

# MIRAE ASSET AGGRESSIVE HYBRID FUND

(Formerly Mirae Asset Hybrid Equity Fund\*)

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

January 2025



# Mirae Asset Aggressive Hybrid Fund (previously, Mirae Asset Hybrid Equity Fund)

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

## Investments in Fund

65%-80% Equity and Equity Related Instruments

20%-35% Debt & Money Market Instruments

0%-10% Units issued by REITs and InvITs

## Investment Framework\*

Large Cap biased equity portfolio of strong growth companies at reasonable price  
Flexibility to invest across all the securities in the debt and money markets  
with more emphasis on highly rated instruments.

| <u>Fund Inception</u>   | <u>Category</u>  | <u>Benchmark</u>   |
|---|--|--|
| 29 <sup>th</sup> July 2015  | Aggressive Hybrid Fund   | CRISIL Hybrid 35+65 – Aggressive Index   |
| <u>Goal</u>   | <u>Ideal Investment Horizon</u>  | <u>Risk Profile</u>  |
|  Wealth Creation |  3+ Years |  Very High Risk |

## Fund Manager

Equity Portion

Debt Portion



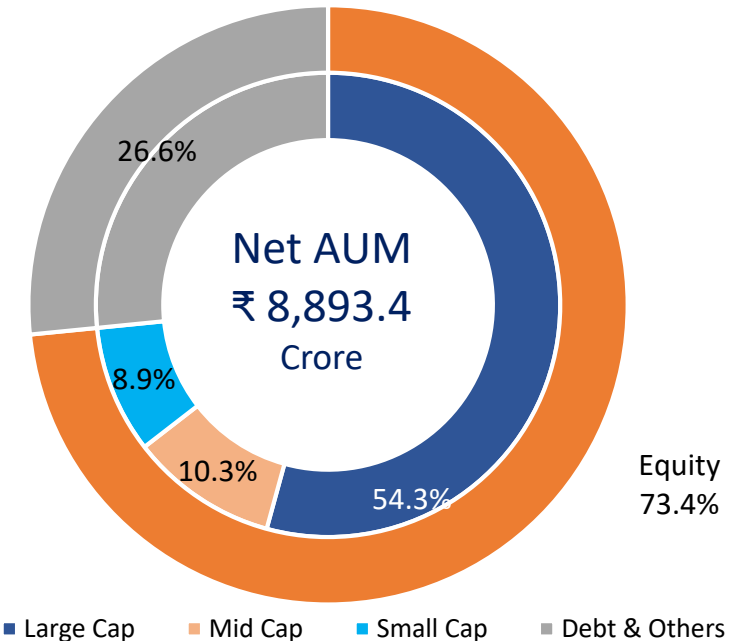
Mr. Harshad Borawake



Mr. Vrijesh Kasera



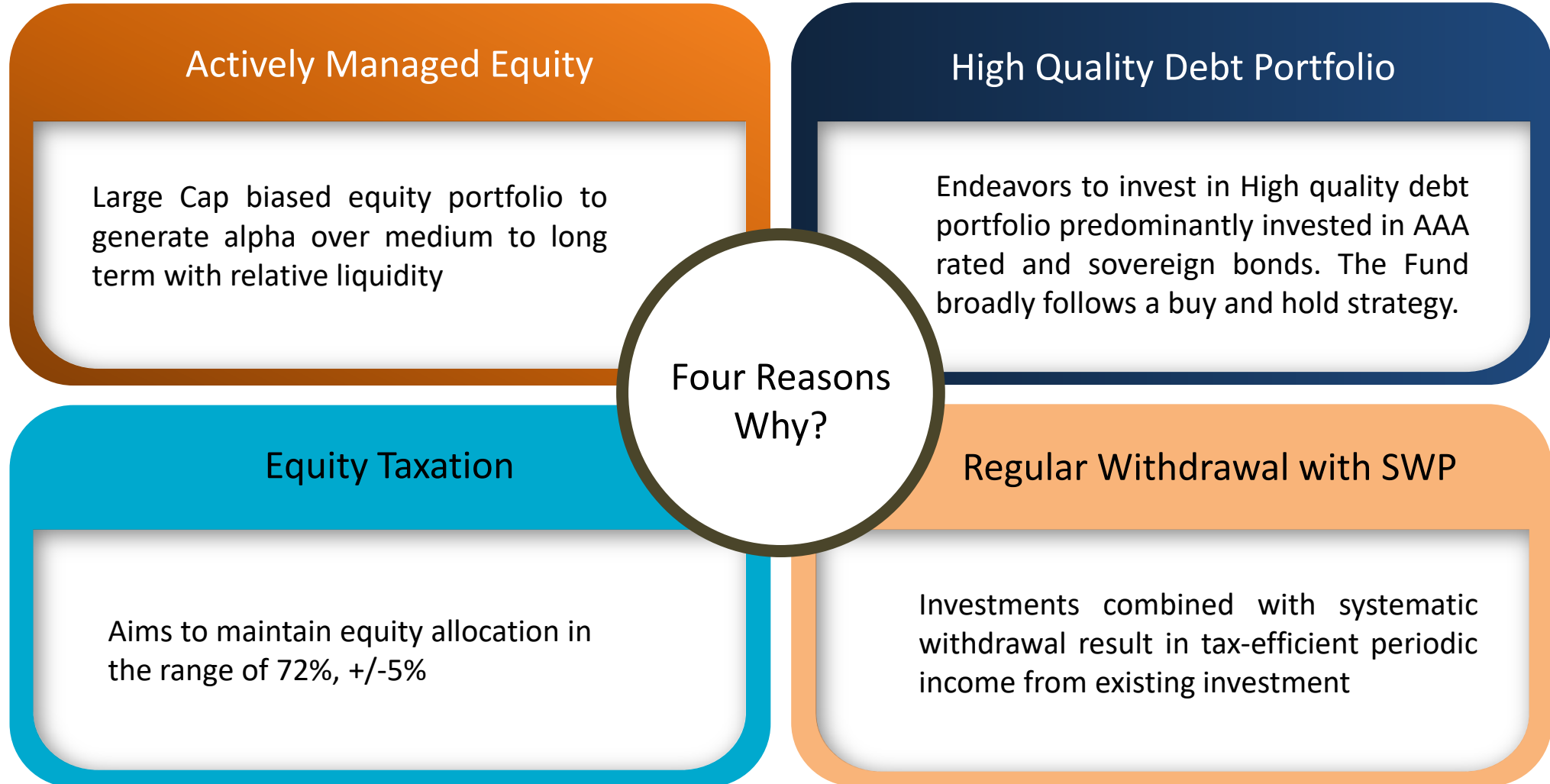
