



Motilal Oswal Long Term Equity Fund

A fund of Long Term Compounders

January 2022

“A penny saved is a penny earned.”

-Benjamin Franklin

Dual Advantage – Save Tax + Build Wealth

What are the different ways of saving taxes?

ELSS offers least lock-in period with market linked returns

	PPF	NSC	Bank Deposits	ELSS
Lock-in	15 years	5 or 10 years	5 years	3 years
Returns	7.1%	6.8%	4% to 6%	Market Linked
Tax on returns	Tax free	Taxable	Taxable	Taxable*

* Long term capital gains applicable

Data as on September 30, 2021

What is a smart way to save taxes? – Benefits of ELSS

Equity Linked Saving Scheme, also known as **ELSS** is a type of mutual fund scheme investing in equity market. Investments under these schemes, give investors the benefit of **tax saving of up to 1.5 Lac** under section 80C of the Income Tax Act.

Tax Saving Instrument

- Offers the benefit under 80C of Income Tax Act
- Save upto Rs. 46,800* in taxes by investing in ELSS funds

Helps in wealth creation through equity investing

- Investing through ELSS helps investor build wealth by systematic investing in equity markets
- QGLP framework aims at building a robust portfolio

Efficient tax planning through small investing

- Investors can do efficient tax planning by allocating a small amount every month through systematic investment plan or SIP

* Considering 4% educational cess on tax. Including cess, the tax saving per annum would amount to 31.2% of Rs. 1.5 Lakh or Rs. 46,800

Why Motilal Oswal Long Term Equity Fund (MOF LTE)?

A fund with portfolio of long term compounders

What happens after a crisis? - Leaders become Fitter & Stronger

November, 2016

July, 2017

September, 2018

September, 2019

March, 2020

Demonetization

GST Implementation

IL&FS Crisis

Corporate Tax Cuts

COVID

Significant economic events, positive or negative, favour market leaders and leads to consolidation

What does consolidation mean for an company?

Reduced competitive intensity

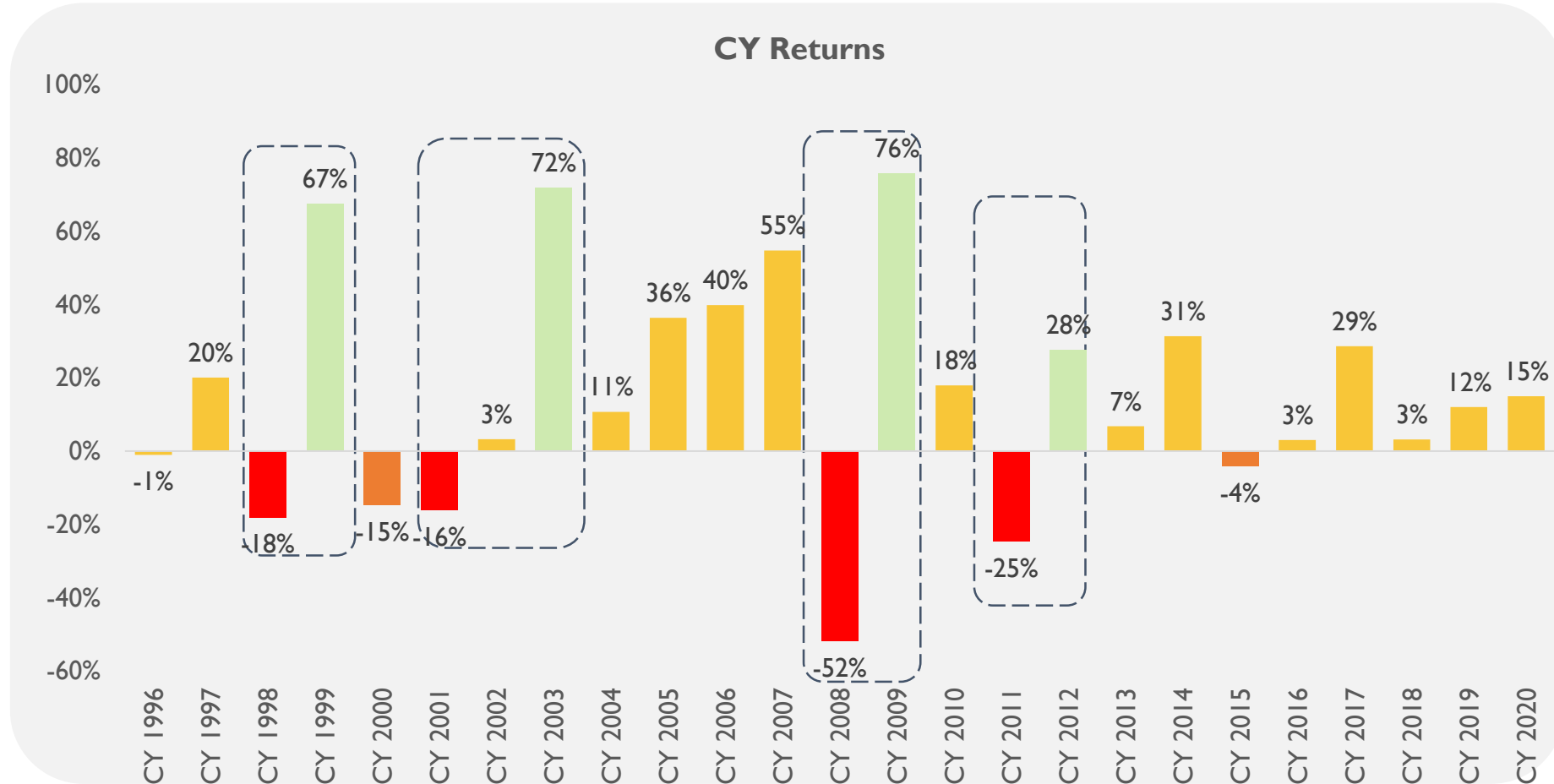
Higher market share

Increased revenue

Superior pricing power

Increased profitability

What happens after a crisis? - Crisis is followed by sharp recovery



Crisis is followed by sharp period of recovery as the long term fundamentals of the economy don't change much

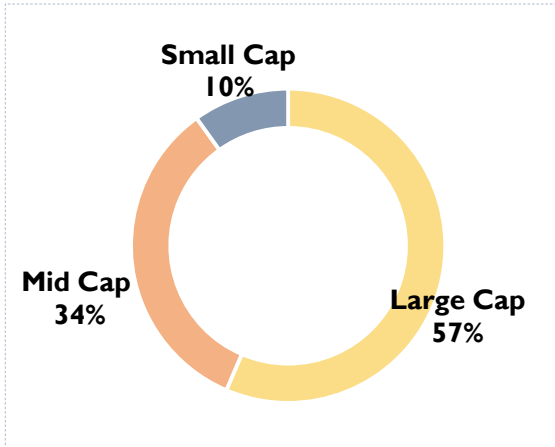
Data since November 30, 1995 till December 31, 2020. Total 25 observations

Source: Internal MOAMC Research. Disclaimer: The above graph is an actual performance of Nifty 50 Index The above is for representation purpose only and should not used for development or implementation of an investment strategy. Past performance may or may not be sustained in future.

