

One likes gold, the other likes silver.
And you, love them both



Introducing

Motilal Oswal
Gold & Silver ETFs Fund of Funds

— **Love for precious metals is in our DNA**

— Civilizations and their love for the precious metals

Usage of Gold & Silver have been the one common thing across empires and continents

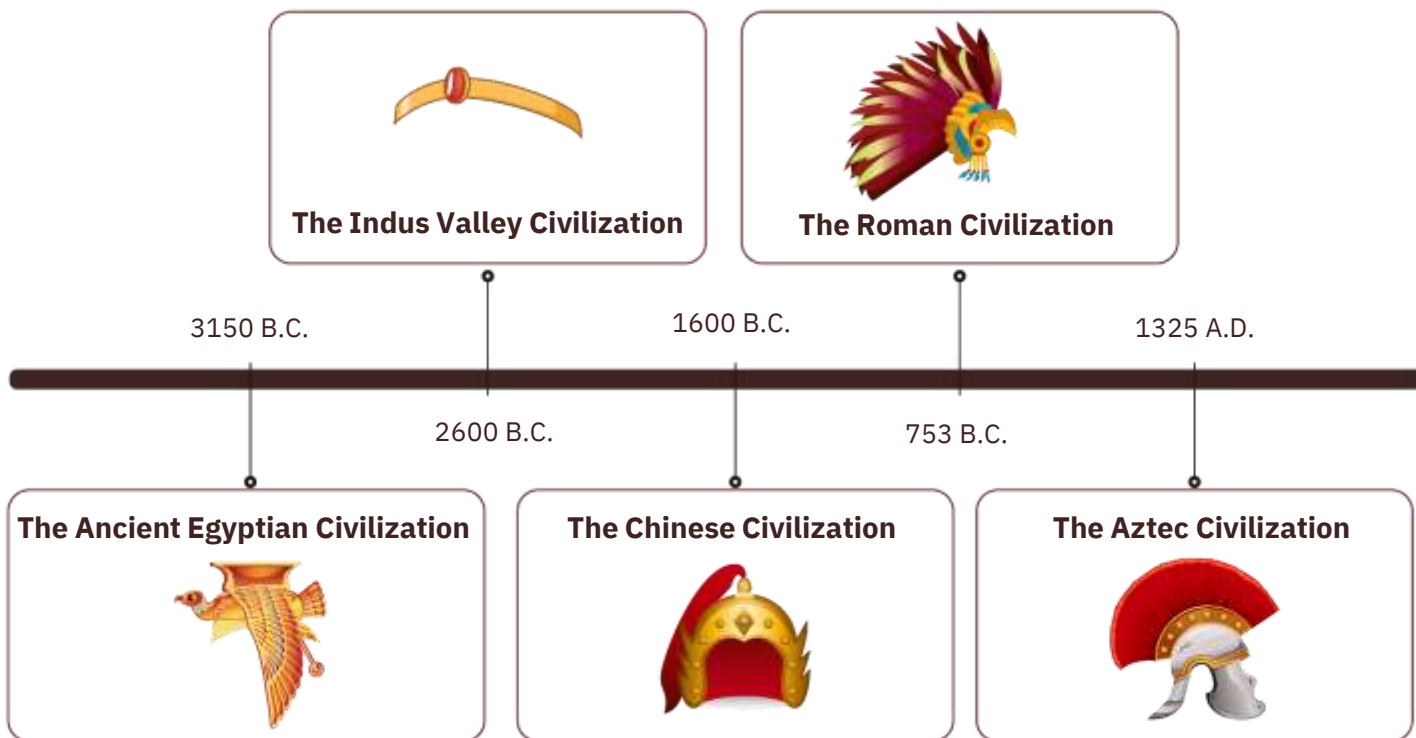


Spanish explorers
during 1400s



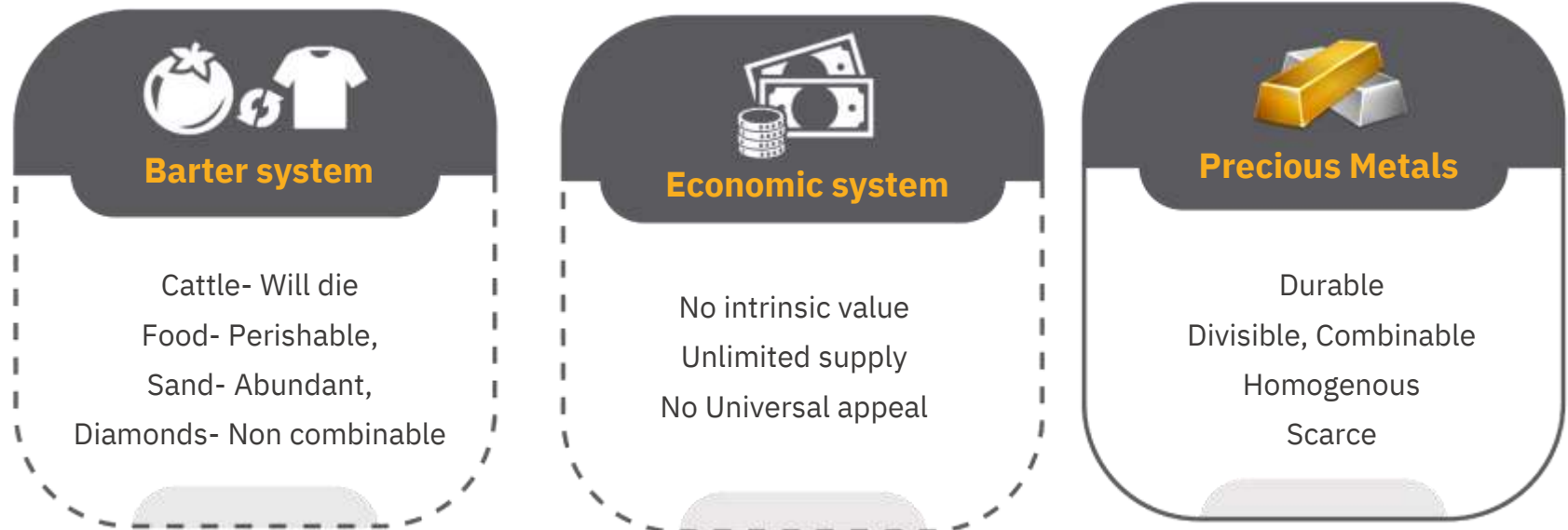
Gold & Silver have outlived every civilization

The two coveted precious metals have virtually outlasted every civilization or economic systems



— **Why it is so relevant since ages?**

— Why the precious metals have survived the test of time?



