

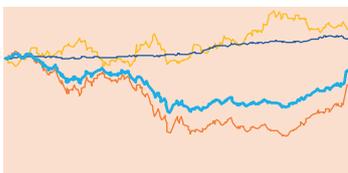


Aim to Solve Jigsaw of Volatility

Invest in Mirae Asset Multi Asset Allocation Fund

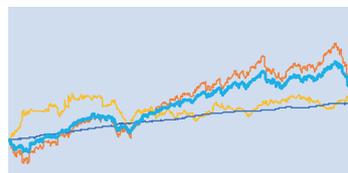
An open-ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives

Different Asset Class Faces in Different Market Phases



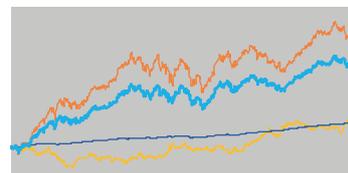
Apr-08 to Nov-09

Bear



Jan-16 to Oct-18

Sideways



Sept-20 to Nov-23

Bull



Jan-20 to Apr-20

Covid-19 Crisis

Equity	-17.8% [2.8%]	10.0% [0.8%]	22.1% [0.9%]	-31.9% [3.4%]
Gold	19.4% [1.8%]	8.8% [0.6%]	6.1% [0.7%]	0.7% [1.4%]
Debt	13.6% [0.3%]	7.1% [0.1%]	5.2% [0.1%]	1.5% [0.3%]
Combination of Asset (E:65 D:20 G:15)	-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 30th 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.

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[§] 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% [^]	30% [#]	30% [#]	30% [#]	15% [#]
Long Term Capital Gains	10% ^{^@}	30% [#]	30% [#]	30% [#]	10% ^{^@}

[^] Long term capital gain after 1 year holding period.

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

[@] 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.

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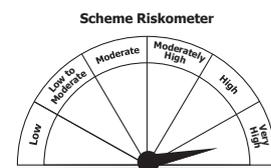
Please consult your financial advisor or mutual fund distributor before investing.

PRODUCT LABELLING

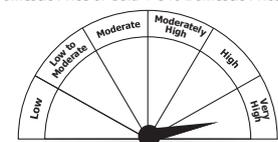
Mirae Asset Multi Asset Allocation Fund is suitable for investors who are seeking*

- 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.



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



For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: www.miraeassetmf.co.in

Follow us on:

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

customercare@miraeasset.com

Contact your financial advisor or mutual fund distributor for details