Portfolio Positioning

High concentration – high conviction portfolio of 30 companies

Market Cap Mix



Data as on 31st December 2021
Source: MOAMC Internal Research

QGLP exemplified

Quality

FY21 ROE of 12%*, FY23E RoE of 18%

Growth

29% EPS Growth Expected over FY21-24

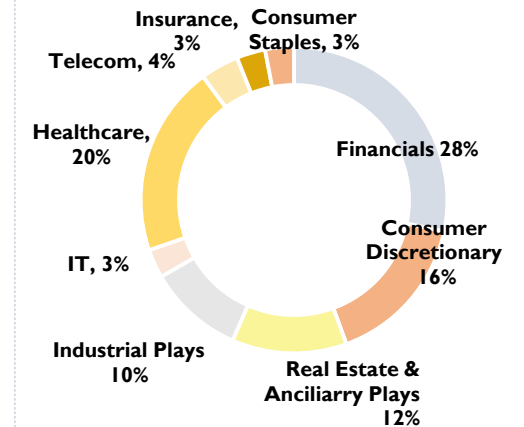
Longevity

High

Price

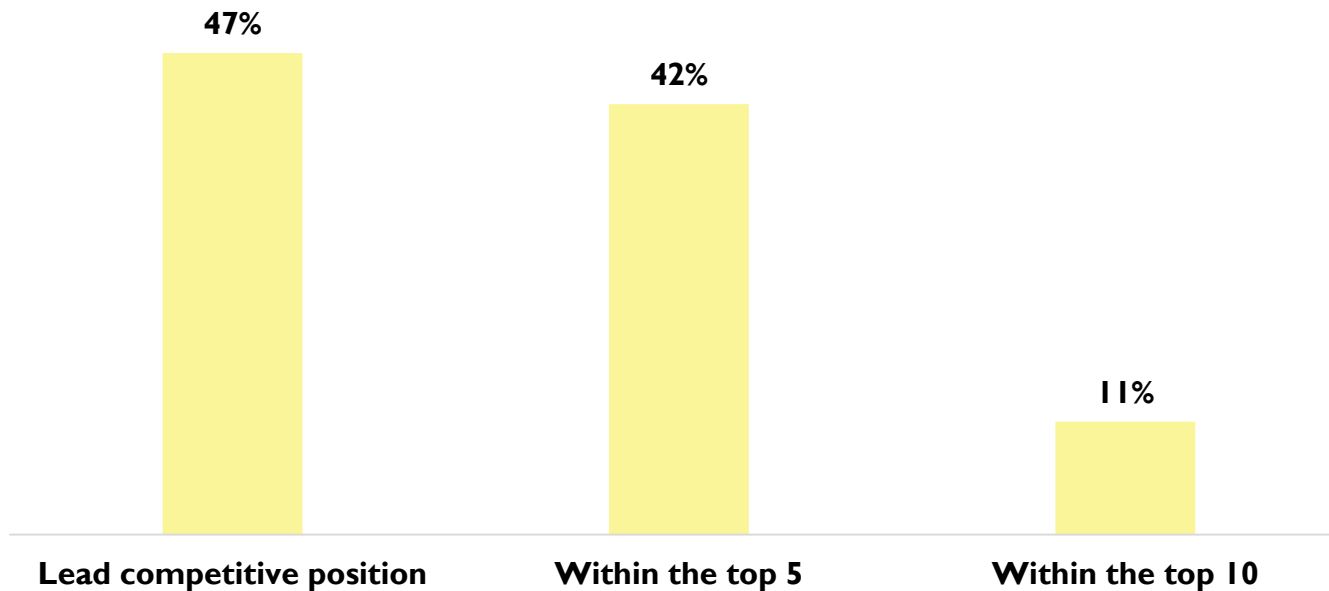
PE: 22x FY24, PEG 3 Years: 1.6x

Sector Mix



Survivors in a tough cycle = Compounders of tomorrow

Competitive positioning of portfolio companies



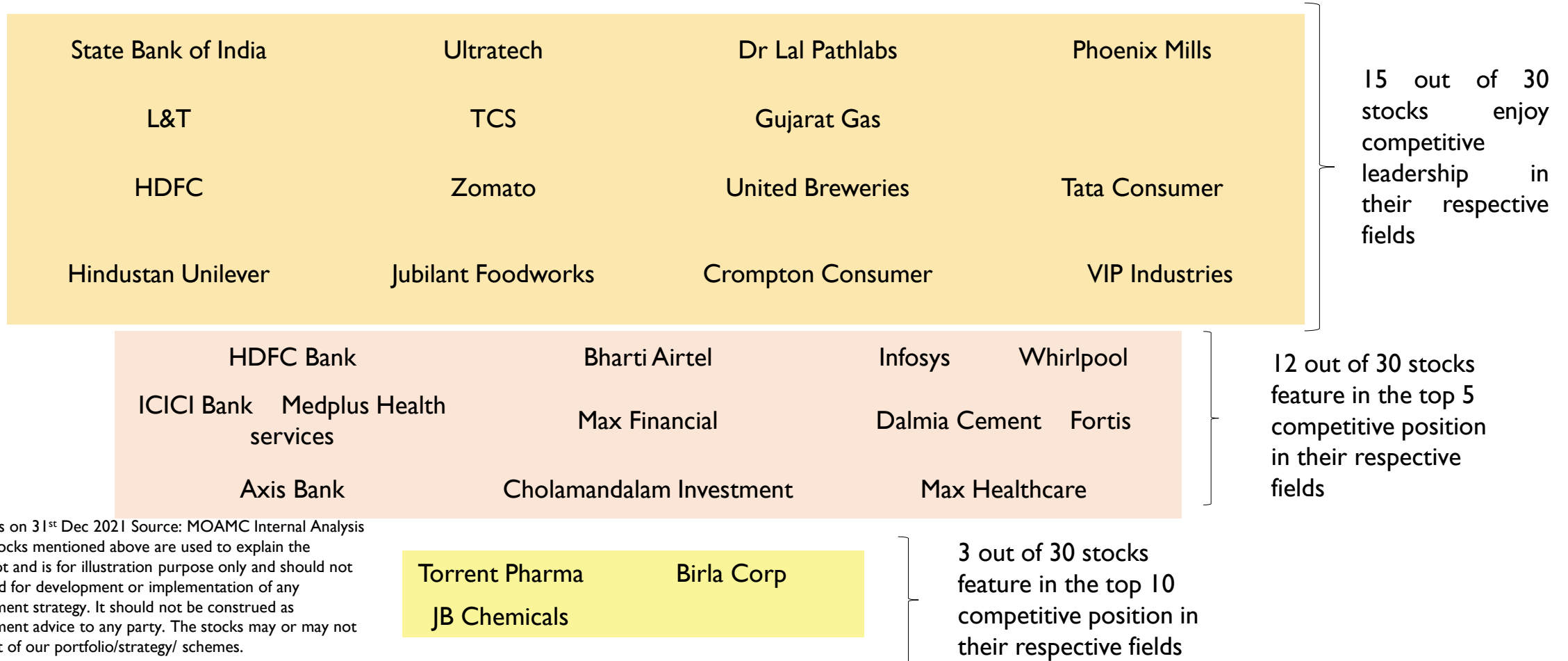
- Focused on investing in industry leaders, positioned to benefit from market consolidation
- Around **89%** of portfolio allocation towards companies which are **Top 5 in their segment**

A portfolio well positioned to identify multi bagger stocks across market capitalization and sector.