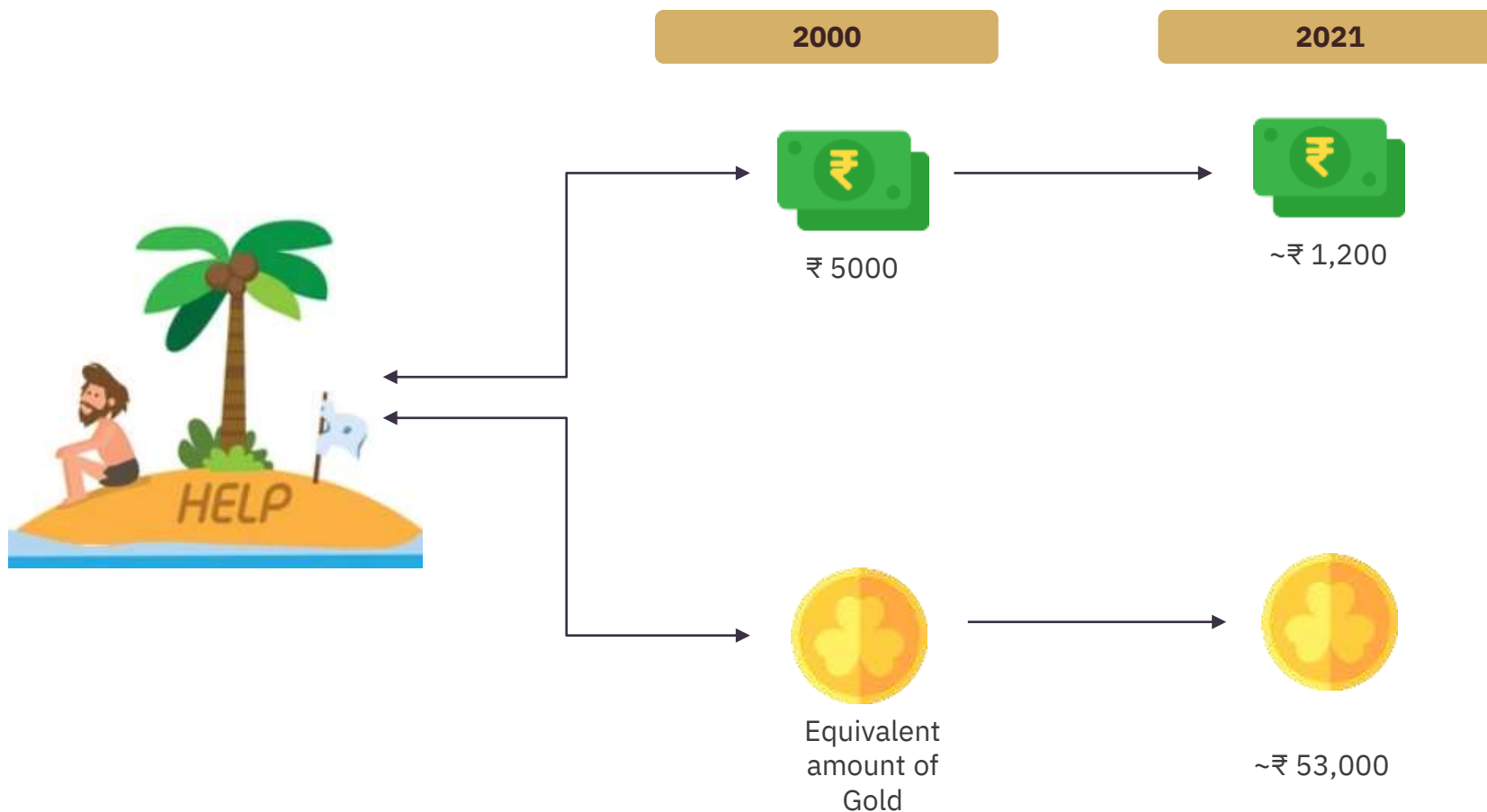
— History is a testament to multiple fallen currency regimes



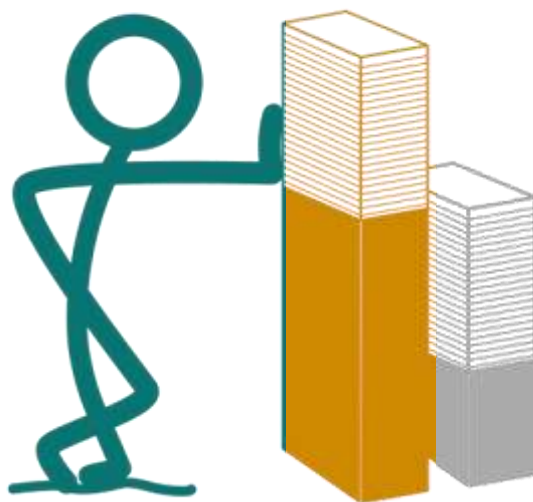
“Gold is money, everything else is credit” - J.P. Morgan

Source: JP Morgan- Eye of the market, Erst group research, Incrementum AG

— Precious metals act as a store of value



— **Social Proof:** The World's elite turn to precious metals to protect their fortunes



Why?

- Economic emergencies
- Privacy
- Portable wealth
- Does not lose value

Wealthy people have been stacking bullions, you should too!

— Social Proof: Views of world's most renowned investors on precious metals



Ray Dalio, Ex CIO

World's largest Hedge Fund

“Gold can form up to 15% of a well-diversified portfolio”

“This is my honest advice to you... own silver now”



Lord Jacob Rothschild, Chairman

One of the largest investment trusts on London Stock Exchange

Moved from USD to gold & other currencies



Warren Buffet, Chairman and CEO

Berkshire Hathaway

World's 7th richest person

Doesn't invest in Gold

Invested ~\$1 billion in silver

Source: Investopedia, Timesnownews, Cointelegraph

Love for the precious metals is rooted in Indian traditions

More than 75% of the Indian households own Gold and Silver in some form

Auspicious



Birth



Festivals



Marriage

Investment

2nd largest **gold**
consumer after China

India accounts for **~57%**
of global **silverware**
consumption

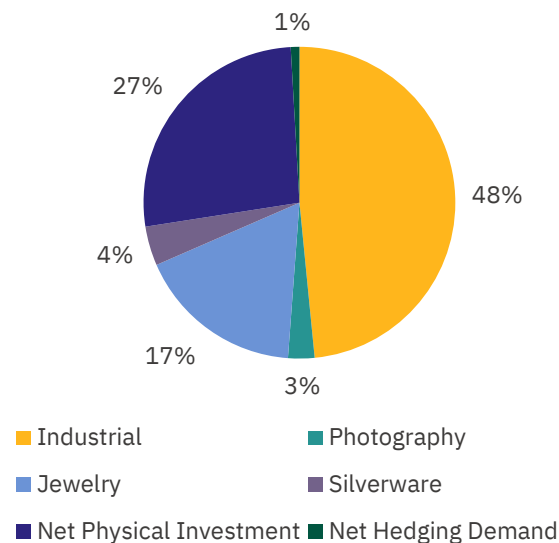
Source: India Gold Policy Centre, Silverinstitute

Silver: ~80% of demand is outside jewellery and silverware

Below listed properties of silver...

- 1 Highest electrical conductivity of all metals
- 2 Antibacterial properties
- 3 Very ductile & malleable

...makes it highly attractive for Industrial use contributing ~50% of total demand



Source: Visualcapitalist, Silverinstitute. Data as of 30-Sep-23.

