

Your investment recipe:

Equity, Debt, Gold

All in one bowl.

Designed for investors seeking harmony and balance across market cycles.



Presenting

LIC MF MULTI ASSET ALLOCATION FUND

An open ended scheme investing in Equity, Debt and Gold

NFO opens on:
24th January, 2025

NFO closes on:
07th February, 2025

Scheme reopens for continuous
sale and repurchase on:
18th February, 2025

To know more, please consult your Financial Adviser **OR** Call Toll Free  1800-258-5678

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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LIC MF Multi Asset Allocation Fund – Introduction

Growth of Equity

+

Income Generation from Debt

+

Diversification of Commodities

=

Multi Asset Allocation Fund

Winners keep changing among Asset classes

On Calendar Year basis

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1	22.8%	31.1%	33.4%	5.0%	37.2%	7.5%	14.7%	35.0%	7.5%	23.9%	28.2%	28.3%	13.3%	24.1%	20.3%
2	14.6%	2.1%	12.2%	-1.1%	14.3%	-0.9%	11.1%	5.2%	6.1%	10.8%	16.7%	1.4%	3.5%	14.7%	16.0%
3	3.4%	26.4%	9.4%	-5.1%	-8.9%	-6.0%	4.7%	-0.8%	1.0%	9.7%	8.8%	-4.2%	0.4%	7.8%	9.1%

Debt Equity Gold

Top Performers in last 15 years

Equity 6 times

Gold 7 times

Debt 2 times

Different asset classes outperform in different years

Return of Asset classes vary across market cycles.

The above data has been taken from the following indices:

Equity: Nifty 500 TRI, Debt: CRISIL Composite Bond Index, Gold: MCX Spot Price

Source: NSE, CRISIL, MCX

TRI: Total Return Index. Past Performance may or may not be sustained in future. The figures pertain to performance of the Indices and does not in any manner indicate the returns/performance of the Scheme. There is no assurance of any returns/capital protection/capital guarantee to the investors in the Scheme advertised

Investment Objective

- The investment objective of the Scheme is to generate long term capital appreciation by investing in diversified portfolio of equity & equity related instruments, debt & money market instruments and units of Gold Exchange Traded Funds (ETFs).
- There is no assurance that the investment objective of the Scheme will be achieved.

Investment Strategy

- The fund will maintain an allocation across key asset classes—Equity, Debt and Gold.
- The fund manager retains the discretion to adjust allocations based on prevailing market conditions, risk management requirements, and to optimize returns. The Fund Manager also retains the discretion to use hedging/arbitrage strategies to mitigate risk and manage exposure.
- The allocation between equity, debt, Gold ETFs will be managed as per the stated asset allocation pattern. The fund will employ a tactical asset allocation approach, which adjusts exposure to each asset class depending on the prevailing economic and market conditions in line with the asset allocation pattern.
- The equity portion will invest across market caps. The equity strategy will incorporate both top-down and bottom-up approaches to identify opportunities.
- The debt component will focus on high-quality fixed-income instruments, balancing duration and credit risk to optimize returns in varying interest rate environments.
- The Scheme may also invest in the Silver ETFs and units of REITs and InvITs for diversification in line with asset allocation pattern.

For detailed investment strategy please refer Scheme Information Document (SID).

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Why LIC MF Multi Asset Allocation Fund?



LIC MF Multi Asset Allocation Fund offers far more convenient way to invest across different asset classes.



In a dynamic global environment, asset allocation across multiple asset classes can help in reducing volatility.



The scheme will have Equity taxation which may reduce the tax liability.



Helps in generating risk adjusted returns.

Who Should Invest?

Investors looking for long term wealth creation.



Investors looking for diversification across asset classes.

Investors having an investment horizon of 3 years and above.



Investors looking for risk adjusted returns.

Special Facilities

01 Auto Switch Facility*

02 Acceptance of Transactions through Online platforms viz.,

- AMC Website – www.licmf.com
- MF Central
- MF Utilities
- Stock Exchanges (NSE/ BSE)
- Registrar and Transfer Agent platforms



*Available only during New Fund Offer Period.