Data as on 31st December 2021 Source: MOAMC Internal Analysis

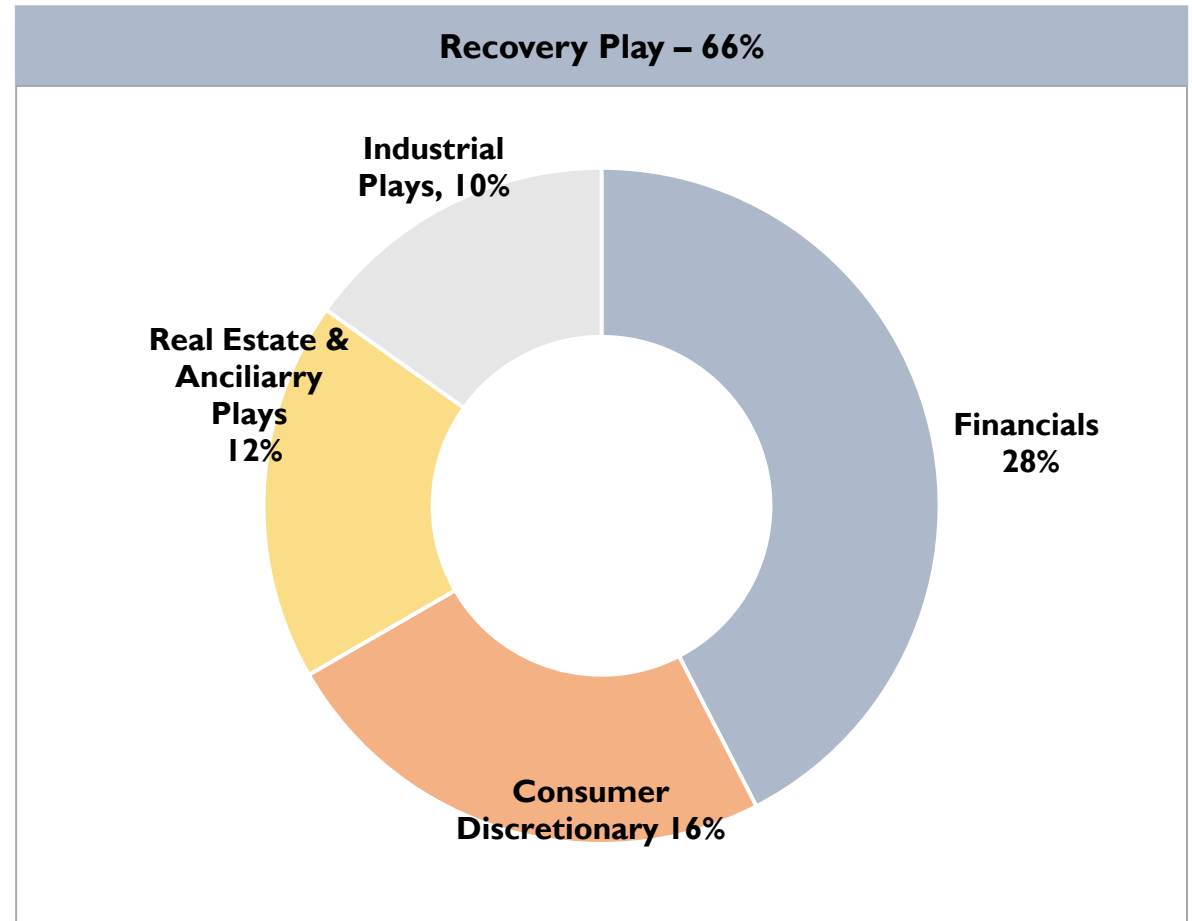
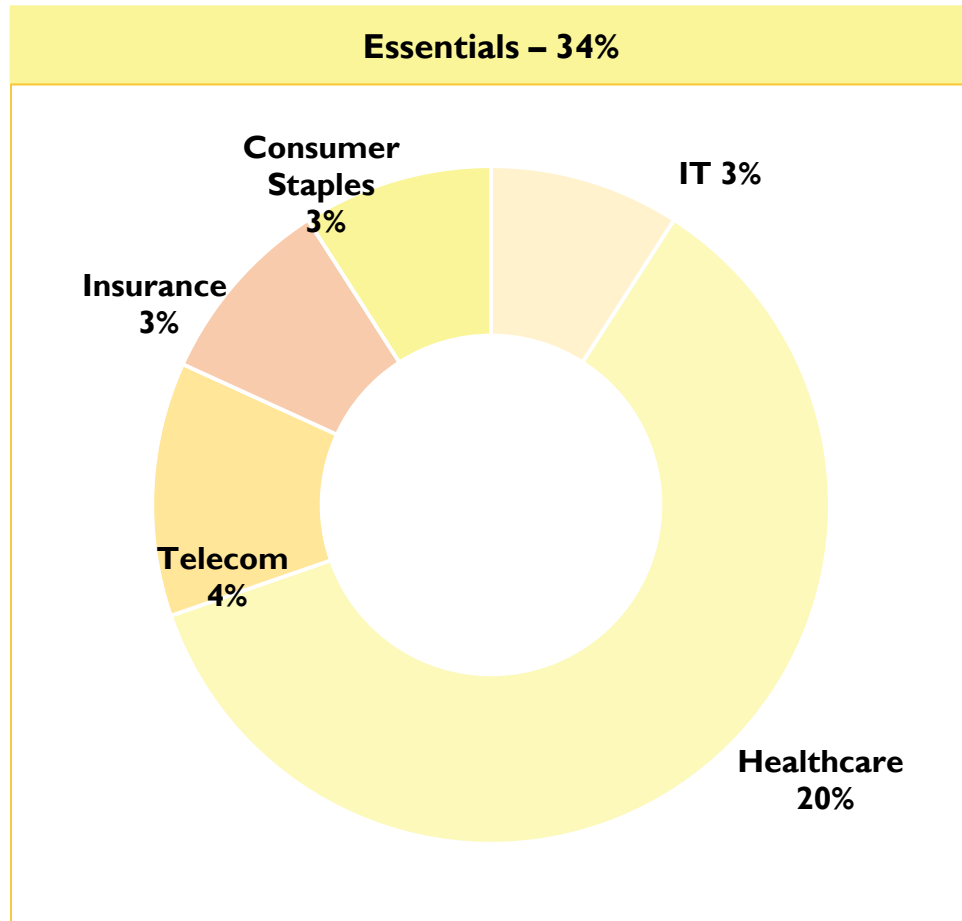
The leader 'full' portfolio – concentrated among market leaders

Identifying market leaders across sectors and market capitalization



Data as on 31st Dec 2021 Source: MOAMC Internal Analysis
 The stocks mentioned above are used to explain the concept and is 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. The stocks may or may not be part of our portfolio/strategy/ schemes.