Silver: Major Industrial applications

Apart from investment, jewellery & silverware, Silver has major industrial applications including in green technologies

Solar Panel



Due to climate change, renewable energy has been the focus of recent times

Electric Vehicles



High backlog of EV inventories globally

Green technologies

Electrical



Electronics are the backbone of modern economy

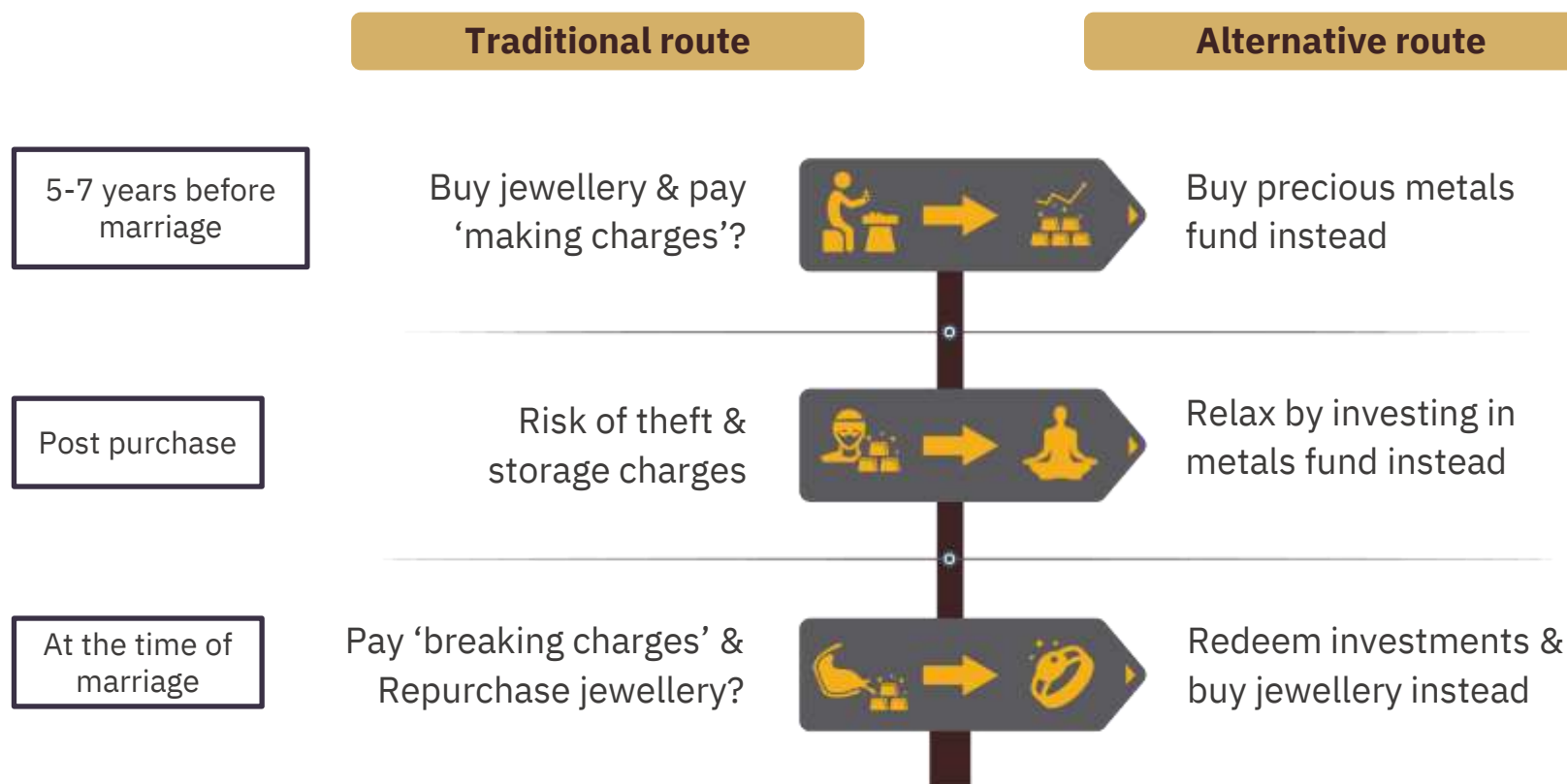
Medical



Covid-19 has brought this industry to limelight

Modern problems require modern solutions

Investing in Gold and Silver funds help save a lot of costs & risks



Reasons to invest in precious metals



Diversification

Low correlation with other asset classes



Inflation Hedge

Value of gold has risen in tandem with inflation



Universal Appeal

Love for the precious metal is universal



Safe Haven

Provide cushion to your portfolio during market uncertainty

Precious metal: excellent diversifier for your portfolio



Correlation Matrix	Gold	Silver	Nifty 50 Index
Gold	100.0%	52.1%	-12.2%
Silver		100.0%	10.5%
Nifty 50 Index			100.0%

Source/Disclaimer: MOAMC, LBMA, Forex rate – RBI Reference rate; For Gold and Silver, per ounce LBMA prices are considered. The prices don't include landing costs. Data as of close of 31-Dec-07 to 31-Dec-22. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph 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.

— On a lighter note



- One doesn't need to physically possess gold and silver to make provision for future
- There is an easy, economical and effective way to do this.

— Motilal Oswal Gold and Silver ETFs Fund of Funds

(An open ended fund of funds scheme investing in units of gold and silver exchange traded funds)

Motilal Oswal Gold and Silver ETFs Fund of Funds



Type of Scheme

An open ended fund of funds scheme investing in units of gold and silver exchange traded funds



Minimum Application Amount

Lumpsum and SIP – Rs 500/- and in multiples of Re 1/- thereafter



Exit Load

NIL



Date of Allotment

13-Oct-2022



Investment Objective

The objective of this scheme is to generate returns by investing in units of Gold ETF and Silver ETF. However, the performance of the scheme may differ from that of the underlying gold and silver ETFs due to tracking error of the underlying exchange traded funds. There can be no assurance or guarantee that the investment objective of the scheme will be achieved.



