

**Money in Action,
Creates Wealth**



Khushiyaan, Zindagi Ki...

Presenting

LIC MF
MONEY MARKET FUND

An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk

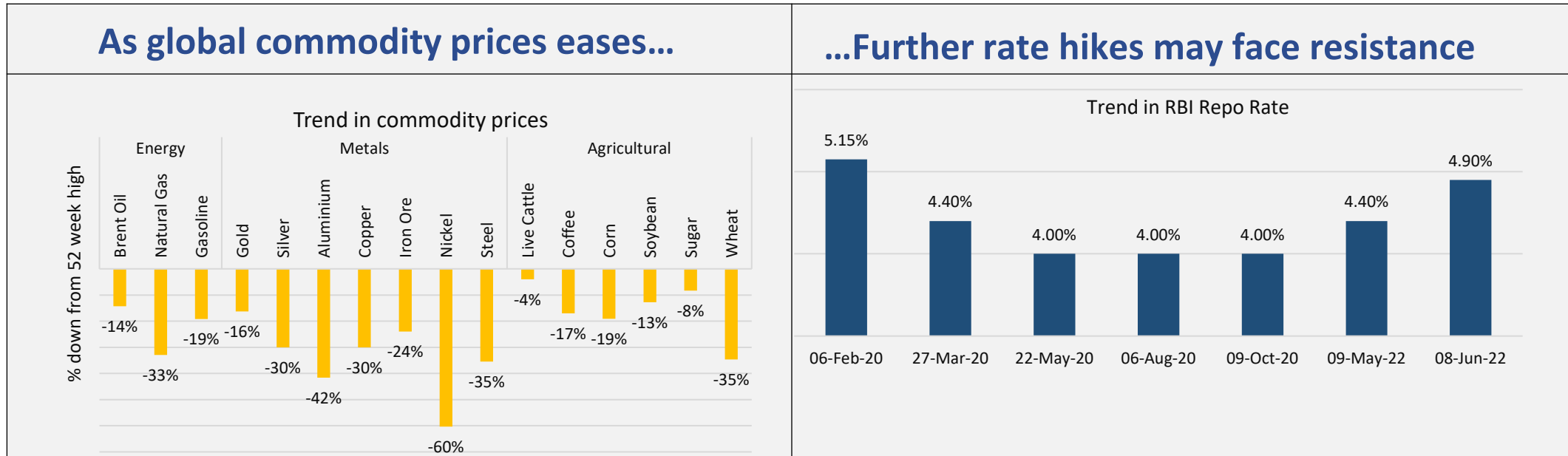
 **NFO Opens : 28th July 2022**

 **NFO Closes : 29th July 2022**

 **Scheme Reopens : 3rd August 2022**

The investment objective of the Scheme is to generate income through investment in a portfolio comprising of money market instruments. However, there is no assurance that the Investment Objective of the Scheme will be achieved.

➤ RBI's interest rate actions to be driven by inflation trajectory



Source: Bloomberg, RBI

Past rate hikes coupled with easing commodity prices may bring inflation under control, making RBI relook at further rate hike actions

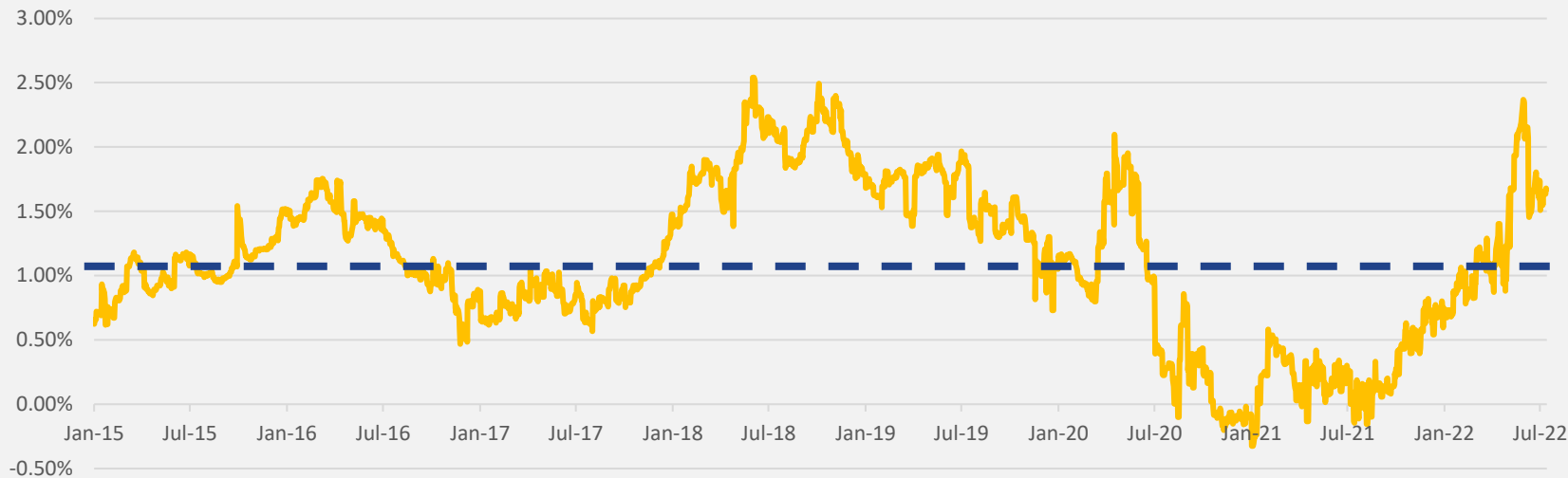
- The fund proposes to invest in money market securities having maturing upto 1 year
- The fund proposes to invest in both sovereign and money market instrument to arrive at an optimum asset allocation between the asset classes.
- The fund will adopt an investment strategy depending on the interest rate scenario
- The fund endeavors to build a highest credit quality portfolio with focus on accruals
- The maturity profile of instruments will be selected in line with the outlook for the market.