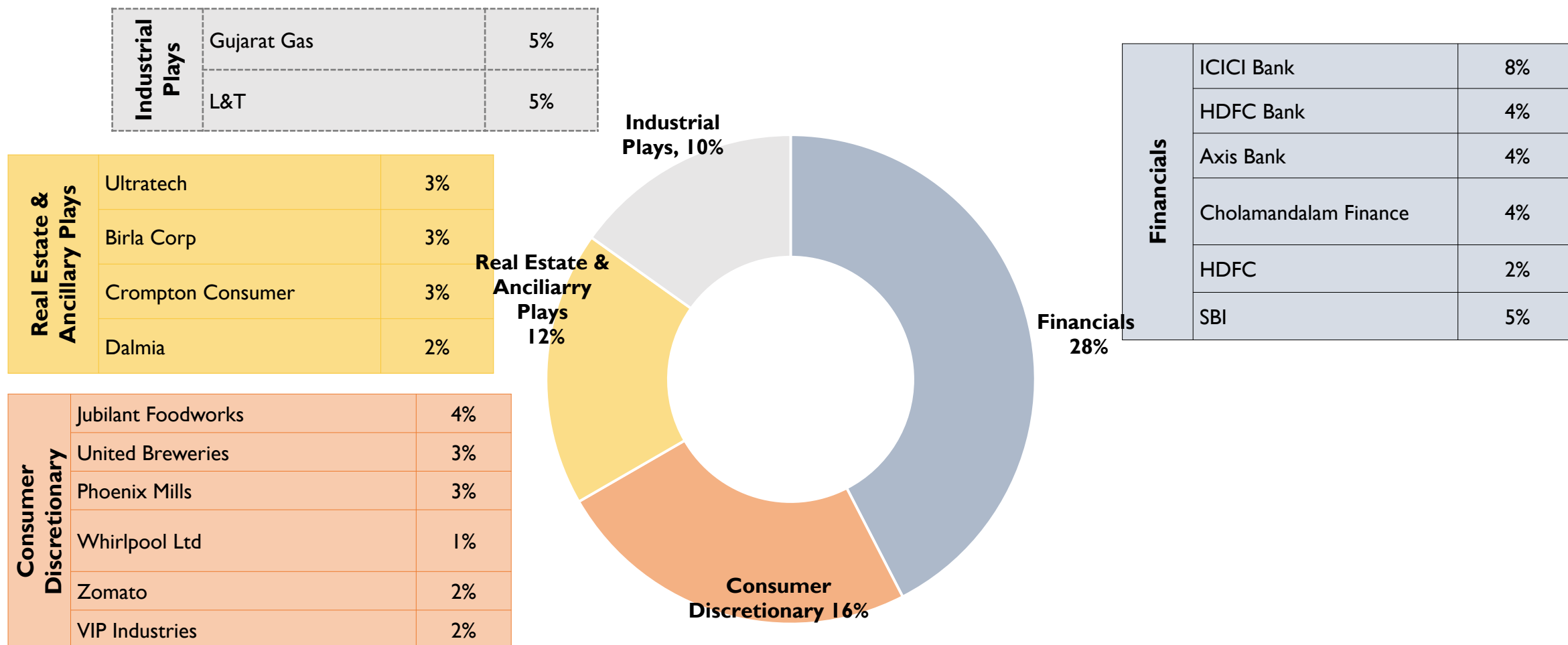
And heavily weighted on economic recovery plays



Data as on 31st December 2021 Source: MOAMC Internal Analysis

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66% of the portfolio is allocated towards beneficiaries of economic recovery



Data as on 31st December 2021 Source: MOAMC Internal Analysis

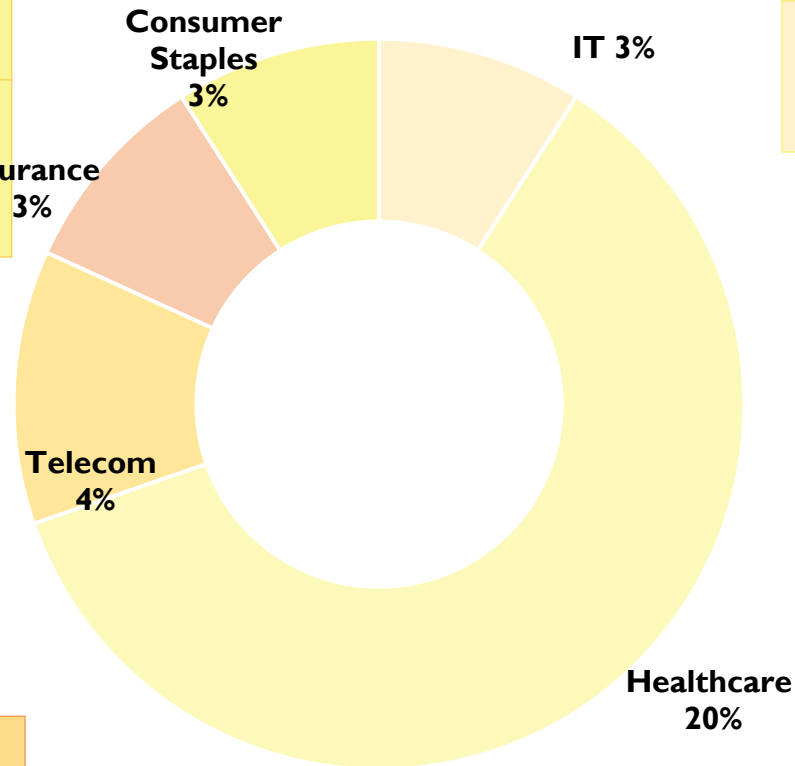
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While 34% of the portfolio remains invested in essentials

Consumer Staples	Hindustan Unilever Limited	2%
	Tata Consumer Products	1%

Insurance	Max Financial	3%
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Telecom	Bharti Airtel	4%
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IT	Infosys Ltd	2%
	TCS Ltd	1%

Healthcare	Torrent Pharmaceuticals Ltd	4%
	Dr. Lal Pathlabs	3%
	JB Chemicals & Pharmaceuticals Limited	4%
	Fortis Healthcare Ltd	3%
	MedPlus Health Services	2%
	Max Healthcare Institute	4%

Data as on 31st December 2021 Source: MOAMC Internal Analysis

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Key Themes

Theme I: Consolidation in the lending space

Top 5 banks command 46% market share in India, versus 80% as seen in countries globally

Top 5 banks in India to consolidate market share

- The five bank concentration ratio in India stands at ~46% level; vs ~80% being the median for 30 large economies globally.
- We believe the top banks in India; especially the top 3-4 private banks are very well positioned today to consolidate market share.

