

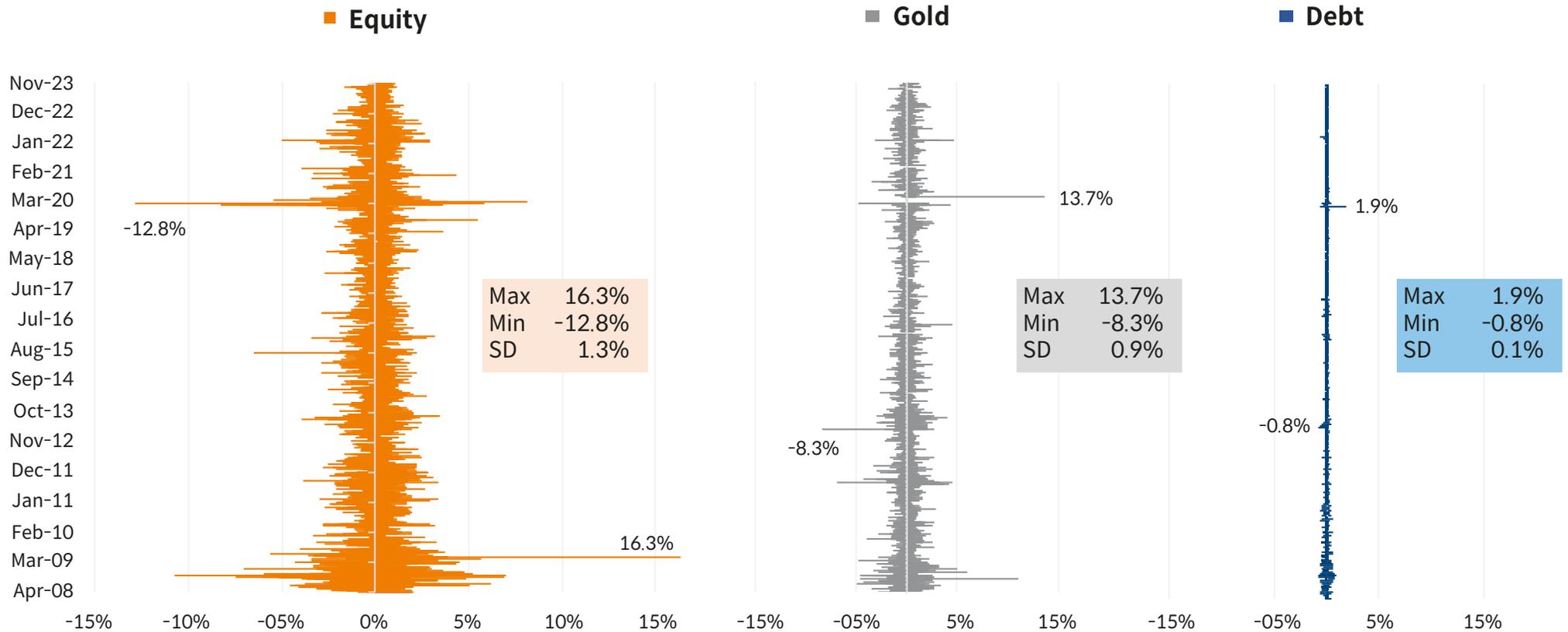
# Aim to Solve Jigsaw of Volatility

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 Classes, Different Returns

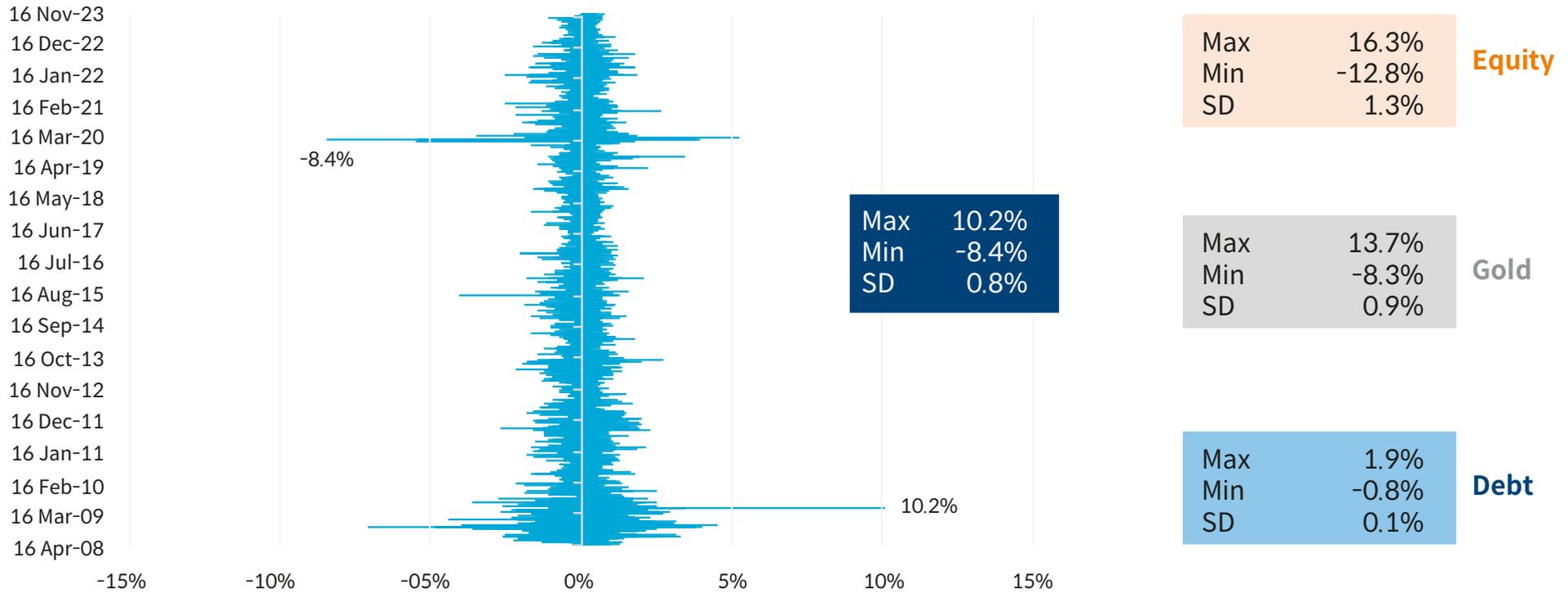


**Difference in volatility in daily returns**

Source: AceMF, AMFI, Bloomberg, From 15th April 2008 to 30th Nov 2023. Equity: S&P BSE 200 TRI, Debt: NIFTY Short Duration Debt Index, Gold: Domestic Gold Prices. Returns mentioned are daily absolute returns. Past performance may or may not sustain in the future. SD: Standard Deviation.

# Combination of Asset Classes

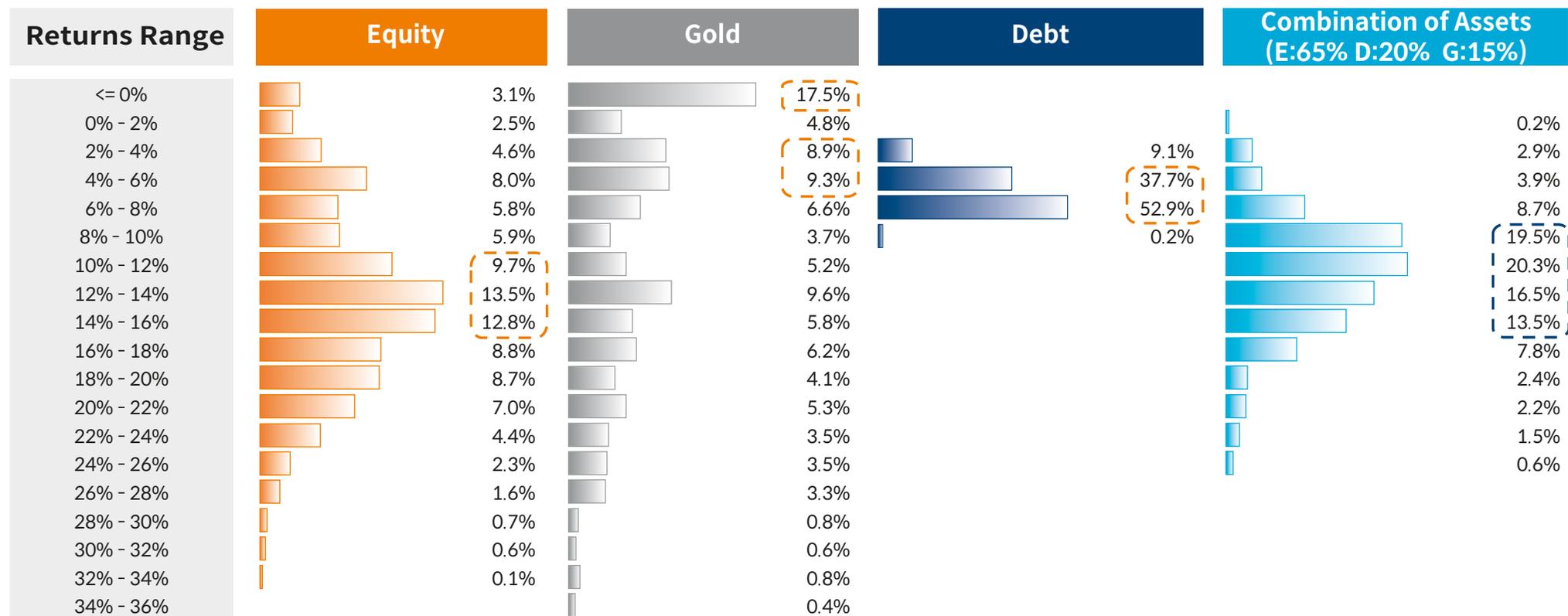
■ Combination of Assets ( E:65% D:20% G:15% )



**Reduced volatility in combination of assets**

Source: AceMF, AMFI, Bloomberg. From 15<sup>th</sup> April 2008 to 30<sup>th</sup> Nov 2023. Equity: S&P BSE 200 TRI, Debt: NIFTY Short Duration Debt Index, Gold: Domestic Gold Prices. Returns mentioned are daily absolute returns. Past performance may or may not sustain in the future. SD: Standard Deviation.