Fund Manager

Mr. Rakesh Shetty



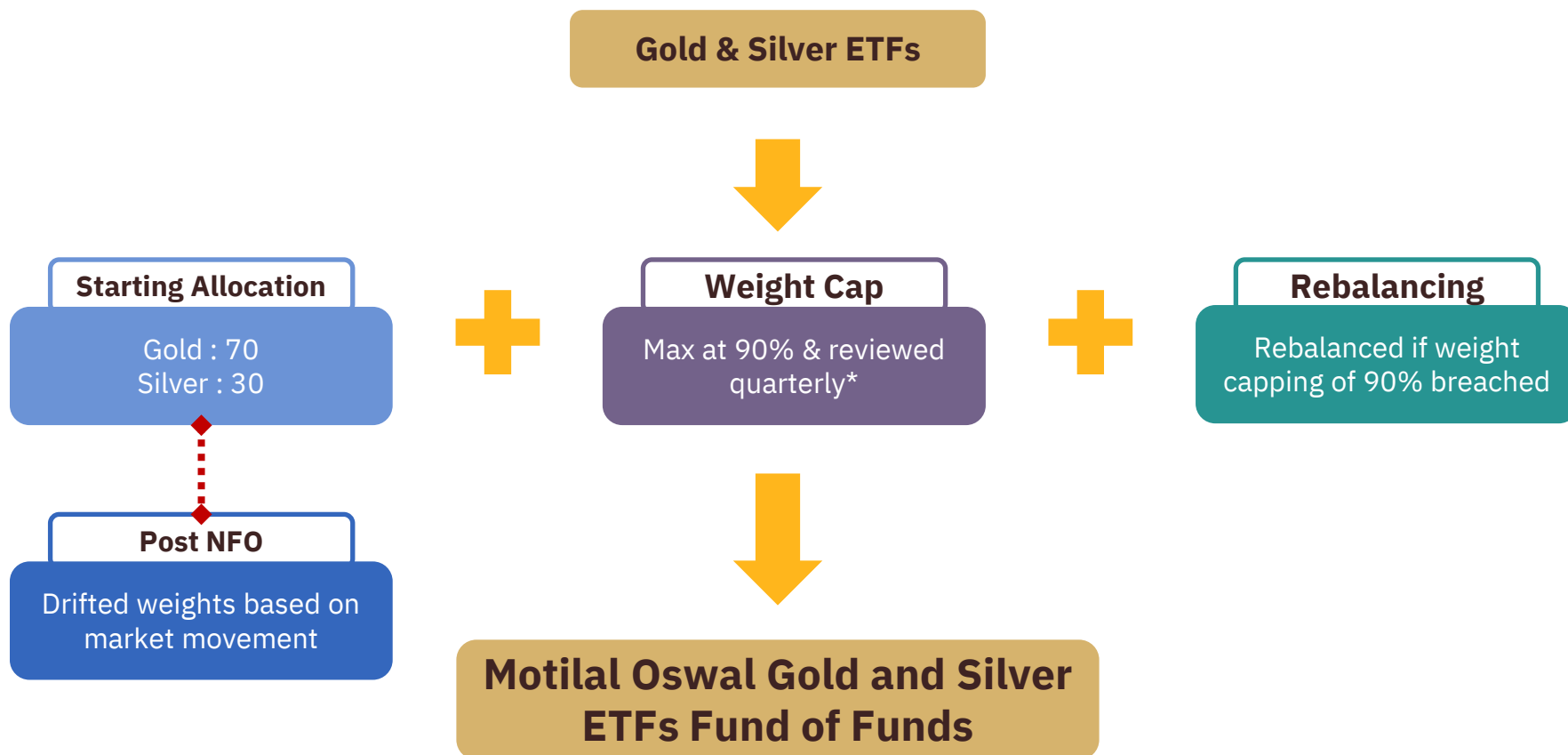
Total Expense Ratio*

Regular – 0.51%, Direct- 0.16%

Investors will be bearing the expenses of the underlying ETFs, in addition to expense ratio of the scheme

Source: MOAMC; As of 31-Dec-22. Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

What we are offering



Source/Disclaimer: MOAMC; Data as of 31-Dec-22. *The gold and silver weights are market driven, with starting allocation of 70:30. If the exposure falls outside the above mentioned maximum capping of either Gold or Silver i.e. 90% the portfolio to be rebalanced by AMC within 7 days from the closure of the reviewed quarter.

Why start with 70:30?

Globally, most precious metals indices have higher allocation to gold

Why higher allocation to Gold?

High Economic
Value

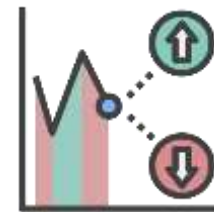


Highly Liquid



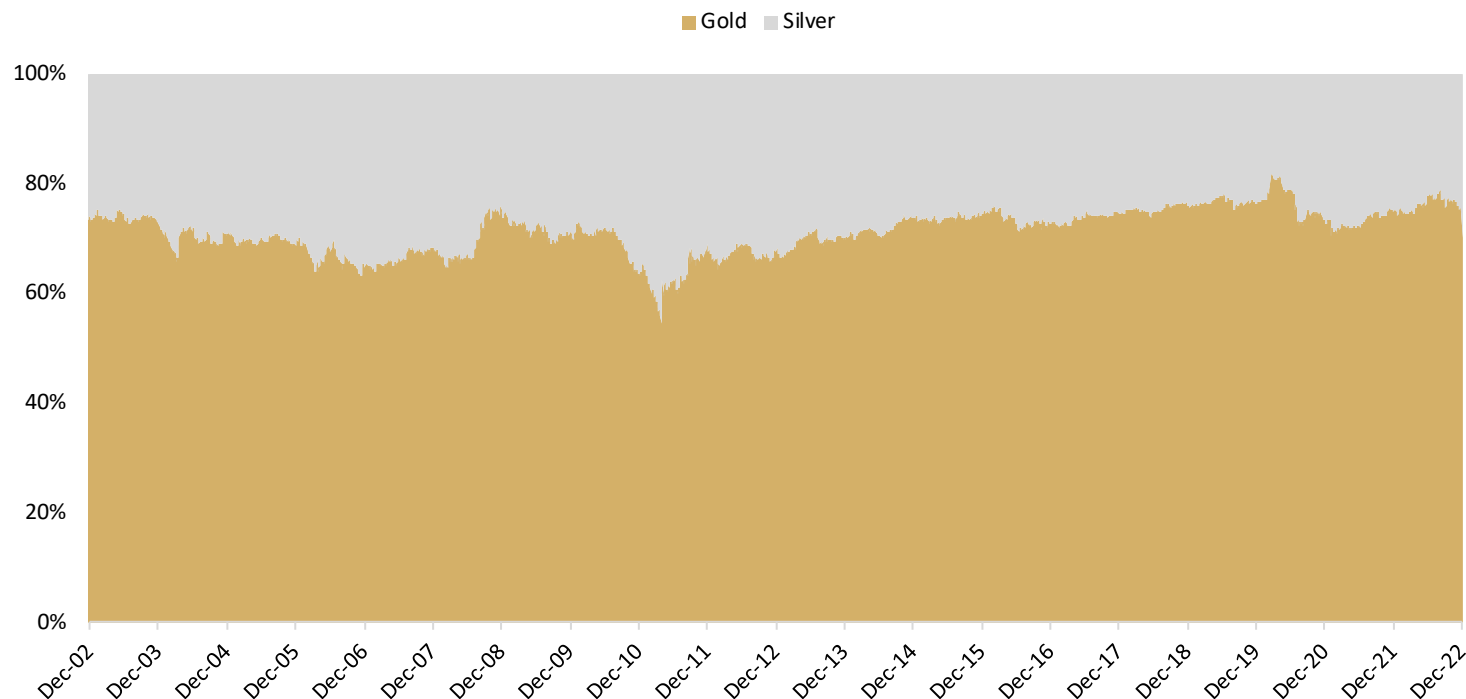
Why lower allocation to Silver?

Relatively More
Volatile



Historical weight movement

- Historically weight of Gold has remained between 55% - 85%, whereas for Silver it was between 15% - 45%.
- Average allocation for gold and silver was ~71% and ~29% during back test period.



Source/Disclaimer: MOAMC, LBMA, Forex rate – RBI Reference rate; For Gold and Silver, per ounce LBMA prices are considered. The prices don't include landing costs like custom duty, GST, etc. Data as of close of 31-Dec-01 to 31-Dec-22. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph 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.

Historical Performance



Source/Disclaimer: MOAMC, LBMA, Forex rate – RBI Reference rate; For Gold and Silver, per ounce LBMA prices are considered. The prices don't include landing costs like custom duty, GST, etc. Data as of close of 31-Dec-01 to 31-Dec-22. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph 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.

