



Service



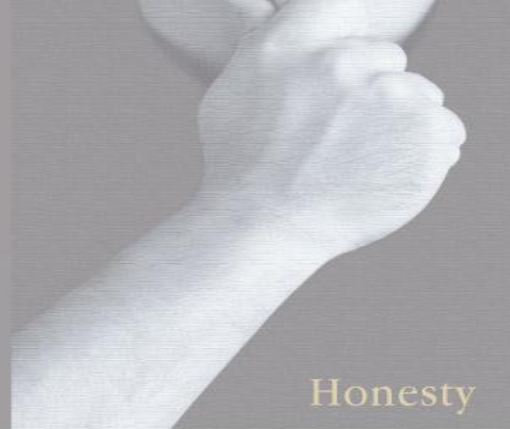
Discipline



Prudence



Fair play



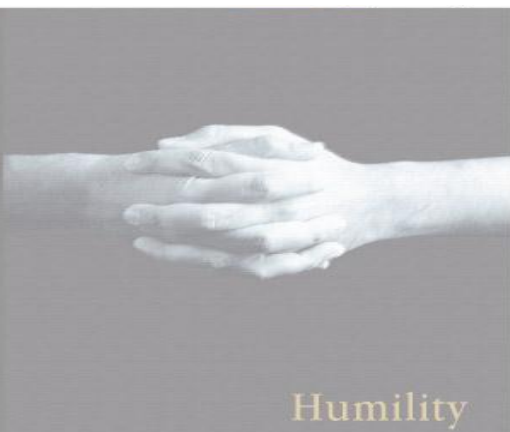
Honesty

Sundaram Multi Asset Fund

March 2025



Integrity



Humility



Openness



Relationships

Sundaram Multi Asset Fund Overview

- Sundaram Multi Asset Fund (SMAF) is a diversified Fund of Funds with exposure to equity and non-equity correlated asset classes with the objective of delivering steady, positive returns over the medium and long term.
 - Target is to pay approximately 5% per annum via quarterly dividends.
- The Fund targets to allocate up to 60% in equities and up to 60% into non-equities*
 - Equity portion of the AUM is invested via suitable funds into high-quality global large cap equities.
 - Non-Equity portion of SMAF is invested into a Life Settlements Fund which has a long track record of generating absolute annual returns irrespective of the global capital market movements.
 - In CY 2022, the Life Settlement Fund generated +9.8% return (inclusive of dividends paid out) at a time when the Bloomberg Aggregate Global Bond Index (Hedged) returned -11.2% and the MSCI ACWI Index returned -18.4%
- The fund is currently 63% allocated to Life Settlements Asset Class and 29% to high quality Global Equity Fund.
- Since inception in December 2020, the Fund has returned 5.1%* on an annualized basis.

* Allocations may exceed the mentioned limits from time to time. Please read the Information Memorandum for further details.

Fund inception date: 30 December 2020. Past performance may or may not be sustained in the future.

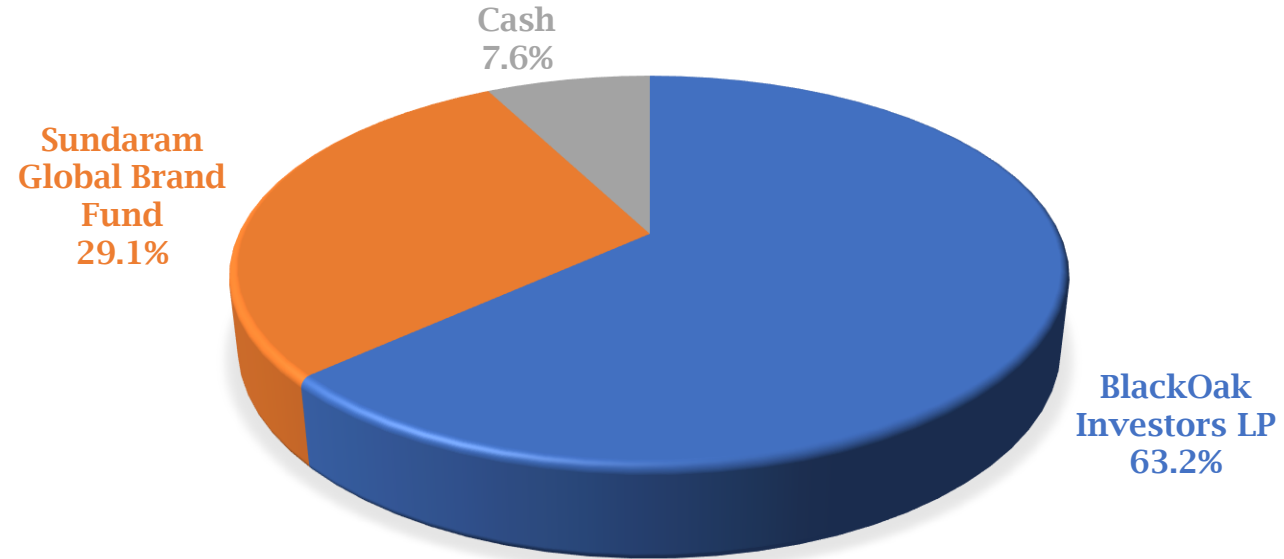
Performance for the Classic Class in USD inclusive of dividends paid out with the month end NAV generated specifically for performance purposes.

Performance as of February 28, 2025.

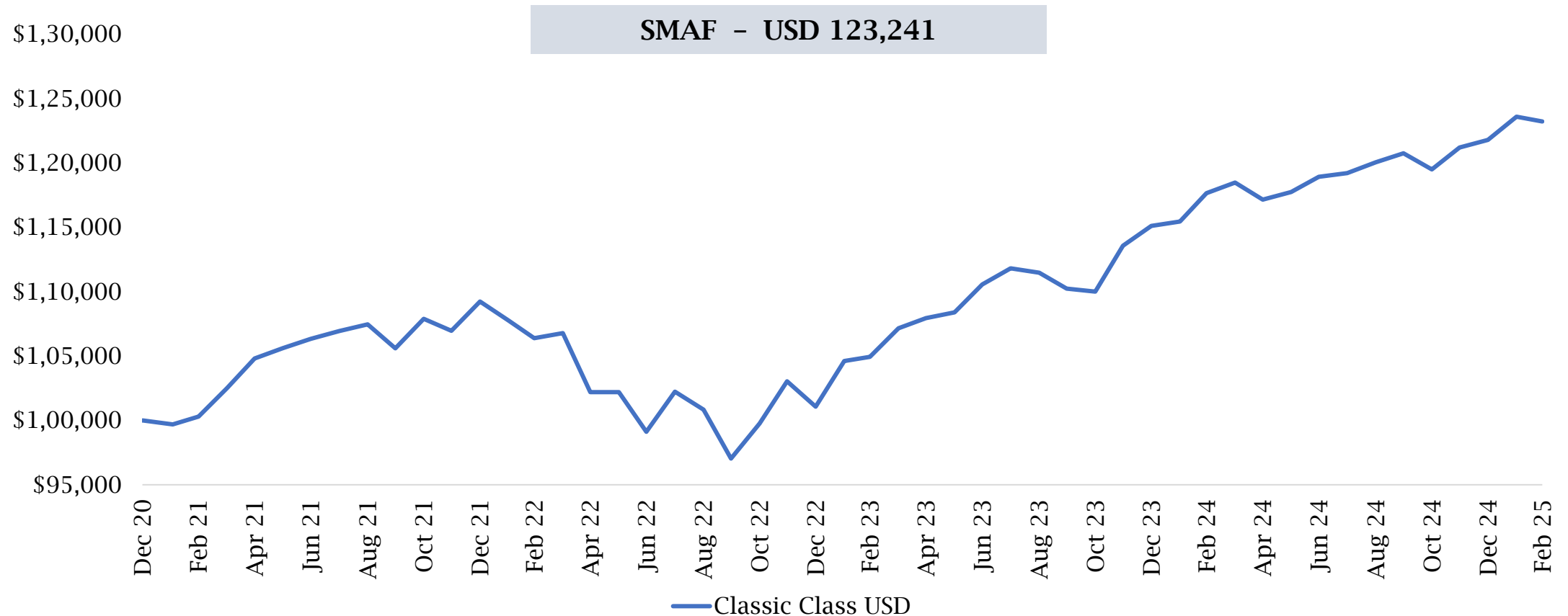
Asset Allocation

To operate a diversified Fund in which around 50% of the allocation is not correlated to global equity markets.

