

Be Where the Growth is



Visual is for illustration purpose only.

## Nippon India Asset Allocator FoF

(An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes, gold ETF, units of ETFs/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s).)

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, gold ETF, units of ETFs/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s) 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 Long Term Debt, Gold ETF and Units of ETFs/Index Funds

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](http://mf.nipponindiaim.com)

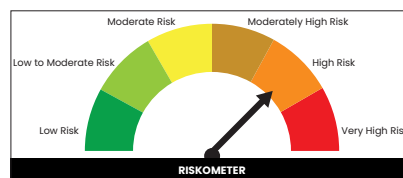
Investors will be bearing the recurring expenses of the scheme in addition to the expenses of underlying schemes.

**This product is suitable for investors who are seeking\*:**

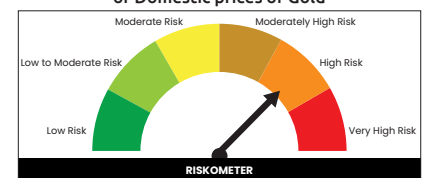
- Long term capital growth
- An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF, units of ETFs/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s).

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

**Nippon India Asset Allocator FoF**



**AMFI Tier I Benchmark -90% CRISIL Hybrid 50 + 50 – Moderate Index + 10% of Domestic prices of Gold**



## Asset Class & Sub asset class trends keep changing!

### Equity Returns(%)

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Small Cap 48.8	Large Cap 6.1	Small Cap 64.1	Small Cap 33.4	Large Cap 10.9	Large Cap 2.6	Small Cap 61.0	Mid Cap 9.3	Mid Cap 8.7	Small Cap 71.1
Mid Cap 47.2	Mid Cap 2.7	Mid Cap 40.7	Mid Cap 21.2	Mid Cap -2.1	Mid Cap -12.5	Mid Cap 50.0	Large Cap 5.0	Small Cap 7.7	Mid Cap 56.9
Large Cap 23.2	Small Cap -1.0	Large Cap 26.53	Large Cap 16.8	Small Cap -5.9	Small Cap -22.8	Large Cap 33.4	Small Cap 2.7	Large Cap -2.0	Large Cap 34.2

**Divergence is sharp even within sub segments of asset classes.**



### Debt Returns(%)

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Long Term Debt 7.8	Short Term Debt 3.6	Short Term Debt 4.4	Short Term Debt 10.4	Long Term Debt 10.5	Short Term Debt 6.7	Short Term Debt 6.0	Long Term Debt 14.9	Short Term Debt 8.7	Long Term Debt 14.1
Short Term Debt 7.3	Long Term Debt 0.4	Long Term Debt 1.4	Long Term Debt 9.2	Short Term Debt 9.5	Long Term Debt 6.0	Long Term Debt 0.0	Short Term Debt 9.8	Long Term Debt 7.4	Short Term Debt 10.5

### Gold Returns(%)

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
13.8	15.1	-4.1	28.2	24.6	7.6	6.3	10.1	-6.6	-6

#### Top Performers in Equity:

- Large Caps - 3 years
- Mid Caps – 2 years
- Small Caps – 5 years

#### Top Performers in Debt:

- Short Term Debt - 6 years
- Long Term Debt – 4 years

#### Top Performers across Asset Classes:

- Gold - 4 years
- Equity – 4 years
- Debt – 2 years

**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 Short Term 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

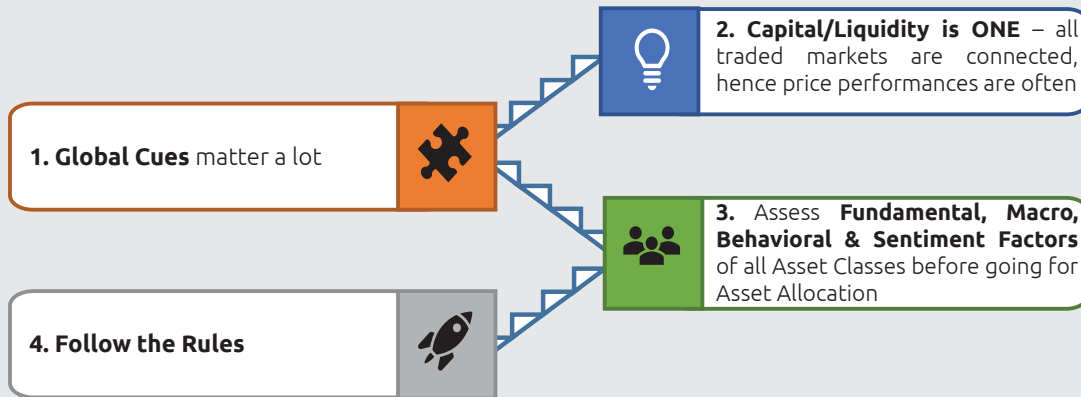
Hence extent to which valuations/yields could guide is quite limited