- Investors looking for reasonable returns with investment in quality credits
- Investors looking for short term investment
- Investors seeking lower interest rate risk
- Investors with an investment horizon of upto 1 year

Why LICMF Money Market Fund ?

- No exit load
- Lower duration risk
- Preferable option for investors to start a Systematic Transfer Plan into an Equity Fund
- Lower interest rate risk

Spreads between AAA Corporate bond and Repo rate



Source: Bloomberg, RBI

Spread between corporate bond & Repo rate retracing towards its mean of 1.07% making Money Market Fund – a favorable option



First Tier Benchmark Index

NIFTY Money Market Index B-I



Fund Manager

Mr. Rahul Singh



Load Structure

Entry Load : Not Applicable; Exit Load : NIL



Plan

Regular Plan & Direct Plan
(The Regular and Direct plan will be having a common portfolio)



Switch During NFO

Switch request will be accepted upto 3.00 p.m. on the last day of the NFO.



Special Facility Available

Systematic Investment Plan (SIP) and Switch In facility would be available during NFO.



Minimum Application Amount

- **Lumpsum Investment:** ₹ 5,000 & multiples of ₹ 1 thereafter.
- **Additional Purchase:** ₹ 500 and multiples of ₹ 1 thereafter.
- **SIP:** Monthly ₹ 1,000 & Quarterly ₹ 3,000.



Option

- **Growth**
- **Income Distribution cum Capital Withdrawal (IDCW)**

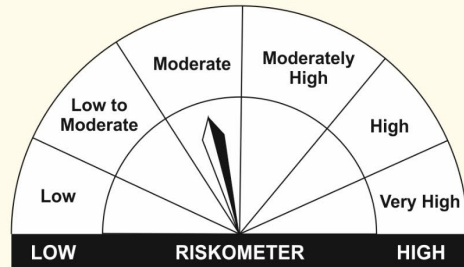
IDCW Sub Options are:

- Reinvestment of Income Distribution cum Capital Withdrawal.
- Payout of Income Distribution cum Capital Withdrawal.
 - ✓ Default Option - Growth Option
 - ✓ Default Facility - Reinvestment facility (between Payout of Income Distribution cum capital withdrawal and Reinvestment of Income Distribution cum capital withdrawal facility).

Asset Allocation

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High / Medium / Low
Money Market Instruments having maturity upto 1 year	0	100	Low to Medium

For more Details on Asset Allocation, Kindly refer Scheme Information Document (SID).



Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:

- Income over short term
- Investment in money market instruments with maturity upto one year.
- **Risk – Moderate**

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

The above product labelling assigned during the 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.

Potential Risk Class (PRC) Matrix

Potential Risk Class			
Credit Risk →	Relatively Low	Moderate	Relatively High
Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

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.

Disclaimer: The views expressed herein are based on internal data, publicly available information and other sources believed to be reliable. Any calculations made are approximations, meant as guidelines only, which you must confirm before relying on them. The information contained in this document is for general purposes only. The document is given in summary form and does not purport to be complete. The document does not have regard to specific investment objectives, financial situation and the particular needs of any specific person who may receive this document. The information / data herein alone are not sufficient and should not be used for the development or implementation of an investment strategy. The statements contained herein are based on our current views and involve known and unknown risk and uncertainties that could cause actual results, performance or event to differ materially from those expressed or implied in such statements. Past performance may or may not be sustained in the future. LIC Mutual Fund Asset Management Ltd. / LIC Mutual Fund is not guaranteeing / offering / communicating any indicative yield on investment made in the scheme(s). Neither LIC Mutual Fund Asset Management Ltd. and LIC Mutual Fund (the Fund) nor any person connected with them, accepts any liability arising from the use of this document. The recipients(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein.

LIC Mutual Fund Asset Management Ltd.

Investment Managers to LIC Mutual Fund
Industrial Assurance Building, 4th Floor,
Opp. Churchgate Station, Mumbai - 400020

Kindly visit our website for more info: www.licmf.com

OR

Scan QR Code



Connect with us:

