

Motilal Oswal Asset Allocation Fund of Funds

30-Jun-2025

A lot of Fund Managers construct portfolios that closely align with the benchmark to maintain consistency with market performance

	Benchmark Agnostic	Benchmark Hugging	Benchmark Replicating
Style	Active	Active	Passive
Portfolio Holding	Focused	Closer to Benchmark	Same as benchmark
Alpha Generation Capacity	High	Low	NA
Motilal Oswal AMC	✓	✗	✓

Motilal Oswal AMC has benchmark agnostic products in the form of active mutual funds, PMS, AIF along with benchmark replicating index funds and ETFs

Cornerstone of Investment Philosophy

Focused Strategies

based on time tested investment framework

Index-based Strategies

Index Funds and ETFs based on first principal of

Q

**Quality of
Business &
Management**

G

**Growth in
Earnings**

L

**Longevity of
Quality and
Growth**

P

Price

Easy

Easy to
understand
and track

Economic

Low cost

Effective

Effective for
wealth creation

Source/Disclaimer : The QGLP strategy emphasizes investments in companies with a high quality of business and management, strong earnings growth potential, sustainable longevity, and attractive price valuations. While these factors are considered when constructing the portfolio, there is no assurance that this approach will outperform the market or provide positive returns. The strategy is subject to market risks and may experience periods of under performance.

Motilal Oswal AMC in Numbers

Investors

- More than **67 lac investors**
- More than **80 lac folios**

Active Mutual Funds

- **20 active funds**
- Total AUM ~**80,000 crores**

PMS and AIFs (Alternates)

- **20+ PMS and AIFs**
- Total AUM ~**34,000 crores**

Index-Based Mutual Funds

- **50 Index Funds and ETFs**
- Total AUM ~**34,000 crores**

Source/Disclaimer: MOAMC, as of 30-Jun-2025 Assets Under Management as on 30th June 2025 (in lakhs) includes: Liquid Fund: 1,09,193.28 | Debt: 57,699.75 | Equity: 80,82,895.97 | Solution Oriented Schemes: 0 | Index Funds: 21,02,476.15 | Gold ETF: 0 | Other ETF: 12,11,303.37 | FOF Overseas: 3,133.25 | Geographical Spread (%): Top 5 Cities: 50.88 | Next 10 Cities: 12.87 | Next 20 Cities: 6.31 | Next 75 Cities: 7.87 | Others: 22.07.

What is Asset Allocation?

What is Asset Allocation?

*The goal of **Asset Allocation** is to reduce risk through diversification by combining exposures to a variety of investments that have historically performed differently during various market conditions*

Different types of Asset Allocation –

- **Strategic allocation** is long term asset allocation which is in line with the investor's risk profile and financial goals
- **Tactical Asset Allocation** is a deviation from this long term allocation. And it is more in sync with the external factors including market timing.

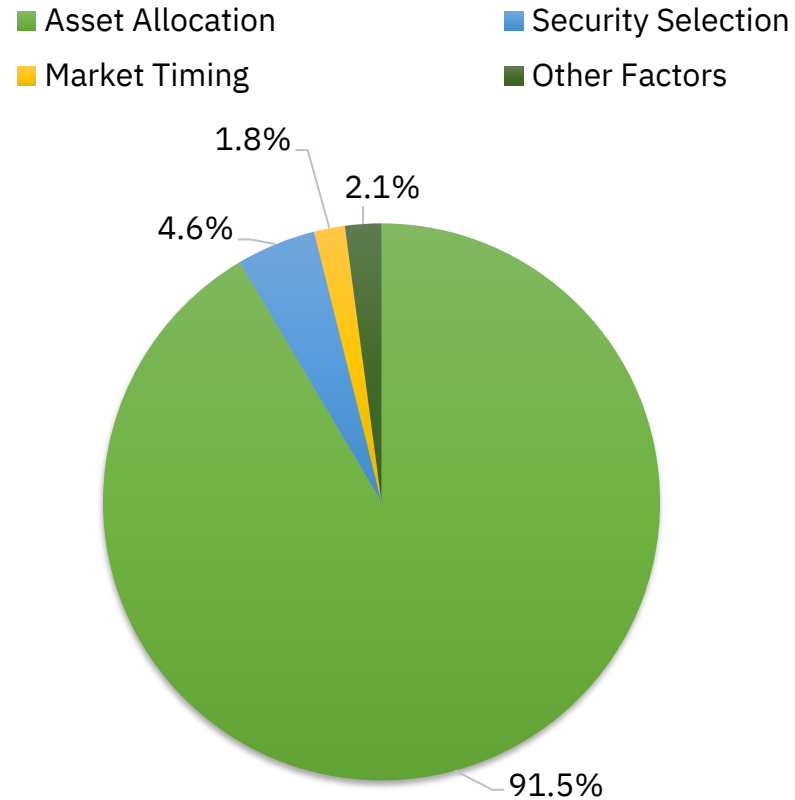
Growth of ₹1,00,000 invested on 01-Jan-2007 (18+ years)

	Total Investment	Portfolio Value (30-Jun-25)	Annualised Return (CAGR)
Chasing the Winners: (Investing in last year's best performing asset class)	₹ 1,00,000	₹ 4,03,666	7.8%
Bottom Fishing: (Investing in last year's worst performing asset class)	₹ 1,00,000	₹ 8,56,361	12.3%
Equal Weighted: (Investing consistently across the 4 asset classes in equal proportions)	₹ 1,00,000	₹ 10,18,670	13.4%

The 4 Asset Classes chosen for this analysis were Indian Equity (Nifty 500 TRI), US Equity (S&P 500 TRI-INR), Debt (5-yr G-sec) and Gold (INR).
Best/Worst performing asset class identified basis last calendar year performance (refer to slide 20)

Source/Disclaimer: MOAMC Research, S&P Dow Jones and MOAMC for S&P 500 TRI, www.niftyindices.com for Nifty 500 TRI and 5-yr G-sec, Factset for Gold. All performance data in INR. Latest Data available from 01-Jan-07 to 30-Jun-25. S&P 500 Index values are adjusted for one day lag movement till 19-Jun-2023 due to different time zone. Hypothetical performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve, performance similar to that shown. The above table/graph 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 and is not a guarantee of any future returns.

