

Distributed by:

## 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).

**WHY ASSET ALLOCATION MATTERS :** Asset Allocation is a strategy that aims to balance risk and reward by apportioning investments across asset classes.



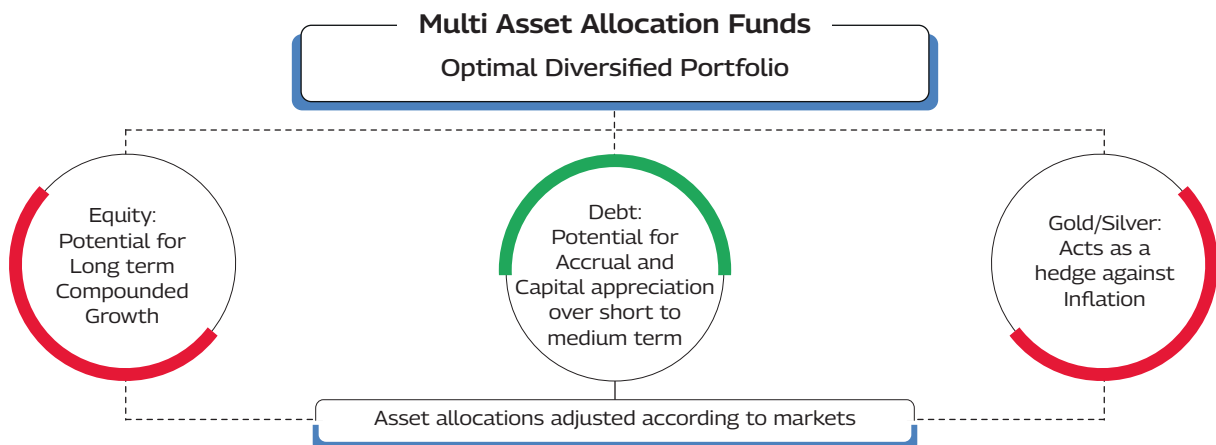
Different asset classes performs at different points in time



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



Provides investors with an opportunity for long term capital gains taxation with the benefit of indexation<sup>5</sup>

<sup>5</sup>As per prevailing tax laws. Please refer Scheme Information Document of the Scheme for more details on taxation. In view of individual nature of tax consequences, each unit holder is advised to consult his/her own professional tax advisors

### 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\*\*

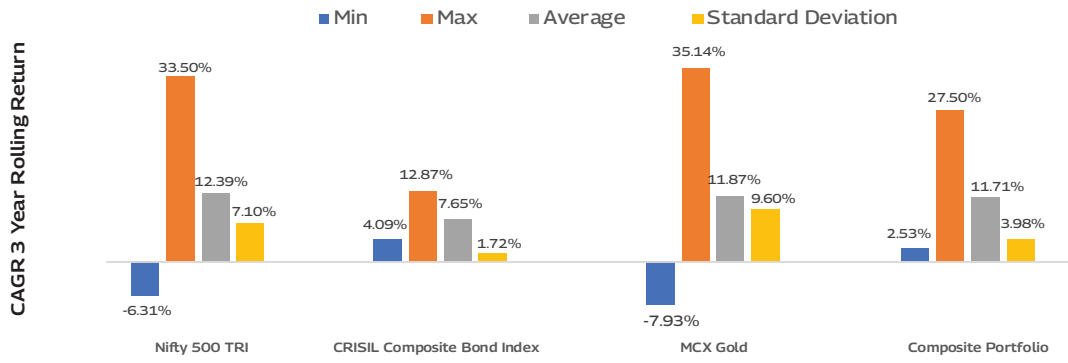
Tactical exposure to Gold and Silver



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

# 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%
<b>Composite Portfolio</b>	95%	83%	61%	44%

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: 31<sup>st</sup> Mar 2006 - 28<sup>th</sup> Mar 2024. Returns are CAGR calculated on a 3-year rolling basis for every day for the period 31-Mar-2009-28-Mar-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,

