



## Aim to Solve Jigsaw of Volatility

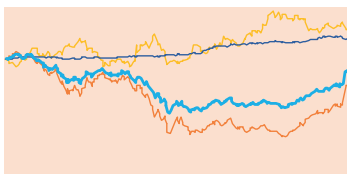
### Invest in **Mirae Asset Multi Asset Allocation Fund**

An open-ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives

(The investment objective of the scheme is to provide long-term capital appreciation from a portfolio investing in equity and equity related securities, Debt and money market instruments, Gold ETFs, Silver ETFs and Exchange Traded Commodity Derivatives. However, there is no assurance that the investment objective of the Scheme will be realized.)

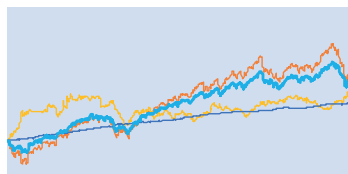
NFO opens on: **10<sup>th</sup> January 2024** | NFO closes on: **24<sup>th</sup> January 2024**  
Scheme re-opens for continuous Sale and Repurchase : **1<sup>st</sup> February 2024**

#### Different Asset Class Faces in Different Market Phases



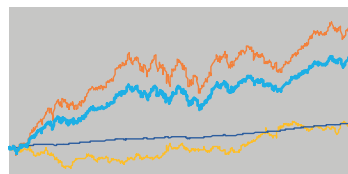
Apr-08 to Nov-09

**Bear**



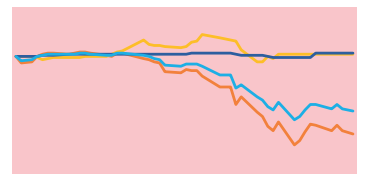
Jan-16 to Oct-18

**Sideways**



Sept-20 to Nov-23

**Bull**



Jan-20 to Apr-20

**Covid-19 Crisis**

<b>Equity</b>	-17.8% [2.8%]	10.0% [0.8%]	22.1% [0.9%]	-31.9% [3.4%]
<b>Gold</b>	19.4% [1.8%]	8.8% [0.6%]	6.1% [0.7%]	0.7% [1.4%]
<b>Debt</b>	13.6% [0.3%]	7.1% [0.1%]	5.2% [0.1%]	1.5% [0.3%]
<b>Combination of Asset (E:65 D:20 G:15)</b>	-8.3% [1.7%]	9.6% [0.6%]	17.3% [0.9%]	-22.5% [2.3%]

X% [Y%] – X is the returns, and Y is the standard deviation on daily basis for the mentioned period.

**Debt and Gold have acted as hedge against bear markets**

Source: AceMF, AMFI, Bloomberg, as on 30<sup>th</sup> Nov 2023. E:Equity: S&P BSE 200 TRI, D:Debt: NIFTY Short Duration Debt Index, G:Gold: Domestic Gold Prices. Returns for more than 1 year are CAGR, less than 1 year are absolute. Past performance may or may not sustain in the future.

NFO: New Fund Offer  
ETF: Exchange Traded Funds

# Why invest in Mirae Asset Multi Asset Allocation Fund?

## Investment Experience

- Relatively less polarity in returns
- May smoothen volatility
- Better investment experience
- All weather long term investing

## Combination of asset classes

- Comparatively lower correlation between asset classes
- Has sailed through different market phases
- Gold & Debt have acted as Hedge against bear market
- Relatively better downside protection

## Framework

- Higher PB based
- Lower bond yield & earnings yield spread
- Net equity levels: 40% to 75%
- View based flexibility to fund manager

## Equity

- Net equity levels between 40% to 75%
- Mix of top-down & bottom-up stock selection
- Anchored by GARP
- Large cap biased

## Debt

- Allocation across debt instruments
- High liquidity focused
- Buy & Hold
- May act as a stability provider

## Commodities\*

- Opportunistic position in permissible commodities
- Gold tilted
- Long term play & potential wealth creation

M For ...  
Multi

PB: Price to Book Ratio. GARP: Growth at Reasonable Price.  
\*Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs). For detailed asset allocation, refer SID.