Asset allocation as of end February 2025 is as below:



Value of \$100,000 invested at launch in SMAF



Fund inception date: 30 December 2020. Past performance may or may not be sustained in the future.

Data Source: Bloomberg; Analysis: In house as of February 28, 2025

Performance for the Classic Class in USD inclusive of dividends paid out with the month end NAV generated specifically for performance purposes.

Performance of SMAF



Actual Performance of the Fund since inception*

| Year | Jan | Feb | Mar | Apr | May | June | July | Aug | Sep | Oct | Nov | Dec | CY/YTD | Positive Months | Since Inception [#] |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|-----------------|------------------------------|
| 2021 | -0.3% | +0.6% | +2.2% | +2.3% | +0.8% | +0.7% | +0.6% | +0.5% | -1.7% | +2.2% | -0.9% | +2.1% | +9.2% | 75% | +5.1% |
| 2022 | -1.3% | -1.3% | +0.4% | -4.3% | 0.0% | -3.0% | +3.2% | -1.4% | -3.8% | +2.8% | +3.3% | -1.9% | -7.5% | 42% | |
| 2023 | +3.5% | +0.3% | +2.1% | +0.7% | +0.4% | +2.0% | +1.1% | -0.3% | -1.1% | -0.2% | +3.2% | +1.4% | +13.9% | 75% | |
| 2024 | +0.3% | +1.9% | +0.7% | -1.1% | +0.5% | +1.0% | +0.2% | +0.7% | +0.6% | -1.0% | +1.4% | +0.5% | +5.8% | 83% | |
| 2025 | +1.5% | -0.3% | | | | | | | | | | | +1.2% | | |

Dividend Distribution History

| | |
|-------------------|-------------------------|
| 03 January 2025 | USD 1.27 cents per unit |
| 03 October 2024 | USD 1.25 cents per unit |
| 04 July 2024 | USD 1.25 cents per unit |
| 12 April 2024 | USD 1.27 cents per unit |
| 28 December 2023 | USD 1.24 cents per unit |
| 28 September 2023 | USD 1.22 cents per unit |
| 29 June 2023 | USD 1.23 cents per unit |
| 30 March 2023 | USD 1.20 cents per unit |
| 28 December 2022 | USD 1.20 cents per unit |
| 28 September 2022 | USD 1.20 cents per unit |
| 7 July 2022 | USD 1.20 cents per unit |
| 31 March 2022 | USD 1.25 cents per unit |
| 30 December 2021 | USD 1.30 cents per unit |
| 29 September 2021 | USD 1.30 cents per unit |
| 8 July 2021 | USD 1.30 cents per unit |
| 1 April 2021 | USD 1.30 cents per unit |

* Performance for the Classic Class in USD inclusive of dividends paid out with the month end NAV generated specifically for performance purposes; Fund inception date: 30 December 2020.

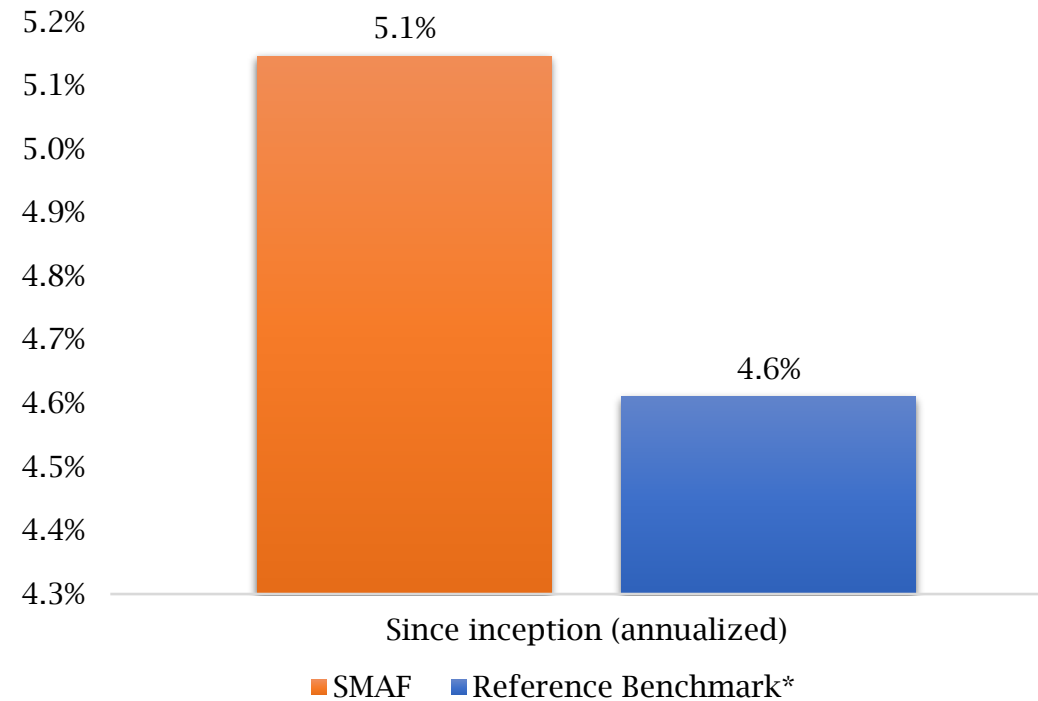
[#] Annualized Since Inception Return. Past performance may or may not be sustained in the future.

Data Source: Bloomberg

Analysis: In house as of February 28, 2025

Performance of SMAF

Actual Fund performance (annualized) since inception



Fund inception date: 30 December 2020. Past performance may or may not be sustained in the future.

Data Source: Bloomberg; Analysis: In house as of February 28, 2025

Performance for the Classic Class in USD inclusive of dividends paid out with the month end NAV generated specifically for performance purposes.

*Reference Benchmark is a composite comprising of 50% MSCI All World Country Index and 50% Bloomberg Global Aggregate Bond Index (USD Hedged)

Return History of Component Funds

| Returns* | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|------------------------------|-------|--------|--------|-------|-------|--------|-------|-------|-------|-------|-------|-------|
| BlackOak Investors LP | +7.8% | +17.5% | +52.5% | +6.0% | +6.4% | +15.8% | +9.1% | +7.5% | +9.8% | +8.4% | +5.1% | +0.8% |

| Returns# | 2015 (July-Dec) | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|-----------------------------------|--------------------|-------|--------|-------|--------|--------|--------|--------|--------|--------|-------|
| Sundaram Global Brand Fund | +3.1% | +4.0% | +17.0% | -7.1% | +26.8% | +16.0% | +18.0% | -24.1% | +32.1% | +11.2% | +3.9% |

BlackOak Investors LP

Data Source : BlackOak Class B and BlackOak Class A Factsheets and is as of February 28, 2025 and is in USD

Inception date of BlackOak Class B: 31 January 2014

* Fund Returns for 2021 onwards are for BlackOak Class A (inclusive of dividends paid) and for prior years for BlackOak Class B

Inception date of BlackOak Class A: 31 August 2020

The returns quoted are net of management fees and gross of performance fees. Performance fees is charged at a client level subject to a minimum hurdle of 8% p.a realised gains.