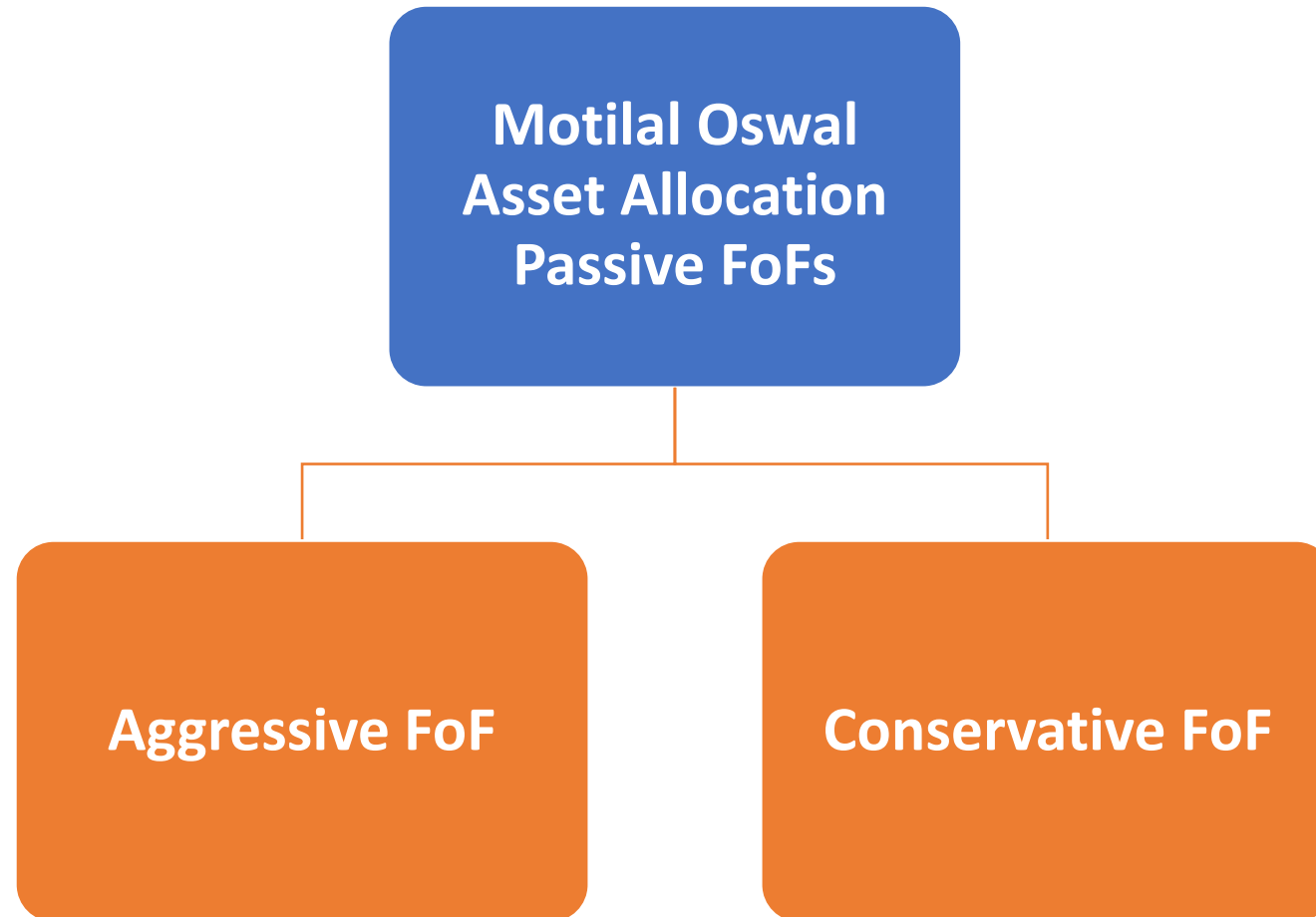
Importance of Asset Allocation



Factors such as, market timing & security selection are considered to have a relatively small impact on long term investment results

Generally significant percentage of volatility of investment performance is driven by asset allocation decisions

Source/Disclaimer: 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. The above content 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.



