

Finetune your portfolio!

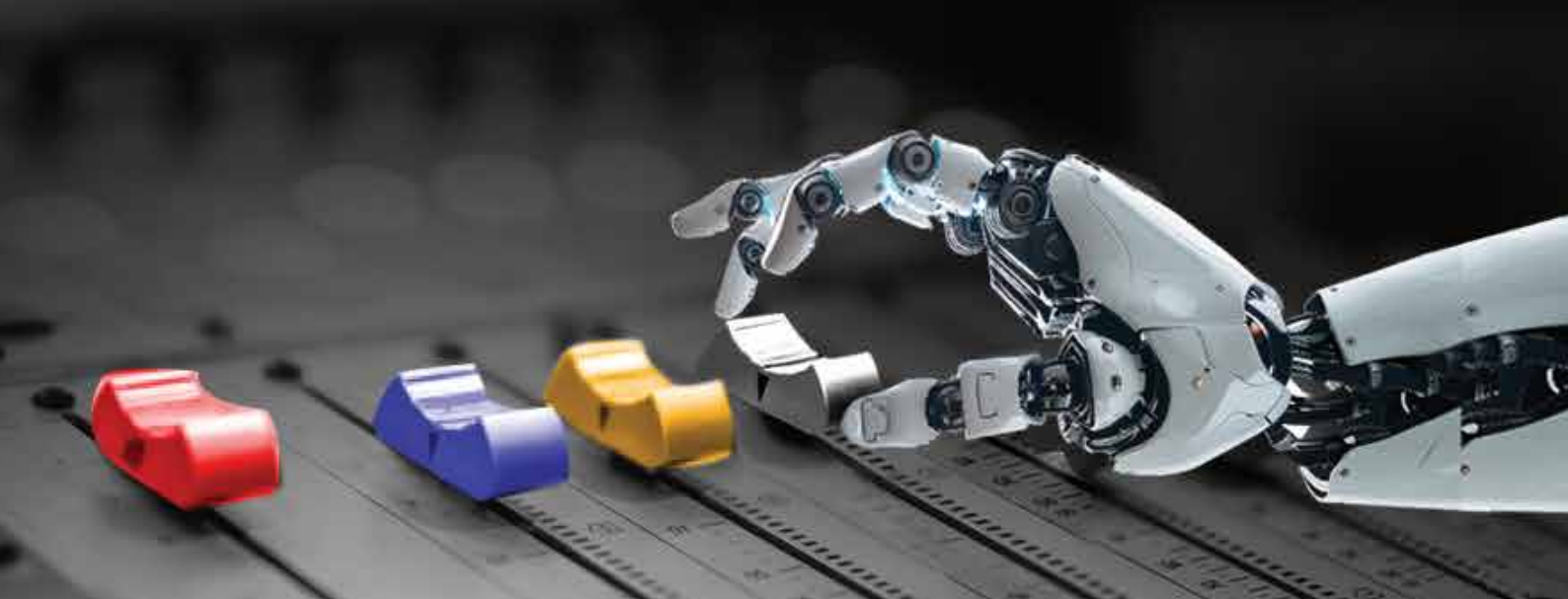
Leveraging dynamic allocation to bring

EQUITY

DEBT

GOLD

SILVER



Nippon India Multi – Asset Omni FoF

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

In an ever-changing market, where predicting the next winning asset class is not easy, a diversified and dynamic investment approach becomes paramount.

Nippon India Multi – Asset Omni FoF invests in Equity oriented schemes, Debt oriented schemes and Gold & Silver ETFs or Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s) that aim to capture the changing trends among Asset classes & within asset classes by employing a Dynamic Asset Allocation Model.



Diversified portfolio:
A mix of Equity, Debt, Gold and Silver working together.



Quant Model based allocation: Designed to potentially maximize returns while managing risk.



Adaptability to market conditions: Adapts to both short-term and long-term market cycles.

