



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

What it aims to deliver

01 Diversification

May benefit from diversification across asset classes through a single fund.

02 Hassle free

Does away with the hassle of predicting which asset class will do well & allows the combination which may work for you.

03 Alpha Generation

Potential to generate alpha through actively managed equity portfolio.

04 Risk-adjusted Returns

Seeks to provide better investment experience – risk adjusted returns.

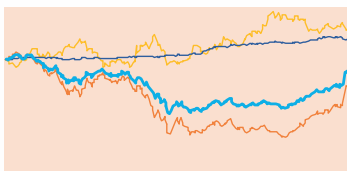
05 Rebalancing

Portfolio will be rebalanced on a regular basis based on the underlying Investment framework.

06 Tax Efficient returns

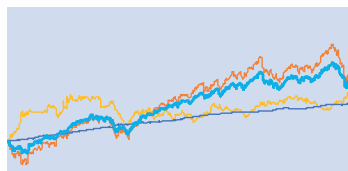
a) No tax on rebalancing within the fund; b) equity taxation on redemption.

Different Asset Class Faces in Different Market Phases



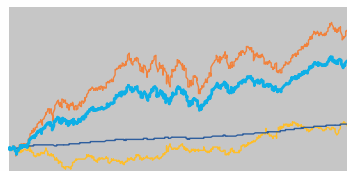
Apr-08 to Nov-09

Bear



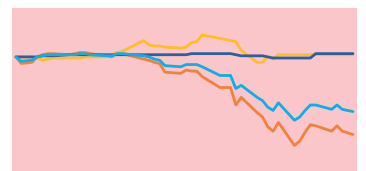
Jan-16 to Oct-18

Sideways



Sept-20 to Nov-23

Bull



Jan-20 to Apr-20

Covid-19 Crisis

	Bear	Sideways	Bull	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

Winners keep on changing

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	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 24%
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%	Multi Asset* 20%
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%	Gold 15%
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 7%

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

Source: AceMF, AMFI, Bloomberg, From 1st Jan 2009 to 29th Dec 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.

The Pentacle Framework

Equity & Equity Related Instruments

- Anchored by In-house Equity Investment Framework of GARP
- Mix of Pure Equity & Arbitrage Indicative Net Equity Levels: 40% to 75%
- Mix of Top Down & Bottom-up stock selection
- Diversified across Sectors & Market Capitalization, with a Large Cap bias

Debt

- Allocation across Debt instruments
- High Liquidity Focused
- Buy & Hold Strategy
- Short to medium duration based on directional movement of interest rates



*Commodity

- Gold: Long Term Play & Potential Wealth Creation
- Opportunistic position in Silver and other ETCDs
- Core: Gold Tilted
- Tactical calls to adjust positions
- Long only

Foreign Equities[^]

- Themes and opportunities Unavailable in India
- Based on Relative Attractiveness of Domestic vs Foreign Equity
- Capitalize on global opportunities
- Tactical Allocation

REITs & InVITs

- REITs & InVITs adds flavor of a distinct asset class
- Tactical Allocation

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. GARP: Growth At Reasonable Price

[^]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.