Mr. Mahendra Jajoo



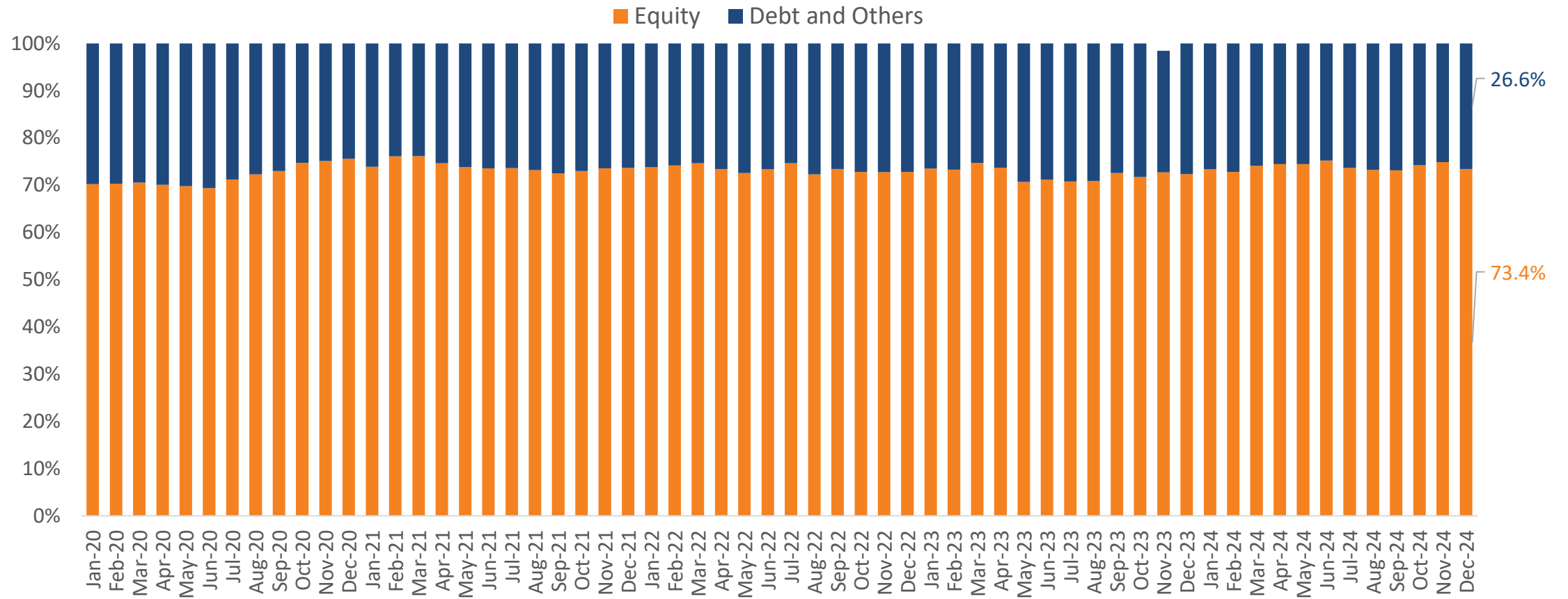
Source: Internal and AceMF, Data as on 31st December 2024. \*This is the current investment framework which may change in future without prior notice.

Note- Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated June 27, 2024, the universe of "Large Cap" shall consist of top 100 companies, "Mid Cap" shall consist of 101st to 250th company, "Small Cap" shall consist of 251st and onwards companies in terms of full market capitalization.; \*Change in the name of scheme from Mirae Asset Hybrid Equity Fund to Mirae Asset Aggressive Hybrid Fund w.e.f 15th December, 2023 please refer [notice cum addendum no. 62/2023](#) (ctrl + click)

## Why invest in Mirae Asset Aggressive Hybrid Fund?



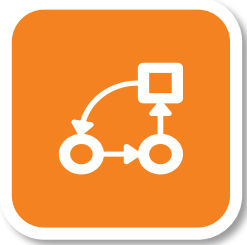
# Historic Asset Allocation



Source- AceMF, Data as on 31st December 2024.

Please visit the website for latest monthly portfolio <https://www.miraassetmf.co.in/downloads/portfolio>

## Mirae Asset Aggressive Hybrid Fund – Equity Investment Framework



The fund aims to maintain an equity allocation in the range of 72%, (+/-5%) to take advantage of market.