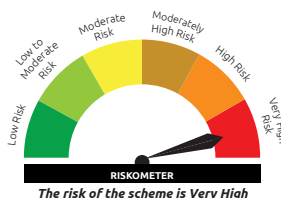
Contact your Mutual Fund Distributor | Call 1860 266 0111[#],
91-22-69259696[#] (For investors outside India) | Visit mf.nipponindiaim.com

This product is suitable for investors who are seeking*:

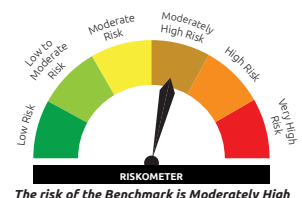
- Long term capital growth
- An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF, Silver ETF and units of ETF's/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s).

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

Nippon India Multi - Asset Omni FoF



AMFI Tier I Benchmark - 45% of Nifty 500, 45% of Crisil Short Term Bond Index & 7% of Domestic prices of Gold and 3% of Domestic prices of Silver



Asset Class & Sub asset class trends keep changing!

Equity Returns(%)

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Large Cap 10.1	Small Cap 29.2	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 1.5	Mid Cap 26.6	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 -7.0	Large Cap 13.2	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

Divergence is sharp even within sub segments of asset classes.



Debt Returns(%)

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Short Term Debt 7.8	Long Term Debt 9.7	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
Long Term Debt 6.5	Short Term Debt 8.0	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

Gold Returns(%)

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
74.9	20.3	13.8	15.1	-4.0	27.5	24.0	7.8	4.3	11.3

Top Performers in Equity:

- Large Caps - 4 years
- Mid Caps – 1 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 - 7 years
- Equity – 3 years

Note: 1) For Large Cap, BSE 100 TRI returns are considered; 2) For Gold, Domestic Price of Gold are considered 3) For Mid Cap, BSE Mid Cap TRI returns are considered; 4) For Small Cap, 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, Silver and Debt

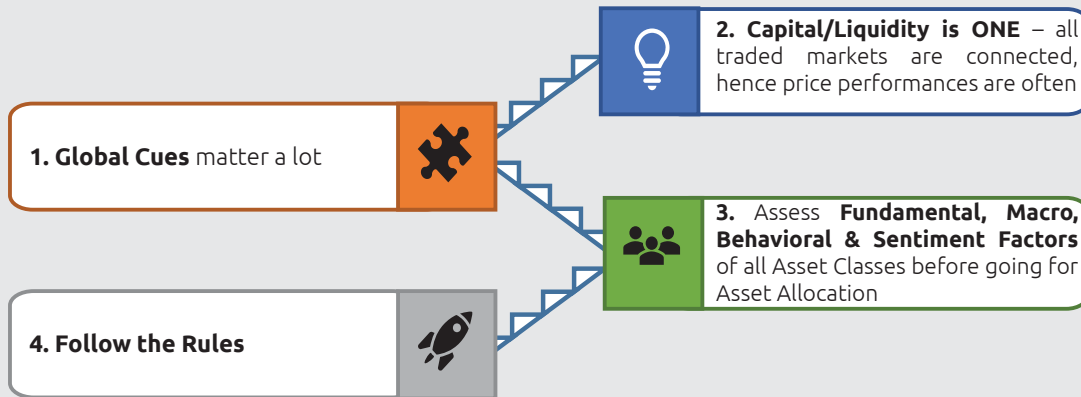
Hence extent to which valuations/yields could guide is quite limited

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



Debt



Gold



Silver

Building an Asset Allocation framework based on select back-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 **Equity Funds, Debt Funds, Gold ETF, Silver 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