# Asset Class Histogram



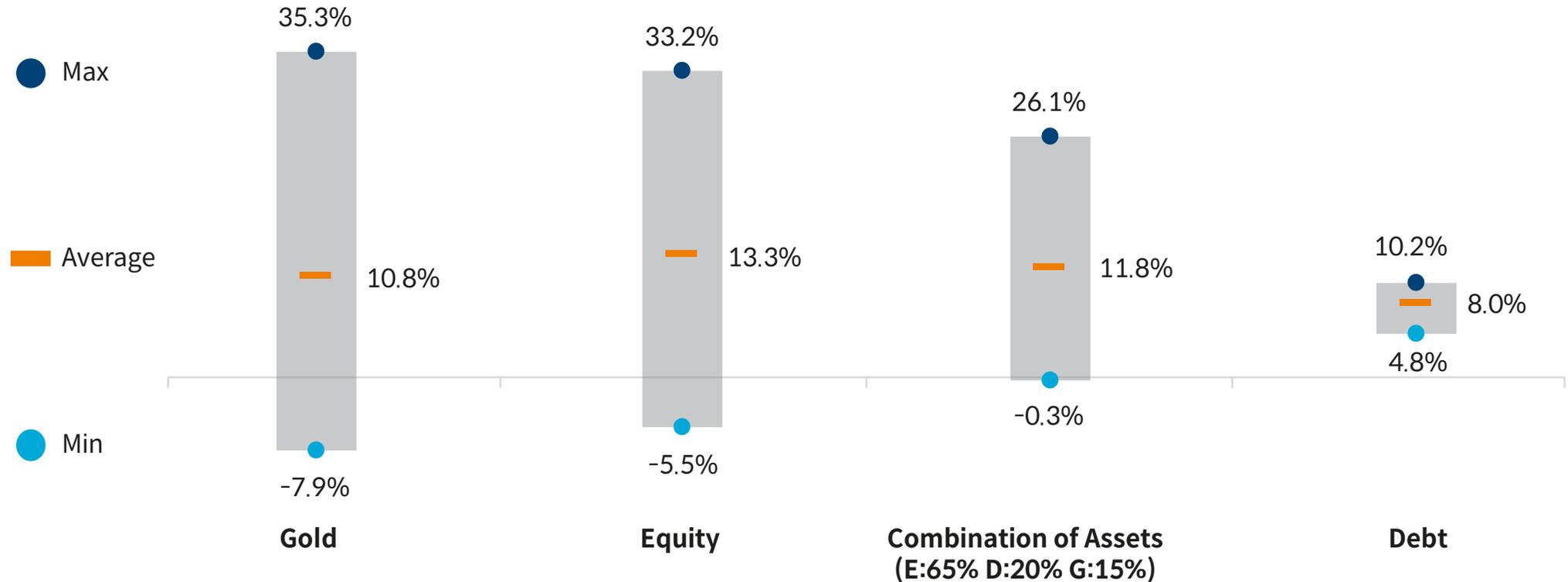
How to read: For Equity, 13.5% of times in the last 15 years, 3 year rolling returns were in the range of 12% to 14%. For Combination of assets 69.7% of times in the last 15 years, 3 year rolling returns were in the range of 8% to 16%

**Combination of assets has provided relatively better experience over the period**

Source: AceMF, AMFI, E:Equity: S&P BSE 200 TRI, D:Debt: NIFTY Short Duration Debt Index, G:Gold: Domestic Gold Prices. Returns mentioned are 3 year CAGR rolling returns from 15th April 2008 to 30th Nov 2023. Past performance may or may not sustain in the future.

# Range of Returns

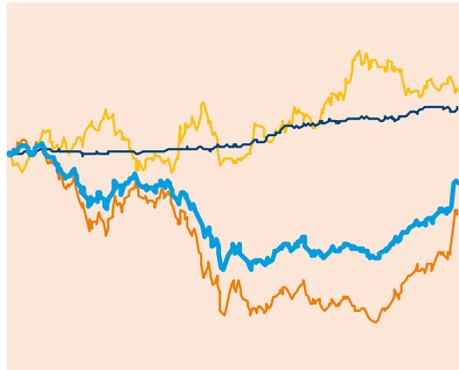
## Daily 3 Year Rolling Returns



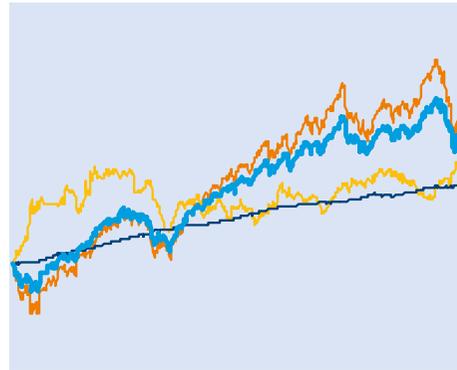
**Worried about risk, aim to reduce volatility**

Source: AceMF, AMFI, Bloomberg. From 15th April 2008 to 30th Nov 2023. E:Equity: S&P BSE 200 TRI, D:Debt: NIFTY Short Duration Debt Index, G:Gold: Domestic Gold Prices. Returns mentioned are 3 year CAGR rolling returns. Past performance may or may not sustain in the future.

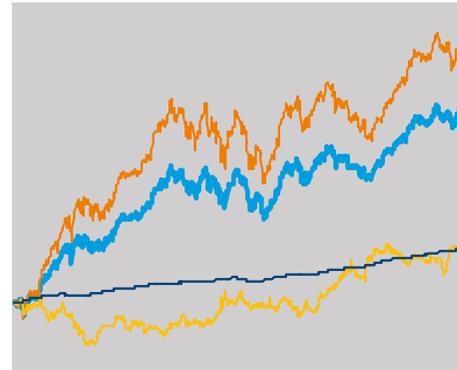
# Different Asset Class Faces In Different Market Phases



Apr-08 to Nov-09



Jan-16 to Oct-18



Sept-20 to Nov-23



Jan-20 to Apr-20

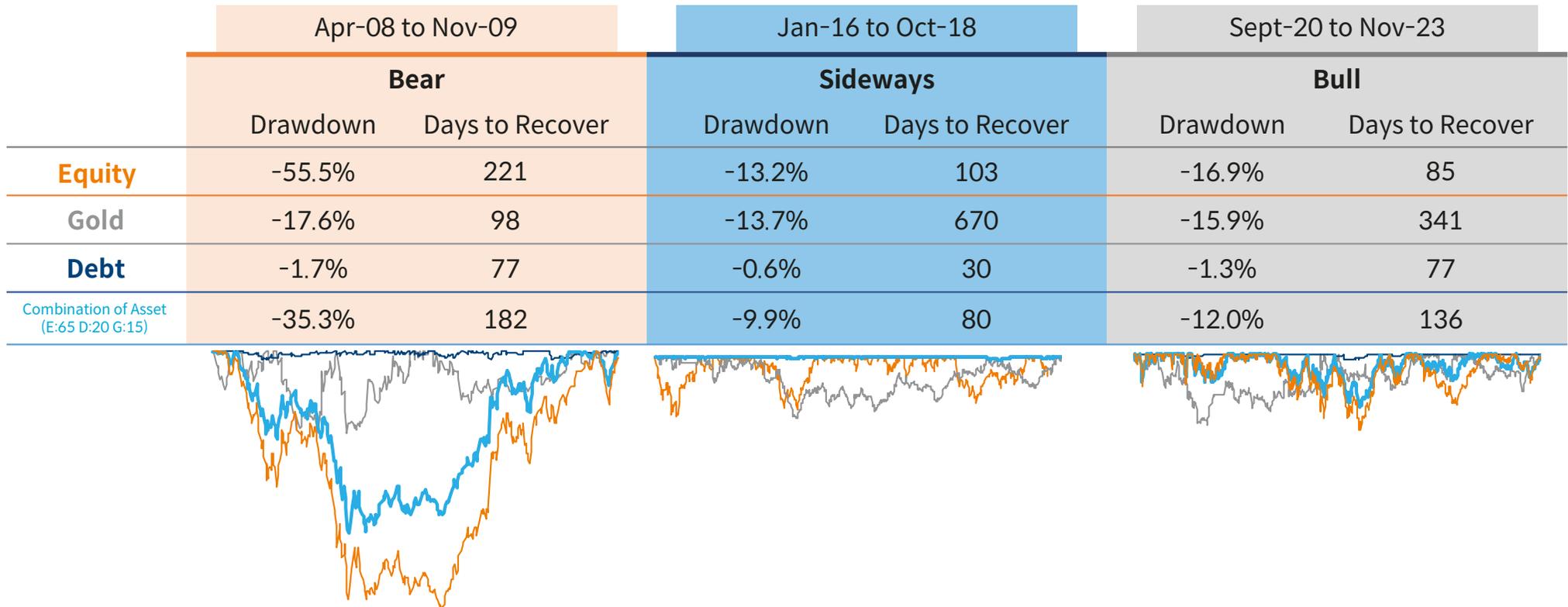
	Bear	Sideways	Bull	Covid-19 Crisis
<b>Equity</b>	-17.8% [2.8%]	10.0% [0.8%]	22.1% [0.9%]	-31.9% [3.4%]
<b>Gold</b>	19.4% [1.8%]	8.8% [0.6%]	6.1% [0.7%]	0.7% [1.4%]
<b>Debt</b>	13.6% [0.3%]	7.1% [0.1%]	5.2% [0.1%]	1.5% [0.3%]
Combination of Asset (E:65 D:20 G:15)	-8.3% [1.7%]	9.6% [0.6%]	17.3% [0.9%]	-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. Equity: S&P BSE 200 TRI, Debt: NIFTY Short Duration Debt Index, 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.

