systemic risks. At times, liquidity of investments may be impaired. There is uncertainty of dividend distribution and risk of capital loss. Past performance of the Sponsor/Asset Management Company/Fund does not indicate the future performance. Investors in the schemes are not being offered any guaranteed or indicated returns. The names of the schemes do not in any manner indicate either quality or future prospects and returns.

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Statutory: Mutual Fund: Sundaram Mutual Fund is a trust under Indian Trusts Act, 1882 (Liability is to ₹ 1 lakh). **Sundaram Finance Investment Manager:** Sundaram Asset Management Company. **Trustee:** Sundaram Trustee Company.

For Product Labels: visit: www.sundarammutual.com

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