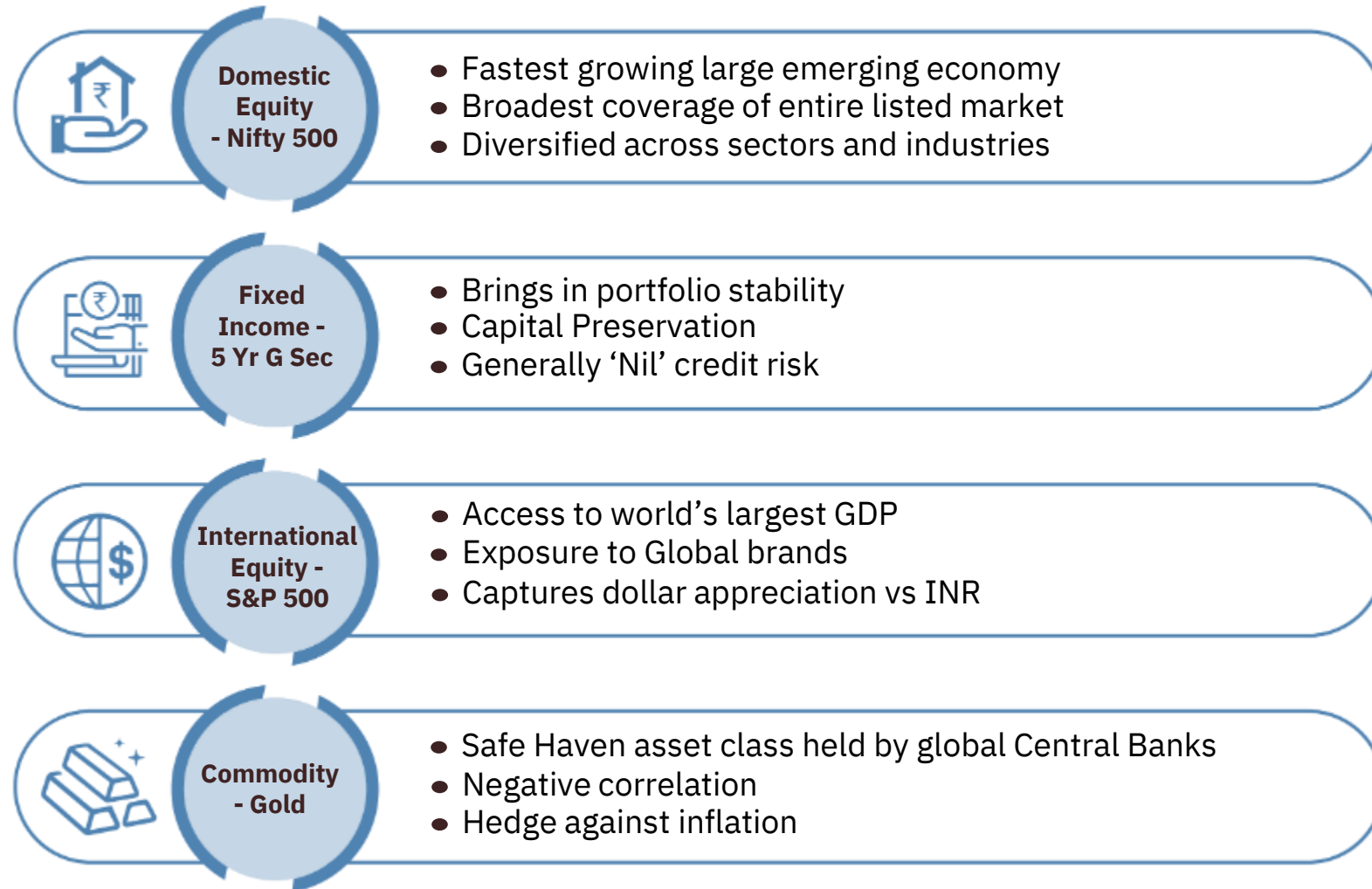
Where does the schemes invest ?

Investment Type	Underlying Schemes	Aggressive FoF (Weights)		Conservative FoF (Weights)	
		Target	Current	Target	Current
Domestic Equity	Motilal Oswal Nifty 500 Index Fund (Formerly known as Motilal Oswal Nifty 500 Fund)	50%	50.1%	30%	28.3%
International Equity	Motilal Oswal S&P 500 Index Fund	20%	19.1%	10%	11.8%
Fixed Income	Motilal Oswal Nifty 5 yr. Benchmark G-Sec ETF (Formerly known as Motilal Oswal 5 Year G-Sec ETF)	20%	18.3%	50%	45.7%
Commodity	ICICI Prudential Gold ETF	10%	11.6%	10%	11.4%

Rebalancing – Quarterly[#]

[#]If absolute change in weight greater than 5% from targeted allocation. Also, between two rebalancing periods, allocation may deviate from the targeted allocation.

Why Each Investment Type ?



Weight Movement: Asset Allocation Aggressive and Conservative

		Weight Movement			
		Nifty 500 TR Index (50%)*	Nifty 5yr Benchmark G-sec Index (20%)*	^S&P 500 TR Index (INR) (20%)*	Gold (10%)*
Asset Allocation - Aggressive	Average	50.2%	19.2%	20.9%	9.8%
	Min	38.8%	14.9%	13.8%	6.3%
	Max	61.5%	27.9%	26.0%	15.1%