## ASSET ALLOCATION

The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

Instrument	Indicative Allocation (% of assets)		Risk Profile
	Minimum	Maximum	High/Moderate/Low
Equity and Equity related instruments <sup>^*</sup>	35	80	High
Debt and Money Market Securities <sup>#</sup> (including TREPS (Tri-Party Repo) and Reverse Repo in Government Securities)	10	55	Low to Moderate
Units of Gold/Silver ETFs & other Gold and Silver related instruments (including Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time <sup>%</sup>	10	30	Moderately High
Units issued by REITs & InvITs	0	10	Moderately High

<sup>%</sup>Including through ETCDs and/or any other mode of investment in commodities (apart from Gold and Silver), as permitted by SEBI from time to time.

<sup>^\*</sup>Including derivative instruments to the extent of 50% of the equity component of the Scheme.

Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time. The Scheme may utilize the entire available equity derivatives exposure limit as provided above, for hedging purpose. However, the equity derivatives exposure towards non-hedging purpose shall not exceed 20% of the net assets of the Scheme, subject to maximum derivatives exposure as defined above (i.e. 50% of the equity component of the Scheme). The margin money deployed on derivative positions would be included in the Debt and Money Market Securities category.

<sup>%</sup>The Scheme may invest in Foreign Securities (including Overseas ETFs) up to 20% of the net assets of the Scheme in compliance with clause 12.19 of the SEBI Master Circular pertaining to overseas investments by mutual funds, as amended from time to time. Further, the Scheme intends to invest US\$ 10 million in Overseas securities and US\$ 5 million in Overseas ETFs within six months from the date of the closure of the New Fund Offer (NFO) of the Scheme. Thereafter, the Scheme shall invest in Foreign Securities (including Overseas ETFs) as per the limits available to 'Ongoing Schemes' in terms of clause 12.19.1.3.c of the SEBI Master Circular. Further, SEBI vide its clause 12.19.1.3.d of the SEBI Master Circular, clarified that the above specified limit would be considered as soft limit(s) for the purpose of reporting only by mutual funds on monthly basis in the format prescribed by SEBI. <sup>#</sup>Money Market Instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

For detailed asset allocation, please refer SID/KIM available on our website www.mahindramanulife.com

## 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

**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 (First Tier Benchmark)

**Plans:** Regular & Direct

**Options:** Growth <sup>^</sup>; IDCW<sup>ℓ</sup>

**IDCW Sub-options:** IDCW Reinvestment <sup>^</sup> & IDCW Payout

**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).

**Fund Managers:**

Mr. Renjith Sivaram Radhakrishnan (Equity)  
Mr. Rahul Pal (Debt)  
Mr. Pranav Nishith Patel (Dedicated Fund Manager for Overseas Investments)

**Minimum Application Amount (Lumpsum):** ₹ 1,000 and in multiples of ₹ 1/- thereafter

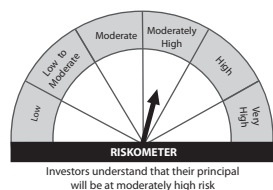
**Minimum Amount for Switch in:** ₹ 1,000/- and in multiples of ₹ 0.01/- thereafter.

**Minimum Application Amount (SIP) for weekly and monthly frequencies:** 6 installments of ₹ 500 /- each and in multiples of ₹ 1/- thereafter

**Minimum Application Amount (SIP) for quarterly frequency:** 4 installments of ₹ 1,500/- each and in multiples of ₹ 1/- thereafter

<sup>ℓ</sup>IDCW: Income Distribution cum Capital Withdrawal  
<sup>^</sup> Default Option

Scheme Riskometer\*\*\*



Investors understand that their principal will be at moderately high risk.

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

This product is suitable for investors who are seeking<sup>##</sup>

- 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.

**mahindra**  
**Manulife** MUTUAL FUND

**Distributed by:**

\*\*\*The product labelling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.

022 6632 7900 / 1800 419 6244 (Toll Free) Mon-Fri (9AM to 6PM)

mfinvestors@mahindra.com

Corporate Office: Unit No. 204, 2nd Floor, Amity Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (West), Mumbai - 400 070.

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