Risk-return profile



Data Label		1 year	3 year	5 year	10 year	15 year
Gold + Silver	CAGR	14.7%	13.4%	13.4%	4.5%	10.2%
Gold		15.1%	13.0%	13.6%	5.6%	10.9%
Silver		13.6%	14.8%	12.6%	1.7%	8.4%
Gold + Silver	Annualised Volatility	16.8%	17.9%	15.6%	16.1%	19.5%
Gold		15.6%	16.2%	14.5%	15.4%	17.7%
Silver		27.5%	32.7%	27.6%	26.4%	32.8%
Gold + Silver	Risk Adjusted Returns	0.876	0.753	0.853	0.276	0.524
Gold		0.963	0.804	0.938	0.360	0.620
Silver		0.493	0.454	0.455	0.066	0.256

Source/Disclaimer: MOAMC, LBMA, Forex rate – RBI Reference rate; For Gold and Silver, per ounce LBMA prices are considered. The prices don't include landing costs like custom duty, GST, etc. Performance as of close of 31-Dec-07 to 31-Dec-22. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph 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.

Gold + Silver offers good diversification benefit



2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022*
FI 17.9%	DE 91.0%	G + S 38.4%	G + S 22.1%	DE 33.5%	IE 49.6%	DE 39.3%	FI 9.3%	IE 14.8%	DE 37.7%	FI 7.3%	IE 34.1%	G + S 33.0%	IE 32.1%	G + S 14.7%
G + S 16.6%	G + S 27.3%	DE 15.3%	IE 21.2%	IE 19.5%	FI 5.4%	IE 16.4%	IE 6.2%	G + S 13.3%	IE 14.7%	G + S 6.3%	G + S 20.6%	IE 20.5%	DE 31.6%	DE 4.2%
IE -22.5%	IE 21.8%	IE 10.5%	FI 5.1%	G + S 10.9%	DE 4.8%	FI 13.5%	DE 0.2%	FI 12.1%	FI 5.3%	IE 4.3%	FI 10.6%	DE 17.9%	FI 3.3%	FI 2.4%
DE -56.5%	FI -0.1%	FI 5.5%	DE -26.4%	FI 10.9%	G + S -20.7%	G + S -3.3%	G + S -8.3%	DE 5.1%	G + S 3.7%	DE -2.1%	DE 9.0%	FI 12.5%	G + S -4.3%	IE -8.9%

Color legend

G + S	Gold + Silver
FI	Nifty 5yr Benchmark G-sec Index
IE	International Equity
DE	Domestic Equity

- **No asset class can consistently outperform others**
- **Adding Gold + Silver to a portfolio helps during times of stress and smoothen returns trajectory**

Source/Disclaimer: MOAMC, LBMA, www.niftyindices.com, S&P DJI; For Gold and Silver, per ounce LBMA prices are considered. Exchange rate- FBIL/RBI/Thomson Reuter. The prices don't include landing costs like custom duty, GST, etc. Performance as of close of 31-Dec-07 to 31-Dec-22. *2022 Year To Date (YTD). All Performance data in INR. S&P 500 Index values adjusted for one day lag movement due to different time zone. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

Performance across Market Cycles – Best of both worlds

Market Cycle	Gold + Silver	Gold	Silver	Equity
Bull	4.8%	6.5%	0.0%	22.1%
Bear	18.0%	24.6%	-0.2%	-38.9%
Recovery	15.5%	12.4%	25.8%	38.2%

- Equity (Nifty 50) tends to significantly outperform in Bull market cycles
- Gold and Silver offer good downside protection and tend to outperform in Bear markets
- Silver tends to outperform when the market is recovering from a bear phase
- Hence, a combination of both the metals offers the best of both worlds

Equity = Nifty 50 TRI

Source/Disclaimer: MOAMC, LBMA, Forex rate – RBI Reference rate; For Gold and Silver, per ounce LBMA prices are considered. The prices don't include landing costs like custom duty, GST, etc. Performance as of close of 31-Dec-05 to 31-Dec-22. All Performance numbers in CAGR. Bear market defined as >20% fall from peak to trough. Recovery defined as the recovery from trough to previous peak. Bull market defined as rising market after recovery. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph 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.

— Returns during crisis period



During period of stress, Gold & Silver does much better than equities

Period of stress	Commodity (Gold + Silver)	Debt (5 yr G-Sec)	International Equity (S&P 500)	Indian Equity (Nifty 500)
Global Financial Crisis (01-Jan-2008 To 27-Feb-2009)	35.7%	16.4%	-33.6%	-60.1%
Taper Tantrum (01-Jan-2013 To 30-Aug-2013)	-0.4%	1.0%	41.1%	-11.9%
Yuan Devaluation (03-Aug-2015 To 29-Feb-2016)	17.2%	5.7%	-0.1%	-17.9%
COVID-19 (19-Feb-2020 To 23-Mar-2020)	-8.4%	-1.7%	-30.4%	-37.2%

Source/Disclaimer: MOAMC, LBMA, www.niftyindices.com, S&P DJI; For Gold and Silver, per ounce LBMA prices are considered. Exchange rate- FBIL/RBI/Thomson Reuter. The prices don't include landing costs like custom duty, GST, etc. Performance data as of close of 01-Jan-2008 to 31-Oct-2020. All Performance data in INR. S&P 500 Index values adjusted for one day lag movement due to different time zone. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy

Strategy SIP returns



Gold + Silver	1 Year	3 Year	5 Year	7 Year	10 Year
SIP Returns	21.5%	10.2%	13.2%	11.8%	9.6%
Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000
Market Value	1,33,428	4,19,391	8,34,553	12,79,884	19,68,192

Data as of close of 31-Dec-22. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month has been considered. Performance is calculated using Total Return Index, with zero cost/expenses. Past performance may or may not be sustained in the future.

Source/Disclaimer: MOAMC, LBMA, Forex rate – RBI Reference rate; For Gold and Silver, per ounce LBMA prices are considered. The prices don't include landing costs like custom duty, GST, etc. Performance as of Close of 01-Jan-13 to 31-Dec-22; Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table 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. 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 index SIP returns. Past performance may or may not be sustained in future.

Feature comparison – SIP in physical gold vs Gold & silver fund



	Physical gold SIP	Mutual Fund SIP
SIP instalment range	~₹1000 to 1 lakh	Min ₹500
Maximum SIP tenure	Up to 3 years	NA
Mode of Investment	Only SIP	Flexible, both SIP & Lump sum
Gold price	SIP date or Redeeming date	SIP date
Benefits	Max 1 SIP funded by Jeweller* (*SIP should be for >6 months)	NA
Redemption proceeds	In kind (Jewellery)	Cash
Redemption timeline	Fixed timeline (1 year post last instalment)	Flexible
Limitation	Outdated design (If used 5-7 years post purchase)	NA

Source/Disclaimer- Data as of 31-Dec-22. The Concept mentioned above is used for illustration purpose only and should not be used for development or implementation of any investment strategy. It should not be construed as investment advice to any party. Past performance may or may not be sustained in future.