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Sundaram Global Brand Fund

Data Source: Bloomberg

Performance inclusive of dividends paid out and in USD

As on February 28, 2025

Past Performance is not an indicator of future performance

Fund Returns from 2018 onwards are for Institutional Class (Inception date: 9 June 2017) and for prior years for Cornerstone Class (Inception date: 2 July 2015)

Simulated Performance

Simulated Performance from end July 2015 to end December 2020 in component Funds:

- a) 50% allocation in BlackOak - BlackOak Investors LP (Class B)
- b) 50% allocation in SGBF - Sundaram Global Brand Fund (Classic Class)
- c) Total Expense Ratio (TER) of 2% p.a.

| | 2020 | 3 Years | Inception |
|------|-------|---------|-----------|
| Fund | 10.9% | 8.4% | 10.2% |

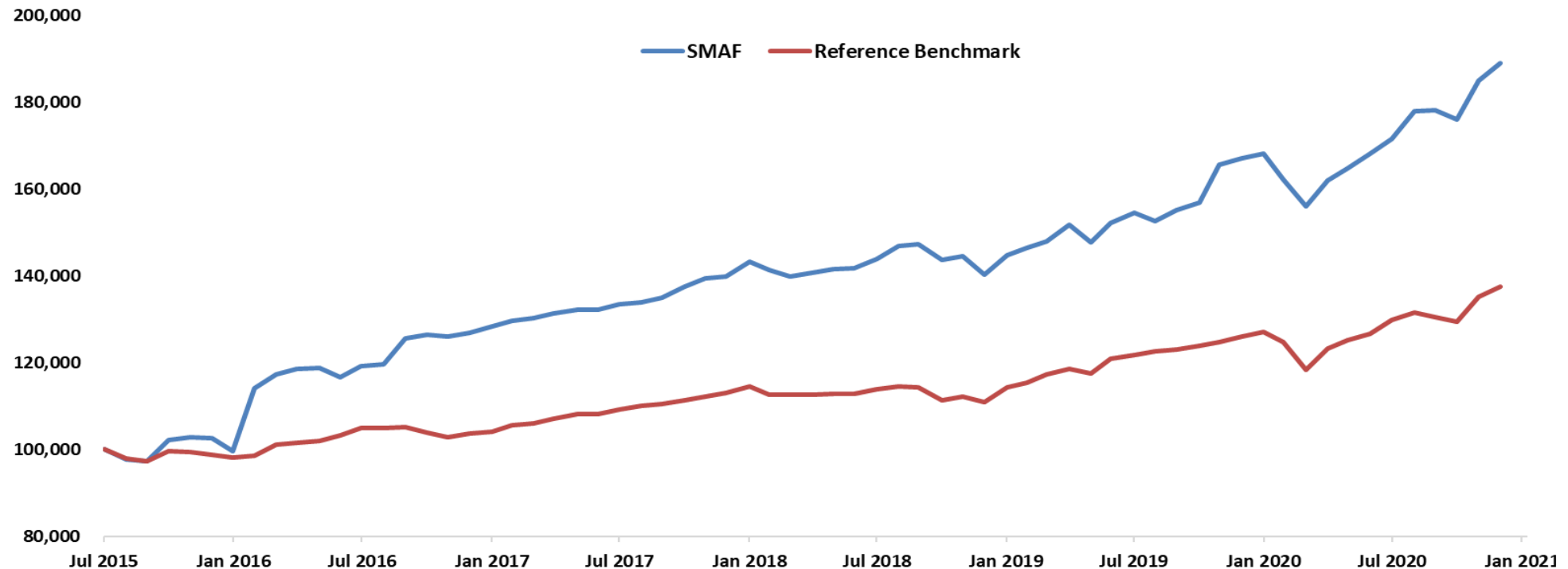
| FUND | |
|--------------------------|-----------|
| Average Monthly Returns | 0.70% |
| Total Observations | 66 months |
| Max Monthly return | 10.0% |
| Min Monthly Return | -7.5% |
| Positive Monthly Returns | 44 |
| % Positive Returns | 67% |

Simulated Data as of December 31, 2020 of SMAF net of 2% TER. Inception date : July 31, 2015. Past performance may or may not be sustained in future
Data Source: Bloomberg, BlackOak Investors LP Class B Factsheet; Analysis: In house as of December 31, 2020

Value of \$100,000 invested in SMAF Simulated from end July 2015 till end December 2020

SMAF (Simulated) – USD 188,965

Reference Benchmark* - USD 137,526



Simulated Data as of December 31, 2020 of SMAF net of 2% TER. Inception date : July 31, 2015. Past performance may or may not be sustained in future

Data Source: Bloomberg, BlackOak Investors LP Class B Factsheet; Analysis: In house as of December 31, 2020

*Reference Benchmark is a composite comprising of 50% MSCI All World Country Index and 50% Barclays Global Aggregate Bond Index (USD Hedged)

Risk Parameters based on Simulation

Lower correlation and volatility with respect to global equities

| Correlation with MSCI ACWI | |
|----------------------------|------|
| 1 year | 0.89 |
| 3 years | 0.91 |
| Inception | 0.64 |

| | Standard Deviation | |
|-----------|--------------------|-----------|
| | FUND | MSCI ACWI |
| 1 Year | 9.9 | 24.0 |
| 3 Years | 7.6 | 17.9 |
| Inception | 9.1 | 15.4 |

Simulated Data as of December 31, 2020 of SMAF net of 2% TER. Inception date : July 31, 2015. Past performance may or may not be sustained in future

Data Source: Bloomberg, BlackOak Investors LP Class B Factsheet; Analysis: In house as of December 31, 2020

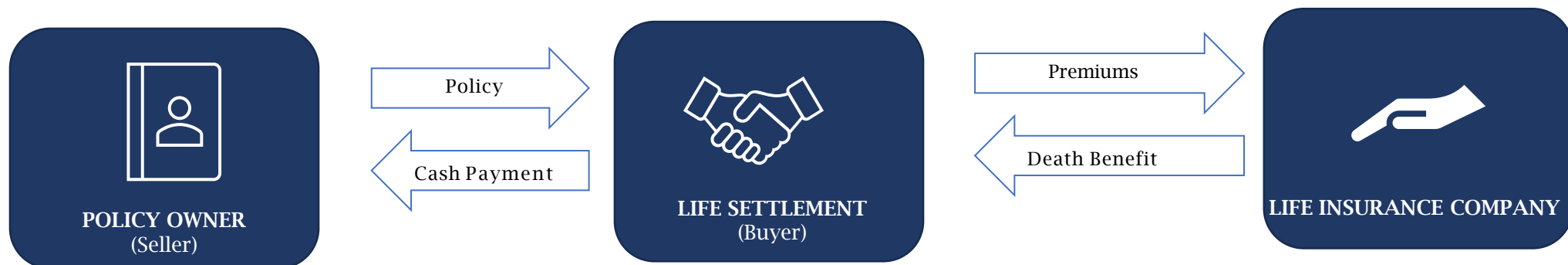
Life Settlement Funds

- BlackOak Investors LP (BlackOak) is a Life Settlements Fund with a vintage of over 10 years and AUM of USD 584.3 mn. The BlackOak Strategy AUM is USD 785.5 mn (as of February 2025), which includes BlackOak and other managed accounts.
- BlackOak will acquire policies from individual policy holders and take on the future premium commitments in exchange for receiving the death benefit proceeds upon the death of the policy insured.
- Manager of BlackOak is SL Investment Management (SL).
- SL is authorized and regulated by the UK Financial Conduct Authority as an Alternative Investment Fund Manager.
- Established in 1990, SL has managed or advised over 30 collective investment vehicles comprising assets in excess of \$9.5 bn.
- SL currently manages a total AUM of USD 1,634 mn in life settlements strategies

Data as February 28, 2025, unless specified

What is a Life Settlement?

- A Life Settlement is the sale of an existing U.S. life insurance policy to a third-party buyer.
- In exchange for payment, the buyer becomes the owner and beneficiary of the policy.
- The purchaser is responsible for future premium obligations and ultimately collects the face value when the policy matures.



