Nippon India Asset Allocator FoF

(An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund)

Performance of various Asset Classes and Sub Asset Classes keep changing over time. Even the best of minds cannot always predict which asset class will do well.

But we have a solution for you!

Nippon India Asset Allocator FoF invests across Equity oriented schemes, Debt oriented schemes and Gold ETF of Nippon India Mutual Fund with the help of an in-house proprietary model. This model decides allocation across Large Cap, Mid Cap, Small Cap, Short Term Debt, Long Term Debt and Gold ETF.

This dynamic framework uses a robust set of Macro, Micro & Market Indicators with an aim to deliver superior risk adjusted returns.

This ensures that you are always invested in the asset classes where the growth is most likely to be!

For more information, contact your mutual fund distributor or visit: mf.nipponindiaim.com

Investors will be bearing the recurring expenses of the scheme in addition to the expenses of underlying schemes.

*Investors should consult their financial advisors 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.
Asset Class & Sub asset class trends keep changing!

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<tbody>
<tr>
<td>Large Cap 6.1</td>
<td>Small Cap 64.1</td>
<td>Small Cap 33.4</td>
<td>Large Cap 10.9</td>
<td>Large Cap 2.6</td>
<td>Small Cap 61.0</td>
<td>Mid Cap 9.3</td>
<td>Mid Cap 8.7</td>
<td>Small Cap 71.1</td>
<td>Large Cap 7.6</td>
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<tr>
<td>Mid Cap 2.7</td>
<td>Mid Cap 40.7</td>
<td>Mid Cap 21.2</td>
<td>Mid Cap -2.1</td>
<td>Mid Cap -12.5</td>
<td>Mid Cap 50.0</td>
<td>Large Cap 5.0</td>
<td>Small Cap 7.7</td>
<td>Mid Cap 56.9</td>
<td>Mid Cap -4.0</td>
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<tr>
<td>Small Cap -1.0</td>
<td>Large Cap 26.5</td>
<td>Large Cap 16.8</td>
<td>Small Cap -5.9</td>
<td>Small Cap -22.8</td>
<td>Large Cap 33.4</td>
<td>Small Cap 2.7</td>
<td>Large Cap -2.0</td>
<td>Large Cap 34.2</td>
<td>Small Cap -9.7</td>
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Divergence is sharp even within sub segments of asset classes.

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<tbody>
<tr>
<td>Short Term Debt 3.6</td>
<td>Short Term Debt 4.4</td>
<td>Short Term Debt 10.4</td>
<td>Long Term Debt 10.5</td>
<td>Short Term Debt 6.7</td>
<td>Short Term Debt 6.0</td>
<td>Long Term Debt 14.9</td>
<td>Short Term Debt 8.7</td>
<td>Long Term Debt 14.1</td>
<td>Short Term Debt 8.3</td>
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<tr>
<td>Long Term Debt 0.4</td>
<td>Long Term Debt 1.4</td>
<td>Long Term Debt 9.2</td>
<td>Short Term Debt 9.5</td>
<td>Long Term Debt 6.0</td>
<td>Long Term Debt 0.0</td>
<td>Short Term Debt 9.8</td>
<td>Long Term Debt 7.4</td>
<td>Short Term Debt 10.5</td>
<td>Long Term Debt -0.7</td>
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<tr>
<td>15.1</td>
<td>-4.0</td>
<td>27.5</td>
<td>24.0</td>
<td>7.8</td>
<td>4.3</td>
<td>11.3</td>
<td>-7.0</td>
<td>1.8</td>
<td>-13.2</td>
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Note: 1) For Large Cap, S&P BSE 100 TRI returns are considered; 2) For Gold, Domestic Price of Gold are considered 3) For Mid Cap, S&P BSE Mid Cap TRI returns are considered; 4) For Small Cap, S&P BSE Small Cap TRI returns are considered; 5) For Short Term Debt, Crisil ShortTerm Bond Fund Index returns are considered; 6) For Long Term Debt, Crisil 10 yr Gilt Index returns are considered; 7) Source: MFI Explorer.

The above table is only for illustrative purpose & should not be construed as a promise, guarantee or a forecast of any minimum returns of any of the Nippon India Mutual Fund Scheme.

Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

Predicting Asset class behavior is extremely difficult

Market commentaries keep changing!