For further details of above special products / facilities, kindly refer SAI (Statement of Additional Information).

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Asset Allocation

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related instruments**	65	80
Debt and Money market instruments	10	25
Units of Gold ETFs	10	25
Units of Silver ETFs	0	10
Units issued by Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)	0	10

** The Scheme may invest in derivatives instruments (including fixed income derivatives) as permitted upto 50% of the net asset of the Scheme for the purpose of hedging, portfolio balancing and arbitrage, based on the opportunities available and subject to guidelines issued by SEBI from time to time. Please refer the Scheme Information Document for detailed asset allocation pattern.



Load Structure

Exit Load -

Particulars	Exit Load	
	For upto 12% of units held	Remaining 88% of units held
If units redeemed/switched out within 3 months from allotment date	Nil	1% of applicable NAV
If units redeemed/switched out after 3 months from allotment date	Nil	



Minimum Application Amount

Lumpsum Application Amount (Other than fresh purchase through SIP) – Rs. 5,000/- and in multiples of Re.1 thereafter.

SIP Amount -*

- 1) **Daily** - Rs. 100/- and in multiples of Rs.1/- thereafter.
- 2) **Monthly** - Rs. 200/- and in multiples of Rs.1/- thereafter.
- 3) **Quarterly** - Rs. 1,000/- and in multiples of Rs.1/- thereafter

*SIP Start date shall be after re-opening date of the scheme



Fund Managers

Mr. Nikhil Rungta - Fund Manager for Equity Component

Mr. Sumit Bhatnagar - Fund Manager for Equity & Commodity Component

Mr. Pratik Harish Shroff - Fund Manager for Debt Component



First Tier Benchmark Index

65% Nifty 500 TRI + 25% Nifty Composite Debt Index + 10% Price of Domestic Gold.



Plans and Options

The Scheme offers **Regular Plan and Direct Plan.**

- **Regular Plan** is for investors who wish to route their investment through any distributor.
- **Direct Plan** is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor.

The Regular and Direct plan will be having a common portfolio.

The Scheme shall have the following Options:

1. **Growth Option**
2. **Income Distribution cum Capital Withdrawal (IDCW) Option***

IDCW Sub Options are:

1. Reinvestment of Income Distribution cum Capital Withdrawal Option
2. Payout of Income Distribution cum Capital Withdrawal Option

Default Option - Growth Option (In case Growth Option or IDCW Option / sub option is not indicated)

*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.

For detailed disclosure on default plans and options, kindly refer SAI (Statement of Additional Information).

Product Labelling

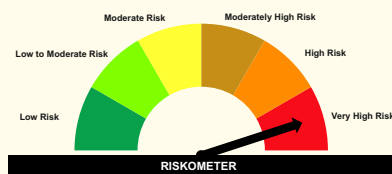
This product is suitable for investors who are seeking*:

- Capital appreciation over a long period of time.
- Investments in a diversified portfolio of equity & equity related instruments, Debt & Money Market Instruments and Units of Gold ETFs as per asset allocation pattern
- **Risk - Very High**

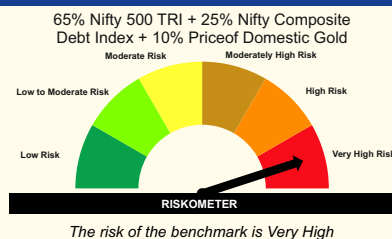
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

#The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Riskometer of the Benchmark as on 31st December 2024.

Scheme Riskometer



Benchmark Riskometer (as applicable)#



To know more, please consult your **Financial Adviser** OR **Call Toll Free** 1800-258-5678

Statutory Details Sponsor: Life Insurance Corporation of India.

Investment manager: LIC Mutual Fund Asset Management Ltd. CIN: U67190MH1994PLC077858

For further details, please refer to the Scheme Information Document, Statement of Additional Information & Key Information Memorandum cum Application forms, available on our website www.licmf.com and at the official points of acceptance of LIC Mutual Fund Asset Management Ltd.

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