# Drawdown – Risk, Downside Volatility



**Combination of Assets: Tread on the heels of equity with relatively better downside protection.**

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.

# Correlation Between Asset Classes

Asset Classes	Foreign Equity	Gold	Debt	Silver
<b>Domestic Equity</b>	0.45	-0.30	-0.07	0.15
Foreign Equity		-0.20	-0.09	0.05
Gold			0.11	0.64
Debt				-0.13

Source: MFI Explorer, Bloomberg, AMFI

Note: Correlation has been arrived at based on 1-year daily rolling returns for the period 1st Jan 2008 till 30th November 2023. Past performance may or may not sustain in the future.

Domestic Equity: S&P BSE 200 TRI, Debt: NIFTY Short Duration Debt Index, Foreign Equity: S&P 500 TRI, Gold: MCX Gold Spot Prices in INR, Silver: MCX Silver Spot Prices in INR

# Therefore, Winners keep on Changing

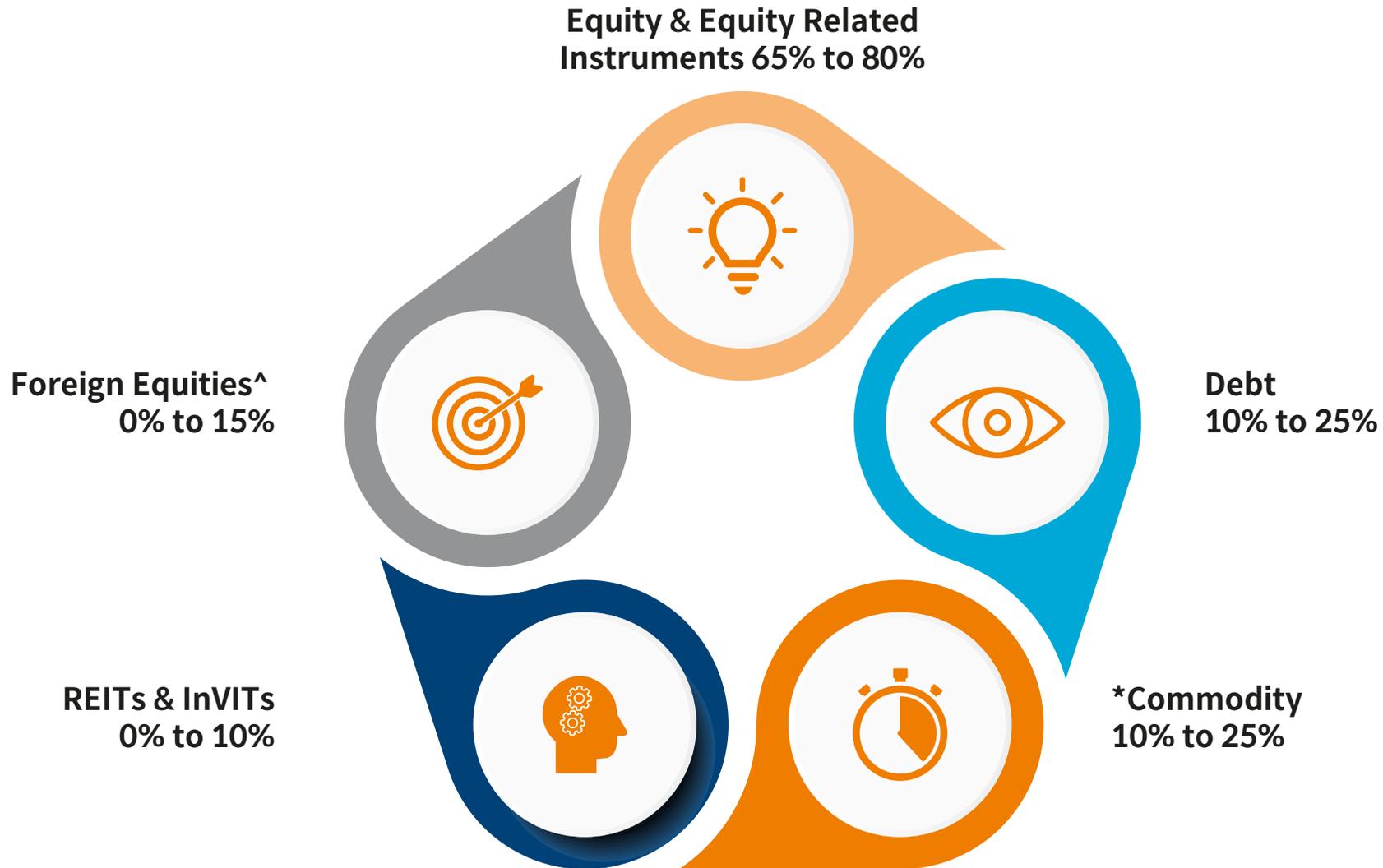
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	CYTD 2023
Equity 91%	Gold 23%	Gold 32%	Equity 33%	Debt 8%	Equity 37%	Debt 9%	Gold 11%	Equity 35%	Gold 8%	Gold 24%	Gold 28%	Equity 29%	Gold 14%	Equity 15%
Multi Asset* 64%	Equity 18%	Debt 9%	Multi Asset* 26%	Equity 6%	Multi Asset* 25%	Multi Asset* 1%	Debt 9%	Multi Asset* 25%	Debt 7%	Multi Asset* 12%	Equity 18%	Multi Asset* 19%	Multi Asset* 7%	Gold 14%
Gold 24%	Multi Asset* 16%	Multi Asset* -10%	Gold 12%	Multi Asset* 5%	Debt 10%	Equity 0%	Multi Asset* 7%	Debt 6%	Multi Asset* 3%	Equity 10%	Multi Asset* 18%	Debt 4%	Equity 6%	Multi Asset* 13%
Debt 8%	Debt 4%	Equity -26%	Debt 11%	Gold -5%	Gold -8%	Gold -7%	Equity 5%	Gold 5%	Equity 1%	Debt 9%	Debt 10%	Gold -4%	Debt 4%	Debt 6%

**A Multi Asset framework has sailed through both periods of exuberance & stress**

Source: AceMF, AMFI, Bloomberg, From 1st Jan 2009 to 30th Nov 2023. \*Multi Asset: E: 65%, D: 20%, G: 15%), 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.

# Presenting Mirae Asset Multi Asset Allocation Fund

# Introducing the Pentacle Combo



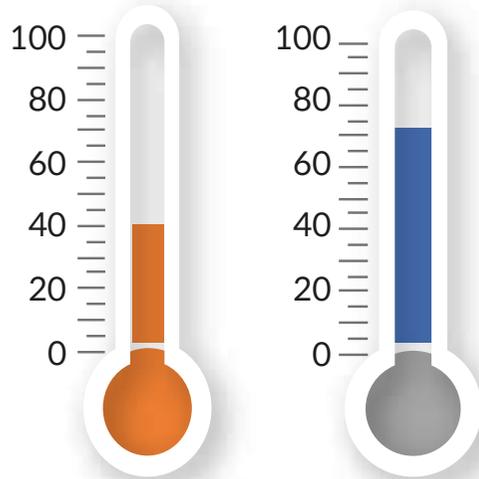
\*Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs). For detailed asset allocation, refer SID.

<sup>^</sup> The scheme may invest in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and overseas debt securities as mentioned in asset allocation

# The Pentacle Framework: Equity

Anchored by In-house Equity Investment Framework of GARP\*

1



Mix of Pure Equity & Arbitrage  
**Indicative Net Equity Levels:  
40% to 75%**

2



Mix of Top Down & Bottom-up  
stock selection

3



Diversified across Sectors &  
Market Capitalization, with a  
Large Cap bias

Source: Internal. Investment framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.

