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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).

September 30, 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	7.58%
Oil Gas & Consumable Fuels	4.44%
Fast Moving Consumer Goods	4.21%
Information Technology	3.97%
Capital Goods	3.05%

*For the equity portion

Data as on September 30, 2024

Top 5 Debt Holdings (as on September 30, 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 ^{1A}	7.38% ²
Macaulay Duration ^A	4.54 years ²
Modified Duration ^A	4.33 ²
Residual Maturity ^A	7.32 years ²
As on (Date)	September 30, 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 September 30, 2024. | Data Source: ICRA Analytics, Bloomberg | Data as on September 30, 2024 | N.A.: Net Assets

Market Capitalization (% Of Equity Holdings)



63.46 - Large Cap
15.61 - Mid Cap
20.93 - Small Cap

Data as on September 30, 2024

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

Top 10 Holdings (as on September 30, 2024)

Security	% of Net Assets
Nippon India Silver ETF	8.73%
ICICI Prudential Gold ETF	7.58%
National Bank For Agriculture and Rural Development (CB)	6.76%
Muthoot Finance Limited (CB)	4.80%
7.1% GOI (MD 08/04/2034) (SOV)	4.11%
7.3% GOI (MD 19/06/2053) (SOV)	3.62%
7.23% GOI (MD 15/04/2039) (SOV)	2.98%
7.18% GOI (MD 24/07/2037) (SOV)	2.96%
Brookfield India Real Estate Trust (REIT)	2.70%
Kotak Mahindra Investments Limited (CB)	1.93%
Total	46.17%

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:** 6 months (managing since March 13, 2024)

Mr. Rahul Pal (Debt)

Total Experience: 22 years | **Experience in managing this fund:** 6 months (managing since March 13, 2024)

Mr. Pranav Patel[§]

Total Experience: 9 years | **Experience in managing this fund:** 6 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 September 30, 2024 (Rs. in Cr.): 508.40

Quarterly AAUM as on September 30, 2024 (Rs. in Cr.): 457.39

Monthly AUM as on September 30, 2024 (Rs. in Cr.): 523.03

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).

Scheme Performance (as on September 30, 2024)


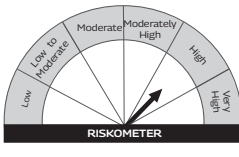
Mahindra Manulife Multi Asset Allocation Fund	Simple Annualised Returns (%)		Value of Investment of ₹ 10,000*		NAV / Index Value (as on September 30, 2024)
	6 Months	Since Inception	6 Months (₹)	Since Inception	
Regular Plan - Growth Option	26.02	26.47	11,326	11,458	11.4578
45% Nifty 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver ^A	26.34	28.35	11,342	11,561	11.5610
Nifty 50 TRI ^{AA}	32.53	33.27	11,658	11,832	38,315.21

^ABenchmark ^{AA}Additional Benchmark. Inception/Allotment date: 13-Mar-24. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. ^BBased on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Renjith Sivaram is managing this scheme since March 13, 2024. Mr. Rahul Pal is managing this fund since March 13, 2024. Mr. Pranav Patel is managing this fund since March 13, 2024. ^SDedicated Fund Manager for Overseas Investments. **Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year.**

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Get in Touch: Unit No. 204, 2nd Floor, Amity Building, Piramal Agastya Corporate Park, LBS Road, Kamani Junction, Kurla (W), Mumbai - 400 070.
Phone: +91-22-66327900, Fax: +91-22-66327932
Toll Free No: 1800 419 6244 Website: www.mahindramanulife.com

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.

