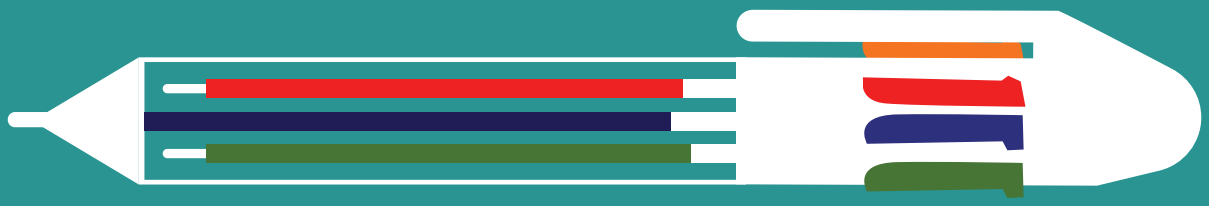
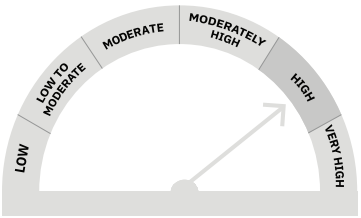
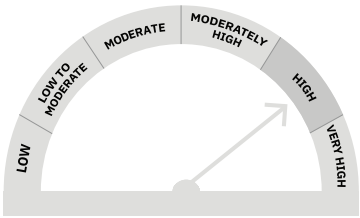
One fund for all market conditions



Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative

THINK EQUITY
THINK MOTILAL OSWAL

MOTILAL OSWAL MUTUAL FUND INDEX FUNDS

Name of the scheme	Scheme Riskometer	Benchmark Riskometer 50% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Yr Benchmark G-Sec Index
Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative (An open ended fund of funds scheme investing in passive funds)		
This product is suitable for investors who are seeking*		
• To generate long term growth/capital appreciation by offering asset allocation. • Investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold	Investors understand that their principal will be at High risk	

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

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

Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative

What is Asset Allocation and its benefit

Asset Allocation means dividing an investment portfolio into different asset classes, such as equities, bonds, commodities and alternative investments. According to a research, among factors like market timing, stock selection, etc. Asset allocation was a major contributor (91.5%) in driving volatility over the long term.

Source: Brinson, Hood, Beebower. "Determinants of Portfolio Performance". Financial Analysts Journal. July-August 1986; Brinson, Singer, Beetbower. "Determinants of Portfolio Performance II: An Update". Financial Analysts Journal. May-June 1991. Excerpt from the paper on 'The potential benefits of diversification' by Goldman Sachs

Key attributes of the Fund

1. **Diversified**
   Combines 4 low correlated assets
2. **Risk Reduction**
   Lower volatility and drawdowns
3. **Low Cost**
   Invests in passive funds
4. **Inbuilt Rebalancing**
   Rule based rebalancing

*Strategy Performance

Period	1 Year	3 Year	5 Year	7 Year	10 Year	15 Year
Returns	20.6%	11.8%	12.9%	11.8%	12.0%	12.5%
Volatility	4.2%	5.5%	7.2%	6.5%	6.1%	6.5%

Performance Source/Disclaimer : MOAMC Research. Index Values – www.niftyindices.com, MOAMC; Gold Prices – FactSet/ICICI; Performance Data as of close of 31-Mar-2009 to 28-Mar-2024. * denotes custom index, 'Asset Allocation – Conservative' is simulated using target weight - 30% Nifty 500 TRI, 50% Nifty 5yr Benchmark G-sec Index, 10% S&P 500 TRI (INR) & 10% Gold. The custom index is periodically reviewed for weight rebalancing. All performance data in INR. Hypothetical performance results may have many inherent limitations and no representation is being made that any investor will, or is likely to achieve the performance similar to that shown. The above graph/table is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

Funds diversified across

Debt
Motilal Oswal Nifty 5 yr Benchmark G Sec ETF
48.5%

Commodity
ICICI Prudential Gold ETF
10.0%

Domestic Equity
Motilal Oswal Nifty 500 Fund
29.8%

International Equity
Motilal Oswal S&P 500 Index Fund
10.8%

The funds mentioned above are used to explain the concept. The fund may or may not be part of our portfolio/strategy/schemes. The above infographic is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy

*Strategy SIP Returns (SIP Amount of ₹ 10,000/- per month)

Description	1 Year	3 Years	5 Years	7 Years	10 Years
Returns	21.2%	13.2%	13.3%	12.7%	12.0%
Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000
Market Value	1,33,083	4,37,900	8,37,351	13,17,977	22,41,099

Source/Disclaimer- MOAMC Research. Data as of close of 28-Mar-2024. * denotes custom index, 'Asset Allocation – Conservative' is simulated using target weight - 30% Nifty 500 TRI, 50% Nifty 5yr Benchmark G-sec Index, 10% S&P 500 TRI (INR) & 10% Gold. The custom index is periodically reviewed for weight rebalancing. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month. The above is for illustration purpose only. The SIP amount, tenure of SIP, expected rate of return are assumed figures for the purpose of explaining the concept of advantages of SIP investments. The actual result may vary from depicted results depending on scheme selected. It should not be construed to be indicative of scheme performance in any manner. The above are not scheme SIP returns, but simulation of custom index SIP returns. Past performance may or may not be sustained in future.

About Motilal Oswal Asset Allocation Passive Fund of Fund- Conservative

Type of Scheme
An open ended fund of fund scheme investing in passive funds

Minimum application amount
Lumpsum and SIP- Rs 500 & in multiples of Re.1/- thereafter

Inception date
12th March 2021

Total Expense ratio
Regular - 0.54%
Direct - 0.02%
(TER of underlying 0.46%)

Investment Objective
To generate long term growth/capital appreciation by offering asset allocation investment solution that predominantly invests in passive funds such as ETF/Index Funds of equity and equity related instruments (domestic as well as international), fixed income and Gold.
However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved

Exit Load
Exit Load: 1%- If redeemed on or before 15 days from the date of allotment. Nil- If redeemed after 15 days from the date of allotment

Fund Manager
Mr. Rouhak Shah (Equity and Gold)
Mr. Rakesh Shetty (Debt)

Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative Performance

	1 Year		3 Year		Since Inception	
	CAGR (%)	Current Value of Investment of ₹ 10,000	CAGR (%)	Current Value of Investment of ₹ 10,000	CAGR (%)	Current Value of Investment of ₹ 10,000
Scheme	19.9	11,974	10.8	13,585	10.4	13,523
Customised Benchmark^	20.0	11,992	11.9	14,014	11.7	14,007
Nifty 50 TRI	30.3	13,008	16.3	15,736	15.2	15,386
NAV (₹) Per Unit (13.5225: as on 28-March-2024)	11.2930		9.9537		10.0000	

Source/Disclaimer : MOAMC; Data as of 28-Mar-24. The NAV per unit shown in the table is as on the start date of the said period. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure. Mr. Rouhak Shah is the Fund Manager since Aug 02, 2022 and he manages 2 schemes of Motilal Oswal Mutual Fund. Mr. Rakesh Shetty is the Fund Manager for Debt component since Nov 22, 2022 and he manages 30 schemes of Motilal Oswal Mutual Fund.^30% Nifty 500 TRI + 10% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 50% Nifty 5 Yr Benchmark G-Sec Index

Other Schemes Managed by Fund Manager

Name of Fund Manager: Rakesh Shetty						
	1 Year		3 Year		5 Year	
	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal S&P BSE Enhanced Value ETF#	91.7	92.9	-	-	-	-
Motilal Oswal S&P BSE Enhanced Value Index Fund#	88.9	92.9	-	-	-	-
Motilal Oswal Nifty 200 Momentum 30 ETF#	69.8	70.5	-	-	-	-
Motilal Oswal Ultra Short Term Fund	6.0	7.8	4.2	6.0	4.4	6.2
Motilal Oswal Liquid Fund	6.7	7.3	5.0	5.5	4.6	5.3
Motilal Oswal Nifty 5 Year G-Sec Fund of Fund	7.1	7.7	-	-	-	-
Note: Rakesh Shetty manages 30 schemes of Motilal Oswal Mutual Fund.						

Source/Disclaimer : MOAMC, Data as of 28-Mar-24.#Only the Debt component is managed by Rakesh Shetty. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure. In case the number of schemes managed by a fund manager is more than six, performance data of top 3 and bottom 3 schemes managed by fund manager has been provided herein. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.