Capturing the structural shifts, Tops and Bottoms of a cycle for the asset classes is easier said than done

Though its 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



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



Equity



Bonds



Gold

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, Gold ETF and units of ETF/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s)**

**Aim to Benefit from three layers of alpha**



## Presenting

# Nippon India Asset Allocator FoF (NIAAF)

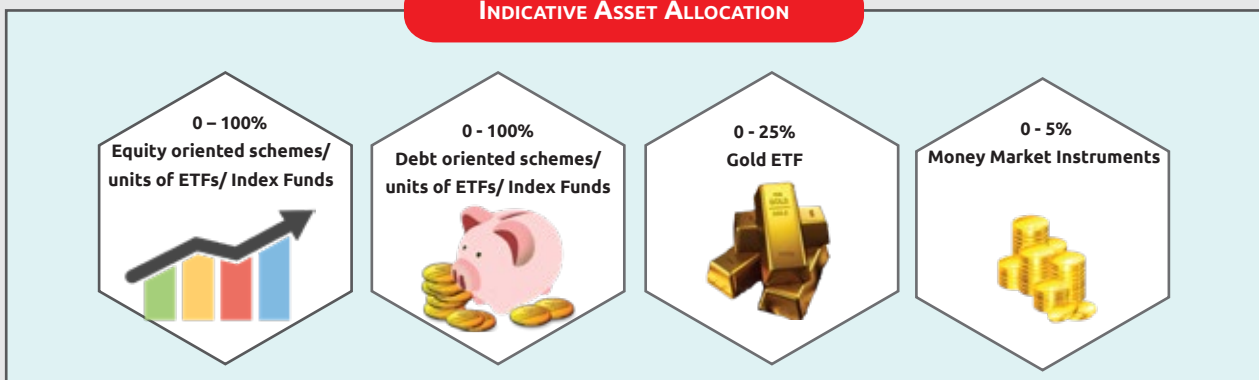
An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes, gold ETF, units of ETFs/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s).

**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, gold ETF, units of ETFs/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s). However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

### INDICATIVE ASSET ALLOCATION



The Fund will invest in units of equity oriented schemes, debt oriented schemes, gold ETF, units of ETFs/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s). The Scheme will follow an in-house proprietary model to determine the optimum allocation in equity, debt, gold asset class and any other mutual fund(s). The rebalancing will be done on a monthly basis.

## In-House Proprietary Model

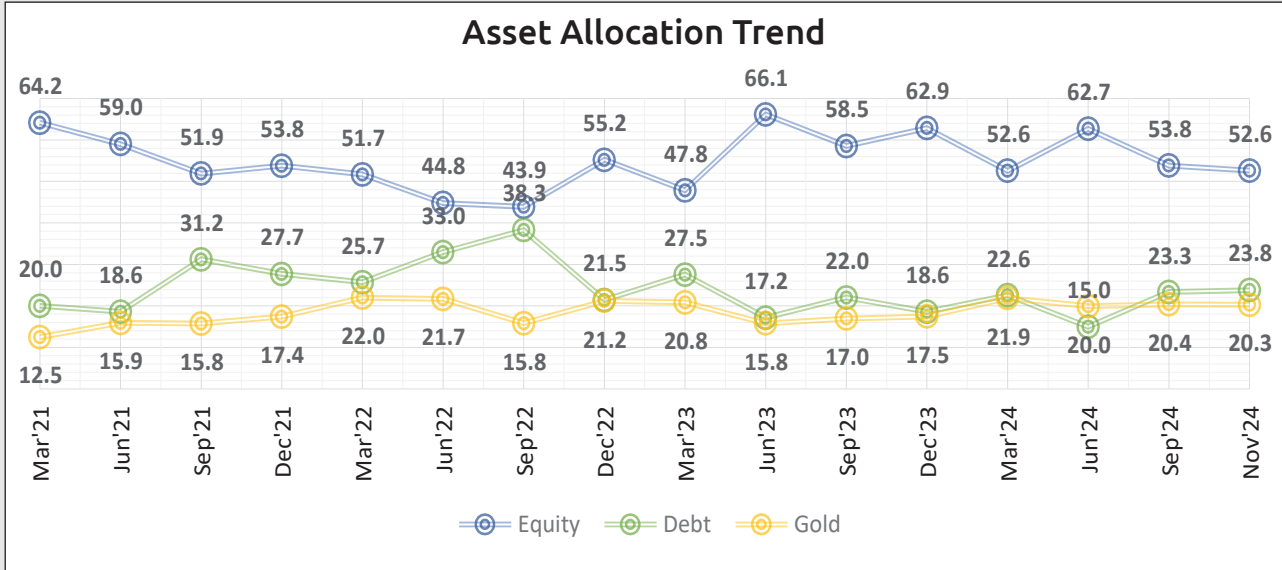


Across Asset Classes	✓	✓	✓	✓	✓		✓
Within Asset Class	✓	✓	✓			✓	
Conditional					✓	✓	✓