Rolling returns



	3 Year Rolling Returns			5 Year Rolling Returns		
	Gold + Silver	Gold	Silver	Gold + Silver	Gold	Silver
Average	9.5%	9.9%	8.4%	6.4%	7.5%	3.7%
Median	7.2%	8.6%	3.6%	7.1%	8.0%	4.3%
Min	-13.8%	-10.6%	-21.5%	-5.7%	-3.4%	-13.0%
Max	41.7%	36.6%	57.2%	22.9%	22.2%	24.1%
Returns Range	% of Total Observation					
Negative	21.6%	16.1%	36.0%	20.7%	14.4%	38.6%
0% to 10%	32.7%	36.6%	22.0%	42.4%	47.0%	33.9%
10% to 15%	9.6%	12.9%	4.7%	28.5%	30.5%	17.7%
15% to 20%	45.8% { 15.7%	47.4% { 17.1%	42.0% { 11.4%	36.9% { 7.5%	38.7% { 7.2%	27.5% { 7.3%
Above 20%	20.5%	17.4%	25.9%	0.9%	1.0%	2.6%

Source/Disclaimer: MOAMC, LBMA. 250 trading days assumed in one year. For Gold and Silver, per ounce LBMA prices are considered. The prices don't include landing costs like custom duty, GST, etc. Performance data since 31-Dec-01 to 31-Dec-22. All Performance data in INR. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table 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. Past performance may or may not be sustained in future.

— Why you should invest in this fund?



Both the metals have
outlived every civilization

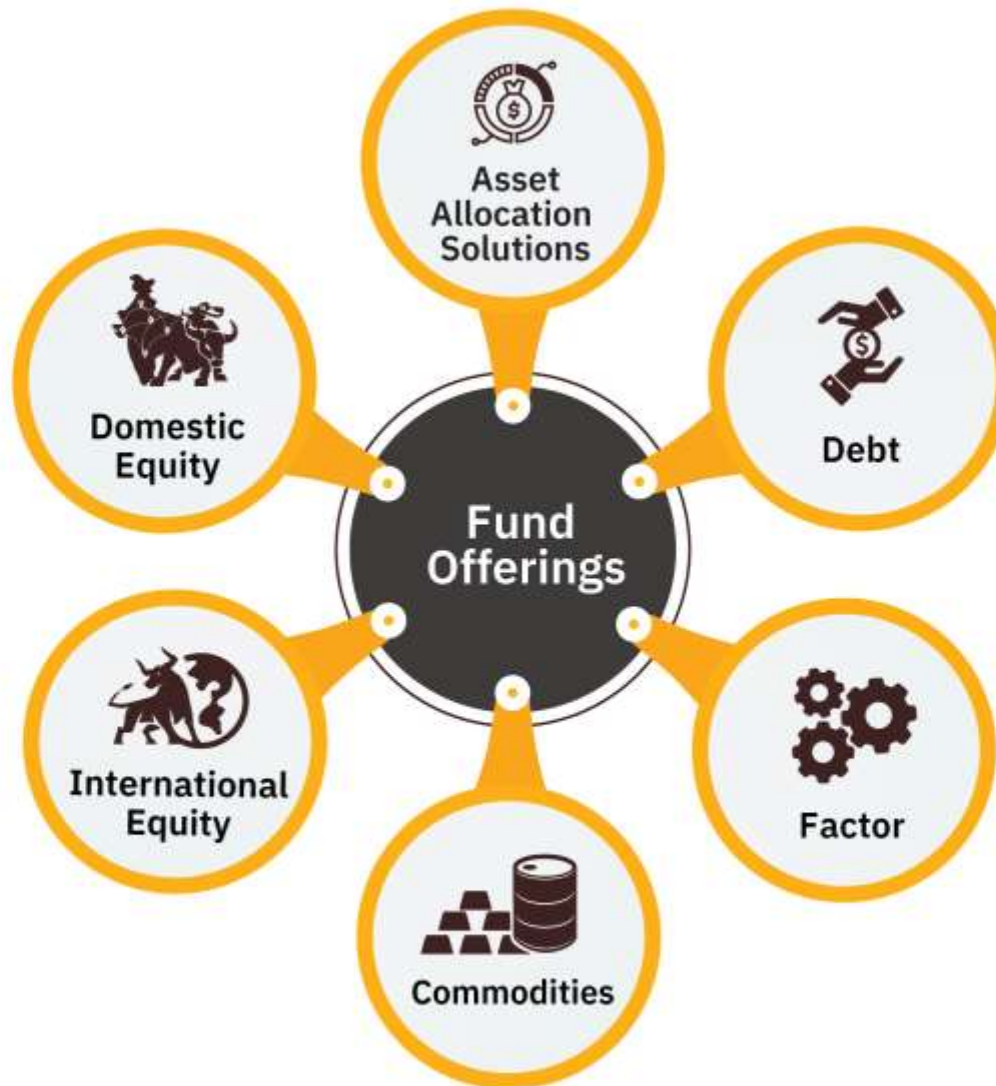
Wide array of applications
will lead to a rise in
demand