\*GARP: Growth At Reasonable Price

# Framework for determining Net Equity Allocation

## Absolute Valuation Parameter

When PB is high, decrease equity allocation & vice versa.

### Price to Book Value (P/B)

- More suitable to gauge valuation of asset heavy businesses & financials
- Anchors the model & prevents it from swinging to extreme in times of euphoria/distress.



## Relative Valuation Parameter

When the spread is higher i.e. Bond yield > Earnings yield, decrease equity allocation & vice versa

### Bond Yield & Earnings Yield Spread

- Earnings yield is inverse of Price to Earnings
- A higher spread indicates fixed income is more attractive than equity & vice versa.

Relatively Higher Weightage

Relatively Lower Weightage

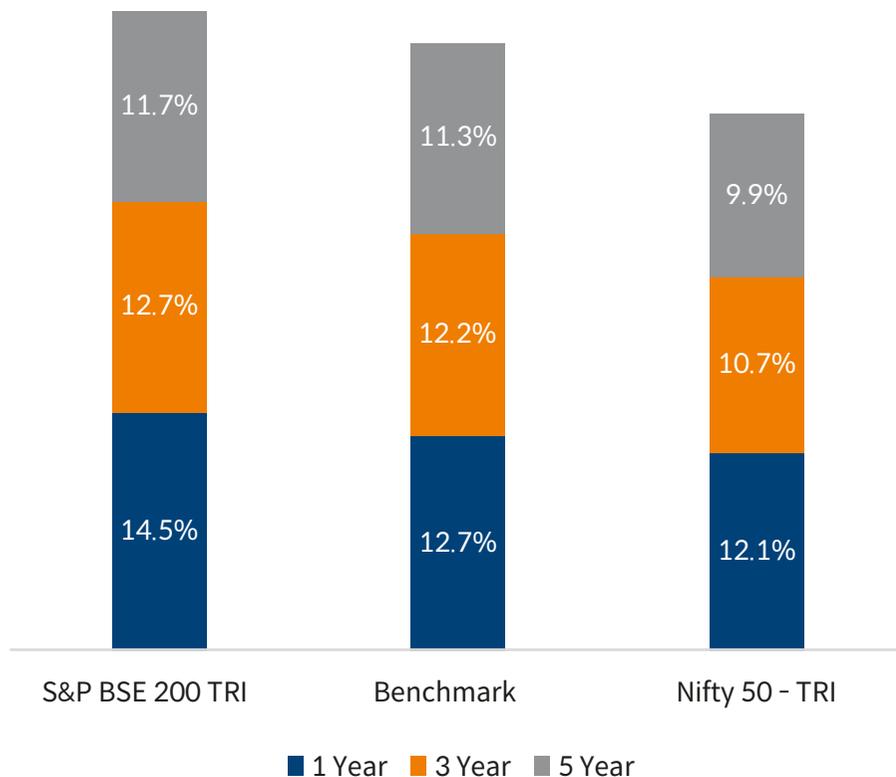
Flexibility to fine tune net equity allocation as suggested by framework within (+/-5%) based on Macro/fundamental factors

**Net Equity Allocation is proposed to be in the range of 40% to 75%**

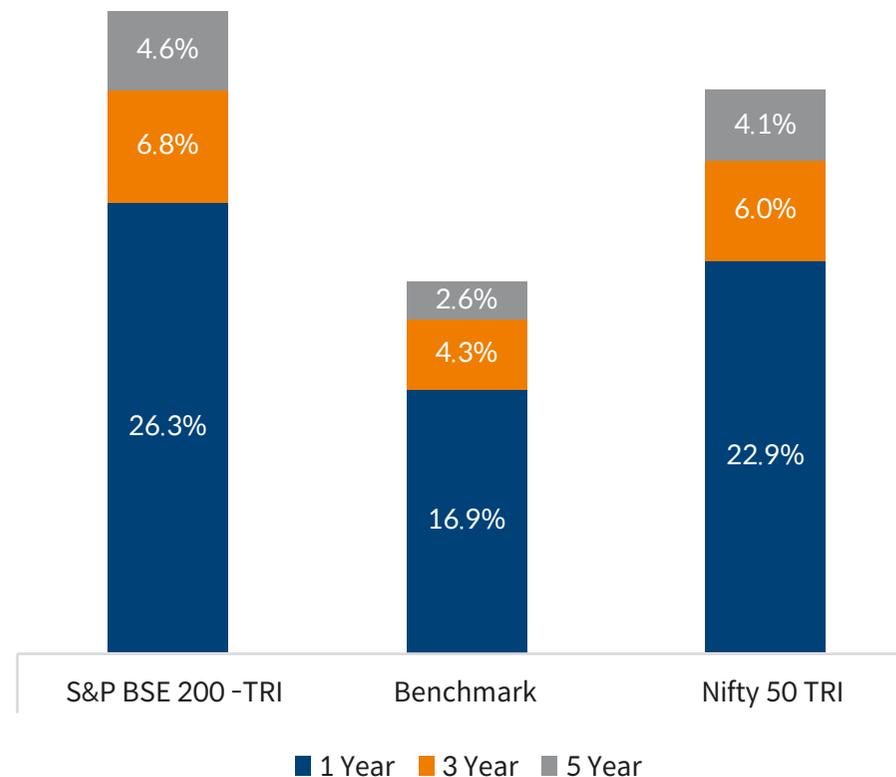
The above is the framework proposed to be adopted by the Scheme and is subject to change in accordance with the provisions of the SID & depending on the market conditions.

# Rolling Returns & Standard Deviation

## Average Daily Rolling Returns



## Average Standard Deviation



**A Multi Asset approach strives to achieve relatively lower volatility than equity**

Source: Internal Calculation, AceMF, AMFI, Bloomberg. Time period: 1<sup>st</sup> Aug 2007 to 30<sup>th</sup> Nov 2023. Past performance may or may not sustain in the future  
 Benchmark: 65% S&P BSE 200 TRI + 20% NIFTY Short Duration Debt Index + 10% Domestic Price of Gold + 5% Domestic Price of Silver

# Drawdown

	CY	Benchmark	S&P BSE 200 TRI	Nifty Short Duration Debt Index	Gold
Global Financial Crisis Period	2006	-5.3%	-7.6%	-0.5%	-13.6%
	2007	-11.1%	-16.0%	-0.6%	-13.7%
	2008	-45.8%	-62.8%	-1.7%	-17.6%
	2009	-43.7%	-64.4%	-1.7%	-11.2%
	2010	-8.0%	-25.1%	-1.2%	-11.7%
	2011	-15.1%	-30.5%	-0.7%	-9.2%
	2012	-14.5%	-29.4%	-0.5%	-6.9%
	2013	-9.1%	-17.5%	-2.4%	-22.4%
	2014	-4.1%	-6.5%	-0.4%	-22.9%
	2015	-8.2%	-13.4%	-0.2%	-25.4%
Covid-19 Crisis	2016	-10.9%	-20.0%	-0.5%	-24.0%
	2017	-6.9%	-8.5%	-0.4%	-15.9%
	2018	-9.3%	-15.1%	-0.7%	-10.9%
	2019	-5.2%	-11.2%	-0.3%	-7.4%
	2020	-26.8%	-37.8%	-2.0%	-13.6%
	2021	-6.4%	-10.1%	-0.9%	-21.3%
	2022	-10.4%	-16.9%	-1.3%	-15.2%
	CYTD 2023	-6.0%	-11.2%	-0.1%	-8.2%

Source: Internal Calculation, AceMF, AMFI, Bloomberg. Time period: 1st Jan 2006 to 30th Nov 2023. Domestic Gold prices have been considered for the above calculation.  
 Past performance may or may not sustain in the future  
 Benchmark: 65% S&P BSE 200 TRI + 20% NIFTY Short Duration Debt Index + 10% Domestic Price of Gold + 5% Domestic Price of Silver

# Performance in Different Market Periods

## Flat Market

Period (From To)	Benchmark	S&P BSE 200 - TRI	Gold	Nifty Short Duration Debt Index
16 Sep 2009 to 10 Feb 2010	0.40%	-1.92%	5.61%	8.79%
28 Jan 2013 to 20 Feb 2014	1.26%	-0.06%	0.60%	7.60%
01 Apr 2018 to 30 Oct 2018	0.81%	-1.25%	6.02%	4.43%
02 Oct 2022 to 28 Mar 2023	2.11%	-7.36%	39.10%	6.55%

## Markets Falling more than 2% Quarterly

Quarter End	Benchmark	S&P BSE 200 - TRI	Gold	Nifty Short Duration Debt Index
Sep 2008	-2.59%	-4.77%	3.10%	1.95%
Sep 2011	-5.33%	-11.93%	20.06%	2.39%
Jun 2013	-0.83%	1.76%	-12.69%	2.53%
Mar 2018	-2.13%	-4.40%	4.31%	1.72%
Mar 2023	-3.37%	-7.08%	8.35%	1.47%