Source: SL Investment Management

Gottlieb, Daniel; Smetters, Kent. "Lapse Based Insurance." Apr 15, 2014.

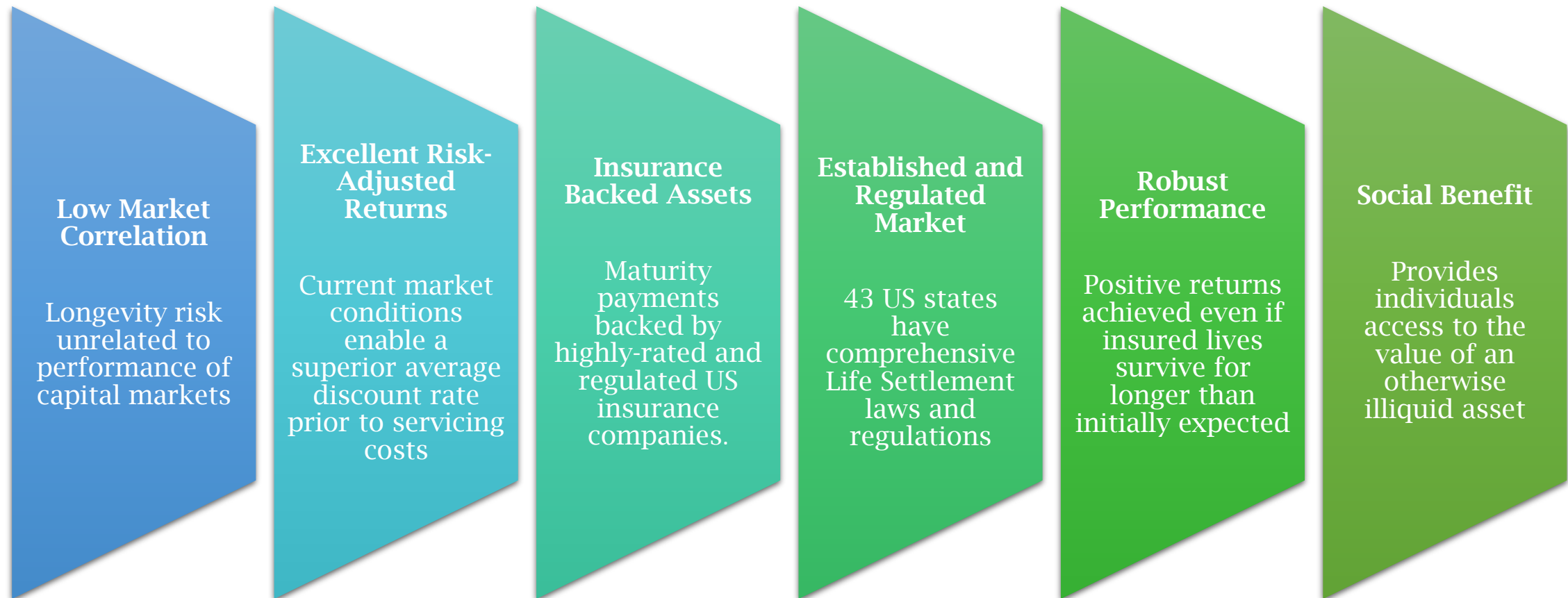
Size of Life Settlement Market



- The U.S. life insurance market is a multi-trillion dollar industry, an estimated \$20 trillion of life coverage currently in force. Approximately 144 million in force policies comprised of universal life, variable universal life, term and whole life.
- An estimated 88% of all life insurance policies are lapsed or surrendered back to the insurance carriers.
- Life settlement industry sources estimate that over \$200 billion worth of policy benefits have been settled by the life settlement market and are actively being managed.
- Market continues to grow and attracts large institutional buyers as Baby Boomer population retires.

Source: SL Investment Management

Investment Attractions



Source: SL Investment Management

Key Information-Black Oak

| Name | BlackOak Investors LP |
|----------------------------------|--------------------------|
| BlackOak Investors Launch date | February 2014 |
| Weighted Average Age | 81.4 years |
| Weighted Average Life Expectancy | 4.9 years |
| Average AM Best Rating | A+ |
| Domicile | United Kingdom |
| Manager/Administrator | SL Investment Management |
| Depository | Crestbridge London |
| Auditor | Ernst & Young |
| Beneficiary Bank | Barclays London |

| Period | 1 Year | 2 Years | 3 Years |
|------------------------|--------|---------|---------|
| BlackOak Investors LP* | 6.3% | 15.9% | 29.4% |

*Data Source: BlackOak Class A Dividend Factsheet and is as February 28, 2025 and is in USD. The returns quoted are net of management fees and gross of performance fees. Performance fees is charged at a client level subject to a minimum hurdle of 8% p.a realised gains. The copyright and content in the Factsheet are owned by SL Investment Management Ltd.

Why BlackOak and SL

Steady return history

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|------------------------|-------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|------|
| Fund Returns* | 7.8% | 17.5% | 52.5% | 6.0% | 6.4% | 15.8% | 9.1% | 7.5% | 9.8% | 8.4% | 5.1% | 0.8% |
| Positive Months | 83.3% | 100.0% | 91.7% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |

Low equity market correlation – Since inception correlation with MSCI ACWI

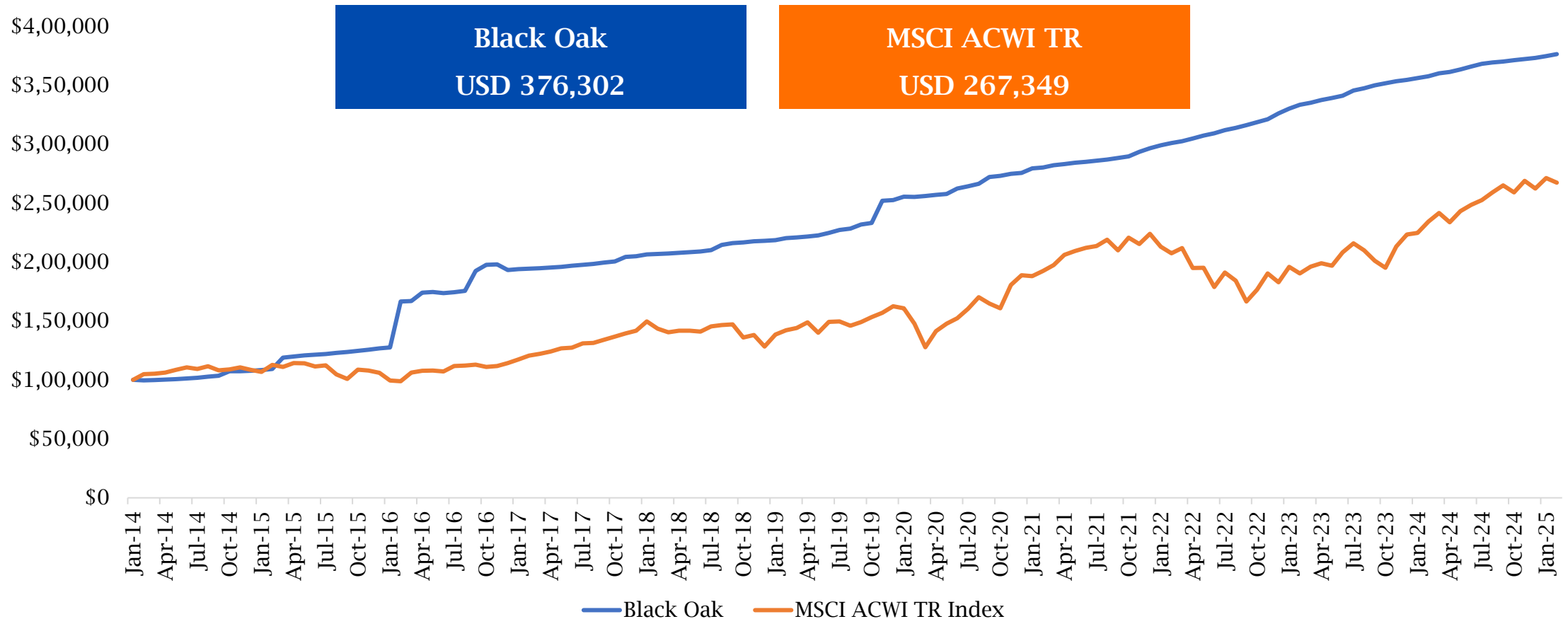
| | Correlation |
|--------------------|-------------|
| **Inception | -0.03 |

Data Source : BlackOak Class B and BlackOak Class A Factsheets and is as of February 28, 2025 and is in USD.