Performance of other schemes managed by the Fund Manager(s) (as on September 30, 2024)

Scheme Name	Scheme Inception Date	Fund Manager(s)	Managing since	CAGR Returns (%)		
				1 yr	3 yrs	5 yrs
Mahindra Manulife Aggressive Hybrid Fund - Reg - Growth	19-July-19	Ms. Fatema Pacha (Equity Portion)	16-Oct-20	37.40	17.70	21.11
		Mr. Manish Lodha (Equity Portion)	21-Dec-20			
		Mr. Rahul Pal (Debt Portion)	Since inception			
		Mr. Amit Garg	02-May-24			
CRISIL Hybrid 35+65 Aggressive Index [^]				28.52	13.61	16.80
Mahindra Manulife Equity Savings Fund - Reg - Growth	01-Feb-17	Mr. Manish Lodha (Equity Portion)	21-Dec-20	16.41	9.11	12.11
		Mr. Renjith Sivaram (Equity Portion)	03-Jul-23			
		Mr. Rahul Pal (Debt Portion)	05-Jan-24			
		Mr. Pranav Patel [#]	Since inception			
Nifty Equity Savings TRI [^]				16.16	9.29	10.85
Mahindra Manulife Arbitrage Fund - Reg - Growth	24-Aug-20	Mr. Abhinav Khandelwal (Equity Portion)	1-Apr-22	5.94	4.72	-
		Mr. Manish Lodha (Equity Portion)	21-Dec-20			
		Mr. Rahul Pal (Debt Portion)	Since inception			
Nifty 50 Arbitrage Index [^]				7.05	6.09	-
Mahindra Manulife Liquid Fund - Reg - Growth	04-Jul-16	Mr. Rahul Pal	Since inception	7.34	6.10	5.28
		Mr. Amit Garg	08-Jun-20			
CRISIL Liquid Debt A-I Index [^]				7.34	6.17	5.33
Mahindra Manulife Low Duration Fund - Reg - Growth	15-Feb-17	Mr. Rahul Pal	Since inception	6.95	5.48	5.39
CRISIL Low Duration Debt A-I Index [^]				7.57	6.17	6.07
Mahindra Manulife Ultra Short Duration Fund - Reg - Growth	17-Oct-19	Mr. Rahul Pal	Since inception	7.18	5.85	-
		Mr. Amit Garg	08-Jun-20			
CRISIL Ultra Short Duration Debt A-I Index [^]				7.62	6.37	-
Mahindra Manulife Overnight Fund - Reg - Growth	23-Jul-19	Mr. Rahul Pal	Since inception	6.67	5.66	4.75
		Mr. Amit Garg	08-Jun-20			
CRISIL Liquid Overnight Index [^]				6.81	5.81	4.89
Mahindra Manulife Dynamic Bond Fund - Reg - Growth	20-Aug-18	Mr. Rahul Pal	Since inception	9.32	4.82	4.91
CRISIL Dynamic Bond A-III Index [^]				9.31	5.74	7.07
Mahindra Manulife Short Duration Fund - Reg - Growth	23-Feb-21	Mr. Rahul Pal	Since inception	7.77	5.30	-
		Mr. Pranav Patel [#]	05-Jan-24			
CRISIL Short Duration Debt A-II Index [^]				7.91	5.80	-
Mahindra Manulife Balanced Advantage Fund - Reg - Growth	30-Dec-21	Mr. Manish Lodha (Equity Portion)	Since inception	27.53	-	-
		Ms. Fatema Pacha (Equity Portion)				
		Mr. Rahul Pal (Debt Portion)				
Nifty 50 Hybrid Composite Debt 50: 50 Index [^]				20.58	-	-
Mahindra Manulife Asia Pacific REIT FoF - Reg - Growth	20-Oct-21	Mr. Pranav Patel [#]	05-Jan-24	16.60	-	-
		Mr. Amit Garg	Since inception			
FTSE EPRA Nareit Asia ex Japan REITs Index [^]				19.53	-	-
Mahindra Manulife Business Cycle Fund - Reg - Growth	11-Sep-23	Mr. Krishna Sanghavi	Since inception	59.61	-	-
		Mr. Renjith Sivaram				
		Mr. Pranav Patel [#]	05-Jan-24			
Nifty 500 TRI [^]				41.27	-	-

[^]Benchmark CAGR - Compounded Annual Growth Rate. [#]Dedicated Fund Manager for Overseas Investments

Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments. The performance details provided above are of Growth Option under Regular Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. Mr. Renjith Sivaram manages 4 schemes, Mr. Rahul Pal manages 11 schemes and Mr. Pranav Patel manage 5 schemes each of Mahindra Manulife Mutual Fund. The performance data for the schemes which have not completed one year has not been provided. Performance as on September 30, 2024

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