## A Fund that provides dual benefit of No taxation on rebalancing<sup>§</sup> and Equity taxation on redemption

### Individual Asset Class Taxation

	Domestic Equity/Equity Oriented MF	International Equity/Overseas MF	Debt/Debt MF	Commodity/Commodity ETF/ETCD	Mirae Asset Multi Asset Allocation Fund
Short Term Capital Gains	15% <sup>^</sup>	30% <sup>#</sup>	30% <sup>#</sup>	30% <sup>#</sup>	15% <sup>#</sup>
Long Term Capital Gains	10% <sup>^@</sup>	30% <sup>#</sup>	30% <sup>#</sup>	30% <sup>#</sup>	10% <sup>^@</sup>

<sup>^</sup> Long term capital gain after 1 year holding period.

<sup>#</sup> It is assumed that investor is taxed at maximum marginal rate of tax. <sup>#</sup> Long-term capital gain after 3 year holding period. Surcharge & cess will be over and above the base tax rate as mentioned above.

<sup>@</sup> Long term capital gain applicable for gain in excess of Rs.1 lac. + Specified Mutual Fund surcharge & Health & Education Cess will be over and above the base tax rates as mentioned above.

<sup>§</sup> There is no tax implication on capital gains arising out of portfolio rebalancing within the Mutual Fund Scheme.

Please consult your tax advisor. MF: Mutual Fund.

## Fund Details



### Benchmark:

65% S&P BSE 200 TRI + 20%  
NIFTY Short Duration Debt Index + 10%  
Domestic Price of Gold + 5% Domestic Price of Silver



### Minimum Investment Amount:

For NFO & ongoing offer period, ₹5,000/-  
and in multiples of ₹1/- thereafter.



### SIP Amount:

Monthly and Quarterly:  
₹500/- (in multiples of  
₹1/- thereafter)



### Fund Manager:

Mr. Harshad Borawake (Equity portion),  
Mr. Amit Modani (Debt portion),  
Mr. Siddharth Srivastava (Dedicated Fund  
Manager for Overseas Investments),  
Mr. Ritesh Patel (Dedicated Fund Manager  
for Commodity Investments)



### Plans:

Regular Plan and Direct Plan.

### Options:

Growth Option & Income Distribution  
cum Capital Withdrawal option (IDCW) –  
Payout & Reinvestment option

### Load Applicable:

Entry Load – Not Applicable  
Exit Load – If redeemed within 1 year  
(365 days) from the date of allotment:  
1% of the applicable NAV  
If redeemed after 1 year (365 days)  
from the date of allotment: NIL

**Statutory Details:** Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited (AMC); Sponsor: Mirae Asset Global Investments Company Limited.

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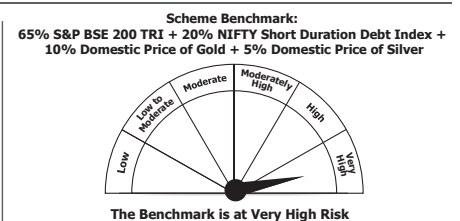
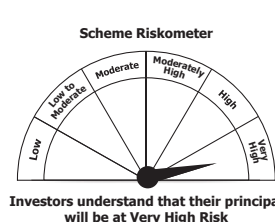
Please consult your financial advisor or mutual fund distributor before investing.

## PRODUCT LABELLING

Mirae Asset Multi Asset Allocation Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments in equity, debt & money market instruments, Gold ETFs, Silver ETFs and Exchange Traded commodity derivatives

\*Investors should consult their financial advisors if they are not clear about the suitability of the product.



The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)

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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

1800-2090-777 (Toll Free) Mon-Sat: 9 am-6 pm

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Contact your financial advisor or mutual fund distributor for details