**Inception date of BlackOak Class B: 31 January 2014

* Fund Returns for 2021, 2022 and 2023 YTD are for BlackOak Class A (inclusive of dividends paid) and for prior years for BlackOak Class B. Inception date of BlackOak Class A: 31 August 2020
The returns quoted are net of management fees and gross of performance fees. Performance fees is charged at a client level subject to a minimum hurdle of 8% p.a realised gains. The copyright and content in the Factsheet are owned by SL Investment Management Ltd.

Value of \$100,000 invested at launch in BlackOak



Data Source: Bloomberg, BlackOak Class B Fact sheet and is as of February 28, 2025 and is in USD. Inception date: 31 January 2014

The returns quoted are net of management fees and gross of performance fees. Performance fees is charged at a client level subject to a minimum hurdle of 8% p.a realised gains. The copyright and content in the Factsheet are owned by SL Investment Management Ltd.

Why SL Investment Management

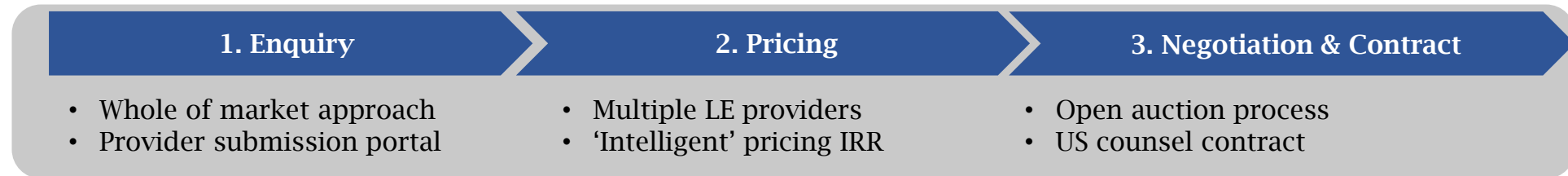
- SL is recognized as one of the largest and most experienced 'full service' secondary life policy specialists in Europe.
- In-house Actuarial team and a proven and unique value-based pricing system, providing clients with unparalleled expertise in these areas. Specialist teams in trading, fund management and administration.
- Maturity claim success rate is 100%
- SL has worked with a number of institutional clients including: Commerzbank AG, Credit Suisse, Allianz Dresdner, Ideenkapital and Ernst Russ.
- The table below summarises SL's extensive experience of managing / advising investment vehicles across the globe, indicating the depth of knowledge and experience built up over the years.

| Domicile | Structure | Number of Funds | Assets Managed / Advised |
|-----------------|----------------------------------|-----------------|--------------------------|
| UK | UK Limited Partnership | 10 | US\$ 955 mn |
| UK | LSE Listed Investment Trust | 5 | US\$ 332 mn |
| Channel Islands | Open Ended Investment Company | 6 | US\$ 491 mn |
| Isle of Man | Open Ended Investment Company | 1 | US\$ 31 mn |
| Luxembourg | Fond Commun de Placemont / SICAV | 3 | US\$ 167 mn |
| Lichtenstein | Open Ended Investment Company | 2 | US\$ 406 mn |
| Cayman Islands | Open Ended Investment Company | 3 | US\$ 203 mn |
| Delaware | Limited Partnership | 1 | US\$50 mn |

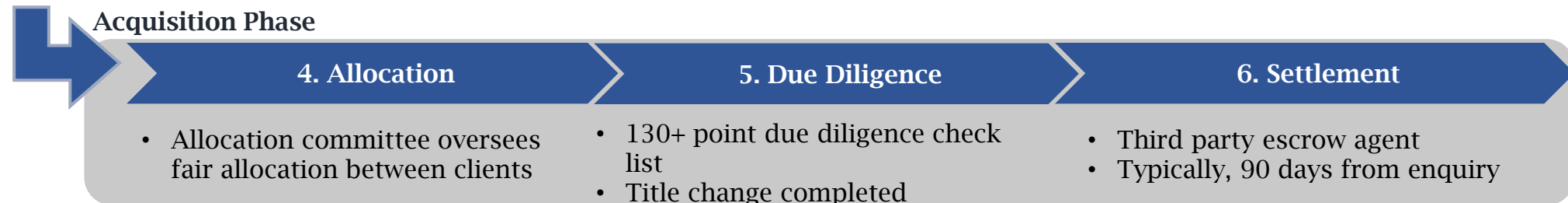
SL Investment Process

BlackOak will acquire policies from individual policy holders and take on the future premium commitments in exchange for receiving the death benefit proceeds upon the death of the policy insured.

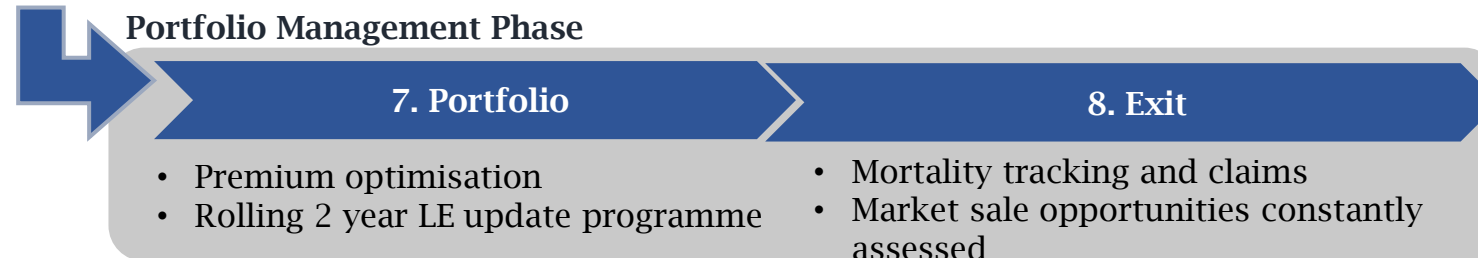
Sourcing Phase



Acquisition Phase



Portfolio Management Phase



Sundaram Global Brand Fund – Highlights



Unique portfolio investing in listed equities of 30 leading global brands

- Global household names
- Leaders in their sphere of business
- Business spanning the globe and categories
- Ability to sustain pricing power across economic cycles
- Generate durable cash flows
- Beneficiary of the global aspiration to buy more branded goods as disposable income rises



Fund portfolio available at reasonable valuations

- 2026 weighted estimated PER of 22.1x
- 11.1% average annual earnings growth over 2025 and 2026
- 32.7% 2026 estimated average RoE
- 2.0% 2026 estimated dividend yield



Strong performance

- The fund has generated an annualized return of 9.7% in USD terms since inception*

*Fund inception date: July 01, 2015. Performance details provided are net of fees for the Cornerstone unit class and include dividends paid out. Performance greater than one year on a compounded annualized basis. Past performance may or may not be sustained in the future. Performance as of February 28, 2025.

Why are brands important?

Great brands develop a competitive moat through brand loyalty which enable them to:

Span categories

Span borders

Sustain pricing power across
economic cycles

Result in durable cash flows and
strong balance sheet

Why are brands important from an investment standpoint?