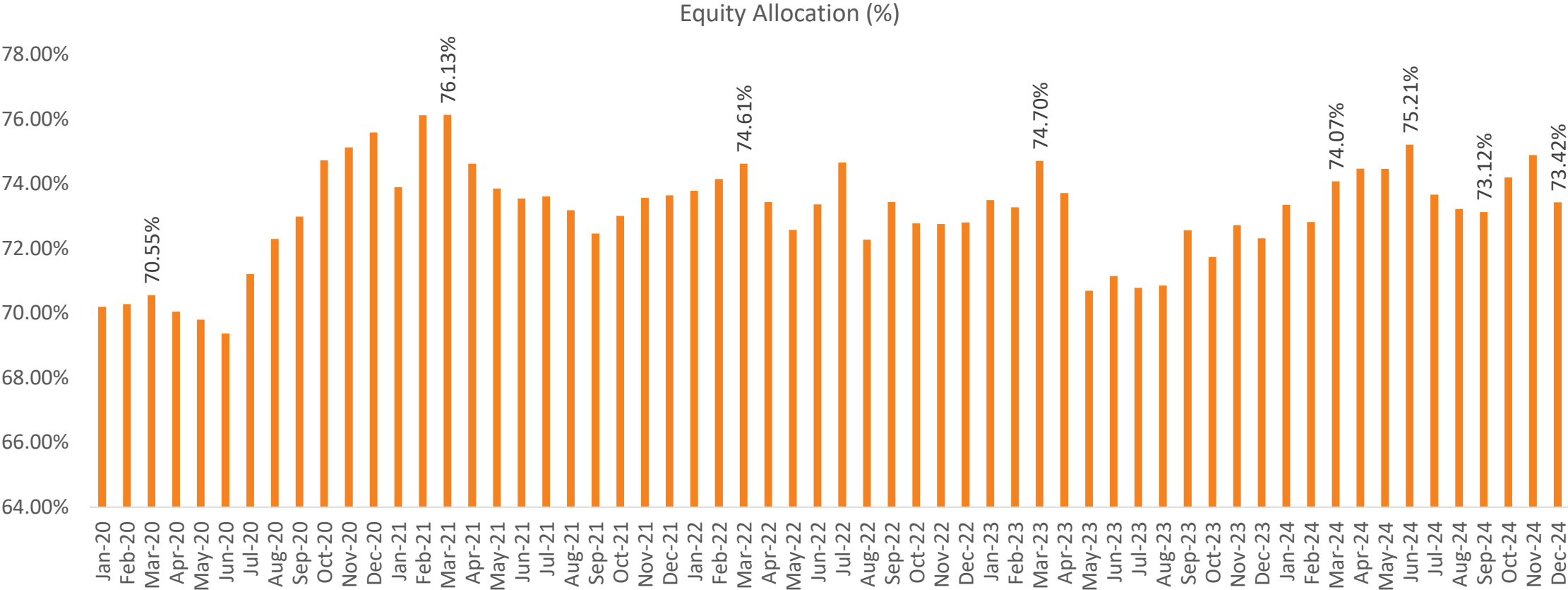


The portfolio aims to generate long term growth by increasing the equity exposure based on market cycles and valuations.



Portfolio is Large Cap biased which are relatively liquid and are typically first to react to economic revival.

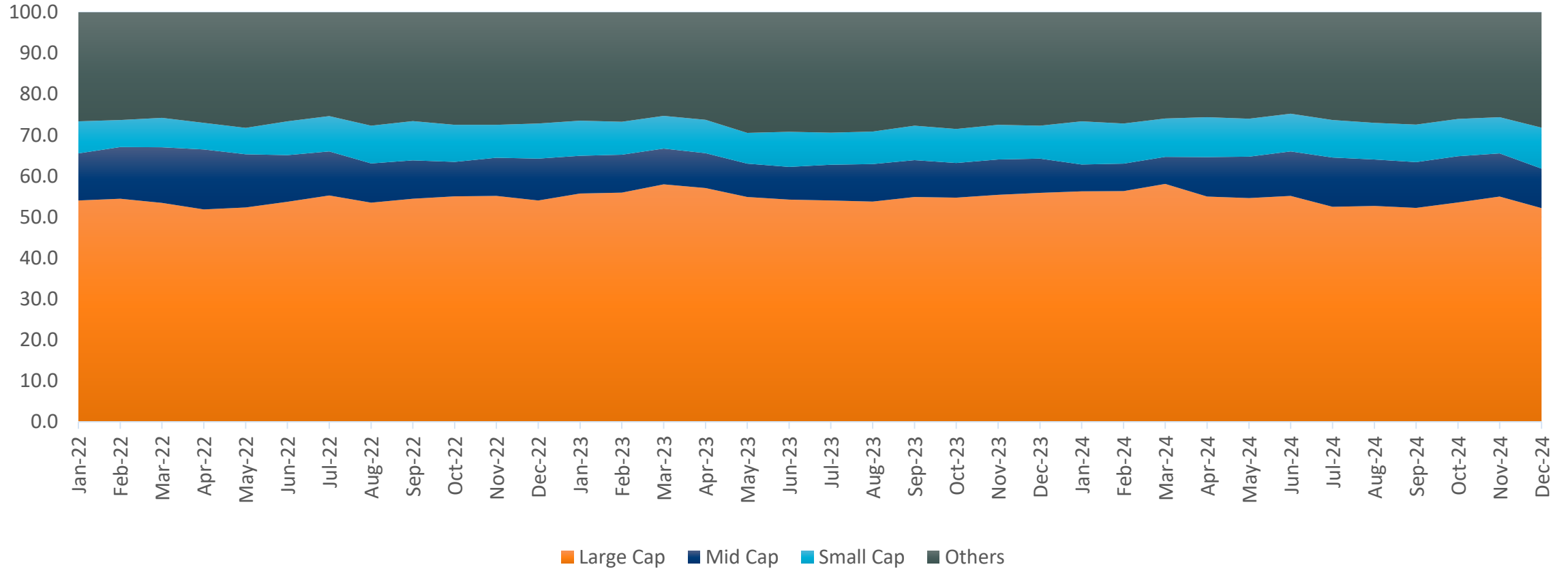
# Equity Portfolio - Historic Equity Allocation



The fund sticks to its aim of maintaining Equity allocation in the range of 72%, +/-5%

Source- AceMF, Data as on 31st December 2024. Please visit the website for latest monthly portfolio. <https://www.miraassetmf.co.in/downloads/portfolio>

# Historic Market Cap Allocation\*



Historically, the fund has been Large cap biased based on Risk-Reward ratio

Source: AceMF, Data as on 31st December 2024. Data for each market cap is shown as a percentage of total equity allocation.