**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

## QoQ Asset Allocation Trend Since Launch



Inception Date: 8-Feb-21 | Data as on November 30, 2024

Source: NIMF Factsheet

## QoQ Portfolio Allocation Trend Since Launch

Scheme	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Mar'24	Jun'24	Sep'24	Nov'24
Nippon India Large Cap Fund	19.5	16.7	28.8	23.1	23.8	18.6	16.6	24.2	20.4	21.1	16.3	16.2	23.4	25.1	24.0	23.0
Nippon India Growth Fund	21.0	19.1	11.8	15.1	15.0	14.5	10.1	14.7	11.3	18.6	18.9	21.6	16.1	26.0	19.5	20.8
Nippon India Small Cap Fund	27.6	23.2	11.2	15.6	12.9	11.7	17.2	16.3	16.1	26.5	23.4	19.7	18.1	11.6	10.3	8.8
<b>Equity</b>	<b>64.2</b>	<b>59.0</b>	<b>51.9</b>	<b>53.8</b>	<b>51.7</b>	<b>44.8</b>	<b>43.9</b>	<b>55.2</b>	<b>47.8</b>	<b>66.1</b>	<b>58.5</b>	<b>57.5</b>	<b>52.6</b>	<b>62.7</b>	<b>53.8</b>	<b>52.6</b>
Nippon India Short Term Fund	12.8	12.5	21.9	19.1	17.5	22.8	27.4	11.8	17.3	10.6	14.6	12.9	8.9	3.1	1.6	2.1
Nippon India Gilt Sec Fund	7.2	6.1	9.3	8.6	8.2	10.2	10.9	9.7	10.2	6.6	7.5	10.4	13.6	11.9	21.7	21.7
<b>Debt</b>	<b>20.0</b>	<b>18.6</b>	<b>31.2</b>	<b>27.7</b>	<b>25.7</b>	<b>33.0</b>	<b>38.3</b>	<b>21.5</b>	<b>27.5</b>	<b>17.2</b>	<b>22.0</b>	<b>23.3</b>	<b>22.6</b>	<b>15.0</b>	<b>23.3</b>	<b>23.8</b>
<b>Gold</b>	<b>12.5</b>	<b>15.9</b>	<b>15.8</b>	<b>17.4</b>	<b>22.0</b>	<b>21.7</b>	<b>15.8</b>	<b>21.2</b>	<b>20.8</b>	<b>15.8</b>	<b>17.0</b>	<b>18.4</b>	<b>21.9</b>	<b>20.0</b>	<b>20.4</b>	<b>20.3</b>
Cash and Other Receivables	3.4	6.5	1.2	1.1	0.7	0.6	2.0	2.1	3.8	0.9	2.5	0.9	3.0	2.4	2.5	3.3
<b>Grand Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

Data as on November 30, 2024

**Note:** The schemes mentioned form a part of the portfolio of the FoF scheme and may or may not form a part of the portfolio in future. Please read Scheme Information Document carefully for more details and risk factors. For complete details on Portfolio Holdings, please visit website <https://mf.nipponindiaim.com>

Source: NIMF Factsheet

## Scheme Features

<b>Scheme Name</b>	Nippon India Asset Allocator FoF
<b>Type of Scheme</b>	An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes, gold ETF, units of ETFs/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s).
<b>Benchmark</b>	AMFI Tier I Benchmark - 90% CRISIL Hybrid 50 + 50 – Moderate Index + 10% of Domestic prices of Gold
<b>Minimum Application Amount</b>	Rs 5,000 and in multiples of Re. 1 thereafter
<b>Load Structure</b>	<b>Entry Load:</b> NA <b>Exit Load:</b> 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): <ul style="list-style-type: none"><li>• 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units.</li><li>• Nil, thereafter</li></ul>

**Note:** Investors are requested to note that they will be bearing the recurring expenses of the fund of funds scheme, in addition to the expenses of underlying schemes in which the fund of funds scheme makes investments.

Data as on November 30, 2024. **Past Performance may or may not be sustained in future.**

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

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