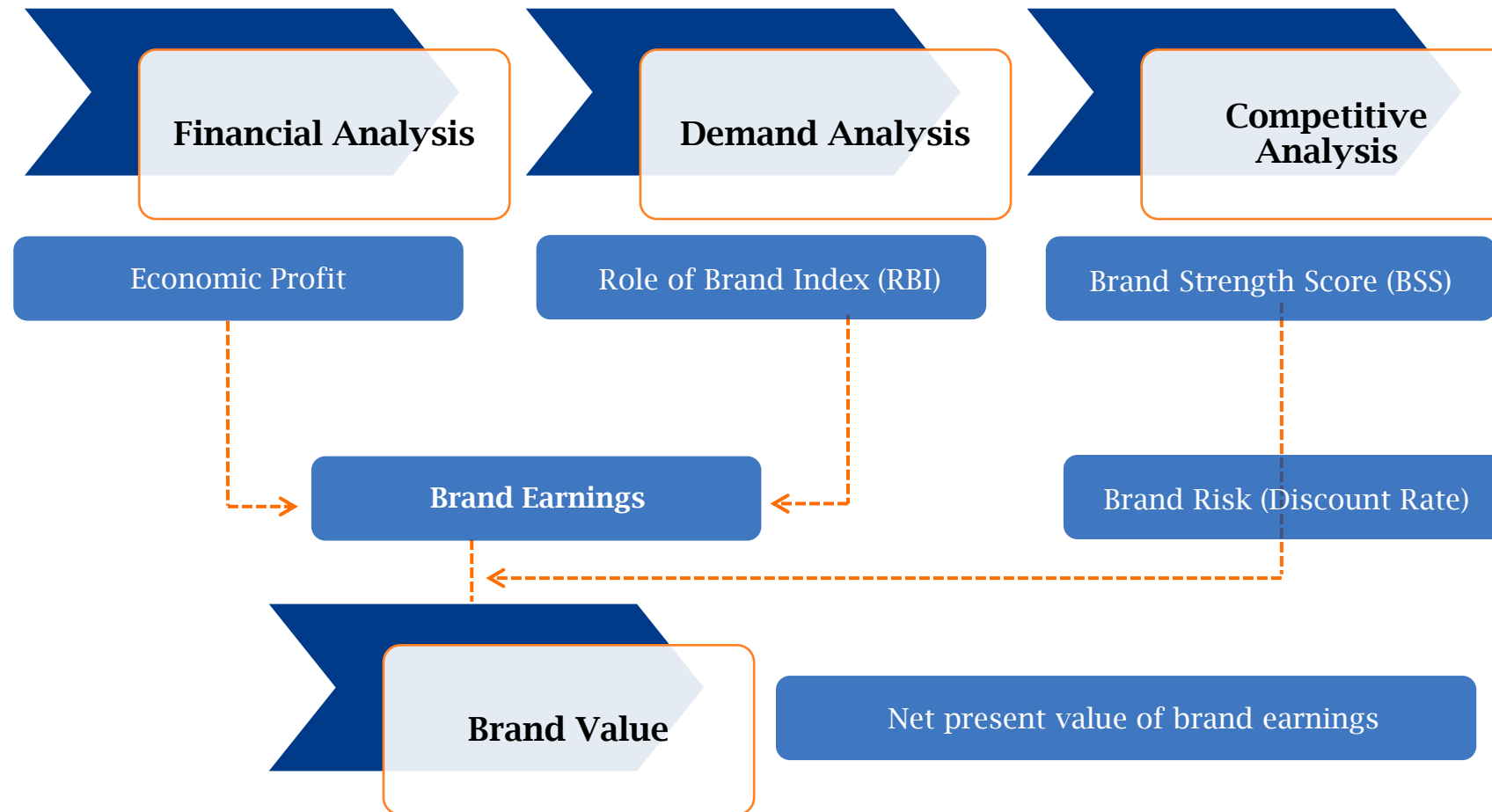
Strong
brand

Competitive
advantage

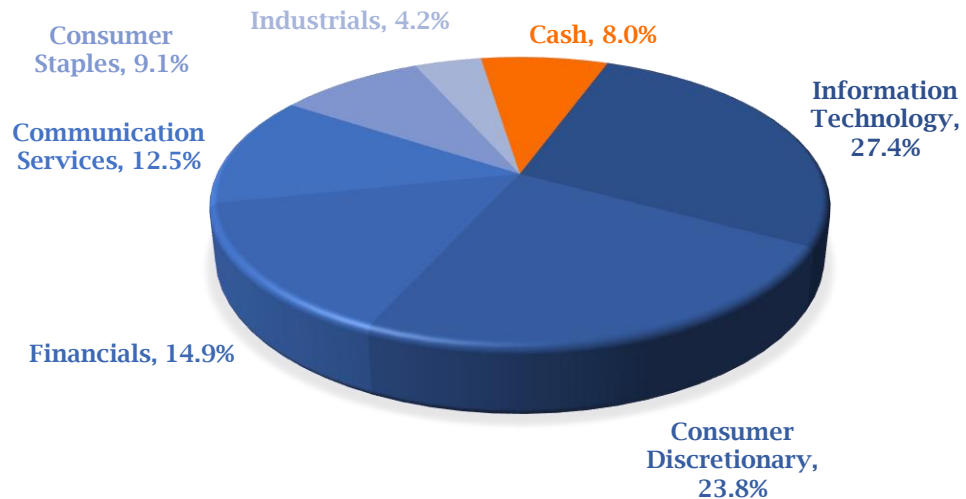
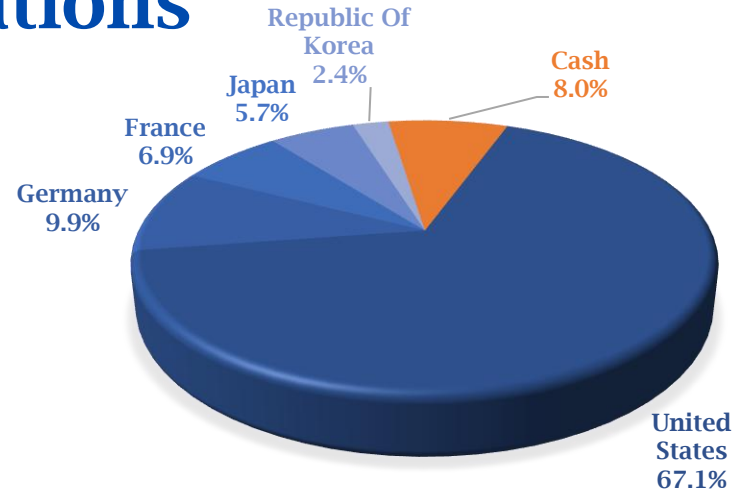
Superior
earnings

Premium
sustainable
valuation

An example of brand valuation methodology



Current portfolio – Well diversified & reasonable valuations



| S.No | Name | Weight (%) |
|--------------|--------------------------------|-------------|
| 1 | JPMorgan Chase & Co | 6.3 |
| 2 | Coca-Cola Co | 5.3 |
| 3 | Amazon.com Inc | 5.2 |
| 4 | Alphabet Inc | 5.0 |
| 5 | Microsoft Corp | 4.8 |
| 6 | Meta Platforms Inc | 4.1 |
| 7 | Apple Inc | 4.0 |
| 8 | International Business Machine | 3.8 |
| 9 | Allianz SE | 3.8 |
| 10 | PepsiCo Inc | 3.8 |
| TOTAL | | 46.0 |

As of February 28, 2025.

