



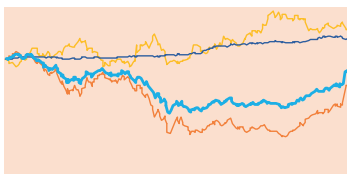
Aim to Solve Jigsaw of Volatility

Invest in

Mirae Asset Multi Asset Allocation Fund

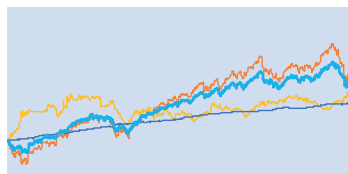
An open-ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives

Different Asset Class Faces in Different Market Phases



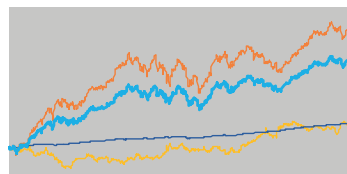
Apr-08 to Nov-09

Bear



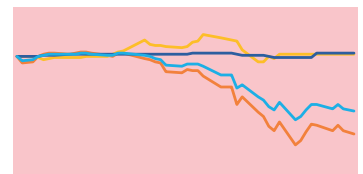
Jan-16 to Oct-18

Sideways



Sept-20 to Nov-23

Bull



Jan-20 to Apr-20

Covid-19 Crisis

Equity	6.60%	13.22%	23.22%	-46.66%
Gold	28.29%	7.43%	6.10%	16.38%
Debt	10.05%	7.07%	5.20%	8.49%
Combination of Asset (E:65 D:20 G:15)	11.24%	11.29%	17.02%	-30.76%

Allocations mentioned above are as per our current proposed strategy. This may change in future depending on market opportunities and fund manager views and would be subject to SID limits. The SID limits of market capitalization shall prevail at all points in time.

Debt and Gold have acted as hedge against bear markets

Source: AceMF, AMFI, Bloomberg, as on 31st Dec 2024. E:Equity- 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.

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
- Realitively 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, Investment strategy 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

Source: Mirae Asset Internal Research, Data as on 31st December, 2024

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	20%^	Tax Slab [#]	Tax Slab [#]	Tax Slab [#]	20% [#]
Long Term Capital Gains	12.5%^@	12.5% [#]	12.5% [#]	12.5% [#]	12.5% [@]

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

In case of units of debt mutual funds/debt ETF/FMP listed on recognised stock exchange, long-term holding period shall be 12month instead of 24 months. Short Term Capital Gains rate has been changed from 15% to 20% w.e.f July 23, 2024 Exemption limit for Long Term Capital Gains has increased from INR 100,000 to INR 125,000 Long Term Capital Gains (LTCG) increased from 10% to 12.5% Securities Transaction Tax (STT) rates have been revised, which shall come in force from 01 Oct 2024 Options: 0.1% Futures: 0.02%

[#] 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.1.25 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.

Source: Mirae Asset Internal Research, Data as on 31st December, 2024

Fund Details



Benchmark:

65% Nifty 500 TRI +25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver



SIP Amount:

Monthly and Quarterly:
₹99/- (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



Exit Load:

For investors who have opted for SWP under the plan: a) 15% of the units allotted (including Switchin/STP-in) on or before completion of 180 days from the date of allotment of units: Nil. b) Any redemption in excess of such limits in the first 180 days from the date of allotment shall be subject to the following exit load: (Redemption of units would be done on First In First Out Basis (FIFO): -If redeemed within 6 months (180 days) from the date of allotment: 1% -If redeemed after 6 months (180 days) from the date of allotment: NIL II. Other Redemptions: For Investors who have not opted for SWP under the plan (including Switch out, STP out): -If redeemed within 6 months (180 days) from the date of allotment: 1% -If redeemed after 6 months (180 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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PRODUCT LABELLING

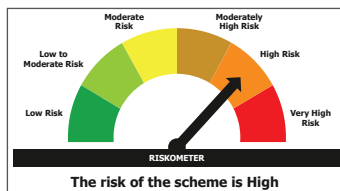
Mirae Asset Multi Asset Allocation Fund is suitable for investors who are seeking*

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

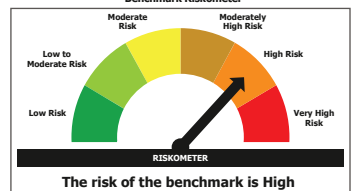
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Follow us on:

Scheme Riskometer



Scheme Benchmark: (As per AMFI tier 1 Benchmark)
65% Nifty 500 TRI +25%Nifty Short Duration Debt Index +7.5% Domestic Price of Gold +2.5% Domestic Price of Silver



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