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Paint your Financial Canvas

Mahindra Manulife Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)

@Units of Gold/Silver ETFs & other Gold and Silver instruments (including Exchange traded commodity derivative (ETCDs) as permitted by SEBI from time to time).

August 31, 2024

Why asset allocation matters : Asset Allocation is a strategy that aims to balance risk and reward by apportioning investments across asset classes.



Different asset classes performs at different points in time



Reduce dependency on a single asset class



Helps to mitigate volatility of portfolio returns

Why Mahindra Manulife Multi Asset Allocation Fund



Asset Allocation shall be rebalanced regularly by fund managers based on evolving market dynamics.



Diversified Portfolio that aims to combine stability of fixed income, growth potential of equity and tactical exposure to gold/silver.

Investment Approach



EQUITY : Diversified portfolio of stocks for long term capital appreciation.



DEBT : Dynamic duration management with a portfolio of high-quality securities with reasonable accruals.



Gold/Silver** : Tactical exposure to Gold and Silver

**Units of Gold/Silver ETFs & other Gold and Silver instruments (including Exchange traded commodity derivative (ETCDs) as permitted by SEBI from time to time.

Top 5 Sectors of the scheme* (% to Net Assets)

Sector	MMMAA
Financial Services	7.80%
Oil Gas & Consumable Fuels	4.83%
Information Technology	4.59%
Fast Moving Consumer Goods	4.39%
Capital Goods	2.77%

*For the equity portion

Data as on August 31, 2024

Top 5 Debt Holdings (as on August 31, 2024)

ICICI Prudential Gold ETF	7.59%
Nippon India Silver ETF	7.14%
National Bank For Agriculture and Rural Development (CB)	7.07%
7.18% GOI (MD 24/07/2037) (SOV)	6.16%
Small Industries Dev Bank of India (CB)	5.03%
Total	32.99%

CP - Commercial Paper, CD - Certificate of Deposit, CB - Corporate Bond, SOV- Sovereign

Portfolio Information

Annualised Portfolio YTM ^{1,2A}	7.30% ²
Macaulay Duration ^A	4.71 years ²
Modified Duration ^A	4.50 ²
Residual Maturity ^A	7.30 years ²
As on (Date)	August 31, 2024

¹In case of semi annual YTM, it will be annualised

^AFor debt component

²Yield to maturity should not be construed as minimum return offered by the Scheme. ²Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.

Calculated for the period since inception till August 31, 2024. | Data Source: ICRA Analytics, Bloomberg | Data as on August 31, 2024 | N.A.: Net Assets

Market Capitalization (% Of Equity Holdings)



62.61 - Large Cap

16.50 - Mid Cap

20.89 - Small Cap

Data as on August 31, 2024

As per the latest Market Capitalisation data provided by AMFI (In line with the applicable SEBI guidelines)

Top 10 Holdings (as on August 31, 2024)

Security	% of Net Assets
NTPC Limited	1.51%
State Bank of India	1.49%
ICICI Bank Limited	1.43%
HDFC Bank Limited	1.34%
Divi's Laboratories Limited	1.33%
LTIMindtree Limited	1.28%
Infosys Limited	1.27%
Aditya Vision Ltd	1.22%
Tech Mahindra Limited	1.17%
ITC Limited	1.13%
Total	13.17%

Scheme Details

Investment Objective:

The investment objective of the Scheme is to seek to generate long-term capital appreciation and income by investing in equity and equity related securities, debt & money market instruments, Gold/Silver ETFs and Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager:

Mr. Renjith Sivaram (Equity)

Total Experience: 13 years | **Experience in managing this fund:** 5 months (managing since March 13, 2024)

Mr. Rahul Pal (Debt)

Total Experience: 22 years | **Experience in managing this fund:** 5 months (managing since March 13, 2024)

Mr. Pranav Patel[§]

Total Experience: 9 years | **Experience in managing this fund:** 5 months (managing since March 13, 2024)

[§]Dedicated Fund Manager for Overseas Investments

Date of allotment: March 13, 2024

Benchmark: 45% NIFTY 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver

Option: IDCW (IDCW Option will have IDCW Reinvestment (D) & IDCW Payout facility) and Growth (D) D-Default

Minimum Application Amount: Rs. 1,000/- and in multiples of Rs. 1/- thereafter

Minimum Additional Purchase Amount: Rs. 1,000/- and in multiples of Rs. 1/- thereafter