Key Risks

- Liquidity Risk – BlackOak is not a liquid fund. Typically, it takes 2 months for the redemption proceeds to be paid out.
 - Redemption pay out in exceptional cases could take up to 7 calendar months.
 - Mitigating factors:
 - Gating of redemption requests: Manager may limit the redemption requests to 10% of the Units of the Fund or Class and in such event the limitation will apply pro rata.
 - Fund dealing is on a weekly basis.
- BlackOak Valuation – Based on internal valuation methodology.
 - Historic track record of the fund in this regard has been good thus far. Actual to expected mortality in terms of value is 119% as of December 31, 2023.
 - KPMG has examined the performance track record of BlackOak from 1 February 2014 to 31 December 2023. In their opinion, the performance track record reflects the performance of the Fund over the performance track record period.
- Market Risk – Investments by SMAF are subject to market fluctuations and may be adversely affected by political instability, exchange controls and other restrictions imposed by authorities in relevant countries

Appendix

Sundaram Asset Management

Key milestones of Sundaram Asset Management

| | |
|------|---|
| 1996 | Sundaram Asset Management sponsored by Sundaram Finance and Newton Group |
| 2002 | Sundaram buys out Newton's stake on account of Mellon's acquisition of Newton |
| 2006 | Joint venture with BNP Paribas Asset Management (SF: 50.1%, BNPP: 49.9% stake) |
| 2010 | Sundaram Finance buys out BNP's stake on account of latter's Fortis acquisition |
| 2012 | SAM's Singapore subsidiary was granted fund management license by MAS |

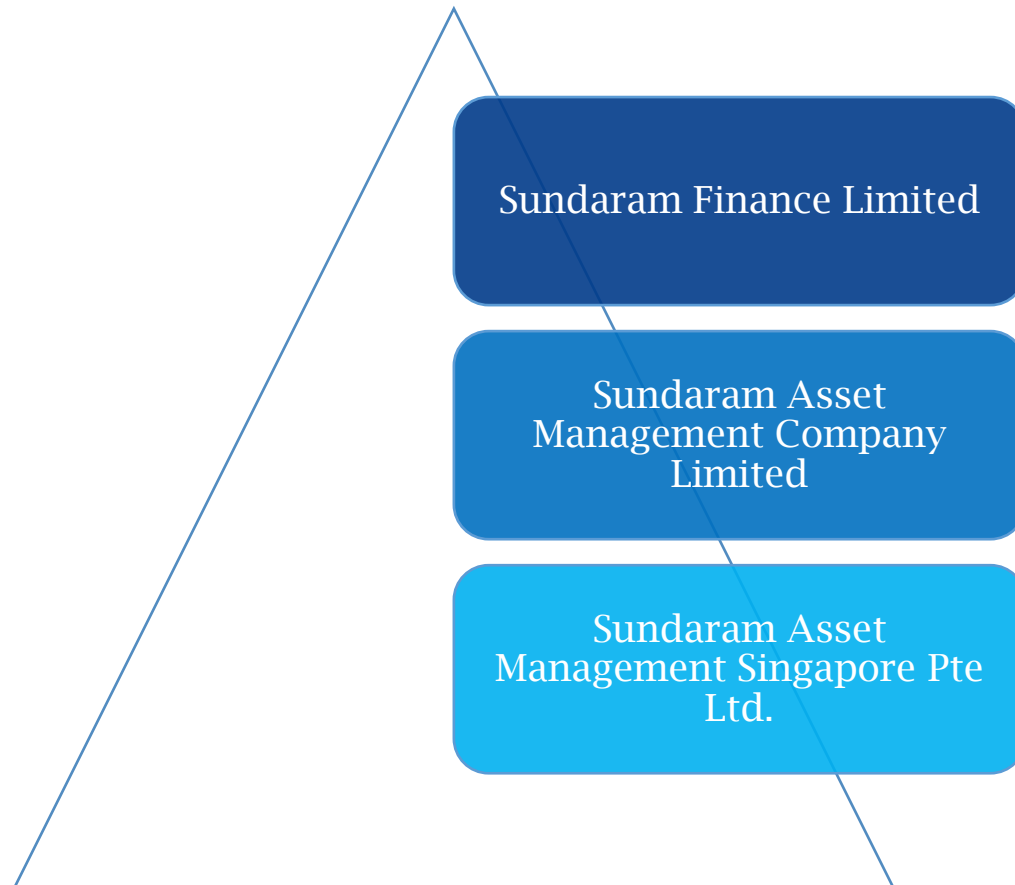


Retail Investor Base: *Over 1.9 million folios*

Manages offshore investments through its Singapore subsidiary, which has set up a unit trust investment platform in Singapore

- Headquartered in **Chennai** (India) with offices across India and in **Singapore** and **Dubai**
- **Wholly owned** by the well renowned Sundaram Finance Limited.
- **28 years of experience** in fund management and is among the pioneers in the Indian Fund Management industry with **Assets Under Management of USD 8 billion as of February 28, 2025**.
- Expertise in **equities, fixed income and alternatives** in India with flagship funds ranked in top quartile.
- In-depth proprietary research comprising of an **experienced team of 29 investment professionals** spread over Chennai, Mumbai and Singapore.

Sundaram Asset Management – Group structure



Listed in India on the BSE and NSE
Regulated by the Reserve Bank of India
Vintage of 70 years

Regulated by the Securities Exchange Board of India (SEBI)
28-year track record in the Indian fund management
business

Wholly owned subsidiary (100%)

12-year MAS regulated Fund Management entity

Wholly owned subsidiary (100%)

Sundaram Finance Limited – Parent

- 01 Sundaram Finance Limited, incorporated in 1954, has grown today into one of the most trusted financial services groups in India.
- 02 Evolved from the legendary TVS group (Established in 1911), a diversified conglomerate and one of the largest manufacturer and distributor of auto components
- 03 Sundaram Finance, the flagship company of the Sundaram group is driving the financial services business of the group

Sundaram Finance Subsidiaries



Key highlights:

-  **Pioneer** in the Leasing and Hire Purchase Business
-  **First NBFC** to be Listed - in 1972
-  Legacy of deep customer connect and loyalty with **80% renewal rate**
-  **Rated AAA** (for Deposits) by CRISIL and ICRA
-  Market Cap ~ **USD 5.8 billion** as on February 28, 2025.
-  Market cap has grown at CAGR of **~23% (USD)** since listing

Built significant reputation & goodwill over the decades

Sundaram Finance Group

| | AUM (USD Billion) | Branches | Employees* | Customers |
|--|-------------------|--------------|---------------|------------------|
| SUNDARAM FINANCE [®] Enduring values. New age thinking. | 5.8 | 711 | 7,334 | 603,643 |
| SUNDARAM MUTUAL — Sundaram Finance Group — | 8.8 | 85 | 581 | 1,419,211 |
| SUNDARAM HOME | 1.9 | 152 | 1,795 | 64,754 |
| Royal Sundaram General Insurance | 1.1 | 151 | 2,281 | 3,170,093 |
| SUNDARAM FINANCE GROUP [®] Enduring values. New age thinking. | 17.6 | 1,099 | 12,001 | 5,257,701 |

*Includes off-roll employees;
Data as of December 31, 2024

Sundaram AMC – Investment manager



Track record and capabilities

- One of the earliest entrants in the Industry with **28 years** of track history.
- **First in the industry** to launch a fund in the midcap space.
- Flagship Fund - Sundaram Midcap Fund had been a consistent outperformer with a **CAGR of 20.2%** in USD terms, since its inception **22+ years ago**
- **Strong** in-house Research Team.
- Investment Philosophy - **Bottom up, research driven stock selection with a focus on long term growth prospects**



**AUM ~ USD 8 billion
as of February 28, 2025**

AUM has grown at a CAGR of 14.8% (INR) since 2014 (as of February 28, 2025)



Customers

- Managed over **5.0 million customer folios** since inception.
- **1.9 million** active customer folios.