Allocation based – Aim for Wealth Creation & limiting Volatility

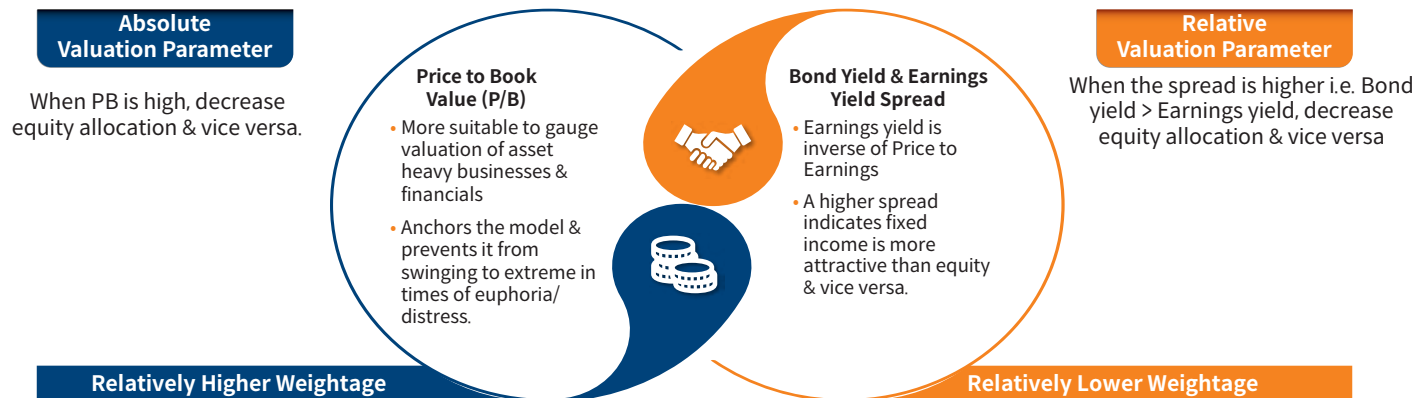
As per SID		As per proposed Framework
65% - 80%	Equity	40% - 75%
10% - 25%	Arbitrage	0% - 25%
10% - 25%	Debt	10% - 20%
0% - 15%	Commodity*	10% - 15%
0% - 10%	Foreign Equities [^]	0% - 15%
	REITs & InVITs	0% - 10%

Source: Internal. The above framework is the tentative allocation which may change from time to time without any notice and shall be in accordance with the asset allocation as mentioned in the Scheme Information Document.

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Framework for Determining Net Equity Allocation



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.

Mirae Asset Mutual Fund Offerings Under Hybrid Category

MIRAE ASSET EQUITY SAVINGS FUND	MIRAE ASSET BALANCED ADVANTAGE FUND	MIRAE ASSET MULTI ASSET ALLOCATION FUND	MIRAE ASSET AGGRESSIVE HYBRID FUND
CONSERVATIVE	DYNAMIC ALLOCATION	AGGRESSIVE	AGGRESSIVE
Unhedged Equity ~40% (+/-)5%	Unhedged Equity ~30% to 80%	Unhedged Equity ~40% to 75%	Unhedged Equity ~72% (+/-) 5%
Largecap Oriented	Flexicap Oriented	Largecap Oriented	Largecap Oriented
Equity Taxation but Low Equity Participation	Equity Taxation & Dynamic Participation	Equity Taxation & Multi Asset Participation	Equity Taxation & High Equity Participation
Moderately High Risk Experience	Very High Risk	Very High Risk	Very High Risk
EFFICIENT TAXATION / CONSERVATIVE NEEDS	BETTER EQUITY EXPERIENCE	BETTER INVESTMENT EXPERIENCE	ANCHORED RISK SEEKING

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

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 Mutual Fund Scheme.

For further details please consult your tax advisor. MF: Mutual Fund

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

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



SIP Amount:

Monthly and Quarterly:
₹ 500/- (multiples of ₹ 1/- thereafter),
minimum 5 in case of Monthly or 3 in
case of Quarterly option.



Taxation Status:

Equity Taxation



Minimum Investment

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

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

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

Mirae Asset Aggressive Hybrid Fund

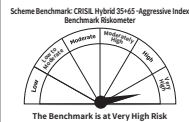
(Aggressive Hybrid Fund - An open ended hybrid scheme investing predominantly in equity and equity related instruments)

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.



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.



Mirae Asset Equity Savings Fund

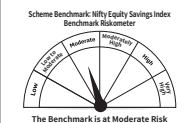
(An open ended scheme investing in equity, arbitrage and debt)

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.



Mirae Asset Multi Asset Allocation Fund

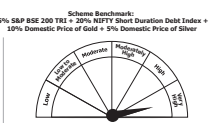
(An open-ended scheme investing in equity, debt & money market instruments, Gold ETFs, Silver ETFs and exchange traded commodity derivatives)

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

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



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Contact your financial advisor or mutual fund distributor for details