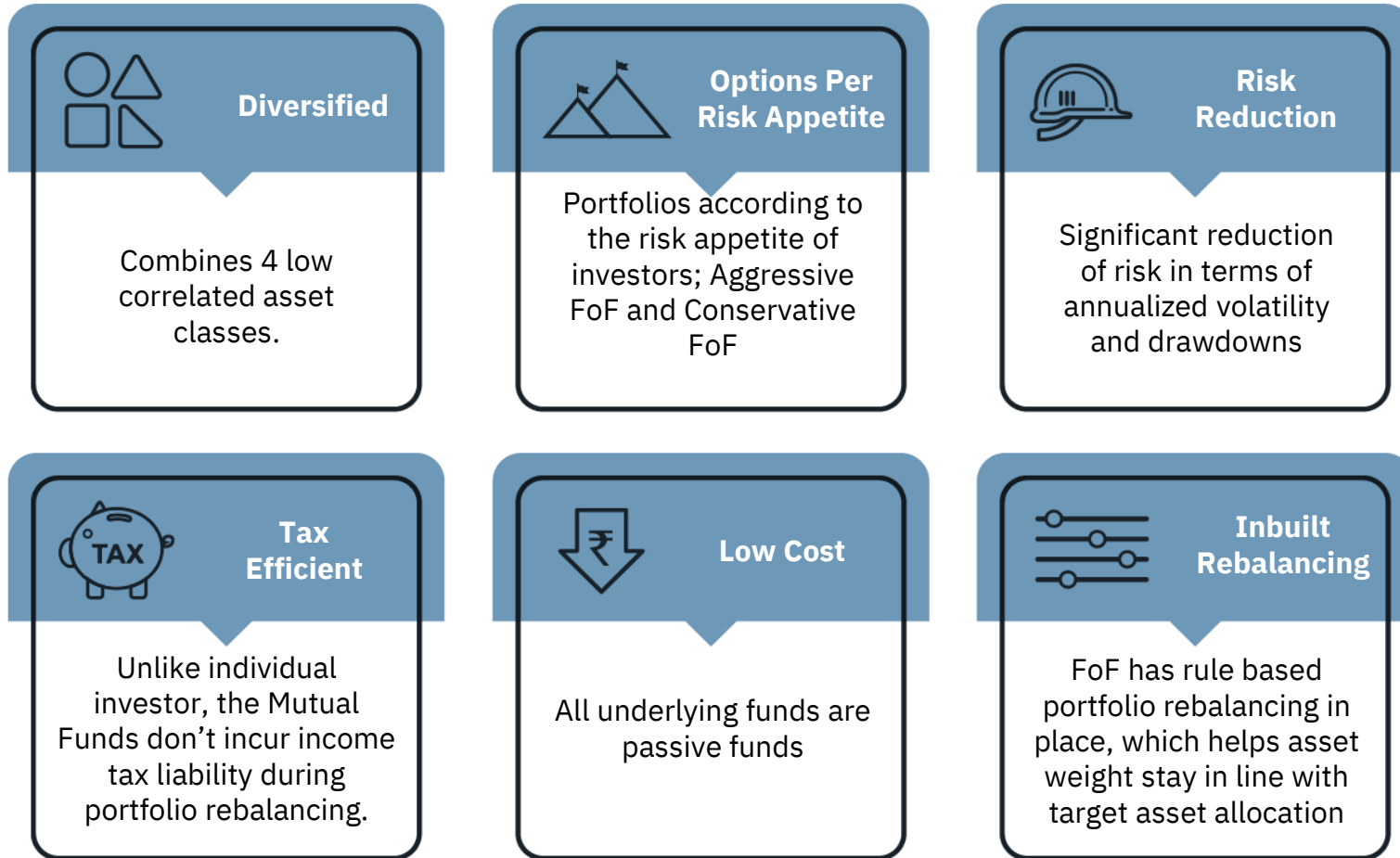
		Nifty 500 TR Index (30%)*	Nifty 5yr Benchmark G-sec Index (50%)*	^S&P 500 TR Index (INR) (10%)*	Gold (10%)*
Asset Allocation - Conservative	Average	30.7%	49.0%	10.4%	9.9%
	Min	20.7%	41.5%	6.3%	7.0%
	Max	41.0%	61.2%	15.2%	14.4%

* Indicative weights decided basis MOAMC study, all Performance numbers in this presentation are calculated using following indicative weights. This is for illustration –

- **Asset Allocation - Aggressive – Nifty 500 – (50%), Nifty 5 Yr Benchmark G-Sec (20%), S&P 500 Index (INR) (20%), Gold (10%)**
- **Asset Allocation - Conservative – Nifty 500 – (30%), Nifty 5 Yr Benchmark G-Sec (50%), S&P 500 Index (INR) (10%), Gold (10%)**

Source/Disclaimer: MOAMC Research. Data from 31-Dec-01 to 30-Jun-25. The above weights are indicative. The actual weights may deviate from indicative weights in short term but will always remain in the asset allocation range stated in SID. The above table/graph 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 and is not a guarantee of any future returns.

As per Nobel Prize winning economist Harry Markowitz - Diversification is the only free lunch in Finance



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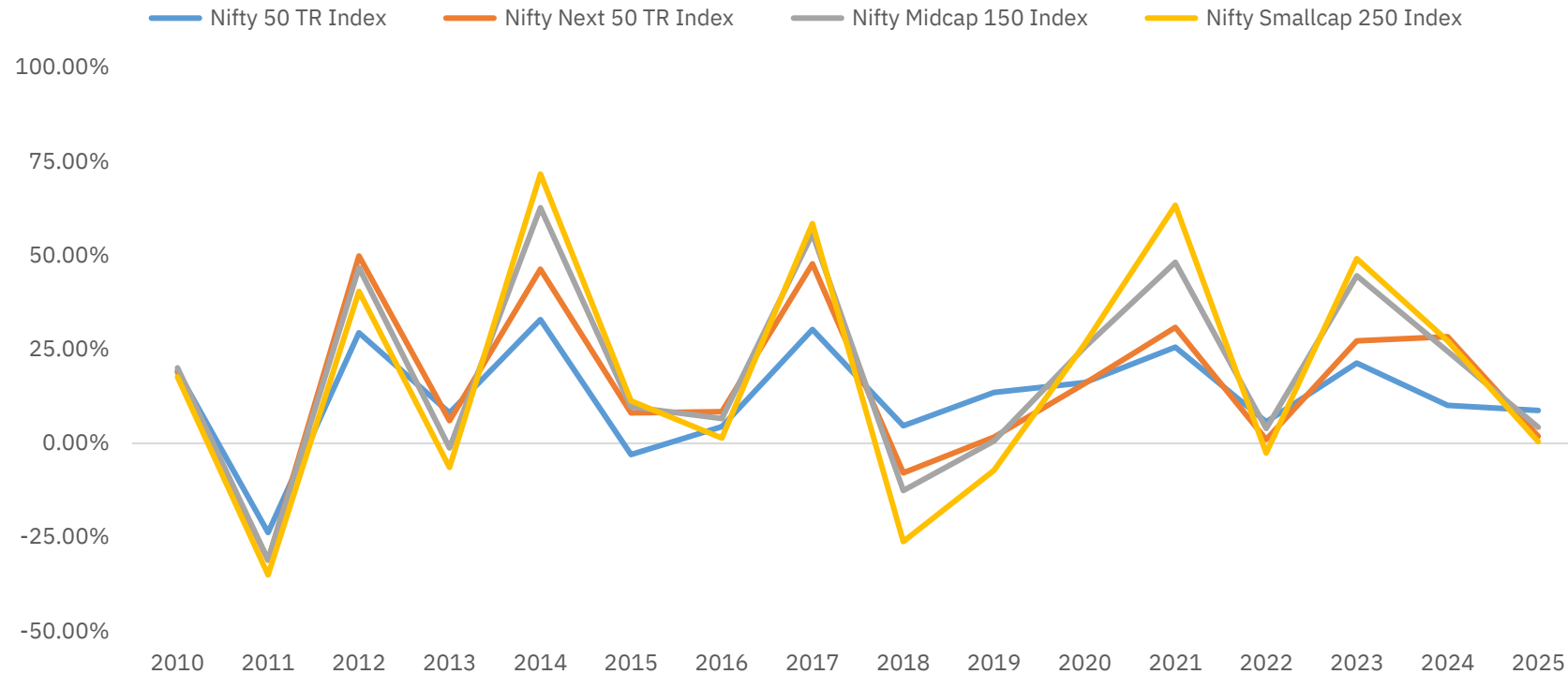
Historical Correlation (20+ years)