Even the Best of Minds fail to capture the Asset class trends

For instance – Market Experts were extremely pessimistic in Mar’20 and expected a deep correction in Markets. However, by Dec’20 markets were hovering near their record highs and Experts are very optimistic now

Source: Bloomberg, NYTimes, The Guardian, Live Mint, Business Standard, CNBC TV18, Barron’s, Times Now, MarketWatch & CNN

Challenges in Navigating from one Asset class to another

Key Fundamentals driving returns for Equity are quintessentially very different from drivers of Gold and Debt

Hence extent to which valuations/yields could guide is quite limited

Capturing the structural shifts, Tops and Bottoms of a cycle for the asset classes is easier said than done.
Though it’s difficult to predict individual asset class trends. But, dynamic asset allocation may lead to better risk-adjusted returns.

So, how do you navigate and benefit from the cycles?

What we Believe

1. Global Cues matter a lot
2. Capital/Liquidity is ONE – all traded markets are connected, hence price performances are often
3. Assess Fundamental, Macro, Behavioral & Sentiment Factors of all Asset Classes before going for Asset Allocation
4. Follow the Rules

The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and should not be construed as an investment advice or direct or indirect solicitation for the scheme or the performance.

What we Propose

Holding a diversified multi-asset portfolio may help benefit from the cyclical nature of asset classes

Building an Asset Allocation framework based on select time-tested and robust set of Macro and Market Variables

The above information just highlights the benefits of a dynamic asset allocation framework and should not be construed as an investment advice or direct or indirect solicitation for the scheme or the performance. The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers.

What we Offer

A Fund of Funds which invests across in-house Equity Funds, Debt Funds and Gold ETF

Aim to Benefit from three layers of alpha

01 Rules based tactical allocation of asset classes
02 Rules based tactical allocation within each asset class
03 Alpha potential from investing in actively managed schemes
Presenting
Nippon India Asset Allocator FoF (NIAAF)
(An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund)

A Solution that aims to capture changing trends among Asset classes & within asset classes through a robust dynamic asset allocation model

Investment Objective & Asset Allocation

The primary investment objective of the Scheme is to seek long term capital growth by investing in units of equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

The Fund will invest in units of Equity oriented schemes, Debt oriented schemes and Gold ETF of Nippon India Mutual Fund. The Scheme will follow an in-house proprietary model to determine the optimum allocation in equity, debt and gold asset class. The rebalancing will be done on a monthly basis.

In-House Proprietary Model

Note: This slide provides information on our in-house proprietary model that will be used for making investments under Nippon India Asset Allocator FoF. The model is solely dependent on the market conditions and various factors and hence, the results may differ from time to time. Thus, it does not assure, guarantee or promise of any results and do not constitute any guidelines or recommendation of any course of action to be followed by the reader.

Source: Bloomberg, NIMF Research
MoM Asset Allocation Trend Since Launch

Asset Allocation Trend

Inception Date: 8-Feb-21 | Data as on October 31, 2023

Source: NIMF Factsheet

MoM Allocation Trend Since Launch – Within Equities

Inception Date: 8-Feb-21 | Data as on October 31, 2023

Source: NIMF Factsheet
MoM Portfolio Allocation Trend Since Launch

Data as on October 31, 2023.

A robust model based dynamic asset allocation approach that may help in capturing the changing asset class trends.

Scheme Features

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<th>Scheme Name</th>
<th>Nippon India Asset Allocator FoF</th>
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<tr>
<td>Type of Scheme</td>
<td>An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF of Nippon India Mutual Fund</td>
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<tr>
<td>Benchmark</td>
<td>CRISIL Hybrid 50 + 50 – Moderate Index</td>
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<td>Minimum Application Amount</td>
<td>Rs 5,000 and in multiples of Re. 1 thereafter</td>
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<tr>
<td>Entry Load:</td>
<td>Not Applicable</td>
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| Exit Load: | 10% of the units allotted shall be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load. Redemption of units would be done on First in First out Basis (FIFO):
• 1% if redeemed or switched on or before completion of 12 months from the date of allotment of units.
• Nil, thereafter |

Load Structure

Data as on October 31, 2023. Past Performance may or may not be sustained in future.

Note: For further details about the scheme, kindly refer to Scheme Information Document

Disclaimer: The information herein is meant only for general reading purposes and the views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Certain factual and statistical information (historical as well as projected) pertaining to industry and markets have been obtained from independent third party sources, which are deemed to be reliable. It may be noted that since Nippon Life India Asset Management Limited (NAM India) (formerly known as Reliance Nippon Life Asset Management Limited) has not independently verified the accuracy or authenticity of such information or data, or for that matter the reasonableness of the assumptions upon which such data and information has been processed or arrived at NAM India does not in any manner assures the accuracy or authenticity of such data and information. Some of the statements assertions contained in these materials may reflect NAM India’s views or opinions, which in turn may have been formed on the basis of such data or information.

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