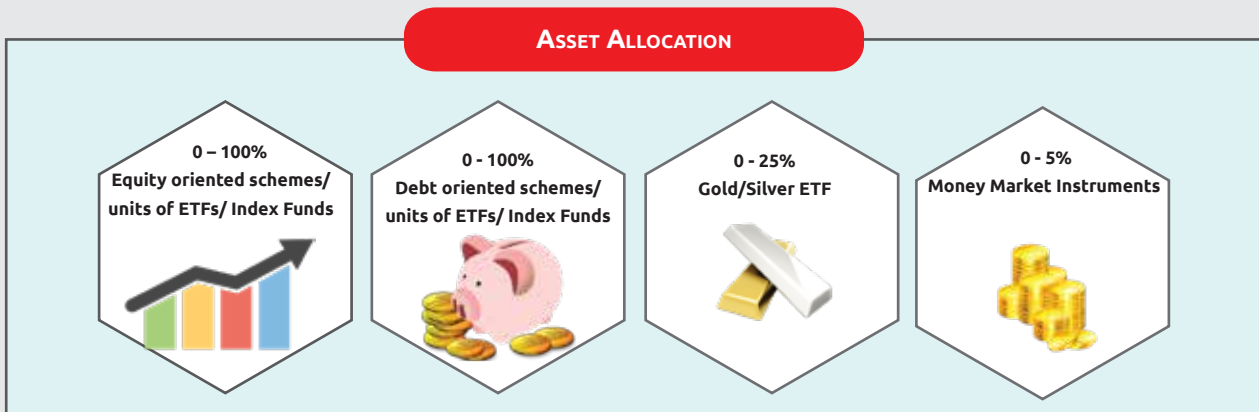
Nippon India Multi - Asset Omni FoF (NIM-AOF)

An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF, Silver ETF and units of ETF's/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, silver ETF, units of ETFs/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s). There is no assurance that the investment objective of the Scheme will be achieved.



In-House Proprietary Model

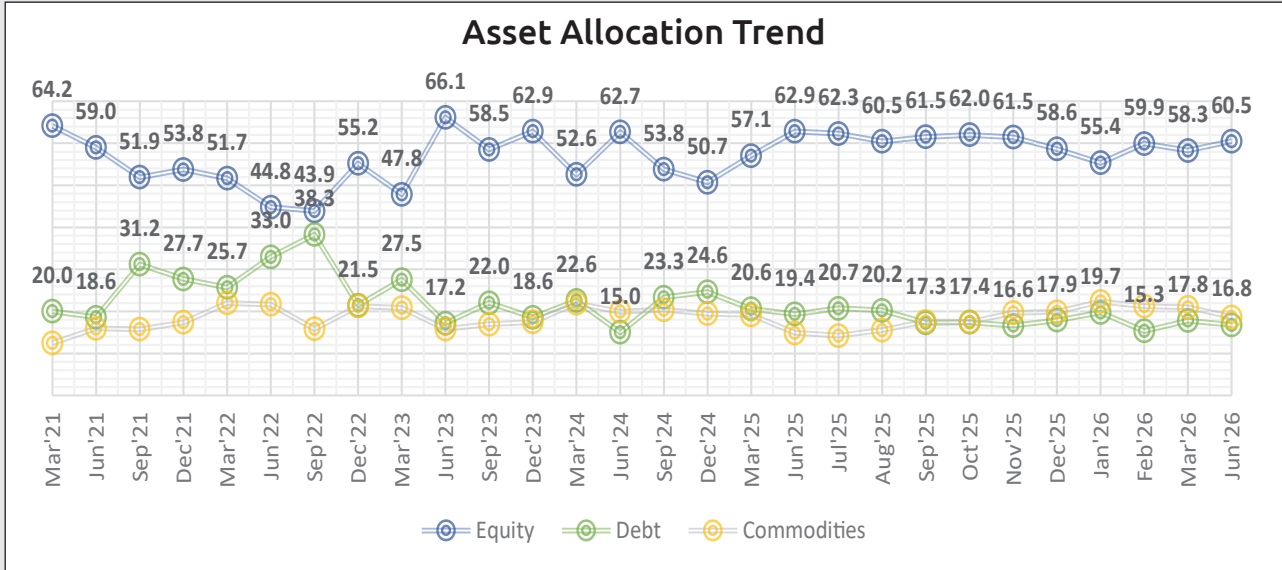


Across Asset Classes	✓	✓	✓	✓	✓		✓
Within Asset Class	✓	✓	✓			✓	
Conditional					✓	✓	✓