Correlation	Domestic Equity	Debt	International Equity	Gold
Domestic Equity	100.0%	12.6%	19.5%	-6.7%
Debt		100.0%	0.4%	-2.2%
International Equity			100.0%	-3.3%
Gold				100.0%

Asset Class	Underlying Benchmark
Domestic Equity	Nifty 500 TR Index
International Equity	^S&P 500 TR Index (INR)
Debt	Nifty 5 Yr Benchmark G-Sec Index
Gold	Gold Price from FactSet in INR

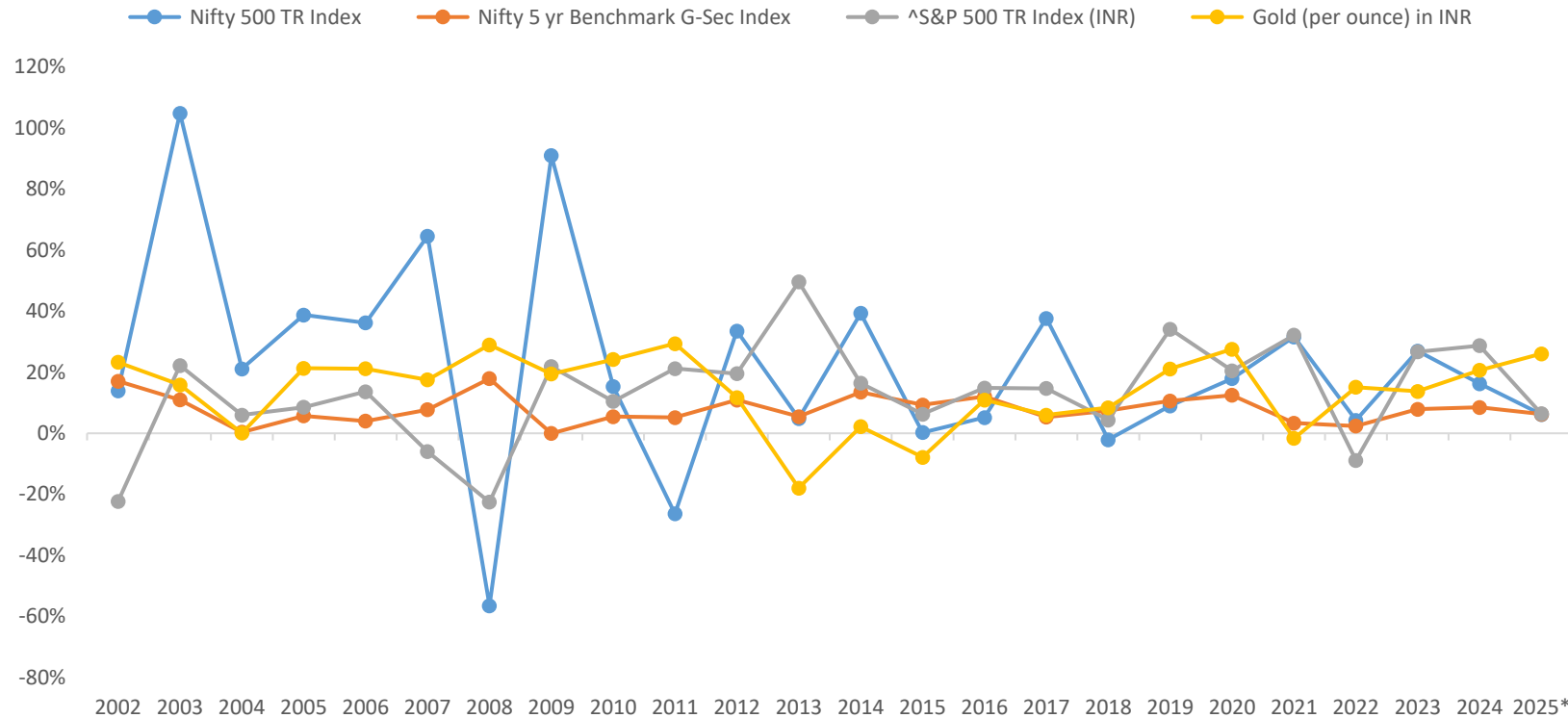
Source/Disclaimer: Index values- www.niftyindices.com. Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 31-Dec-01 to 30-Jun-25. All Performance data in INR. S&P 500 Index values are adjusted for one day lag movement till 19-Jun-2023 due to different time zone. ^ denotes currency conversion. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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 and is not a guarantee of any future returns.