Strong liability franchises

- A very strong liability franchise; and good underwriting discipline are the key tenets of sustainable compounding in a lending business.
- The banks we own in the fund are the ones which clearly lead on these metrics.

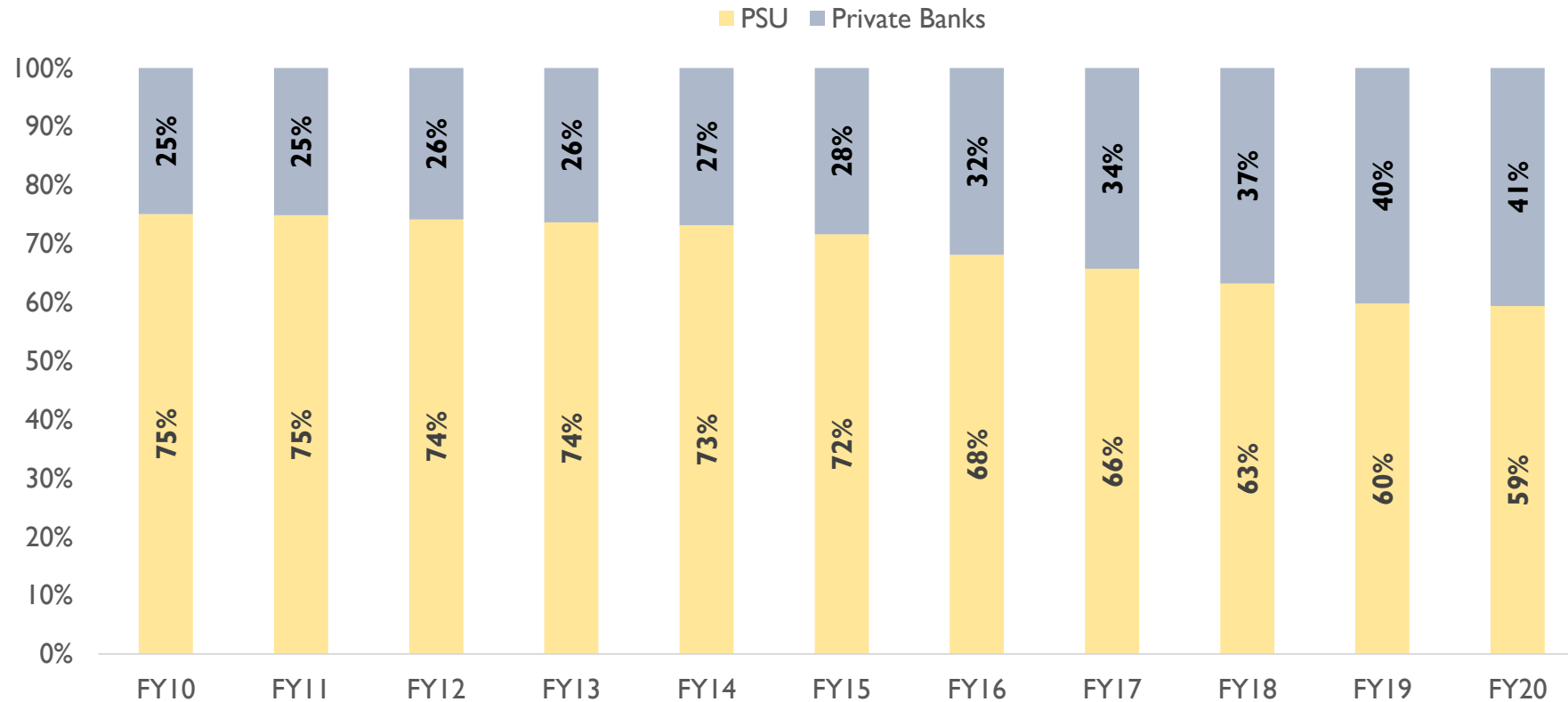
PSU to PVT value migration to continue

- PSU banks have structural shortcomings of a promoter whose interests are not aligned with minority shareholders, weak underwriting capabilities, being capital starved, etc.
- Hence, expect value migration from PSU to PVT to continue.

Attractive valuations

- Financial stocks were badly hit during the sell-off caused by COVID
- Unlike other sectors, stock prices for banks are yet to see a bounce-back
- Believe this is a temporary mispricing for larger, well run private banks with good liability franchises and underwriting capabilities.

Market Share in the Indian Banking System



- **Share of Private Banks has increased from 25% to 41% in the last decade**
- **FY30 private banks market share = 55% ???**

Theme 2: Supply side Consolidation: Survivors in a tough cycle = eventual winners

Distinctive and durable market leaders likely to benefit despite short term headwinds

India's growth potential remains intact

- India despite facing multiple challenges over the years; has a track record of ~14% nominal GDP growth over the last 4 decades.
- We believe the basic building blocks to this long term growth remain intact; the pandemic should be a passing event.

Economic environment to accelerate consolidation

- Every downturn tests the survival of the fittest.
- Weak players in an industry suffer the most (especially the unorganized; and players with weak balance sheets).
- Consequently, in the recovery that ensues; the strong get stronger.

Focus on market leaders

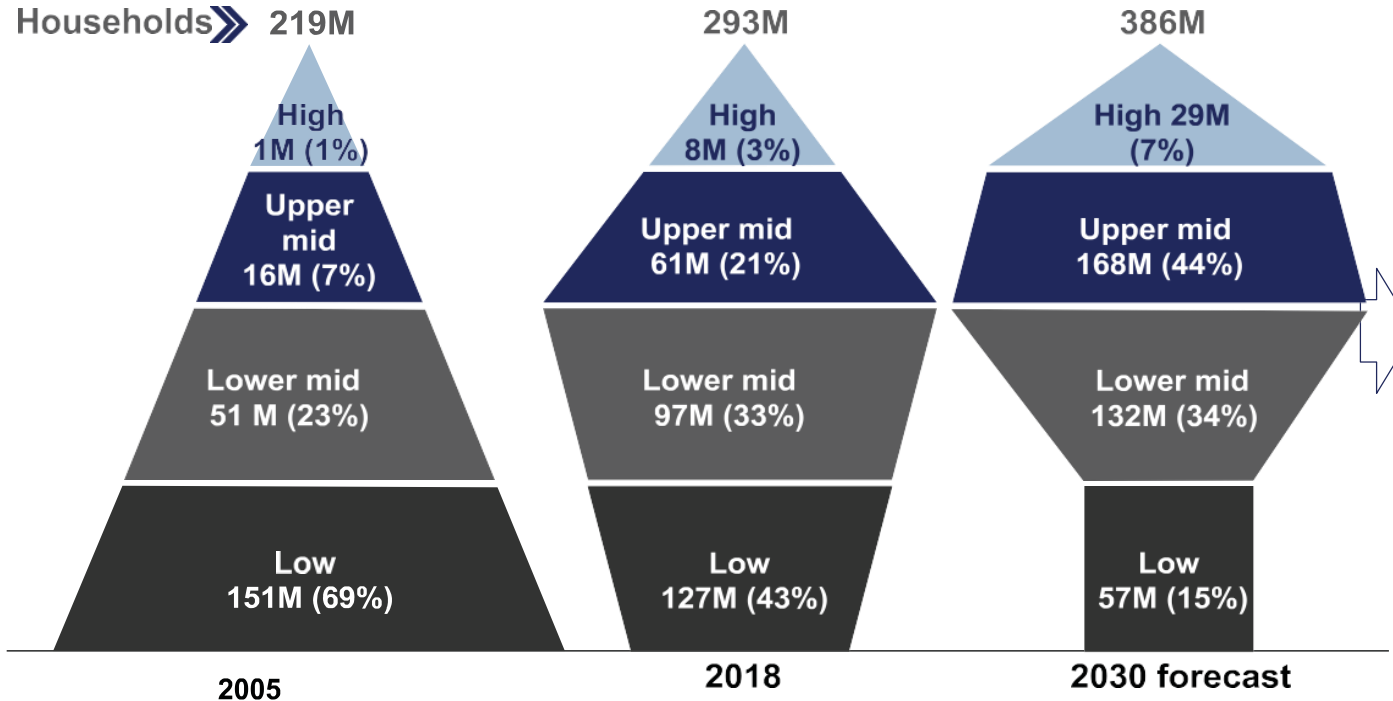
- Accelerated formalization of the economy to benefit market leaders
- High stress economic environments necessitate that the strongest will be able to not just survive, but thrive.