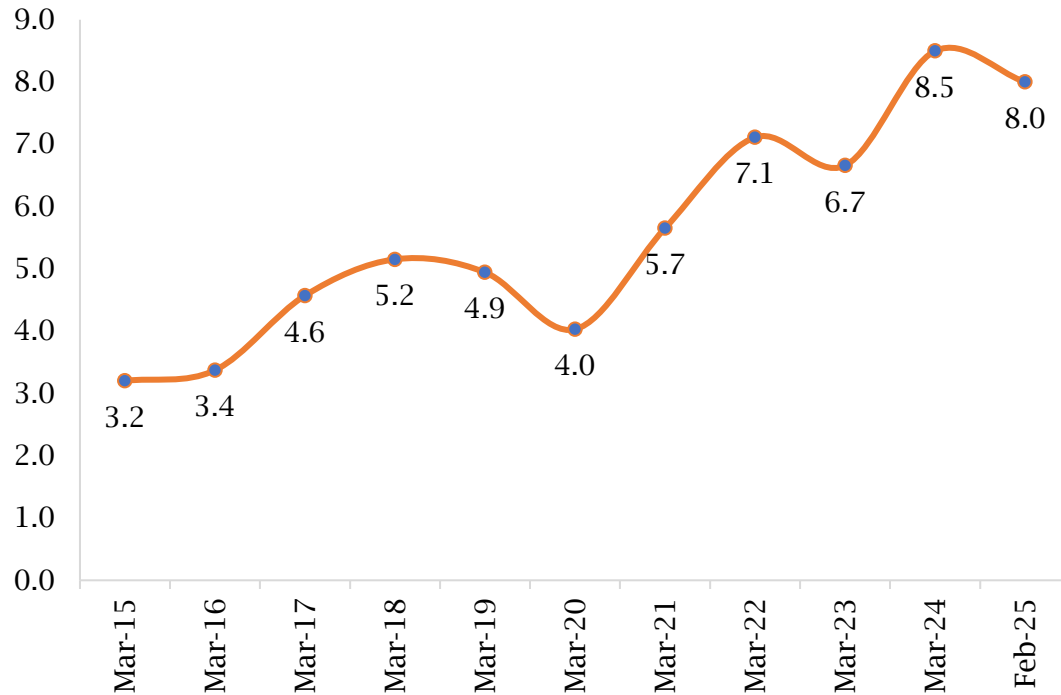


Distribution footprints

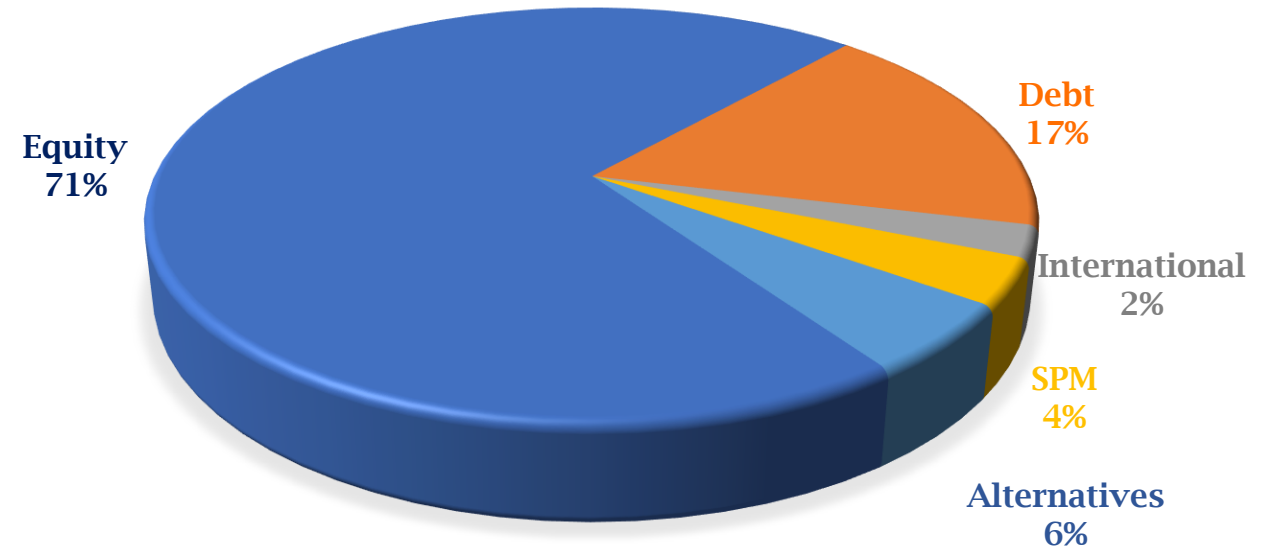
- Over **50,000 empaneled distributors**
- **80 customer care centers** spread across **22 States**, with offices in Singapore and Dubai

Sundaram AMC – Investment Manager

**AUM Growth
(in USD Bn)**



AUM COMPOSITION



Data as of February 28, 2025.

Sundaram Alternates – subsidiary of SAMC



PORTFOLIO MANAGEMENT SERVICES (PMS)

Dedicated manager with focused strategies to generate higher alpha



ALTERNATIVE INVESTMENT FUNDS (AIF)

- Category II
 - RE Credit Fund - I: raised in Oct 18, matured in Oct 2022
 - RE Credit Fund - II: raised in Feb 21
 - RE Credit Fund - III: raised in Oct 22
 - Emerging Corporate Credit Opportunities I (ECCO-I) - raised in 2023
 - RE Credit Fund - IV: launched June 2023
- Category III
 - Sundaram India Premier Fund: launched in Sep 2018
 - ACORN mid & small cap fund, launched in Feb 2020
 - ATLAS I, an open-ended multi-cap AIF; launched in Jan 2022
 - ATLAS II, a close ended multi-cap AIF; launched in Dec 2022

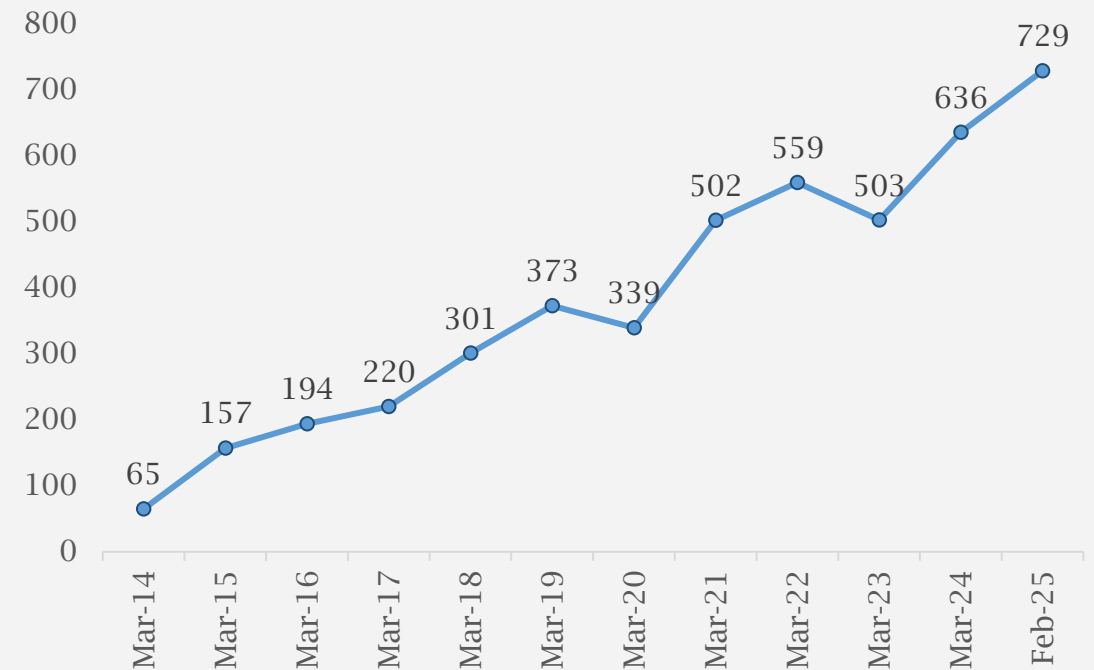


ADVISORY SERVICES

- SMA pools across RE of ~INR 250 cr. and growing
- Foreign & domestic advisory mandates

Incorporated as a wholly owned subsidiary of Sundaram AMC; commenced operations in January 2019

AUM
In USD millions



Assets Under Management (AUM) as of February 28, 2025; RBI reference rates have been used for FX conversions as on the said dates

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