Calendar year performance: Domestic equities



Source/Disclaimer: Index values- www.niftyindices.com, MOAMC. Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 31-Dec-09 to 30-Jun-25, 2025YTD. All Performance data in INR. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. All Performance data in INR. S&P 500 Index values are adjusted for one day lag movement till 19-Jun-2023 due to different time zone. ^ denotes currency conversion. The above table/graph 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 and is not a guarantee of any future returns.

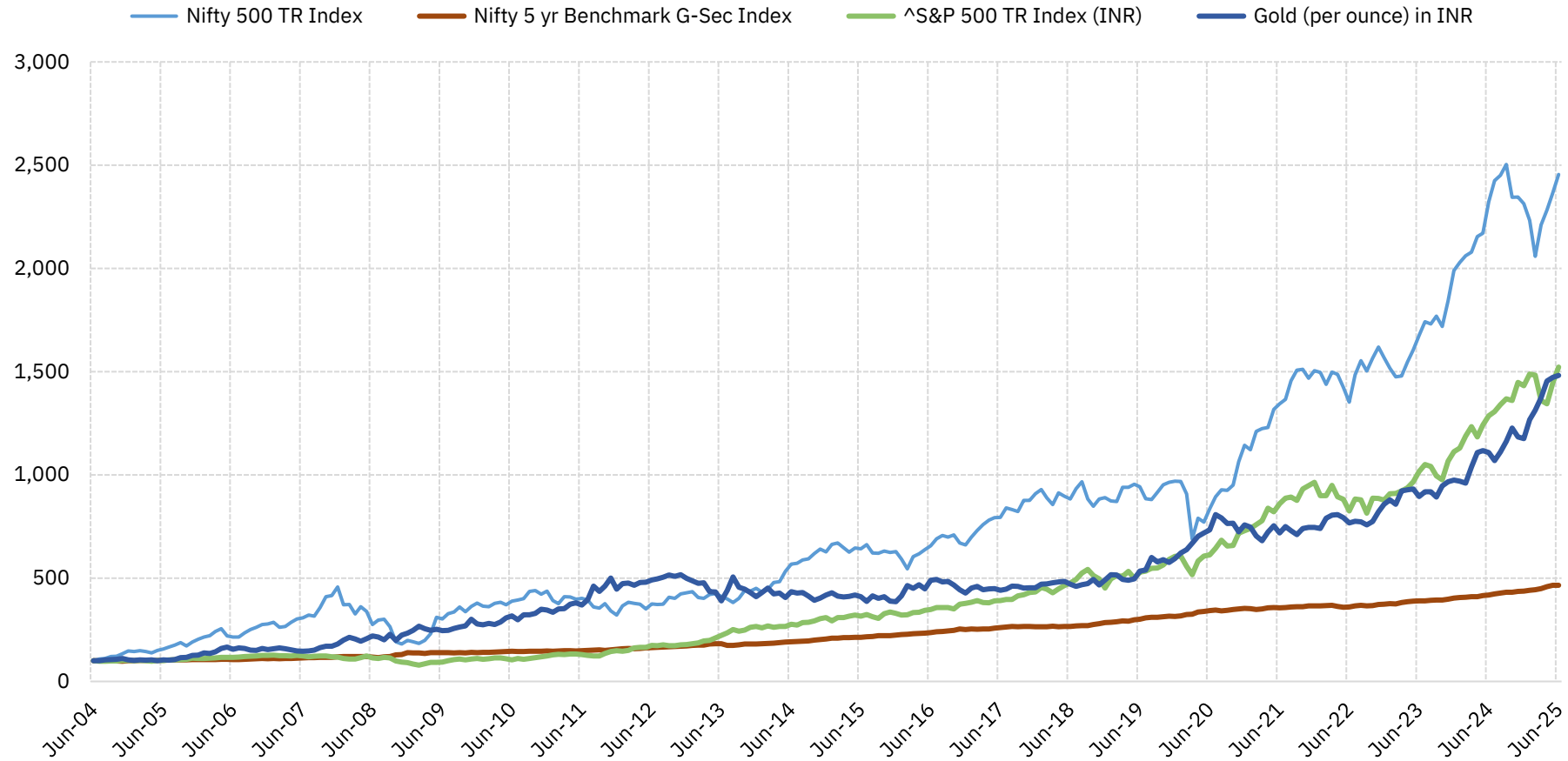
Calendar year performance: Multi-Asset Class



Diversification makes intuitive sense – when one asset class suffers, it pays to not have all your eggs in one basket

