Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Zerodha Life Cycle Fund 2031
2	Option Names (Regular & Direct)	Direct
3	Fund Type	An open ended fund with attributes of pre-defined maturity and glide path for goal based investing
4	Riskometer (At the time of Launch)	High
5	Riskometer (as on Date)	High
6	Category as Per SEBI Categorization Circular	Life Cycle Funds
7	Potential Risk Class (as on date)	Not Applicable
8	Description, Objective of the scheme	The primary objective of the Zerodha Life Cycle Fund 2031 is to provide a goal-based investment solution that seeks to generate capital appreciation by investing across various asset classes i.e., Equity, Debt, InvITs, ETCDs, Gold/Silver ETFs. The fund follows a pre-determined maturity and a dynamic glide path strategy across the product lifespan initially maintaining an aggressive stance and automatically transitioning toward a conservative, debt-heavy allocation to protect capital as the target date approaches. There is no assurance or guarantee that the investment objective of the scheme would be achieved.
9	Stated Asset Allocation	The asset allocation will be as follows: Equity and Equity Related : (Maturity Years) 03-05 Yr - 35% to 50%, 1-3 Yr - 20% to 35 %, <1 Yr 5% to 20% Debt and Debt Related : (Maturity Years) 03-05 Yr - 25% to 50%, 1-3 Yr - 25% to 65 %, <1 Yr 25% to 65% Gold ETFs/Silver ETFs/ETCDs/InvITs : (Maturity Years) 03-05 Yr - 0% to 10%, 1-3 Yr - 0% to 10 %, <1 Yr 0% to 10%
10	Face Value	10
11	NFO Open Date	27 Aug 2026
12	NFO Close date	10 Sep 2026
13	Allotment Date	16 Sep 2026
14	Reopen Date	21 Sep 2026
15	Maturity Date (For closed-end funds)	Not Applicable
16	Benchmark (Tier 1)	35% Nifty 200 TRI + 5% Domestic prices of Physical Gold + 5% Domestic prices of Physical Silver + 55% CRISIL 10 year Gilt Index
17	Benchmark (Tier 2)	Not Applicable
18	Fund Manager Name	Kedarnath Mirajkar
19	Fund Manager Type (Primary/Comanage/Description)	Primary
20	Fund Manager From Date	Kedarnath Mirajkar - 27 Aug 2026
21	Annual Expense (Stated maximum)	Regular 0.00, Direct 1.64
22	Exit Load (if applicable)	Nil
23	Custodian	Citi Bank, HDFC Bank
24	Auditor	M S K A & Associates
25	Registrar	Computer Age Management Services Limited
26	RTA Code (To be phased out)	ZLC31
27	Listing Details	Not Applicable
28	ISINs	INF0R8F01240
29	AMFI Codes (To be phased out)	154697
30	SEBI Codes	ZERO/O/L/LCY/26/06/0025
31	Minimum Application Amount	Rs. 100
32	Minimum Application Amount in multiples of Rs.	any amount
33	Minimum Additional Amount	Rs. 100
34	Minimum Additional Amount in multiples of Rs.	any amount
35	Minimum Redemption Amount in Rs.	any amount
36	Minimum Redemption Amount in Units	any units
37	Minimum Balance Amount (if applicable)	Not Applicable
38	Minimum Balance Amount in Units (if applicable)	Not Applicable
39	Max Investment Amount	Not Applicable
40	Minimum Switch Amount (if applicable)	Rs. 100
41	Minimum Switch Units	Not Applicable
42	Switch Multiple Amount (if applicable)	Not Applicable
43	Switch Multiple Units (if applicable)	Not Applicable
44	Max Switch Amount	Not Applicable
45	Max Switch Units (if applicable)	Not Applicable
46	Swing Pricing (if applicable)	Not Applicable
47	Side-pocketing (if applicable)	Not Applicable.
48	SIP SWP & STP Details: Frequency	Daily, Weekly, Fortnightly, Monthly, Quarterly, Half-yearly, Yearly
49	SIP SWP & STP Details: Minimum amount	Rs. 100
50	SIP SWP & STP Details: In multiple of	any amount
51	SIP SWP & STP Details: Minimum Instalments	1
52	SIP SWP & STP Details: Dates	1st to 28th
53	SIP SWP & STP Details: Maximum Amount (if any)	Not Applicable