\*Pursuant to Clause 2.7 of Part IV of SEBI Master Circular dated June 27, 2024, the universe of "Large Cap" shall consist of top 100 companies, "Mid Cap" shall consist of 101st to 250th company,, "Small Cap" shall consist of 251st and onwards companies in terms of full market capitalization. Please visit the website for latest monthly portfolio <https://www.miraeassetmf.co.in/downloads/portfolio>

## Fund Positioning- Sector OW/UW

| Sector                 | Fund Average Weight* | Benchmark Average Weight | OW/UW |
|------------------------|----------------------|--------------------------|-------|
| Bank- Private          | 17.83                | 19.49                    | -1.66 |
| Information Technology | 9.83                 | 11.38                    | -1.55 |
| NBFC                   | 5.68                 | 4.33                     | 1.35  |
| Pharma                 | 5.30                 | 3.87                     | 1.44  |
| Auto                   | 4.82                 | 6.95                     | -2.13 |
| Bank- PSU              | 4.15                 | 3.18                     | 0.97  |
| Telecom                | 3.90                 | 2.98                     | 0.92  |
| Home Improvement       | 3.87                 | 1.95                     | 1.92  |
| Power                  | 3.70                 | 4.24                     | -0.53 |
| HoldCo./ Conglom.      | 3.64                 | 6.97                     | -3.33 |
| EPC                    | 2.64                 | 2.93                     | -0.29 |
| FMCG                   | 2.26                 | 5.19                     | -2.93 |
| Consumer Services      | 2.17                 | 1.20                     | 0.96  |
| Defence                | 1.94                 | 1.29                     | 0.65  |
| Gas                    | 1.85                 | 0.76                     | 1.10  |

| Top Sectors Exposure            | % Allocation |
|---------------------------------|--------------|
| Banks                           | 16.77        |
| IT - Software                   | 7.50         |
| Pharmaceuticals & Biotechnology | 4.59         |
| Finance                         | 4.31         |
| Petroleum Products              | 3.26         |
| Telecom - Services              | 3.07         |
| Automobiles                     | 3.00         |
| Consumer Durables               | 2.21         |
| Power                           | 2.19         |
| Retailing                       | 2.06         |
| <hr/>                           |              |
| Number of Stocks                | 76           |
| Top 10                          | 31.06        |
| Top 20                          | 45.42        |

The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s) For complete portfolio of the scheme, please visit the website <https://www.miraeassetmf.co.in/downloads/portfolio>

Source: Internal, Data as on 31st December 2024; Fund Average Weight\*: Total Equity exposure is been considered and been based out to 100%; OW/UW: Over-weight/ Under-weight; These are based on the Fund Manager's outlook and are subject to change



## Debt Investment Framework

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Debt portion is managed with debt instrument predominantly in AAA rated papers and Sovereign Bonds.



The Fund broadly follows Buy and Hold Strategy.



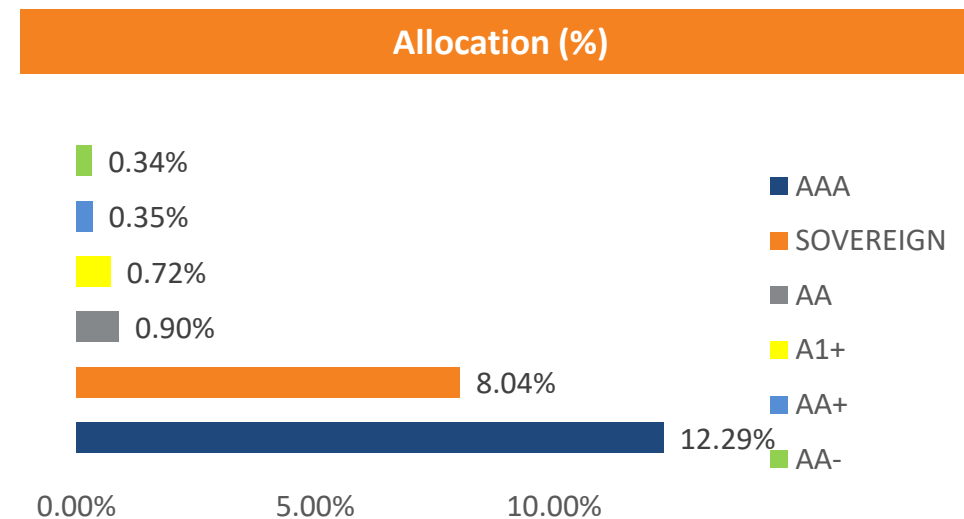
Debt Allocation seeks to generate relatively regular income with lower portfolio risk.

## Debt Portfolio - Snapshot

| Top 10 Debt holdings  | Rating     | % Allocation |
|---|------------|--------------|
| 7.1% Government of India (08/04/2034)                                 | SOVEREIGN  | 3.18%        |
| 6.79% Government of India (07/10/2034)                                | SOVEREIGN  | 1.66%        |
| 7.7% REC Limited (31/08/2026)   | ICRA AAA   | 1.16%        |
| 7.68% Indian Railway Finance Corporation Limited (24/11/2026)         | CRISIL AAA | 1.07%        |
| 7.59% Small Industries Dev Bank of India (10/02/2026)                 | CRISIL AAA | 0.84%        |
| 7.32% Government of India (13/11/2030)                                | SOVEREIGN  | 0.63%        |
| 7.7% National Bank For Agriculture and Rural Development (30/09/2027) | ICRA AAA   | 0.59%        |
| 7.18% Government of India (24/07/2037)                                | SOVEREIGN  | 0.56%        |
| 7.58% Power Finance Corporation Limited (15/01/2026)                  | CRISIL AAA | 0.56%        |
| 7.34% Small Industries Dev Bank of India (26/02/2029)                 | CRISIL AAA | 0.50%        |

| Quants                    |            |
|---------------------------|------------|
| Annualized Portfolio YTM* | 7.50%      |
| Average Maturity          | 4.77 Years |
| Modified Duration         | 3.41 Years |
| Macaulay Duration         | 3.58 Years |

