

Helping you achieve your financial goals



According to the 2019 edition of BankBazaar's Aspiration Index, property purchase remains the number one wealth-oriented goal for Indians, followed by global travel and early retirement.

The study of 1,828 men and women, conducted by Kantar IMRB, revealed that the average Indian resident starts retirement planning at the age of 29 and aspires to retire at the age of 56

As an Indian expatriate it is likely you are able to earn significantly more than you would at home. This puts you in a great position to realise your own aspirations, perhaps earlier than you would be able to back in India.

With this in mind we have partnered with some Indian asset management companies to offer you links to a range of funds that will appeal to Non-Resident Indians, who wish to invest at least some of their wealth in their home market. These fund links offer an opportunity to invest in Indian equities, bonds or a mixture of both.

Whatever your plans and aspirations, it is important that you build a diversified investment portfolio that is a good match with your investment philosophy in terms of your currency or geographical investment preferences, as well as your attitude to risk and your investment time horizon. That's why we recommend you don't look at these funds in isolation, as they are a small part of the broad range of fund links we offer from some of the world's leading fund managers. Our range of funds covers not only India, but the major markets around the world.

If you want to find out more about the full range of funds we offer, please visit the fund centre on our website, www.fpinternational.ae.

Please speak with your financial adviser before making any investment decisions, to ensure the funds you choose are suitable for your own unique requirements.

Our India funds

We offer access to seven funds that invest exclusively in India, via our savings and investment plans.

Equity funds

Kotak Funds

India Midcap Fund



The fund aims to achieve long term capital appreciation by primarily investing at least two thirds of its total assets in equity and equity linked securities of mid-capitalization companies registered in India or deriving a significant portion of their business from India.

The fund offers a flexibility to invest in large cap up to a maximum of 35%. It primarily offers a bottom-up approach to stock picking with a thematic overlay. A diversified portfolio of 60 to 85 stocks across market capitalization.

The fund enhances Alpha through stock selection within benchmark constituents and flexibility for out-of-benchmark exposure with minimum 35% coverage versus benchmark.

Kotak Funds

India Growth Fund



The fund aims to achieve long term capital appreciation by primarily investing at least two thirds of its total assets in equity and equity linked securities of companies registered in India or deriving a significant portion of their business from India.

The fund invests at least 2/3rd in large caps with flexibility to invest up to 1/3rd in mid & small caps. It offers a combination of top down thematic and sector selection with bottom up approach to stock picking. A diversified portfolio of 50-65 stocks across market capitalization.

Aberdeen

Global Indian Equity Fund



The Fund's investment objective is long-term total return to be achieved by investing at least two-thirds of the Fund's assets in equities and equity-related securities of companies with their registered office in India; and/or, of companies which have the preponderance of their business activities in India; and/or, of holding companies that have the preponderance of their assets in companies with their registered office in India.

Nippon

India Mutual Fund



The investment objective of the Emergent India Fund Class B shares is to generate long-term capital growth by investing through the Scheme "Emergent India Fund" principally in companies established in or operating in India. The benchmark index for the fund is the MSCI India Index.

J.P.Morgan

Indian Equity



The fund seeks to provide long-term capital growth by investing primarily in Indian companies. At least 67% of the Sub-Fund's total assets (excluding cash and cash equivalents) will be invested in equity and equity linked securities of companies that are incorporated under the laws of, and have their registered office in, India, or that derive the predominant part of their economic activity from India, even if listed elsewhere. The Sub-Fund may also invest in Pakistan, Sri Lanka and Bangladesh.

Equity exposure may be achieved through investment in shares, depository receipts, warrants and other participation rights. Subject to the foregoing, equity exposure may also be achieved, to a limited extent, through investment in convertible securities, index and participation notes and equity linked notes.

HSBC

Indian Equity



The Fund seeks long-term total return (meaning capital growth and income) by investing in a portfolio of shares (or securities that are similar to shares) of Indian companies. The companies issuing these shares have a registered office and official stock-market listing in India, or carry out most of their business there.

In normal market conditions, at least 90% of the Fund's assets are invested in such companies. There aren't restrictions on the market values of the companies held in the Fund. The Fund will not invest more than 30% of its assets in a combination of participation notes and convertible securities.

Bond fund

Invesco

India Bond Fund



The objective of the Fund is to generate income and long-term capital appreciation by investing primarily in a flexible allocation of Indian debt securities and Indian money-market instruments. For the full objectives and investment policy please consult the current prospectus.

For more information on the funds, please refer to the fund factsheets on our website. Funds that invest in individual countries may be more volatile and carry more risk than those spread across several countries.

Please note that securities held within a fund may not be denominated in the currency of that fund and, as a result, fund prices may rise and fall purely on account of exchange-rate fluctuations. You may get back less than you have paid in.

www.fpinternational.com

Visit our website to learn more about our range of flexible savings, investment and protection plans.

Speak with your financial adviser today to see how our products and services can help you meet your investment goals.

About Friends Provident International

We are a leading financial services provider, with a reputation of trust, commitment and integrity, offering financial solutions to customers throughout their lives.

Friends Provident International has over 40 years of international experience and our heritage dates back over 180 years.

This document is for information only. It does not constitute advice or an offer to provide any product or service by Friends Provident International.

Please seek professional advice, taking into account your personal circumstances, before making investment decisions. We cannot accept liability for loss of any kind incurred as a result of reliance on the information or opinions provided in this document.

Please remember that investment involves risk. Fund prices may go up and down and you could get back less than you paid in.

We do not condone tax evasion and our products and services may not be used for evading your tax liabilities.

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