Low correlation with other
asset classes act as great
diversifiers

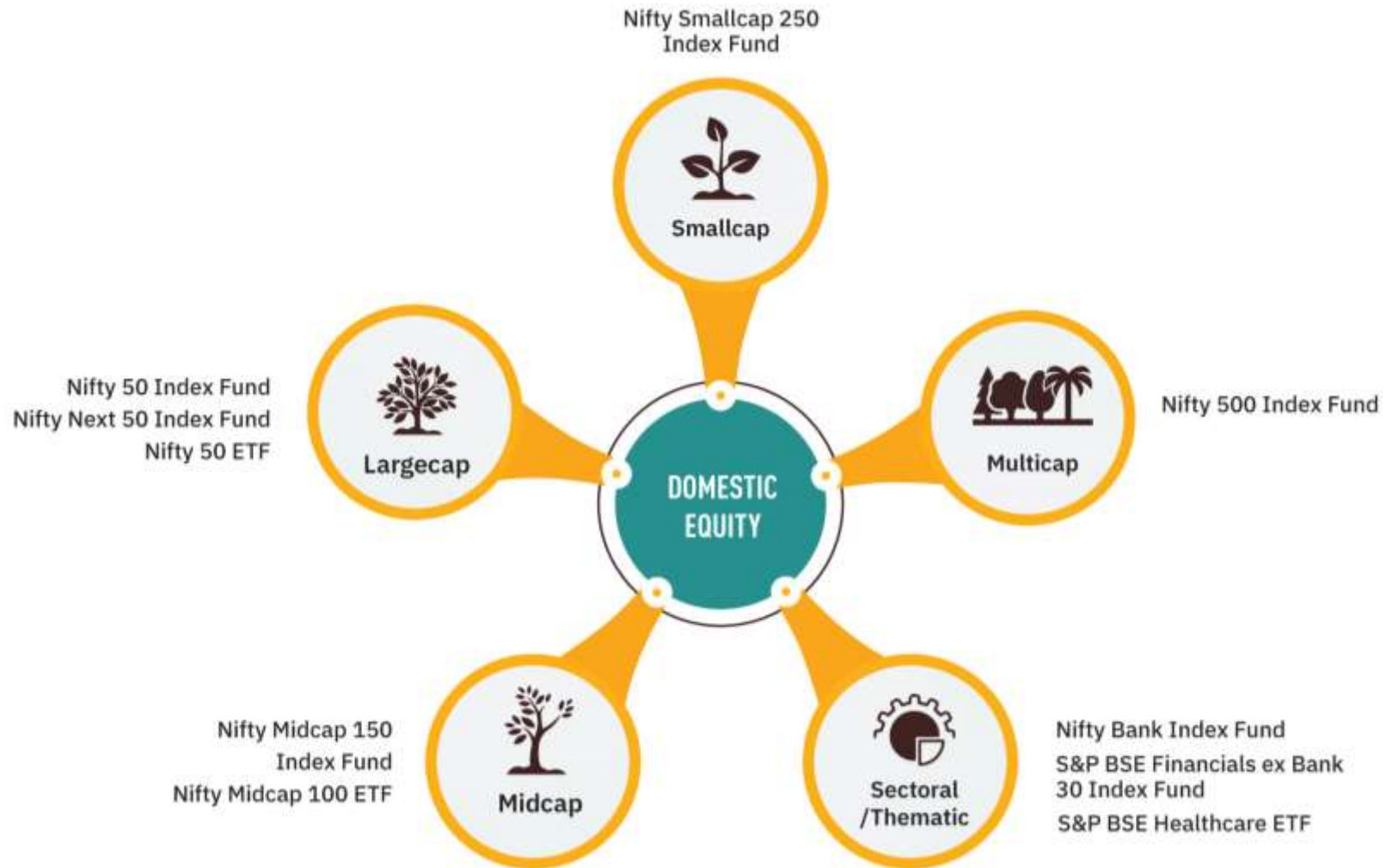
Both the metals act as
store of value

— Motilal Oswal Passive Fund Offerings

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Motilal Oswal Passive Fund Offerings



Motilal Oswal Passive Fund Offerings



Motilal Oswal Passive Fund Offerings



5 Year G-Sec Fund of Fund
Nifty 5 year Benchmark
G-Sec ETF



Asset Allocation Passive
Fund of Fund - Aggressive
Asset Allocation Passive
Fund of Fund - Conservative



Gold and Silver ETFs
Fund of Funds

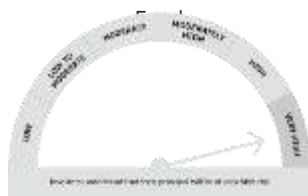
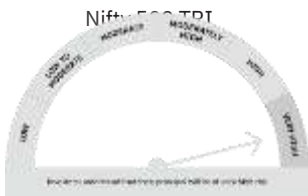
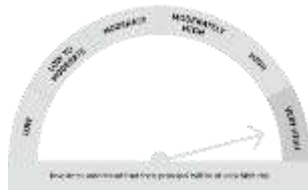
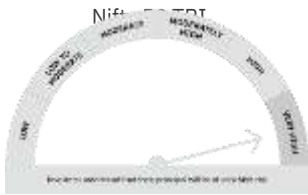
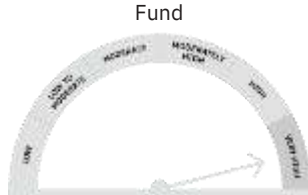
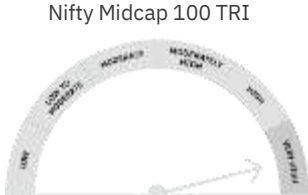




Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal Nifty 50 Index Fund (An open ended scheme replicating / tracking Nifty 50 Index)	<ul style="list-style-type: none"> Return that corresponds to the performance of Nifty 50 Index subject to tracking error Equity and Equity related securities covered by Nifty 50 Index Long-term capital growth 		
Motilal Oswal Nifty Next 50 Index Fund (An open ended scheme replicating / tracking Nifty Next 50 Index)	<ul style="list-style-type: none"> Return that corresponds to the performance of Nifty Next 50 Index subject to tracking error Equity and Equity related securities covered by Nifty Next 50 Index Long-term capital growth 		Nifty Next 50 TRI
Motilal Oswal Nifty Midcap 150 Index Fund (An open ended scheme replicating / tracking Nifty Midcap 150 Index)	<ul style="list-style-type: none"> Return that corresponds to the performance of Nifty Midcap 150 Index subject to tracking error Equity and Equity related securities covered by Nifty Midcap 150 Index Long-term capital growth 	Fund 	Nifty Midcap 150 TRI
Motilal Oswal Nifty Smallcap 250 Index Fund (An open ended scheme replicating / tracking Nifty Smallcap 250 Index)	<ul style="list-style-type: none"> Return that corresponds to the performance of Nifty Smallcap 250 Index subject to tracking error Equity and Equity related securities covered by Nifty Smallcap 250 Index Long-term capital growth 	Fund 	Nifty Smallcap 250 TRI

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

Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal Nifty 500 Index Fund (An open ended scheme replicating / tracking Nifty 500 Index)	<ul style="list-style-type: none"> Return that corresponds to the performance of Nifty 500 Index subject to tracking error Equity and Equity related securities covered by Nifty 500 Index Long-term capital growth 		
Motilal Oswal Nifty 50 ETF (An open ended scheme replicating/tracking Nifty 50 Index BSE: 590115, NSE: MOM50)	<ul style="list-style-type: none"> Return that corresponds generally to the performance of Nifty 50 Index (Underlying Index), subject to tracking error Investment in equity securities of Nifty 50 Index 		
Motilal Oswal Nifty Midcap 100 ETF (An open ended scheme replicating/tracking Nifty Midcap 100 Index BSE: 536960, NSE: MOM100)	<ul style="list-style-type: none"> Return that corresponds generally to the performance of Nifty Midcap 100 Index subject to tracking error Investment in equity securities of Nifty Midcap 100 Index 		
Motilal Oswal Nifty Bank Index Fund (An open ended scheme replicating / tracking Nifty Bank Index)	<ul style="list-style-type: none"> Return that corresponds to the performance of Nifty Bank Index subject to tracking error Equity and Equity related securities covered by Nifty Bank Index Long-term capital growth 		

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Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal S&P 500 Index Fund (An open ended scheme replicating / tracking S&P 500 Index)	<ul style="list-style-type: none"> Return that corresponds to the performance of S&P 500 Index subject to tracking error Investment in equity securities of S&P 500 Index 		
Motilal Oswal NASDAQ 100 ETF (An open ended scheme replicating/tracking NASDAQ-100 Index BSE: 533385, NSE: MOFN100)	<ul style="list-style-type: none"> Return that corresponds generally to the performance of NASDAQ 100 Index subject to tracking error Investment in equity securities of NASDAQ 100 Index 		
Motilal Oswal NASDAQ 100 Fund of Fund (An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF)	<ul style="list-style-type: none"> Long term capital appreciation Return that corresponds to the performance of Motilal Oswal NASDAQ 100 ETF (MON100) Scheme through investment in units of MON100 		

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

Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive (An open ended fund of funds scheme investing in passive funds)	<ul style="list-style-type: none"> 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 		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)	<ul style="list-style-type: none"> To generate long term growth/capital appreciation with relatively lower volatility 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 		30% Nifty 500 TRI + 10% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 50% Nifty 5 Yr Benchmark G-Sec Index
Motilal Oswal Nifty 5 year Benchmark G-sec ETF (An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index) BSE: 543250, NSE: MOGSEC	<ul style="list-style-type: none"> Return that corresponds generally to the performance of Nifty 5 yr Benchmark G-sec Index subject to tracking error Investment in securities of Nifty 5 yr Benchmark G-sec Index 		Nifty 5 yr Benchmark G-Sec Index