Note: This slide provides information on our in-house proprietary model that will be used for making investments under Nippon India Multi - Asset Omni 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



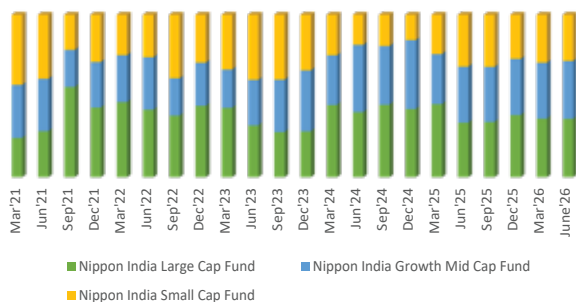
Inception Date: 8-Feb-21 | Data as on June 30, 2026

Source: NIMF Factsheet

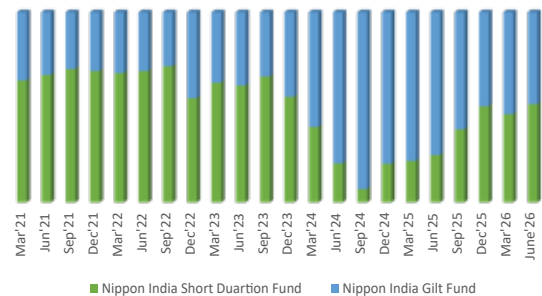
QoQ Sub Asset Allocation Trend Since Launch

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	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Nippon India Large Cap Fund	15.5	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	21.2	25.6	21.1	20.9	22.4	21.0	21.7
Nippon India Growth Mid Cap 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	21.6	17.6	21.7	20.9	20.3	20.1	21.6
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	13.1	11.6	10.3	7.9	13.8	20.1	19.7	15.9	17.2	17.2
Equity	64.2	59.0	51.9	53.8	51.7	44.8	43.9	55.2	47.8	66.1	58.5	57.5	52.6	62.7	53.8	50.7	57.1	62.9	61.5	58.6	58.3	60.5
Nippon India Short Duration 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	5.0	4.5	4.8	6.6	9.1	8.3	8.7
Nippon India Gilt 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	19.6	16.1	14.6	10.6	8.9	9.6	8.1
Debt	20.0	18.6	31.2	27.7	25.7	33.0	38.3	21.5	27.5	17.2	22.0	23.3	22.6	15.0	23.3	24.6	20.6	19.4	17.3	17.9	17.8	16.8
Nippon India ETF Gold Bees	12.5	15.9	15.8	17.4	22.0	21.7	15.8	21.2	20.8	15.8	17.0	18.4	21.9	20.0	20.4	19.4	19.2	14.9	17.6	19.9	18.8	15.2
Nippon India Silver ETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.2	3.5
Commodities	12.5	15.9	15.8	17.4	22.0	21.7	15.8	21.2	20.8	15.8	17.0	18.4	21.9	20.0	20.4	19.4	19.2	14.9	17.6	19.9	21.0	18.7
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	5.2	3.2	2.9	4.2	3.6	3.0	4.0
Grand Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Equity Asset Allocation Trend (Rebased Values)



Debt Asset Allocation Trend (Rebased Values)



Data as on June 30, 2026

Source: NIMF Factsheet

Scheme Features

Scheme Name	Nippon India Multi -Asset Omni FoF
Type of Scheme	An open ended fund of funds scheme investing in equity oriented schemes, debt oriented schemes and gold ETF, Silver ETF and units of ETF's/Index Funds of Nippon India Mutual Fund or any other Mutual Fund(s)
Benchmark	AMFI Tier I Benchmark - 45% of Nifty 500, 45% of Crisil Short Term Bond Index & 7% of Domestic prices of Gold and 3% of Domestic prices of Silver
Minimum Application Amount	Rs 5,000 and in multiples of Re. 1 thereafter
Load Structure	Entry Load: NA 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): <ul style="list-style-type: none">• 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units.• Nil, thereafter

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 June 30, 2026. **Past Performance may or may not be sustained in future.**

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