## Range bound - 2% to 2% Quarterly

Quarter End	Benchmark	S&P BSE 200 - TRI	Gold	Nifty Short Duration Debt Index
Jun 2010	3.79%	1.97%	15.12%	2.10%
Jun 2012	0.71%	-0.20%	5.11%	2.99%
Jun 2019	1.37%	0.29%	7.47%	1.82%
Dec 2021	0.48%	-0.48%	3.65%	0.69%

## Markets Rising more than 8% on Monthly basis

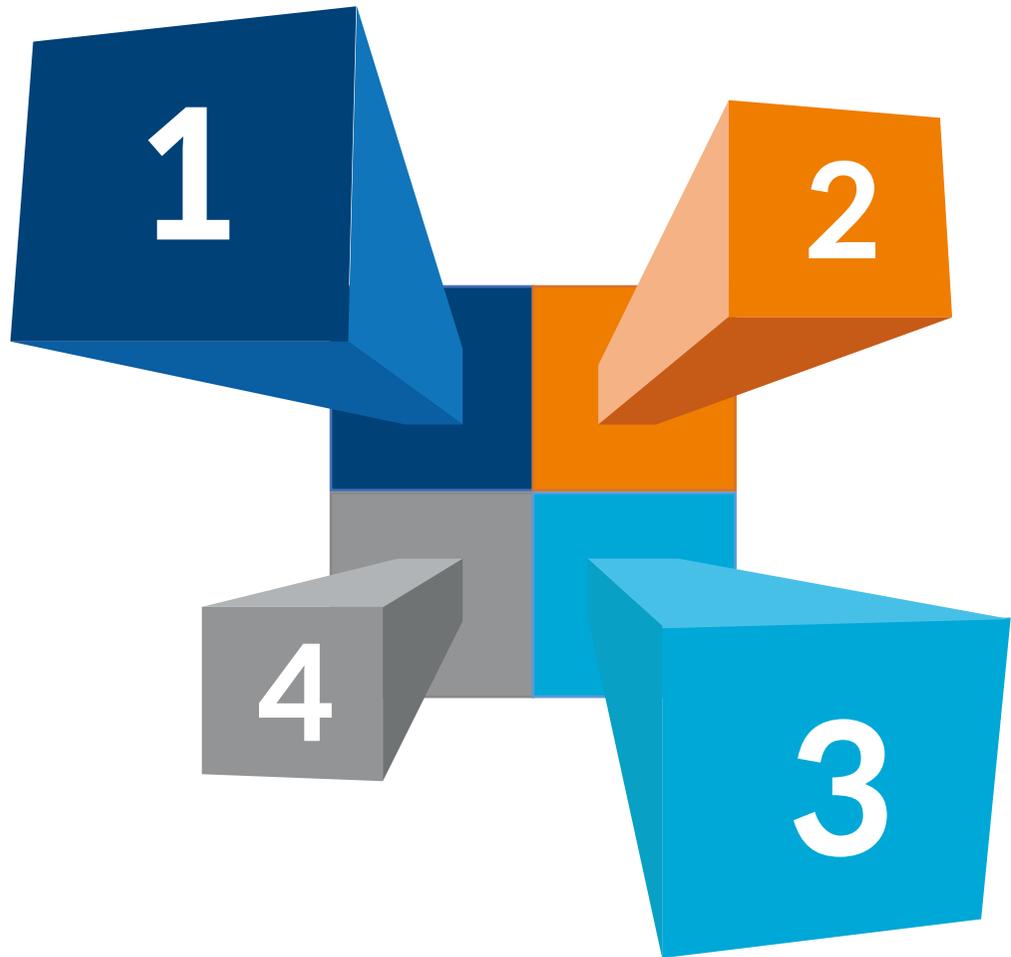
Month End	Benchmark	S&P BSE 200 - TRI	Gold	Nifty Short Duration Debt Index
Apr 2009	21.48%	32.41%	2.67%	-0.35%
Dec 2011	9.78%	13.48%	3.76%	0.75%
Mar 2016	5.09%	7.49%	-0.36%	1.10%
Apr 2020	12.16%	18.87%	0.00%	0.51%

Source: Internal Calculation, AceMF, AMFI, Bloomberg. Domestic Gold prices have been considered for the above calculation.

Past performance may or may not sustain in the future

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

# The Pentacle Framework: Debt



Allocation across  
Debt instruments



High Liquidity  
Focused



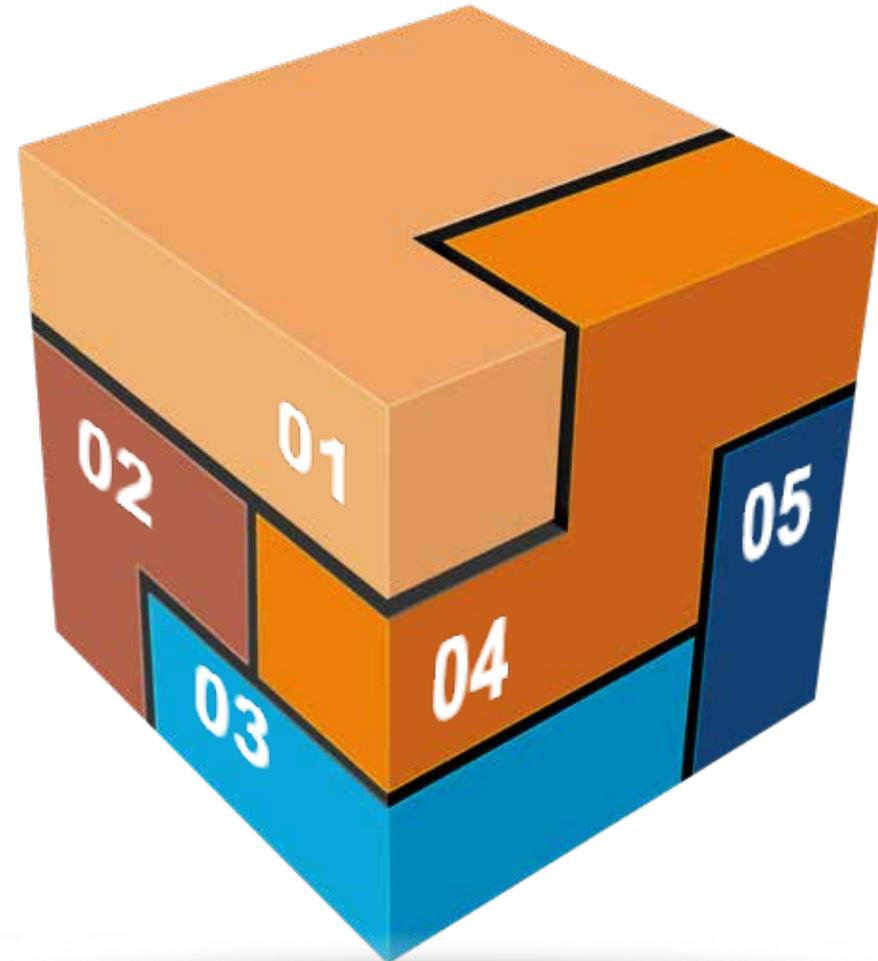
Buy & Hold  
Strategy



Short to Medium  
Duration based on  
directional movement  
of interest rates

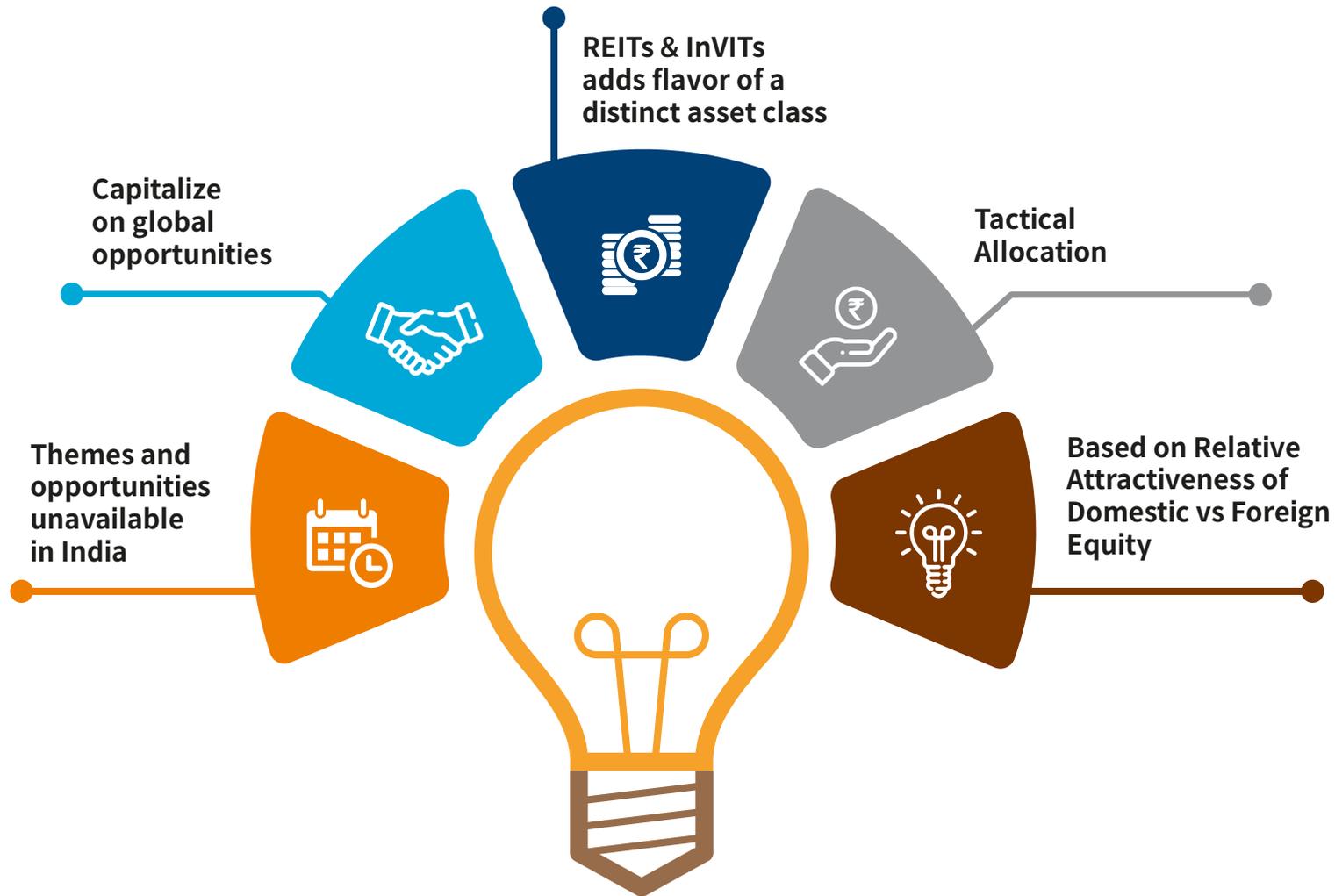
Source: Internal. Investment framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.