Look beyond the short term

- Template for multi-baggers; vision to see, courage to buy and patience to hold
- Patience is the rarest of the three attributes. We believe; today as we're still in the middle of the pandemic; our patience is being tested.
- However, as the dust settles; we believe we will be well rewarded for our patience.

Theme 3: Consumer Discretionary – Long Runway for Growth

Evolution of the household-income profile in India



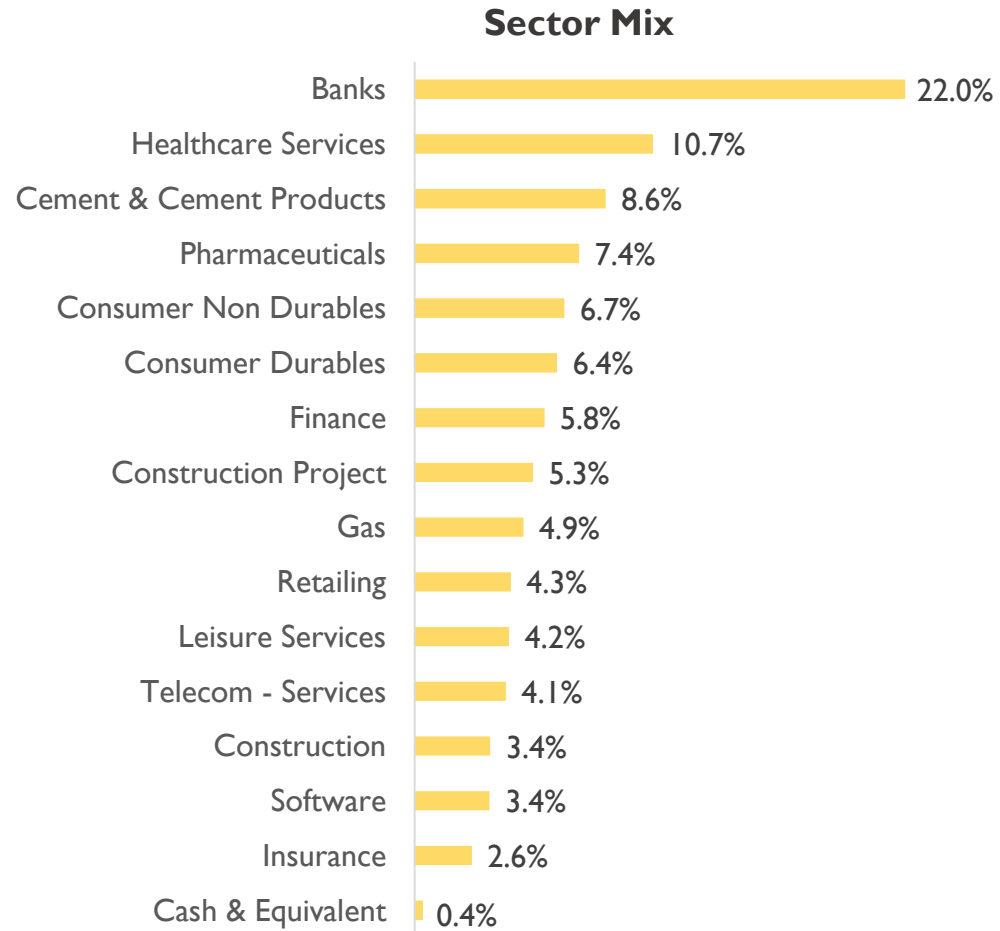
High Income & Upper Middle Segment

- 1 in 4 households today
- 1 in 2 households by 2030

Note: Low income: <\$4,000, Lower-mid: \$4,000-8,500, Upper-mid: \$8,500-40,000, High income: >\$40,000 basis income per household in real terms;

Source: CCI City Income database, BCG Analysis

What are the fund holdings?



Top 10 Equity Holdings

Script	Weightage (%)
ICICI Bank Limited	8.2%
State Bank of India	5.4%
Larsen & Turbo Limited	5.3%
Gujarat Gas Limited	4.9%
Axis Bank Limited	4.4%
Max Healthcare Institute Limited	4.3%
Jubilant Foodworks Limited	4.2%
Cholamandalam Investment and Finance Company Limited	4.2%
HDFC Bank Limited	4.0%
Bharti Airtel Limited	3.9%
Total	48.8%

Data as on December 31, 2021. Sector classification as per AMFI defined sectors. The Stocks/Sectors mentioned above are used to explain the concept and is 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. The stocks may or may not be part of our portfolio/strategy/ schemes. Past performance may or may not be sustained in future

Scheme Performance

Point to Point Returns (%)	1 Year		3 years		5 Years		Since Inception	
	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000	CAGR (%)	Rs. 10000
Motilal Oswal Long Term Equity Fund (LTE)	32.1	13,206	17.6	16,258	16.4	21,364	15.4	26,972
Nifty 500 TRI (BM)	31.6	13,160	19.1	16,906	17.9	22,775	12.7	22,894
Nifty 50 TRI (Add. BM)	25.6	12,559	18.3	16,552	17.7	22,561	11.8	21,674

SIP Performance (%)	1 Year			3 years			5 Years			Since Inception		
	LTE	BM	Add. BM	LTE	BM	Add. BM	LTE	BM	Add. BM	LTE	BM	Add. BM
Investment Amount	120,000			360,000			600,000			830,000		
Market Value	135,240	136,377	133,658	523,309	540,075	518,155	915,710	970,499	952,652	1,464,469	1,507,501	1,475,928
Returns (CAGR)%	24.3	26.2	21.7	25.9	28.2	25.1	16.9	19.3	18.5	16.1	17.0	16.4

Data as on December 31, 2021. BM = Benchmark i.e. Nifty 500 TRI Index; Add. BM = additional BM i.e. Nifty 50 TRI Index;

Date of inception: 21-Jan-15. In case, the start/end date of the concerned period is non business date (NBD), the NAV of the previous date is considered for computation of returns. 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. Aditya Khemani is the Fund Manager for equity component since 6-Sep-2019 and Mr. Abhiroop Mukherjee is the Fund Manager for debt component since inception.