\*In case of semi annual YTM, it will be annualized



Source- Internal, Data as on 31st December 2024. YTM: Yield to Maturity. MD – Maturity Date. ZCB – Zero Coupon Bond. SOV – Sovereign; **Past performance may or may Not be sustained in future**

The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s) For complete portfolio of the scheme, please visit the website <https://www.miraeassetmf.co.in/downloads/portfolio>

## Portfolio focused on Quality and Liquidity

| <b>Quality Factors (Equity Portion)</b>                             |                 |
|---|-----------------|
| <b>Parameter</b>  | <b>% of NAV</b> |
| <b>Exposure to Companies with Average ROE* &gt; 12%</b>             | 40.13           |
| <b>Exposure to Companies with Average ROIC<sup>§</sup> &gt; 10%</b> | 34.57           |
| <b>Weighted Average Net Debt to Equity Ratio (Ex-Financials)</b>    | 0.47            |

| <b>Liquidity Analysis (Equity Portion)</b> |                 |                         |
|--|-----------------|-------------------------|
| <b>Days to Exit</b>                        | <b>% of NAV</b> | <b>Number of Stocks</b> |
| <b>&lt;3 days</b>                          | 58.38%          | 55                      |
| <b>3-10 days</b>                           | 12.24%          | 13                      |
| <b>&gt;10 days</b>                         | 2.78%           | 8                       |

### **ROE (Return on Equity):**

ROE reflects a company's profitability. A higher average ROE indicates that the company has strong sustainable competitive advantage in the sector in which it operates.

### **ROIC (Return on Invested Capital):**

Similar to ROE, ROIC is a profitability measure and measures the percentage return that a company earns on its invested capital. It helps understand how efficiently a company is using its shareholders' funds to generate profits.

### **Net Debt to Equity Ratio:**

Net Debt to Equity Ratio is calculated by dividing the company's total debt minus cash to its total shareholder equity. Generally, a company with a high debt to equity ratio is considered riskier.

# Performance Attribution (Equity) – 3 Year

|              |        | Contributors       |            |           |                               | Detractors |                      |            |           |                               |         |
|--------------|--------|--------------------|------------|-----------|-------------------------------|------------|----------------------|------------|-----------|-------------------------------|---------|
| Over Weight  | Sector | Active Avg Weight  | Allocation | Selection | Total Attribution (Alpha) (%) | Sector     | Active Avg Weight    | Allocation | Selection | Total Attribution (Alpha) (%) |         |
|              |        | Pharma             | 1.03       | 0.47      | 1.51                          | 1.98       | Home Improvement     | 3.01       | (-0.15)   | (-2.28)                       | (-2.43) |
|              |        | Auto               | 0.48       | 1.11      | 0.03                          | 1.14       | Agri. / Chem.        | 0.53       | (-0.23)   | (-0.99)                       | (-1.22) |
|              |        | Defence            | 0.59       | 1.17      | (-0.12)                       | 1.05       | Logistics            | 0.49       | 0.14      | (-1.19)                       | (-1.05) |
|              |        | Cons. Services     | 0.46       | 0.96      | -                             | 0.96       | Insurance            | 0.64       | (-0.45)   | (-0.26)                       | (-0.70) |
|              |        | Tyres              | 0.35       | 0.13      | 0.73                          | 0.86       | AMC                  | 0.14       | (-0.51)   | (-0.16)                       | (-0.67) |
|              |        | Capital Market     | 0.15       | 0.71      | -                             | 0.71       |                      |            |           |                               |         |
| Under Weight | Sector | Active Avg Weight  | Allocation | Selection | Total Attribution (Alpha) (%) | Sector     | Active Avg Weight    | Allocation | Selection | Total Attribution (Alpha) (%) |         |
|              |        | FMCG*              | (-3.63)    | 1.91      | 0.48                          | 2.39       | Tobacco              | (-0.78)    | (-0.80)   | -                             | (-0.80) |
|              |        | Bank- Private      | (-0.87)    | (-0.57)   | 2.40                          | 1.83       | Oil- <b>Upstream</b> | (-0.52)    | (-0.62)   | (-0.03)                       | (-0.66) |
|              |        | IT^                | (-1.77)    | 0.98      | -0.07                         | 0.91       | Oil- OMC/ Refinery   | (-0.31)    | (-0.45)   | (-0.19)                       | (-0.64) |
|              |        | Retail - Jewellery | (-0.38)    | 0.21      | 0.51                          | 0.72       | Hotel                | (-0.29)    | (-0.52)   | -                             | (-0.52) |
|              |        | Capital Goods      | (-0.56)    | (-0.62)   | 0.87                          | 0.25       | Power                | (-1.89)    | (-1.44)   | 0.98                          | (-0.47) |

Source: Internal & Bloomberg. Data as on 31st December 2024. Past Performance may or may not be sustained in future. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s). For complete portfolio of the scheme, please visit the website <https://www.miraeassetmf.co.in/downloads/portfolio>.