# The Pentacle Framework: Commodities



Source: Internal. Investment framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.  
Commodity includes Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs). For detailed asset allocation, refer SID.

# The Pentacle Framework: REITs /InVITs & Foreign Equity



Note: The scheme may invest in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and overseas debt securities subject to Regulations. The scheme shall invest in overseas fund/securities upto the headroom available and shall remain capped at the amount as at end of day of February 01, 2022, till any further clarification/notification is received from RBI/SEBI in this regard. The investment by the scheme in overseas ETFs will be suspended if industry-wide limit for investment in overseas ETFs is breached in future.

Source: Internal. Investment framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.

# Investment Philosophy: The Mirae Asset Way..

## Equity

01



### BUSINESS SELECTION

- **Growth**  
Large Market Opportunity
- **Capital Efficiency**  
Sustainable Competitive Advantage and ROI

02



### MANAGEMENT

- Corporate Governance & **Thought Leadership**

03



### VALUATION

- **“Margin of Safety”**  
(Value > Price)
- **Growth-at-reasonable-price**  
(GARP).

04



### PORTFOLIO

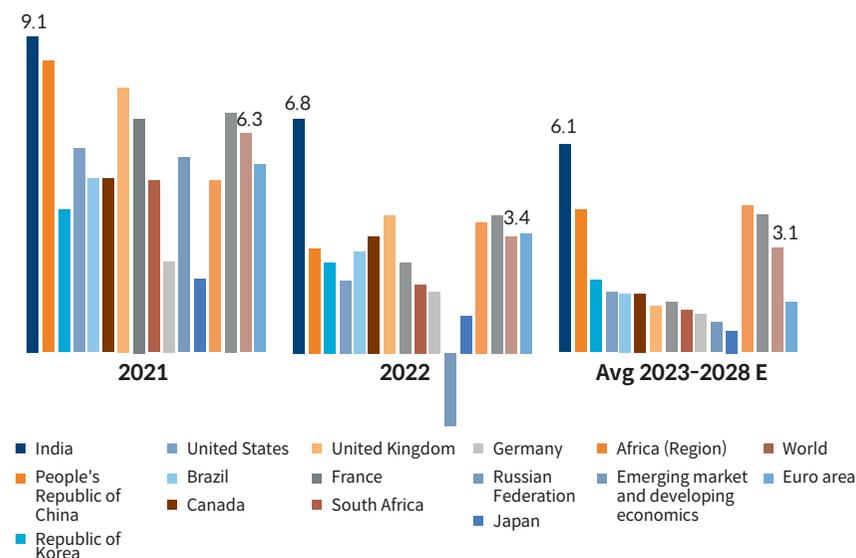
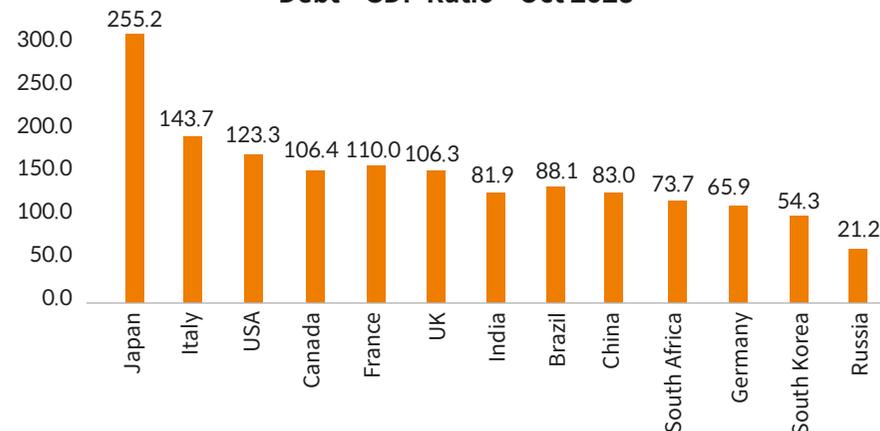
- Diversified Portfolio
- Cognizance of Benchmark
- Core and Tactical Approach

Source: Internal. Investment philosophy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document

# Equity Outlook

- India stands out with its GDP growth which continues to remain ahead of the relevant peer economies.
- India at the moment unlike any other country provides the '5D advantage':
  - **Debt:** General Government Gross Debt as a percentage of GDP stands stable at around 82% which is over 100% for some developed countries.
  - **Deglobalization:** The 'China Plus One' manufacturing focus has started benefiting India.
  - **Digitization:** This will aid in financialization, formalization and better efficiency.
  - **Deregulation:** Lower subsidies and multiple consistent reforms have helped India over the period of the last 5-10 years.
  - **Demographics:** India has the highest share of younger population.
- India's underlying economic fundamentals appear strong supported by:
  - Cyclical upturn in many sectors like - Real estate, Auto, Banking, Telecom etc.
  - Manufacturing tailwinds led by China+1 & PLI
  - Capex recovery (India Inc. Balance Sheets have strengthened)
  - Consolidation (formalization)

Debt - GDP Ratio - Oct 2023



Source: CEIC, Kotak Economics Research, ESCAP 2022. Ageing in Asia and the Pacific: key facts, available at: <https://www.population-trends-asiapacific.org/data>, IMF Fiscal Monitor, Oct 2023, IMF Projections 2023.

# Debt Outlook

1

Policy Rates for major economies like – US seemed to have peaked amid weak global growth environment and moderating inflation.

4

RBI may take cues from the incoming data on global growth and inflation given the domestic macro economic conditions remain resilient.

2

Domestic inflation expectations remain well anchored while GDP growth remains buoyant.

5

Against this backdrop, the Fund's debt strategy of maintaining medium duration profile augurs well with the current scenario wherein we may be heading closer to the peak of interest rate cycle.

3

Domestic liquidity is expected to remain tight in view of seasonal outflows.

# Commodity Outlook

1

Econometric analysis shows that rising income is the most powerful driver of Indian gold demand in the long term.

2

Outlook for monetary policy may change depending on economic conditions and inflation, the financial markets are showing a growing belief that central bank rate cuts are on the horizon.