For Performance of other schemes managed by the fund managers, kindly refer to factsheet: <https://www.motilaloswalmf.com/downloads/mutual-fund/Factsheet>

Fund Managers



For Equity Component: Mr. Aditya Khemani:

- **Rich Experience:** Mr. Aditya has overall 14 years of experience in the Indian equity markets; last 10 years in the role of a portfolio Manager.
- **Academic Background:** Prior to joining Motilal Oswal Asset Management Company Ltd., He was associated with HSBC AMC for nearly 12 years. Further, he has worked in esteemed organizations like SBI Mutual Fund, ICICI Prudential AMC and Morgan Stanley Advantage Services.
- **Academic Background:** MBA finance, IIM Lucknow and B.Com (Honors) from St. Xavier's college, Kolkata



For Debt Component: Mr. Abhiroop Mukherjee :

- **Rich Experience:** Over 13 years of experience in the Debt and Money Market Instruments Securities trading and fund management. His past stint includes, AVP at PNG Gilts as a WDM dealer
- **Academic Background:** B.Com (Honours) and PGDM (Finance)
 - **Funds managed:** Motilal Oswal Ultra Short Term Fund and Motilal Oswal Liquid Fund. Debt Component - Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund, Motilal Oswal Long Term Equity Fund, Motilal Oswal Dynamic Fund, Motilal Oswal Nasdaq Fund of Fund, Motilal Oswal S&P 500 Fund, Motilal Oswal Large and Midcap Fund, Motilal Oswal Multi Asset Fund, Motilal Oswal Equity Hybrid Fund, Motilal Oswal 5 Year G-sec Fund of Fund, Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative and Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive, Motilal Oswal 5 Year G-Sec ETF, Motilal Oswal MSCI EAFE Top 100 Select Index Fund, Motilal Oswal Nasdaq Q50 ETF

For Performance of other schemes managed by the fund manager, kindly refer to factsheet link: <https://www.motilaloswalmf.com/downloads/mutual-fund/Factsheet>

Fund Facts

Type of the Scheme	An open ended equity linked savings scheme with the statutory lock in of 3 years and tax benefit.		
Category of the Scheme	ELSS		
Investment Objective	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.		
Benchmark	NIFTY 500 TRI		
Entry / Exit Load	Nil		
Plans	Regular Plan and Direct Plan		
Options (Under each plan)	Dividend (Payout and Reinvestment) and Growth		
Minimum Application Amount	Rs. 500/- and in multiples of Re. 500/- thereafter		
Additional Application Amount	Rs. 500/- and in multiples of Re. 500/- thereafter		
	Weekly SIP	Any day of the week from Monday to Friday	Rs. 500 and in multiples of Re.500/- thereafter (Minimum Installment – 12)
	Fortnightly SIP	1 st -14 th , 7 th - 21 st and 14 th - 28 th	
	Monthly SIP	Any day of the month except 29 th , 30 th or 31 st	
	Quarterly SIP	Any day each quarter (Jan, Apr, Jul, Oct) 29 th , 30 th or 31 st	Rs. 1,500 and in multiples of Re.500/- thereafter (Minimum Installment – 4)
	Annual SIP	Any day or date of his/her preference	Rs. 6,000 and in multiples of Re. 500/- thereafter (Minimum Installment – 1)
Minimum Redemption Amount	Rs. 500/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower.		

Disclaimer



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Scheme Specific Risk Factors: In line with its investment objective, the scheme will be required to maintain a minimum exposure of 35% each to both the large cap and the mid cap market segments at all times regardless of the prevailing market conditions/outlook for these market cap segments. The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, yield, return and/or its ability to meet its objectives.

Statutory Details: Constitution: Motilal Oswal Mutual Fund has been set up as a trust under the Indian Trust Act, 1882. Trustee: Motilal Oswal Trustee Company Ltd. Investment Manager: Motilal Oswal Asset Management Company Ltd. (CIN: U67120MH2008PLC188186) Sponsor: Motilal Oswal Financial Services Ltd.

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

Product Labelling

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 500 TRI
Motilal Oswal Long Term Equity Fund (MOFLTE) (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)		
This product is suitable for investors who are seeking*	Investors understand that their principal will be at Very High risk	
<ul style="list-style-type: none"> • Long-term capital growth • Investment predominantly in equity and equity related instruments 		

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

Motilal Oswal Mutual Funds

Performance of other schemes managed by Aditya Khemani

Name of Fund Manager: Abhiroop Mukherjee									
Period	Inception Date	1 year		3 year		5 year		Since Inception	
		Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal Large and Midcap Fund	17-10-2019	40.8	37.0	-	-	-	-	27.0	29.1



Note:

- Aditya Khemani manages 2 schemes of Motilal Oswal Mutual Fund.
- 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.
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Source/Disclaimer : MOAMC, Data as of 31-Dec-21. Past performance may or may not be sustained in the future. Performance is for Regular Plan Growth Option. Different plans have different expense structure.

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Motilal Oswal Large and Midcap Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Large Midcap 250 TRI
Motilal Oswal Large and Midcap Fund (MOFLM) (Large and Midcap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)		
This product is suitable for investors who are seeking* <ul style="list-style-type: none">• Long-term capital growth• Investment predominantly in equity and equity related instruments of large and midcap stocks	Investors understand that their principal will be at Very High risk	

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

Motilal Oswal Mutual Funds

Performance of other schemes managed by Abhiroop Mukherjee

Name of Fund Manager: Abhiroop Mukherjee									
Period	Inception Date	1 year		3 year		5 year		Since Inception	
		Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal Midcap 30 Fund	24-02-2014	55.8	48.2	23.2	23.2	16.3	20.5	21.3	22.8
Motilal Oswal Large and Midcap Fund	17-10-2019	40.8	37.0	-	-	-	-	27.0	29.1
Motilal Oswal S&P 500 Index Fund	28-04-2020	29.3	32.1	-	-	-	-	31.9	35.1
Motilal Oswal 5 Year G-Sec ETF	10-12-2020	3.1	3.3	-	-	-	-	3.3	3.5
Motilal Oswal Liquid Fund	20-12-2018	2.9	3.6	-	-	-	-	3.9	5.0
Motilal Oswal Ultra Short Term Fund	06-09-2013	2.4	4.2	4.3	6.1	1.9	6.6	3.9	7.5

Note:

- Abhiroop Mukherjee manages 18 schemes of Motilal Oswal Mutual Fund.
- 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.
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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Motilal Oswal Mutual Funds

