

Preferred Partner:



Mahindra
Manulife

MUTUAL
FUND

Diet Plan ho ya Investment Plan Life mein **balance zaruri hai**



Mahindra Manulife Balanced Advantage Yojana

An open ended dynamic asset allocation fund

New Fund Offer

Opens on: 9th Dec, 2021 & Closes on: 23rd Dec, 2021

Scheme reopens for continuous sale and repurchase from: 3rd January, 2022

MULTI VARIATE APPROACH

- Valuations: Historical & Forward PE
- Earnings Growth
- Interest Rate Vs Earnings Yields
- Liquidity: Lead & Lag Indicators

Mahindra Manulife Balanced Advantage Yojana aims to follow the dynamic asset allocation using the multi variate approach.

Multi Variate Approach - an internal investment approach that couples qualitative and quantitative assessment of macro economic, market and technical indicators, valuations, growth outlook, interest rates, liquidity, etc.

WHY INVEST IN MAHINDRA MANULIFE BALANCED ADVANTAGE YOJANA?



Optimal asset allocation at regular intervals.



Aims to capture the optimum mix between Equity and Debt across market cycles.



With flexibility to invest upto 100% in equity & debt, the Scheme may be suitable for volatile market conditions.



Endeavours to provide tax efficiency*

*Though the scheme is a dynamic asset allocation scheme, the endeavour will be to invest a minimum of 65% of its net assets in equity and equity related instruments which may help in attracting equity taxation as per prevailing tax laws.

INVESTMENT STYLE

Equity:

- To optimize the potential of equity & debt over short to medium term period.
- Portfolio construction based on top down approach and bottom up stock selection.
- Aim to construct the equity portfolio using GCMV investment framework.

Debt:

- Invest in Liquid, debt and money market securities by balancing the maturity and credit profile.
- Aims to follow a duration strategy which looks to optimize yields.

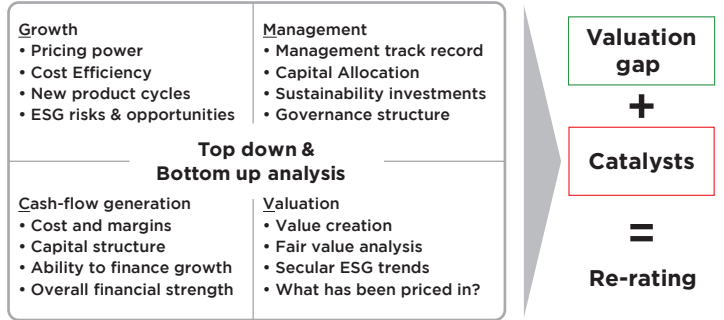
ASSET ALLOCATION

Instrument	Indicative Allocation (% of assets)		Risk Profile (High/Medium/Low)
	Minimum	Maximum	
Equity & Equity related instruments ^	0	100	High
Debt and Money Market Securities (including TREPS (Tri-Party Repo), Reverse Repo)	0	100	Low to Medium

^The Scheme may invest in derivatives instruments to the extent of 50% of the Net Assets of the Scheme. The Scheme may use equity derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The margin money deployed on derivative positions would be included in the Debt and Money Market instruments category. For Detailed Asset Allocation refer SID/KIM available online at www.mahindramanulife.com or visit nearest ISC.

INVESTMENT FRAMEWORK : GCMV

The GCMV is an internal investment framework used for determining fair valuation of stocks which further helps in estimating valuation gaps (fair valuation vis a vis market price), if any. Opportunities are identified based on the identification of Catalysts that helps in bridging the valuation gaps by re-rating of the stocks.



SCHEME DETAILS

Investment Objective: The investment objective of the Scheme is to provide capital appreciation and generate income through a dynamic mix of equity, debt and money market instruments. The Scheme seeks to reduce the volatility by diversifying the assets across equity, debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Benchmark: Nifty 50 Hybrid Composite Debt 50: 50 Index TRI.

Plans: Regular & Direct

Options: Growth[^]; IDCW

IDCW Sub-options: IDCW Reinvestment[^] & IDCW Payout

Entry Load: Nil.

Exit Load: 10% of the units allotted shall be redeemed without any exit load, on or before completion of 3 months from the date of allotment of Units.

Any redemption in excess of the above limit shall be subject to the following exit load:

- An Exit Load of 0.5% is payable if Units are redeemed / switched-out on or before completion of 3 months from the date of allotment of Units;
- Nil - If Units are redeemed / switched-out after completion of 3 months from the date of allotment of Units.

Redemption /Switch-Out of Units would be done on First in First out Basis (FIFO).

Fund Managers: Mr. Manish Lodha (Equity), Ms. Fatema Pacha (Equity) and Mr. Rahul Pal (Debt)

Minimum Application Amount (Lumpsum): ₹ 1,000 and in multiples of ₹ 1/- thereafter

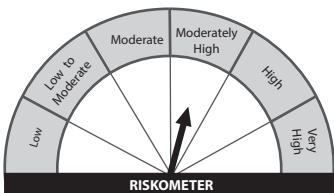
Minimum Amount for Switch in ₹ 1,000/- and in multiples of ₹ 0.01/- thereafter.

Minimum Application Amount (SIP) for daily and monthly frequencies 6 installments of ₹ 500 /- each and in multiples of ₹. 1/- thereafter

Minimum Application Amount (SIP) for quarterly frequency 4 installments of ₹ 1,500/- each and in multiples of ₹ 1/- thereafter

IDCW: Income Distribution cum Capital Withdrawal

[^]Default



This product is suitable for investors who are seeking*

- Capital Appreciation while generating income over medium to long term;
- Investments in a dynamically managed portfolio of equity and equity related instruments and debt and money market instruments.

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

The product labelling /risk level assigned for the Scheme during the New Fund Offer is based on internal assessment of the Scheme's characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made.

ICICI Disclaimer:

Please note, Mutual Funds related services are not Exchange traded products and I-Sec is just acting as distributor to solicit Mutual Funds. All disputes with respect to the distribution activity, would not have access to Exchange investor redressal forum or Arbitration mechanism.

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