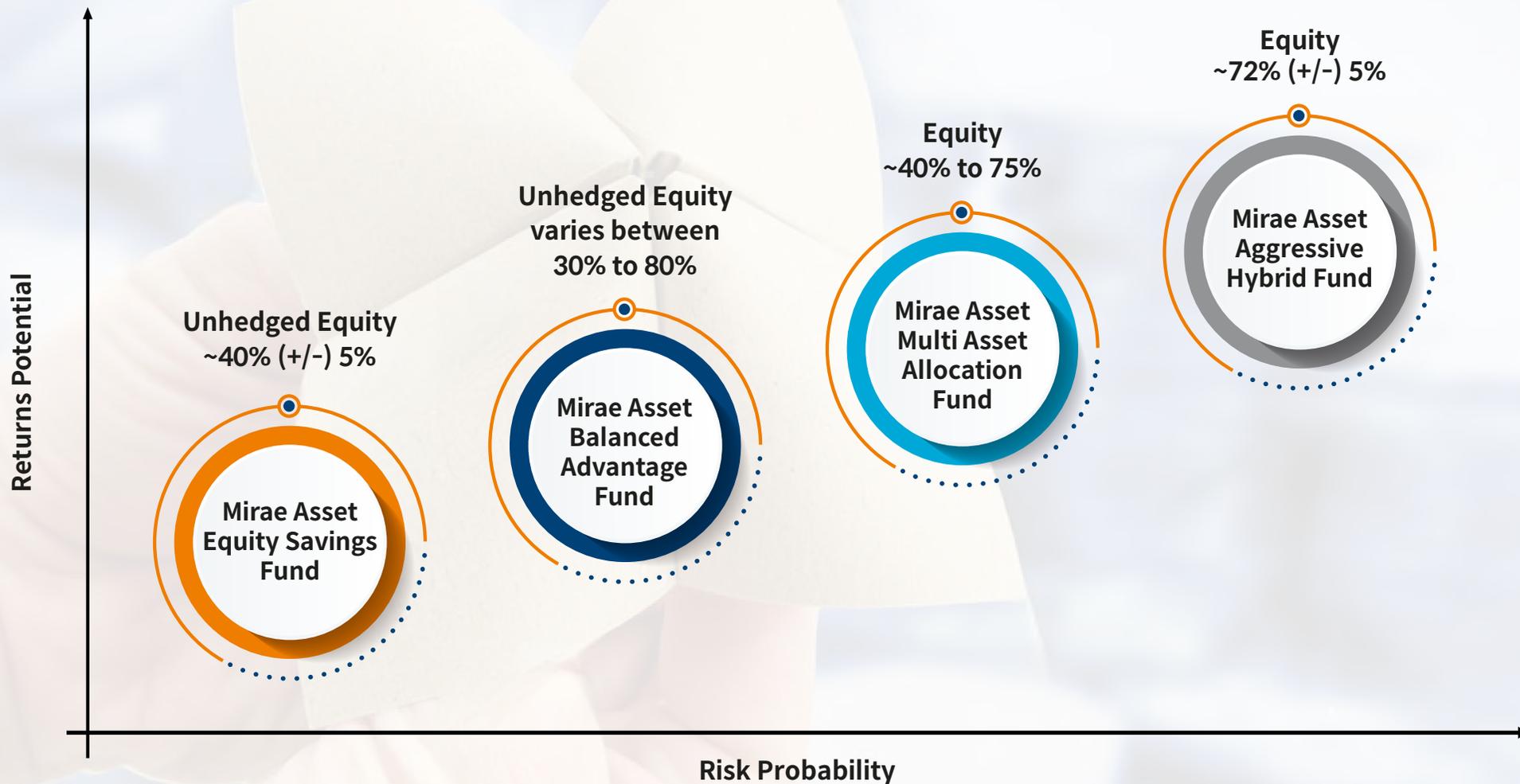
3

Lower interest rates are bullish for both gold and silver prices because they reduce the opportunity cost of holding non-interest-bearing assets like precious metals.

4

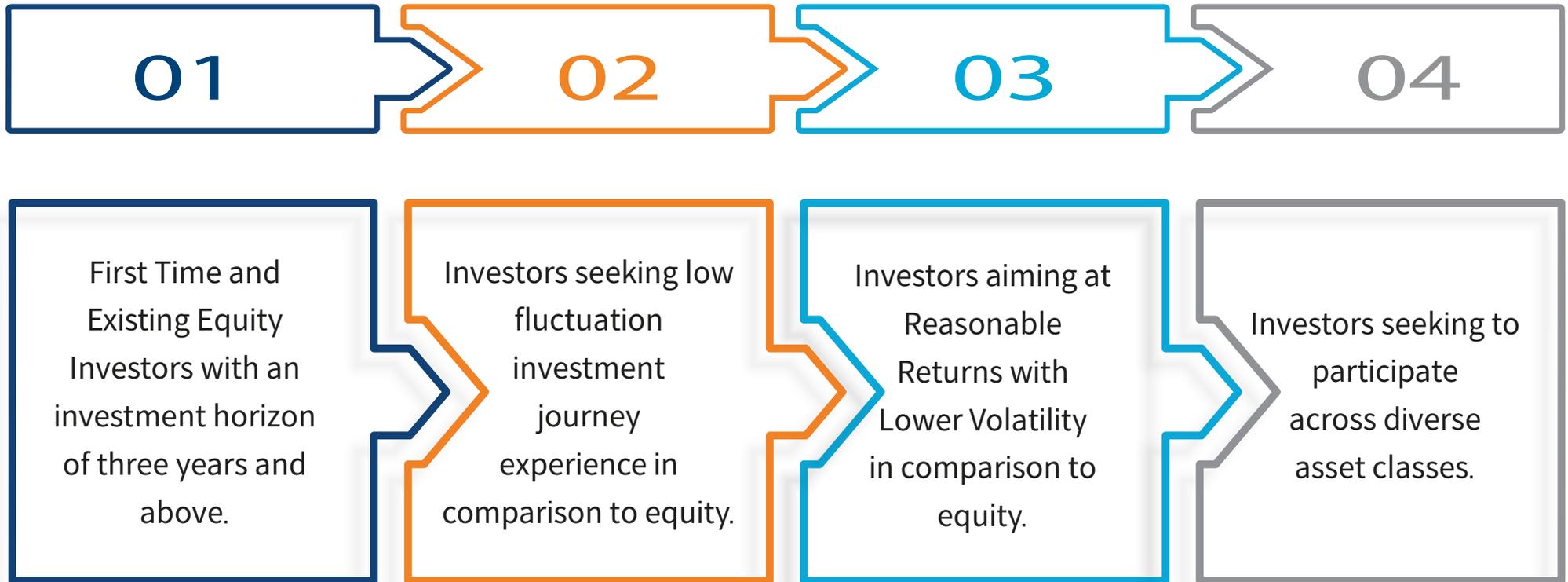
One more driving factor for precious metal is US dollar index, which has gone into correction phase and have moved lower from 113 to 104 level from Sep 2022 to Nov 2023. Precious metal reacts positively when there is a weakness in US dollar index.

# Proposed Positioning

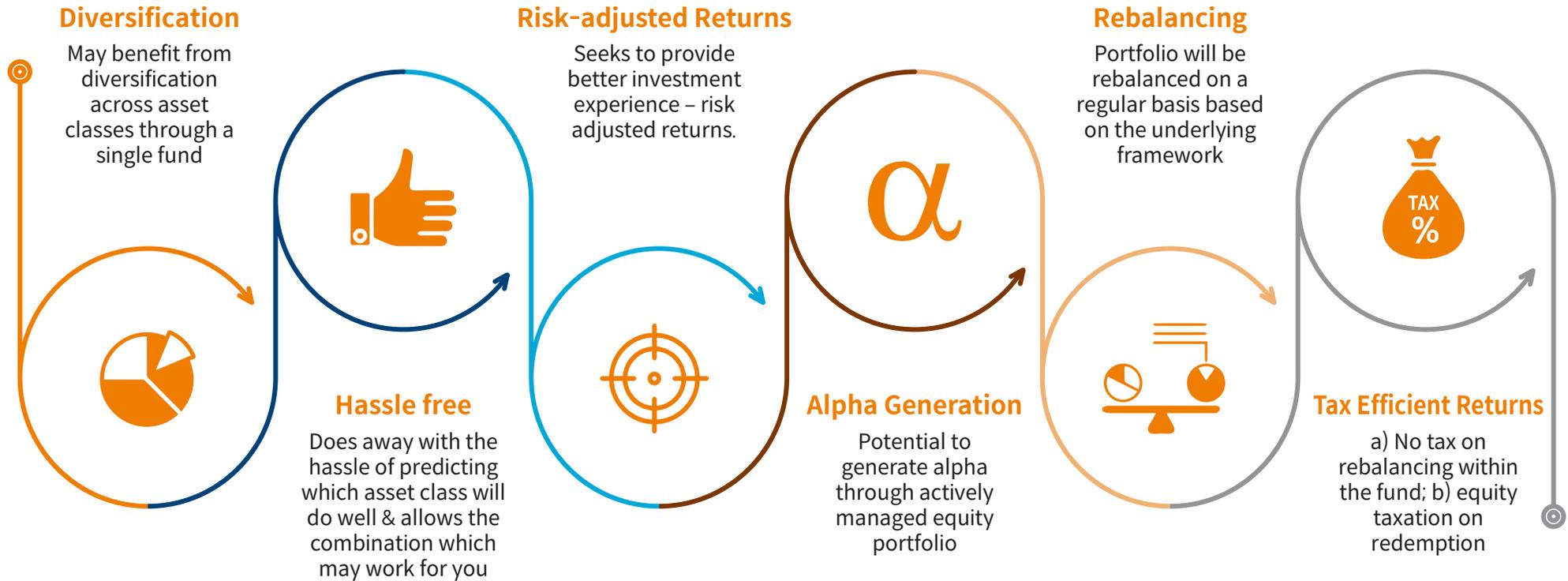


To know more in detail about above mentioned Funds, please visit <https://www.miraeassetmf.co.in/all-mirae-asset-schemes>.

# For whom the fund may be suitable?



# What it aims to deliver



# Taxation

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%#

**A Fund that provides dual benefit of No taxation on rebalancing\$ and Equity taxation on redemption**

^ 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 scheme.

For further details please consult your tax advisor.