FMCG\*: Fast Moving Consumer Goods; IT^: Information technology

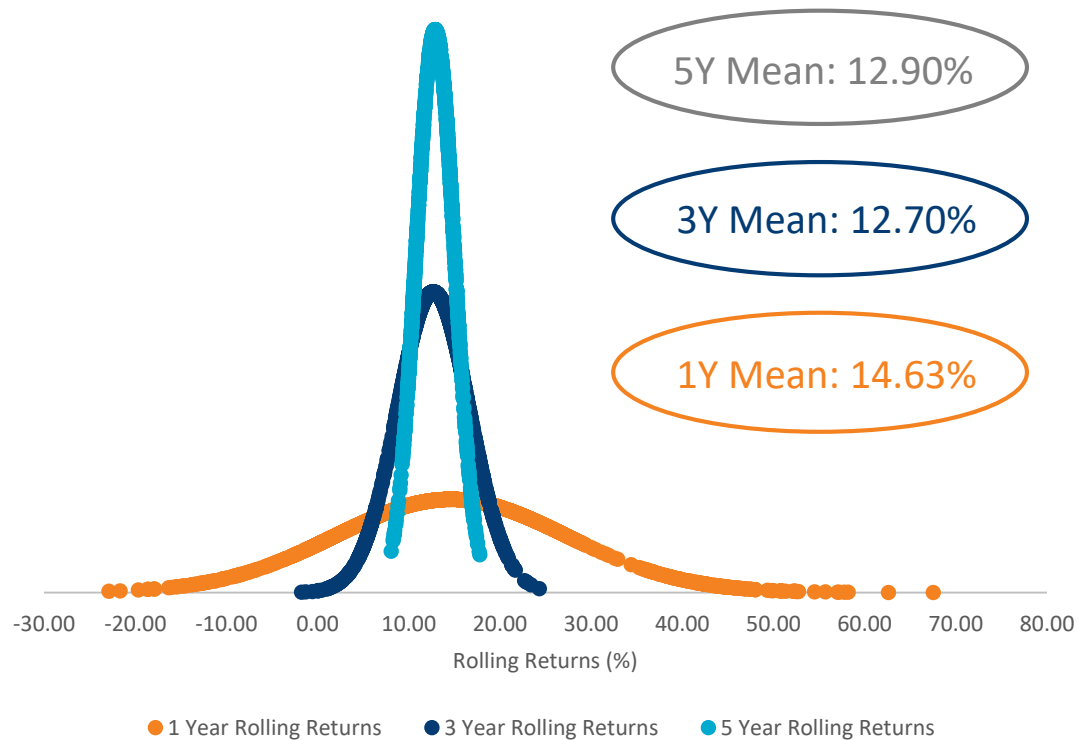
## FM Comments

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- I. The fund's asset allocation towards equity is based on the broader market and portfolio company valuations and has been ranging between 72% to 75% over the last one year. Further, given the typical investor profile for hybrid funds, our strategy has been to allocate more towards large cap stocks to enable risk adjusted returns.
- II. We prefer businesses with large growth opportunities, good returns on invested capital, competent management, and importantly, reasonable valuation. For portfolio construction, we have been following a two-pronged approach – it is a sort of barbell strategy. We like to invest in high quality businesses at one end of the spectrum and on the other end, we also participate in “deep in value” businesses. In a nutshell, we seek to construct a diversified portfolio, with a core and tactical approach and deliver decent risk-adjusted returns.
- III. The recent market correction can be attributed to valuations ahead of long term averages and some slowdown in the consumption bucket. We believe this is more transitional as we are seeing some green shoots in the rural and expect corporate earnings growth to resume in coming quarters. Further, India's macro setup better placed than other emerging markets.
- IV. At the current juncture, we may remain constructive on equities led by following factors: a) Cyclical upturn in many sectors (Real estate, Auto, Banking, Telecom, etc.), b) Manufacturing tailwinds led by China+1 & PLI, c) Capex recovery (India Inc. Balance Sheets have strengthened) and d) Consolidation (formalization).
- V. Our current overweight sectors: Healthcare, Financial Services (NBFC & Capital Markets), PSU Banks and select consumption names.

# Performance Analysis

## Return Distribution – Since Inception Rolling Returns



| Mirae Asset Aggressive Hybrid Fund | 1 Year Rolling Returns | 3 Year Rolling Returns | 5 Year Rolling Returns |
|------------------------------------|------------------------|------------------------|------------------------|
| Positive returns                   | 90.85%                 | 99.81%                 | 100.00%                |
| More than 8%                       | 70%                    | 88%                    | 100%                   |
| More than 10%                      | 62%                    | 81%                    | 92%                    |
| Total Observations                 | 2076                   | 1580                   | 1092                   |
| Minimum                            | -22.89                 | -1.74                  | 8.08                   |
| Maximum                            | 67.54                  | 24.31                  | 17.80                  |

The rolling return curve above depicts that staying invested for a longer term may offer a better possibility of earning better returns

Source: AceMF, Data as on 31st December 2024. 1 Year returns are on Absolute basis and 3 and 5 Year returns are on CAGR basis; Note: 1. Returns shown above are daily rolling returns since inception (29th July 2015) in terms of CAGR (%). 2. Rolling returns are calculated on daily frequency for respected time frame.

Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option; **Past Performance may or may not sustain in future.**

## Rolling Returns & Risk Ratios

| 3 Year Returns |          |          |          |          |          |          |          |
|----------------|----------|----------|----------|----------|----------|----------|----------|
|                | Dec-2024 | Dec-2023 | Dec-2022 | Dec-2021 | Dec-2020 | Dec-2019 | Dec-2018 |
| Fund Return    | 11.4%    | 14.7%    | 12.9%    | 16.3%    | 8.8%     | 13.1%    | 12.0%    |
| Alpha          | -0.4%    | 0.6%     | -1.0%    | 0.3%     | -1.5%    | 1.1%     | 0.8%     |

| Rolling Returns (Since Inception) |        |        |        |        |
|-----------------------------------|--------|--------|--------|--------|
|                                   | 1-Year | 3-Year | 5-Year | 7-Year |
| Fund Median Return                | 12.7%  | 13.3%  | 13.2%  | 12.7%  |
| Benchmark Median Return           | 12.3%  | 13.2%  | 13.1%  | 12.7%  |

| Ratios | Beta | Sharpe Ratio | Standard Deviation |
|--------|------|--------------|--------------------|
|        | 1.08 | 0.41         | 2.54               |

Source: AceMF, Data as on 31st December 2024. 1 Year returns are on Absolute basis and 3 and 5 Year returns are on CAGR basis; Note: 1. Returns shown above are daily rolling returns since inception (29th July 2015) in terms of CAGR (%). 2. Rolling returns are calculated on daily frequency for respected time frame.

Different Plans under the scheme has different expense structure. The reference and details provided here in are of Regular Plan - Growth Option; **Past Performance may or may not sustain in future.**



## Lumpsum Return

| Period   | Returns (%)  |                   |                        |
|--|--|-------------------|------------------------|
|  | Scheme   | Scheme Benchmark* | Additional Benchmark** |
| Last 1 year  | 13.49  | 12.69             | 9.41                   |
| Last 3 year  | 11.44  | 11.85             | 11.69                  |
| Last 5 Years   | 14.24  | 14.59             | 14.99                  |
| Since Inception  | 12.57  | 12.27             | 13.05                  |
| Value of Rs. 10,000 invested (in Rs.)<br>Since Inception | 30,541   | 29,799            | 31,798                 |
| NAV (in Rs)  | 30.541   |                   |                        |
| Index Value  | Index Value of Scheme Benchmark is 19,772.69 and Additional Benchmark is 1,21,164.19 |                   |                        |
| Date of allotment  | 29 July, 2015  |                   |                        |
| Scheme Benchmark*  | CRISIL Hybrid 35+65 –Aggressive Index  |                   |                        |
| Additional Benchmark**                                   | BSE Sensex (TRI)   |                   |                        |

For Further information about performance disclosure of the additional schemes managed by the same fund manager, please visit the below link:

<https://www.miraeassetmf.co.in/docs/default-source/fachsheets/mirae-factsheet-april-2024.pdf>

### Past Performance may or may not sustain in future

Data as on 31st December 2024

Different Plans under the scheme has different expense structure. The reference and details provided here are of Regular Plan - Growth Option.

Fund managers: Mr. Harshad Borawake (Equity Portion) (April 01, 2020), Vrijesh Kaseria (Equity Portion) (Since April 01, 2020) & Mr. Mahendra Jajoo (Debt Portion) (since September 08, 2016) respectively.)

For computation of since inception returns (%) the allotment NAV has been taken as Rs.10.00.; The performance of other funds managed by the same fund manager is given in the respective page of the schemes and on slide No.18 & 19

Returns below or for 1 year are absolute returns, returns above 1 year are CAGR- Compounded Annualized Growth returns.

Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/>

statutory-disclosure/addendum

## Mirae Asset Aggressive Hybrid Fund – SIP Report Card

|                               | 1 Year   | 3 Years  | 5 Years  | 7 Years   | Since Inception |
|-------------------------------|----------|----------|----------|-----------|-----------------|
| Total Amount Invested (in Rs) | 1,20,000 | 3,60,000 | 6,00,000 | 8,40,000  | 11,30,000       |
| MKT Value (in Rs.)            | 1,24,241 | 4,48,375 | 8,80,582 | 13,97,373 | 22,01,745       |
| Fund Return (%)               | 6.61     | 14.77    | 15.33    | 14.28     | 13.63           |
| Benchmark* Returns (%)        | 6.34     | 14.45    | 14.99    | 14.20     | 13.51           |
| Add. Benchmark** Return (%)   | 3.10     | 13.64    | 16.08    | 15.23     | 14.85           |

For Further information about performance disclosure of the additional schemes managed by the same fund manager, please visit the below link:

<https://www.miraeassetmf.co.in/docs/default-source/factsheet/mirae-factsheet-april-2024.pdf>

**Past Performance may or may not be sustained in future.**

The above table shows performance since inception for Mirae Asset Aggressive Hybrid Fund - Regular Plan - Growth Option.

\*Benchmark: CRISIL Hybrid 35+65 –Aggressive Index, \*\*Add. Benchmark: BSE SENSEX (TRI)

Data as on 31st December 2024 ; For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00; The SIP returns are calculated by XIRR approach assuming investment of Rs 10,000/- on the 1st working day of every month; For performance in SEBI format, refer to slide 16.;

Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>

## Performance of other funds managed by same Fund Managers

| Scheme                                     | Inception Date      | NAV in Rs. / Index Value | Fund Manager   | Returns (%) |        |        |                 | Value of Rs. 10000 invested^ |
|--|---------------------|--------------------------|--|-------------|--------|--------|-----------------|------------------------------|
|  |                     |                          |  | 1 Year      | 3 Year | 5 Year | Since Inception |                              |
| Mirae Asset Healthcare Fund                | 2nd July, 2018      | 39.537                   | Mr. Vrijesh Kasera   | 38.75       | 18.02  | 29.31  | 23.53           | 39,537                       |
| BSE Healthcare Index (TRI)                 |                     | 52,233.57                |  | 43.87       | 20.76  | 28.31  | 20.66           | 33,923                       |
| BSE Sensex (TRI) **                        |                     | 1,21,164.19              |  | 9.41        | 11.69  | 14.99  | 14.37           | 23,947                       |
| Mirae Asset Balanced Advantage Fund        | 11th August, 2022   | 13.413                   | Mr. Harshad Borawake;<br>Mr. Mahendra Jajoo  | 11.05       | -      | -      | 13.06           | 13,413                       |
| Nifty 50 Hybrid Composite Debt 50:50 Index |                     | 15,326.98                |  | 9.50        | -      | -      | 11.05           | 12,850                       |
| Nifty 50 Index (TRI)**                     |                     | 35,155.77                |  | 10.00       | -      | -      | 14.14           | 13,721                       |
| Mirae Asset Equity Savings Fund            | 18th December, 2018 | 19.260                   | Mr Vrijesh Kasera;<br>Mr Harshad Borawake;<br>Ms Bharti Sawant<br>& Mr. Mahendra Jajoo | 11.29       | 9.59   | 11.60  | 11.45           | 19,260                       |
| Nifty Equity Savings Index                 |                     | 5,962.79                 |  | 8.79        | 8.66   | 9.79   | 9.76            | 17,555                       |
| CRISIL 10 Year Gilt Index**                |                     | 4,867.02                 |  | 9.57        | 5.87   | 5.61   | 6.51            | 14,641                       |
| Mirae Asset Nifty SDL June 2028 Index Fund | 31st March, 2023    | 11.043                   | Mr. Mahendra Jajoo   | 8.11        | -      | -      | 7.65            | 11,381                       |
| Nifty SDL June 2028 Index                  |                     | 1,161.80                 |  | 8.77        | -      | -      | 8.30            | 11,503                       |
| CRISIL 10 Year Gilt Index**                |                     | 4,867.02                 |  | 9.57        | -      | -      | 8.77            | 11,591                       |

| Scheme  | Inception Date | NAV in Rs. / Index Value | Fund Manager   | Returns (%) |                 | Value of Rs. 10000 invested^ |
|---|----------------|--------------------------|--|-------------|-----------------|------------------------------|
|   |                |                          |  | 6 Months    | Since Inception |                              |
| Mirae Asset Multi Asset Allocation Fund   | 31st Jan 2024  | 11.196                   | Mr. Amit Modani, Mr. Siddharth Srivastava & Mr. Ritesh Patel | 4.73        | 13.10           | 11,196                       |
| 65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver |                | 113.27                   |  | 2.43        | 14.54           | 11,327                       |

Source: ACEMF, Data as on 31 December 2024. \*\*Additional Benchmark; **Past performances may or may not sustain in future.** Refer slide no 19 & 20 for more notes. Please visit the website for more details: <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>; ^Value of Rs. 10000 invested (in Rs.) Since Inception. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option. Latest available NAV has been taken for return calculation wherever applicable. Please visit the website for more details <https://www.miraeassetmf.co.in/downloads/statutory-disclosure/addendum>.

1. Fund manager of Mirae Asset Healthcare Fund: Mr. Vrijesh Kasera managing the scheme since 02 July, 2018.
2. Fund managers of Mirae Asset Aggressive Hybrid Fund: Mr. Harshad Borawake (Equity Portion) (April 01, 2020), Vrijesh Kasera (Equity Portion) (Since April 01, 2020) & Mr. Mahendra Jajoo (Debt Portion) (since September 08, 2016) respectively.
3. Fund Manager of Mirae Asset Equity Savings Fund: Mr. Harshad Borawake (since October 12, 2019), Mr. Vrijesh Kasera (since October 12, 2019), Ms. Bharti Sawant (since December 28, 2020) and Mr. Mahendra Jajoo (Debt Portion) (since December 18, 2018) respectively.
4. Fund manager of Mirae Asset Balanced Advantage Fund : Mr. Harshad Borawake & Mr. Mahendra Jajoo managing the fund since 11 August 2022.
5. Fund Manager of Mirae Asset Multi Asset Allocation Fund: 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) managing the scheme since January 31, 2024.
6. Fund Manger of Mirae Asset Nifty SDL June 2028 Index Fund Mr. Mahendra Jajoo managing the scheme since 31st March, 2023.

## Mirae Asset Healthcare Fund

(Sectoral/Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors)

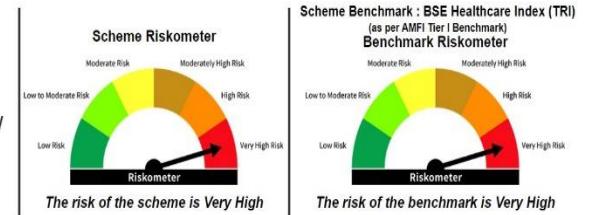
### PRODUCT LABELLING

#### Mirae Asset Healthcare Fund

This product is suitable for investors who are seeking\*

- To generate long term capital appreciation
- Investments in equity and equity related securities of companies benefitting directly or indirectly in Healthcare and allied sector in India

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



## 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

This product 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 Equity Savings Fund

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

### PRODUCT LABELLING

#### Mirae Asset Equity Savings Fund

This product 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 Balanced Advantage Fund

(An open ended dynamic asset allocation fund)

### PRODUCT LABELLING

#### Mirae Asset Balanced Advantage Fund

This product 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 Nifty SDL June 2028 Index Fund

(An open-ended target maturity Index Fund investing in the constituents of Nifty SDL June 2028 Index. A scheme with relatively high interest rate risk and relatively low credit risk)

### PRODUCT LABELLING

#### Mirae Asset Nifty SDL June 2028 Index Fund

This product is suitable for investors who are seeking\*

- Income over long term
- Investment in securities in line with Nifty SDL June 2028 Index to generate comparable returns subject to tracking errors.

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



## Mirae Asset Nifty SDL June 2028 Index Fund

| Potential Risk Class Matrix (PRC)     |                             |                       |                              |
|---------------------------------------|-----------------------------|-----------------------|------------------------------|
| Credit Risk →<br>Interest Rate Risk ↓ | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(Class C) |
| Relatively Low<br>(Class I)           |                             |                       |                              |
| Moderate<br>(Class II)                |                             |                       |                              |
| Relatively High<br>(Class III)        | A-III                       |                       |                              |

## 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

This product is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments in equity, debt & money market instruments, commodity ETFs and exchange traded commodity derivatives.

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



## Disclaimers

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

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**



**MIRAE ASSET**  
Mutual Fund