Performance of other schemes managed by Abhiroop Mukherjee

Name of Fund Manager: Abhiroop Mukherjee									
Period	Inception Date	1 year		3 year		5 year		Since Inception	
		Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)	Scheme Return (%)	Benchmark Return (%)
Motilal Oswal Passive FOF - Aggressive	12-03-2021	-	-	-	-	-	-	19.1	21.2
Motilal Oswal Passive FOF – Conservative	12-03-2021	-	-	-	-	-	-	13.5	15.0

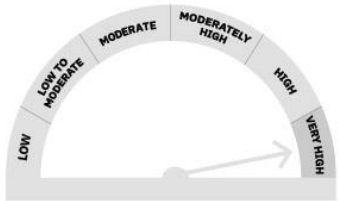
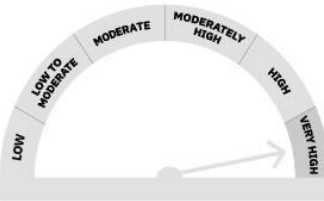
Note:

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- Returns for funds launched less than one year ago but over 6 months ago have been shown
- Returns are calculated on a simple annualized basis

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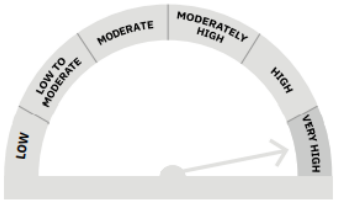
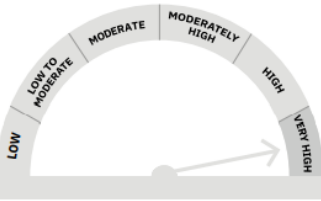
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Motilal Oswal Midcap 30 Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Midcap 150 TRI
Motilal Oswal Midcap 30 Fund (MOF30) An open ended equity scheme predominantly investing in mid cap stocks		
This product is suitable for investors who are seeking* <ul style="list-style-type: none"> • Long-term capital growth • Investment in equity and equity related instruments in a maximum of 30 quality mid-cap companies having long-term competitive advantages and potential for growth 	Investors understand that their principal will be at Very High risk	

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

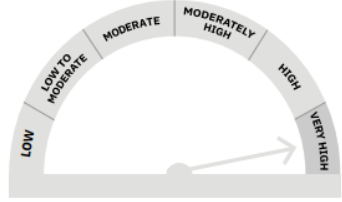
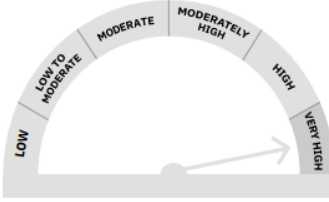
Motilal Oswal Large and Midcap Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Large Midcap 250 TRI
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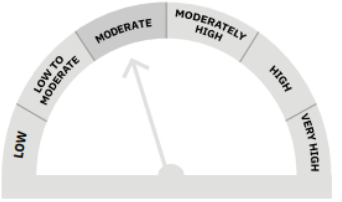
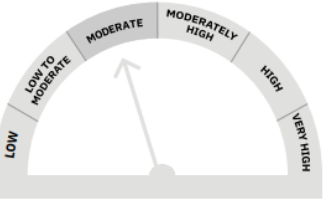
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Motilal Oswal S&P 500 Index Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer S&P 500 TRI (INR)
Motilal Oswal S&P 500 Index Fund (MOFSP500) (An open ended scheme replicating / tracking S&P 500 Index)		
This product is suitable for investors who are seeking*	Investors understand that their principal will be at Very High risk	
<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 		

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

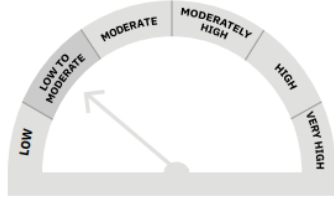
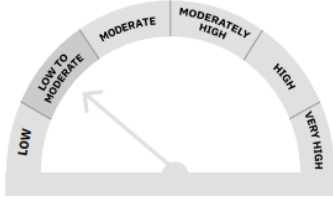
Motilal Oswal 5 Year G-Sec ETF

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 5 yr Benchmark G-Sec Index
Motilal Oswal 5 Year G – Sec ETF (MOGSEC) (An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index)		
This product is suitable for investors who are seeking*	Investors understand that their principal will be at Moderate risk	
<ul style="list-style-type: none"> Return that corresponds generally to the performance of the Nifty 5 yr Benchmark G – Sec Index, subject to tracking error. Investment in securities of Nifty 5 yr Benchmark G-Sec Index 		

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

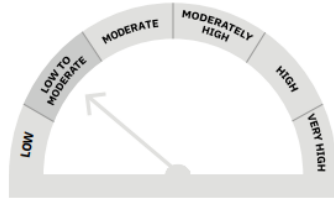

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Motilal Oswal Liquid Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Liquid Fund Index
Motilal Oswal Liquid Fund (MOFLF) (An open ended liquid fund)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Regular income over short term Investment in money market securities 	Investors understand that their principal will be at Low to Moderate risk	Investors understand that their principal will be at Low to Moderate risk

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

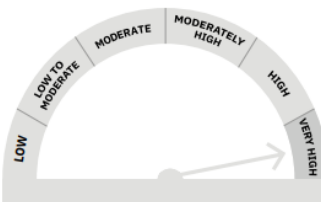
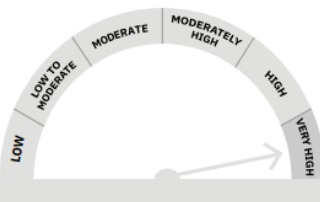
Motilal Oswal Ultra Short Term Fund

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Ultra Short Term Debt Fund Index
Motilal Oswal Ultra Short Term Fund (MOFUSTF) (An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Optimal returns consistent with moderate levels of risk Investment in debt securities and money market securities with Macaulay duration of the portfolio between 3 months and 6 months. 	Investors understand that their principal will be at Low to Moderate risk	Investors understand that their principal will be at Moderately High risk

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


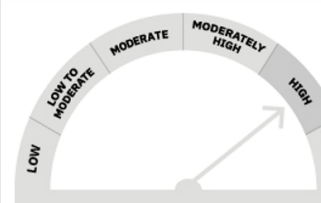
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Motilal Oswal Passive FOF - Aggressive

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
<p>Motilal Oswal Asset Allocation Passive Fund of Fund - Aggressive (MOFAAPFOF-A) (An open ended fund of funds scheme investing in passive funds)</p>		
<p>This product is suitable for investors who are seeking*</p> <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. 	<p>Investors understand that their principal will be at Very High risk</p>	

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

Motilal Oswal Passive FOF - Conservative

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
<p>Motilal Oswal Asset Allocation Passive Fund of Fund - Conservative (MOFAAPFOF-C) (An open ended fund of funds scheme investing in passive funds)</p>		
<p>This product is suitable for investors who are seeking*</p> <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 	<p>Investors understand that their principal will be at High risk</p>	

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

Thank you

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