MF: Mutual Fund

# M for....

## Investment Experience

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

## Combination of assets

- 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

## Internal Framework

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

# Multi

## 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 an stability provider

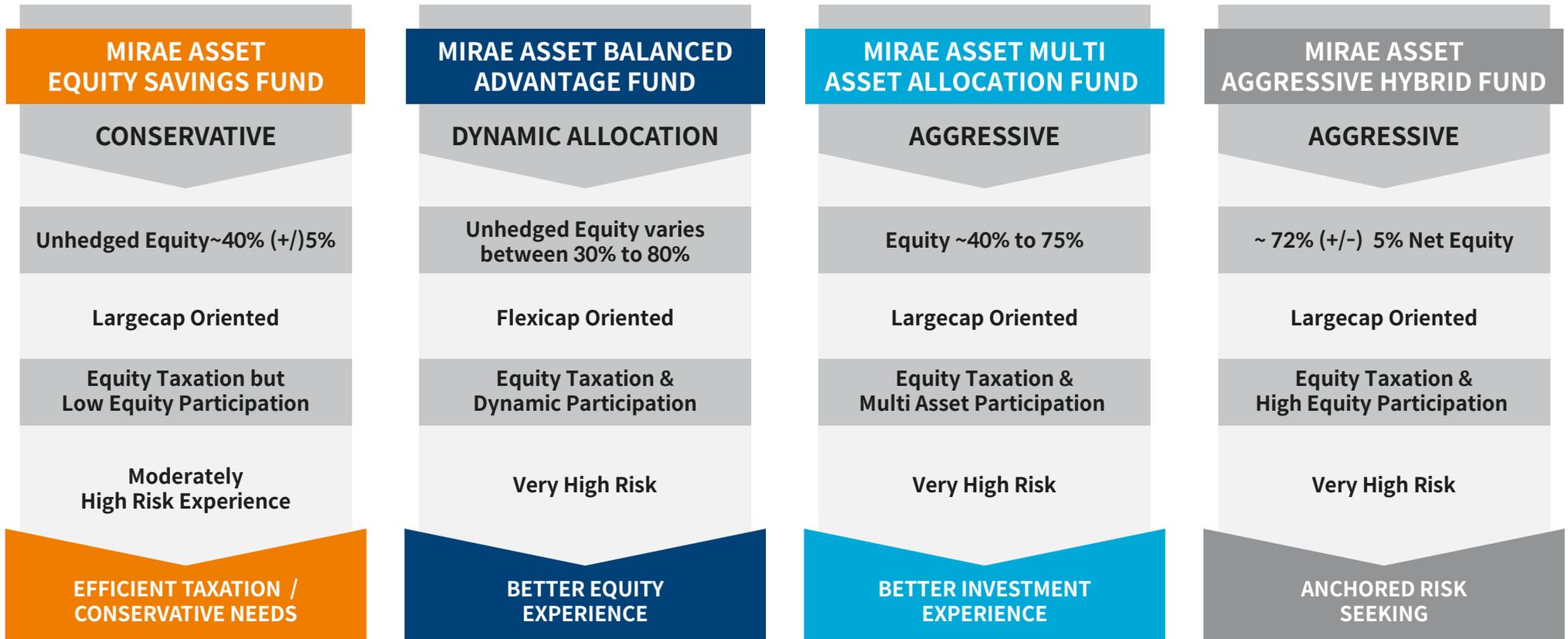
## Commodities

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

Snapshot of the presentation.

Commodity includes Gold ETFs, Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs). For detailed asset allocation, refer SID.

# Mirae Asset Mutual Fund Offerings Under Hybrid Category



To know more in detail about above mentioned Funds, please visit <https://www.miraeassetmf.co.in/all-mirae-asset-schemes>

# Scheme Details



## Benchmark

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



## Plan & Options

Plans - Regular Plan and Direct Plan. Options - Growth Option & Income Distribution cum Capital Withdrawal option (IDCW) – Payout & Reinvestment option



## Scheme code

MIRA/O/H/MAA/23/12/0059



## Type of Scheme

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



## Minimum Investment

Minimum Additional Purchase Amount - ₹ 1000/- and in multiples of ₹ 1/- thereafter.



## Taxation

Equity



## 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)



## Exit Load

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

# About the Fund Managers



Mr. Harshad Borawake  
**Equity** Portion

- Head of Research & Fund Manager
- Has over 18 years work experience
- Manages Mirae Asset Equity Savings Fund (Equity portion), Mirae Asset Aggressive Hybrid Fund (Equity portion) Mirae Asset Balanced Advantage Fund (Equity portion)



Mr. Ritesh Patel  
**Commodity** Portion

- Commodity analyst and fund manager
- Has more than 11 years of experience
- Manages Commodity ETF



Mr. Amit Modani  
**Debt** Portion

- Dealer – Fixed Income and Fund Manager
- Has over 11 years of work experience
- Manages Mirae Asset Debt Funds & Index Funds



Mr. Siddharth Srivastava  
**Foreign Equities** Portion

- Head – ETF Product and Fund manager
- Has more than 12 years of experience
- Manages Mirae Asset international ETF's and FoF's

# Tactical Allocation to Foreign Equities

CY	S&P 500 TRI	S&P BSE 200 TRI
2022	-9.1%	5.7%
2021	31.2%	29.1%
2020	21.4%	17.9%
2019	34.4%	10.4%
2018	4.4%	0.8%
2017	14.4%	35.0%
2016	14.9%	5.4%
2015	6.2%	-0.2%
2014	16.2%	37.4%
2013	49.5%	6.1%
2012	19.7%	33.2%
2011	21.3%	-26.0%
2010	10.6%	17.8%
2009	20.9%	90.9%
2008	-21.1%	-56.7%

**Tactical Allocation to International equities may help in enhancing overall portfolio performance.**

Source: ICRA MFI Explorer, Bloomberg  
Past performance may or may not sustain in the future.

# Riskometer

## Mirae Asset Aggressive Hybrid Fund

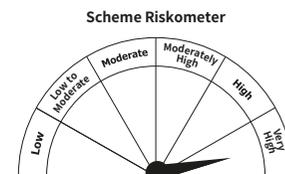
(Aggressive Hybrid Fund - An open ended hybrid scheme Investing predominantly in equity and equity related instruments)

### PRODUCT LABELLING

**Mirae Asset Aggressive Hybrid Fund is suitable for investors who are seeking\***

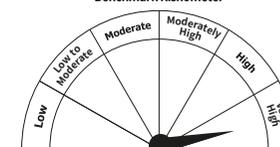
- Capital appreciation along with current income over long term
- Aggressive hybrid fund investing predominantly in equities & equity related instruments with balance exposure to debt & money market instruments

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



Investors understand that their principal will be at Very High Risk

Scheme Benchmark: CRISIL Hybrid 35+65 -Aggressive Index Benchmark Riskometer



The Benchmark is at Very High Risk

## Mirae Asset Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

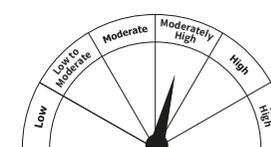
### PRODUCT LABELLING

**Mirae Asset Equity Savings Fund is suitable for investors who are seeking\***

- Capital appreciation and income distribution
- Investment in equity and equity related instruments, arbitrage opportunities and debt & money market instruments

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

Scheme Riskometer



Investors understand that their principal will be at Moderately High Risk

Scheme Benchmark: Nifty Equity Savings Index Benchmark Riskometer



The Benchmark is at Moderate Risk

## Mirae Asset Balanced Advantage Fund

(An open ended dynamic asset allocation fund)

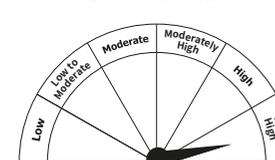
### PRODUCT LABELLING

**Mirae Asset Balanced Advantage Fund is suitable for investors who are seeking\***

- To generate long-term capital appreciation/income
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation

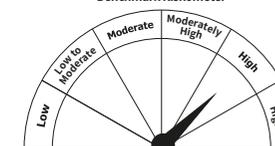
\*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



Investors understand that their principal will be at Very High Risk

Scheme Benchmark: Nifty 50 Hybrid Composite Debt 50-50 Index Benchmark Riskometer



The Benchmark is at High Risk

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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)

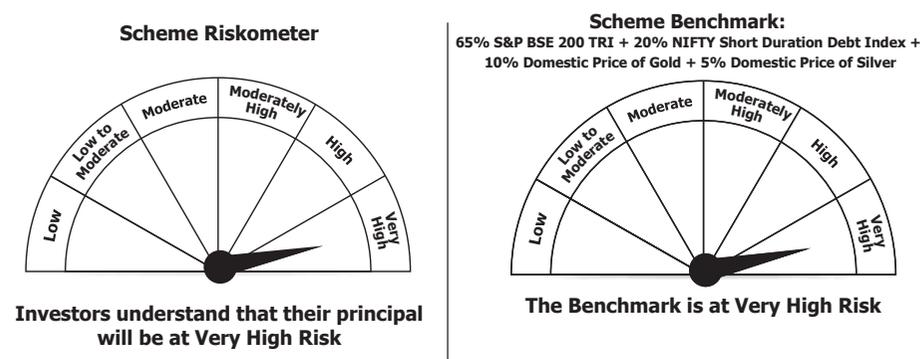
**Please consult your financial advisor or mutual fund distributor before investing**

## PRODUCT LABELLING

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

- To generate long term capital appreciation/income
- Investment predominantly 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.



# THANK YOU

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