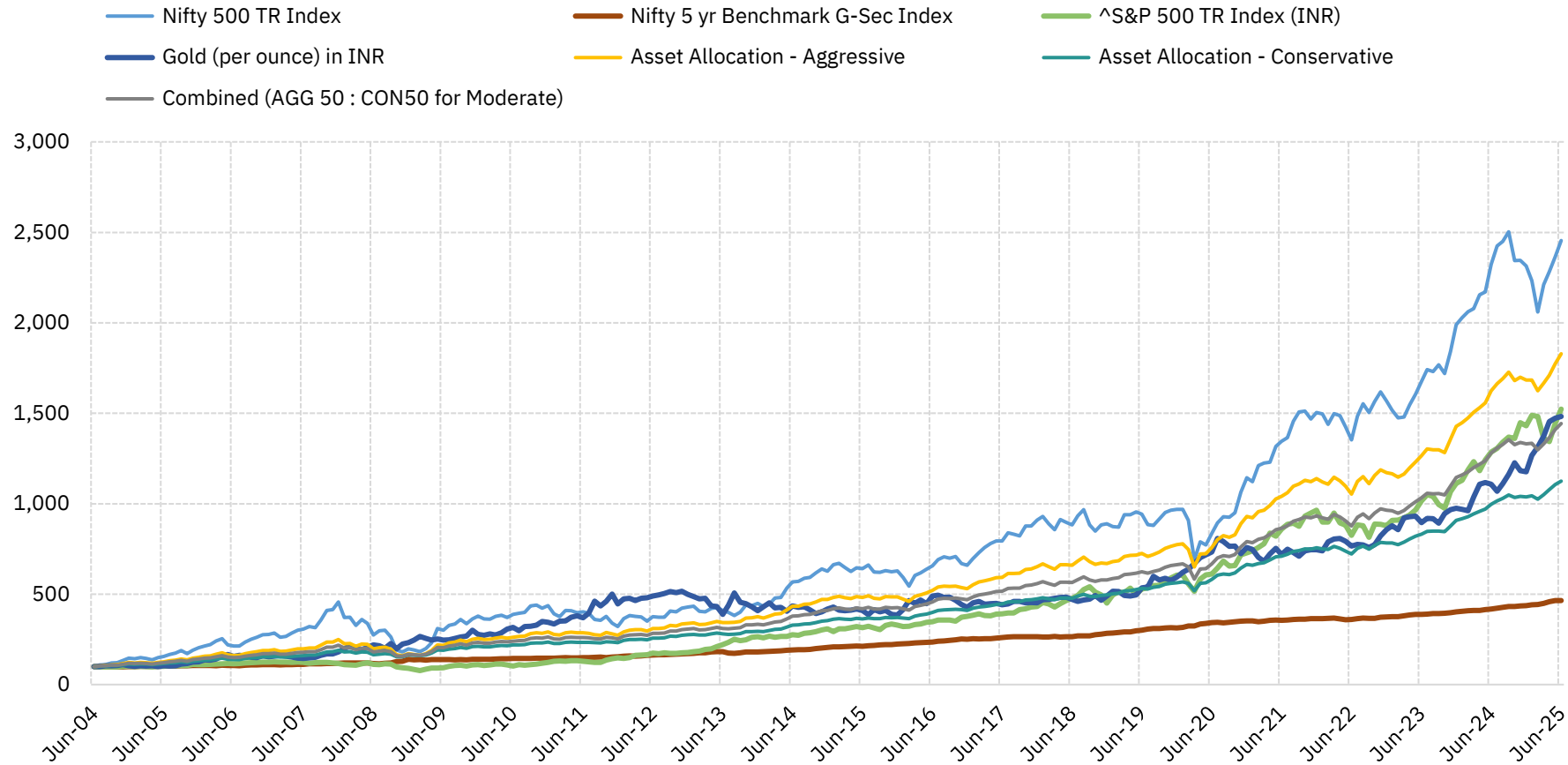
Source/Disclaimer: Index values- www.niftyindices.com, MOAMC. Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 31-Dec-09 to 30-Jun-25. 2025YTD. All Performance data in INR. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. All Performance data in INR. S&P 500 Index values are adjusted for one day lag movement till 19-Jun-2023 due to different time zone. ^ denotes currency conversion. The above table/graph 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 and is not a guarantee of any future returns.

Historical Performance - Asset Class



Source/Disclaimer: Index values- www.niftyindices.com. Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 30-Jun-04 to 30-Jun-25. All Performance data in INR. S&P 500 Index values are adjusted for one day lag movement till 19-Jun-2023 due to different time zone. ^ denotes currency conversion. All Performance data in INR. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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 and is not a guarantee of any future returns.

Historical Performance - Strategies



Source/Disclaimer: Index values- www.niftyindices.com. Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 30-Jun-04 to 30-Jun-25. All Performance data in INR. S&P 500 Index values are adjusted for one day lag movement till 19-Jun-2023 due to different time zone. ^ denotes currency conversion. All Performance data in INR. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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 and is not a guarantee of any future returns.

Return Quilt

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025*
Asset Classes	28.9% G	91.0% DE	24.2% G	29.4% G	33.5% DE	49.6% IE	39.3% DE	9.3% FI	14.8% IE	37.7% DE	8.4% G	34.1% IE	27.6% G	32.1% IE	15.1% G	26.9% DE	28.7% IE	26.0% G
	17.9% FI	21.8% IE	15.3% DE	21.2% IE	19.5% IE	5.4% FI	16.4% IE	6.2% IE	12.1% FI	14.7% IE	7.3% FI	21.1% G	20.5% IE	31.6% DE	4.2% DE	26.7% IE	20.6% G	6.4% IE
	-22.5% IE	19.4% G	10.5% IE	5.1% FI	11.7% G	4.8% DE	13.5% FI	0.2% DE	10.9% G	6.0% G	4.3% IE	10.6% FI	17.9% DE	3.3% FI	2.4% FI	13.7% G	16.2% DE	6.3% FI
	-56.5% DE	-0.1% FI	5.5% FI	-26.4% DE	10.9% FI	-18.0% G	2.2% G	-7.9% G	5.1% DE	5.3% FI	-2.1% DE	9.0% DE	12.5% FI	-1.7% G	-8.9% IE	7.9% FI	8.5% FI	6.1% DE
Strategies	-31% AG	49.1% AG	13.9% AG	-6.6% AG	24.2% AG	10.8% AG	25.6% AG	2.9% AG	9.6% AG	22.8% AG	2.5% AG	15.6% AG	20.3% AG	22.5% AG	2.9% AG	21.8% AG	18% AG	8.5% AG
	-12.8% CN	28% CN	11.2% CN	-1.3% CN	18.7% CN	7% CN	20.1% CN	4.9% CN	10.6% CN	15.4% CN	4.6% CN	13.7% CN	18% CN	13.7% CN	3.6% CN	16% CN	14.3% CN	8.4% CN
	-22.3% MD	38.3% MD	12.5% MD	-4% MD	21.4% MD	8.9% MD	22.8% MD	3.9% MD	10.1% MD	19% MD	3.6% MD	14.7% MD	19.2% MD	18% MD	3.3% MD	18.9% MD	16.1% MD	8.5% MD
Color Legend	DE	Nifty 500 TR Index																
	G	Gold Prices																
	IE	^S&P 500 TR Index (INR)																
	FI	Nifty 5yr Benchmark G-sec Index																
	AG	Asset Allocation - Aggressive																
	CN	Asset Allocation - Conservative																