Minimum amount for redemption/switch out: Rs. 1,000/- or 100 units or account balance, whichever is lower

Minimum Weekly & Monthly SIP Amount: Rs 500 and in multiples of Rs. 1 thereafter

Minimum Weekly & Monthly SIP Installments: 6

Minimum Quarterly SIP Amount: Rs 1,500 and in multiples of Rs. 1 thereafter

Minimum Quarterly SIP installments: 4

Monthly AAUM as on August 31, 2024 (Rs. in Cr.): 485.44

Monthly AUM as on August 31, 2024 (Rs. in Cr.): 498.31

Entry Load: Not applicable

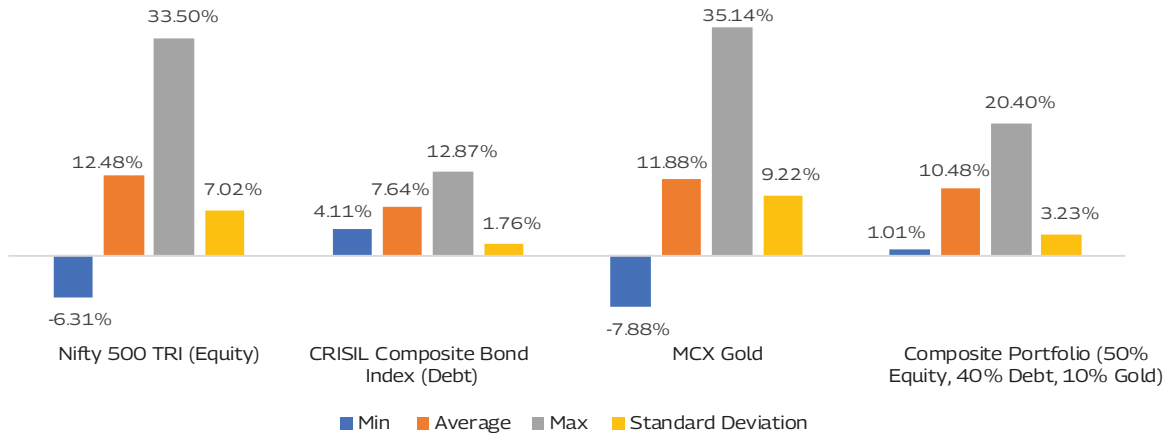
Exit Load: • An Exit Load of 0.5% is payable if Units are redeemed / switched-out up to 3 months from the date of allotment;

• Nil if Units are redeemed / switched-out after 3 months from the date of allotment.

Redemption /Switch-Out of Units would be done on First in First out Basis (FIFO).

Diversification Across Asset Classes May Reduce Volatility in Returns

3 Year Rolling Return Across Asset Classes: 2009-2024



Number of Times Composite Portfolio has performed above different thresholds*

	Performance Above 6%	Performance Above 8%	Performance Above 10%	Performance Above 12%
Composite Portfolio	91%	78%	58%	33%

Historical data shows that a diversified portfolio of equity, debt and gold asset classes offers a balanced combination of returns that helps mitigate losses. The Composite portfolio exhibits a notably lower level of volatility as measured by standard deviation compared to Equity and Gold.

Note: Data period: 31st May 2009- 31st May 2024. Returns are CAGR calculated on a 3-year rolling basis for every day for the period 31-May-2009 - 31-May-2024. The data provided above is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. Mahindra Manulife Investment Management Private Limited/Mahindra Manulife Mutual Fund is not guaranteeing or forecasting any returns. **Past performance may or may not be sustained in future.** *Internally defined threshold for illustrative purpose only to explain the concept of diversification of asset classes using the composite portfolio. The Composite portfolio is used for illustrative purposes to explain diversification of asset classes.

Source: Bloomberg/MCX/MFI Explorer;

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Scheme Name	This Product is Suitable for investors who are seeking*	Scheme Riskometer	Scheme Benchmark	Benchmark Riskometer
Mahindra Manulife Multi Asset Allocation Fund	<ul style="list-style-type: none"> Capital Appreciation while generating income over long term; Investments across equity and equity related instruments, debt and money market instruments, units of Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives. 	<p>RISKOMETER Investors understand that their principal will be at high risk</p>	<p>45% NIFTY 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver</p>	<p>RISKOMETER</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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