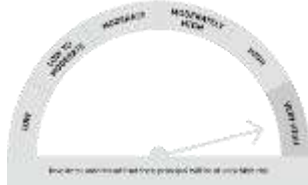

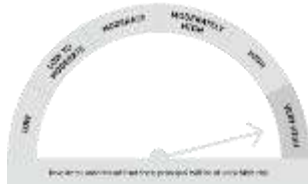


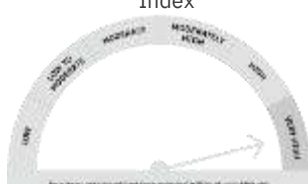
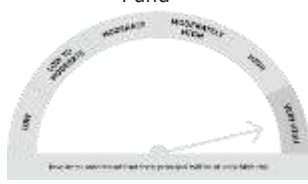
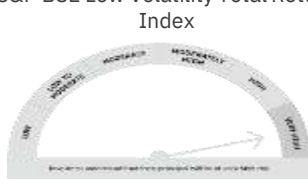
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Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal 5 Year G-sec FoF (An open ended fund of funds scheme investing in units of Motilal Oswal 5 Year G-Sec ETF)	<ul style="list-style-type: none"> Long term capital appreciation Return that corresponds generally to the performance of the Scheme, Motilal Oswal 5 Year G-Sec ETF through investment in units of Motilal Oswal 5 Year G-Sec ETF 		Nifty 5 yr G-Sec Index
Motilal Oswal MSCI EAFE Top 100 Select Index Fund (An open ended scheme replicating/ tracking MSCI EAFE Top 100 Select Index)	<ul style="list-style-type: none"> Returns that corresponds to the performance of MSCI EAFE Top 100 Select Index, subject to tracking error. Long term capital growth. 		MSCI EAFE Top 100 Index (INR)
Motilal Oswal NASDAQ Q 50 ETF (An open ended scheme replicating/ tracking Nasdaq Q-50 Index BSE: 543437, NSE:MONQ50)	<ul style="list-style-type: none"> Return that corresponds to the performance of the NASDAQ Q-50 TR Index subject to tracking error and forex movement. Long term capital growth. 		NASDAQ Q-50 TR Index (INR)

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Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal Nifty 200 Momentum 30 ETF (An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index (BSE: 543465, NSE: MOMOMENTUM))	<ul style="list-style-type: none"> Return that corresponds to the total returns of the Nifty 200 Momentum 30 Total Return Index subject to tracking error Long term capital growth 	Fund 	Nifty 200 Momentum 30 TRI 
Motilal Oswal Nifty 200 Momentum 30 Index Fund (An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the Nifty 200 Momentum 30 Total Return Index subject to tracking error Long term capital growth 	Fund 	Nifty 200 Momentum 30 TRI 
Motilal Oswal S&P BSE Low Volatility ETF (An open ended fund replicating / tracking the S&P BSE Low Volatility Total Return Index BSE: 543501, NSE: MOLOWVOL)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the S&P BSE Low Volatility Total Return Index subject to tracking error Long term capital growth 	Fund 	S&P BSE Low Volatility Total Return Index 
Motilal Oswal S&P BSE Low Volatility Index Fund (An open ended fund replicating / tracking the S&P BSE Low Volatility Total Return Index)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the S&P BSE Low Volatility Total Return Index subject to tracking error Long term capital growth 	Fund 	S&P BSE Low Volatility Total Return Index 

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Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal S&P BSE Financials ex Bank 30 Index Fund (An open ended fund replicating / tracking the S&P BSE Financials ex Bank 30 Total Return Index)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the S&P BSE Financials ex Bank 30 Total Return Index subject to tracking error Long term capital growth 	Fund 	S&P BSE Financials ex Bank 30 Total Return Index
Motilal Oswal S&P BSE Healthcare ETF (An open ended fund replicating / tracking the S&P BSE Healthcare Total Return Index BSE: 543563, NSE: MOHEALTH)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the S&P BSE Healthcare Total Return Index subject to tracking error Long term capital growth 	Fund 	S&P BSE Healthcare Total Return Index
Motilal Oswal S&P BSE Quality ETF (An open ended fund replicating / tracking the S&P BSE Quality Total Return Index BSE: 543577, NSE: MOQUALITY)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the S&P BSE Quality Total Return Index subject to tracking error Long term capital growth 	Fund 	S&P BSE Quality Total Return Index

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Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal S&P BSE Quality Index Fund (An open ended fund replicating / tracking the S&P BSE Quality Total Return Index)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the S&P BSE Quality Total Return Index subject to tracking error Long term capital growth 		S&P BSE Quality Total Return Index
Motilal Oswal S&P BSE Enhanced Value ETF (An open ended fund replicating / tracking the S&P BSE Enhanced Value Total Return Index BSE:543576, NSE: MOVALUE)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the S&P BSE Enhanced Value Total Return Index subject to tracking error Long term capital growth 		S&P BSE Enhanced Value Total Return Index
Motilal Oswal S&P BSE Enhanced Value Index Fund (An open ended fund replicating / tracking the S&P BSE Enhanced Value Total Return Index)	<ul style="list-style-type: none"> Return that corresponds to the total returns of the S&P BSE Enhanced Value Total Return Index subject to tracking error Long term capital growth 		S&P BSE Enhanced Value Total Return Index

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Product Suitability



Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
Motilal Oswal Gold and Silver ETFs Fund of Funds (An open ended fund of funds scheme investing in units of gold and silver exchange traded funds)	<ul style="list-style-type: none"> Return that corresponds generally to the performance of the underlying Schemes of Gold ETF and Silver ETF Long term capital appreciation 	<p>Fund</p>	<p>LBMA Price of Gold and Silver</p>

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– Thank You!

“Gold is money, everything else is credit”
-J.P. Morgan

Contact Us -

Speak: +91-22 40548002 | 8108622222

Write: mfservice@motilaloswal.com

Visit: www.motilaloswalmf.com

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Risk associated with investing in fixed income securities and Money Market Instruments

The Fund may exposed to credit risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default. Further, losses can occur in particular for the settlement/delivery of financial instruments. Further, the scheme may exposed to liquidity or marketability Risk which refers to ease at which a security can be sold at or near its true value.

Risk associated with investments in Gold ETF's:

The scheme would invest in Gold ETFs and thus the NAV of the scheme will react to Gold price movements. Several factors that may affect the price of gold are as follows:

- Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia.
- Investors' expectations with respect to the rate of inflation
- Currency exchange rates
- Interest rates
- Investment and trading activities of hedge funds and commodity funds
- Global or regional political, economic or financial events and situations
- Changes in indirect taxes or any other levies

For detailed risk factors, investors are requested to refer the SID.

Risk associated with investments in Silver ETF's:

The scheme would invest in Silver ETFs and thus the NAV of the scheme will react to Silver price movements. Several factors that may affect the price of silver are as follows:

- Global Silver supplies and demand, which is influenced by factors such as forward selling by Silver producers, purchases made by Silver producers to unwind Silver hedge positions, government regulations, productions and cost levels in major Silver producing countries.
- Investors' expectations with respect to the macro-economic indicators;
- Currency exchange rates;
- Interest rates;
- Investment and trading activities of hedge funds and commodity funds; and
- Global or regional political, economic or financial events and situations.
- In addition, investors should be aware that there is no assurance that Silver will maintain its long-term value. In the event that the price of Silver declines, the value of investment in units is expected to decline proportionately.
- Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of Silver and consequently the NAV of the Scheme.
- Demand side and/or supply side constraints in domestic and/or international markets.

Investors are requested to note that they will be bearing the recurring expenses of the fund of funds (FoF) scheme, in addition to the expenses of underlying schemes in which the fund of funds scheme makes investments.

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

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