- No asset class can consistently outperform others
- A multi-asset fund can help reduce portfolio risk and smoothen returns trajectory

Source/Disclaimer: MOAMC Research, Index values- www.niftyindices.com, Gold – Factset/ICICI, Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 31-Dec-04 to 30-Jun-25. *YTD returns. Performance of Combined (AGG 50 : CON 50 for Moderate) is simulated by equal allocation to Asset Allocation - Aggressive and Conservative. All Performance data in INR. S&P 500 Index values adjusted for one day lag movement due to different time zone. ^ denotes currency conversion. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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 and is not a guarantee of any future returns.

Risk-Return Profile

	Data Label	Nifty 500 TR Index	Nifty 5 yr Benchmark G-Sec Index	^S&P 500 TR Index (INR)	Gold in INR	Asset Allocation - Aggressive	Asset Allocation - Conservative	*Combined (AGG 50: CON 50 for Moderate)
Annualized Returns (CAGR)	1 - Year	5.68%	11.22%	18.43%	33.69%	12.55%	12.81%	12.70%
	3 - Year	21.99%	8.82%	22.68%	24.58%	20.20%	15.96%	18.07%
	5 - Year	24.03%	6.26%	19.99%	15.10%	19.22%	14.07%	16.64%
	10 - Year	14.37%	8.12%	17.04%	13.72%	14.26%	11.96%	13.13%
	15 - Year	13.07%	8.06%	19.63%	10.82%	13.81%	11.51%	12.68%
	Since Dec 2001	17.83%	7.96%	12.24%	13.65%	15.29%	12.66%	14.00%
Annualized Volatility	1 - Year	14.90%	1.54%	20.07%	14.38%	9.02%	5.53%	7.25%
	3 - Year	13.43%	1.88%	17.32%	13.31%	8.44%	5.29%	6.84%
	5 - Year	14.83%	2.30%	17.47%	13.94%	8.99%	5.54%	7.23%
	10 - Year	16.38%	2.68%	18.72%	14.10%	10.04%	6.12%	8.04%
	15 - Year	16.26%	3.04%	18.18%	15.28%	9.81%	6.09%	7.90%
	Since Dec 2001	20.63%	3.41%	19.79%	16.77%	11.84%	7.33%	9.54%
Risk Adjusted Returns	1 - Year	0.381	7.299	0.918	2.343	1.392	2.318	1.753
	3 - Year	1.638	4.704	1.309	1.846	2.393	3.017	2.644
	5 - Year	1.620	2.728	1.145	1.083	2.138	2.539	2.301
	10 - Year	0.877	3.036	0.910	0.973	1.420	1.952	1.632
	15 - Year	0.804	2.651	1.080	0.708	1.407	1.890	1.604
	Since Dec 2001	0.864	2.335	0.618	0.814	1.291	1.728	1.468

Source/Disclaimer: MOAMC Research, Gold – Factset/ICICI, Index values- www.niftyindices.com .Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 31-Dec-01 to 30-Jun-25. *Performance of Combined (AGG 50 : CON 50 for Moderate) is simulated by equal allocation to Asset Allocation - Aggressive and Conservative. All Performance data in INR. S&P 500 Index values adjusted for one day lag till 19-Jun-2023 movement due to different time zone. ^ denotes currency conversion. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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 and is not a guarantee of any future returns.

Index SIP Performance

Index	Description	1 Year	3 Year	5 Year	7 Year	10 Year
Asset Allocation - Aggressive	Returns	16.19%	19.28%	17.25%	17.08%	15.75%
	Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000
	Market Value	1,30,149	4,77,551	9,22,332	15,43,132	27,37,063
Asset Allocation - Conservative	Returns	15.23%	15.83%	13.73%	13.59%	12.78%
	Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000
	Market Value	1,29,561	4,54,876	8,46,043	13,62,808	23,35,677
*Combined (AGG50:CON50 for Moderate)	Returns	15.72%	17.55%	15.48%	15.34%	14.28%
	Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000
	Market Value	1,29,865	4,66,112	8,83,399	14,50,650	25,30,480

Data Source: Bloomberg, and FBIL/RBI/Thomson Reuter; Performance as of Close of 01-Jul-15 to 30-Jun-25. *Performance of Combined (AGG 50 : CON 50 for Moderate) is simulated by equal allocation to Asset Allocation - Aggressive and Conservative. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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. 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 above are not scheme SIP returns, but simulation of index SIP returns. 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. Past performance may or may not be sustained in future and is not a guarantee of any

3 Year Rolling Returns

3 Year Rolling Returns	Nifty 500 TR Index	Nifty 5 yr Benchmark G-Sec Index	Asset Allocation –Aggressive	Asset Allocation -Conservative	*Combined (AGG 50 : CON50 for Moderate)
Average	17.72%	7.55%	15.05%	12.25%	13.67%
Median	14.94%	7.80%	14.08%	11.68%	12.94%
Min	-8.71%	2.61%	-1.40%	4.19%	1.43%
Max	67.56%	12.54%	37.66%	24.29%	30.84%
Returns Range	% of Total Observation				
Below 0%	5.1%	0.0%	0.1%	0.0%	0.0%
0% to 10%	21.7%	90.1%	16.1%	22.0%	17.7%
10% to 15%	23.6%	9.9%	40.2%	59.9%	51.9%
15% to 20%	73.2% 18.8%	9.9% 0.0%	83.8% 25.3%	78.0% 15.9%	82.3% 19.9%
Above 20%	30.9%	0.0%	18.3%	2.2%	10.5%

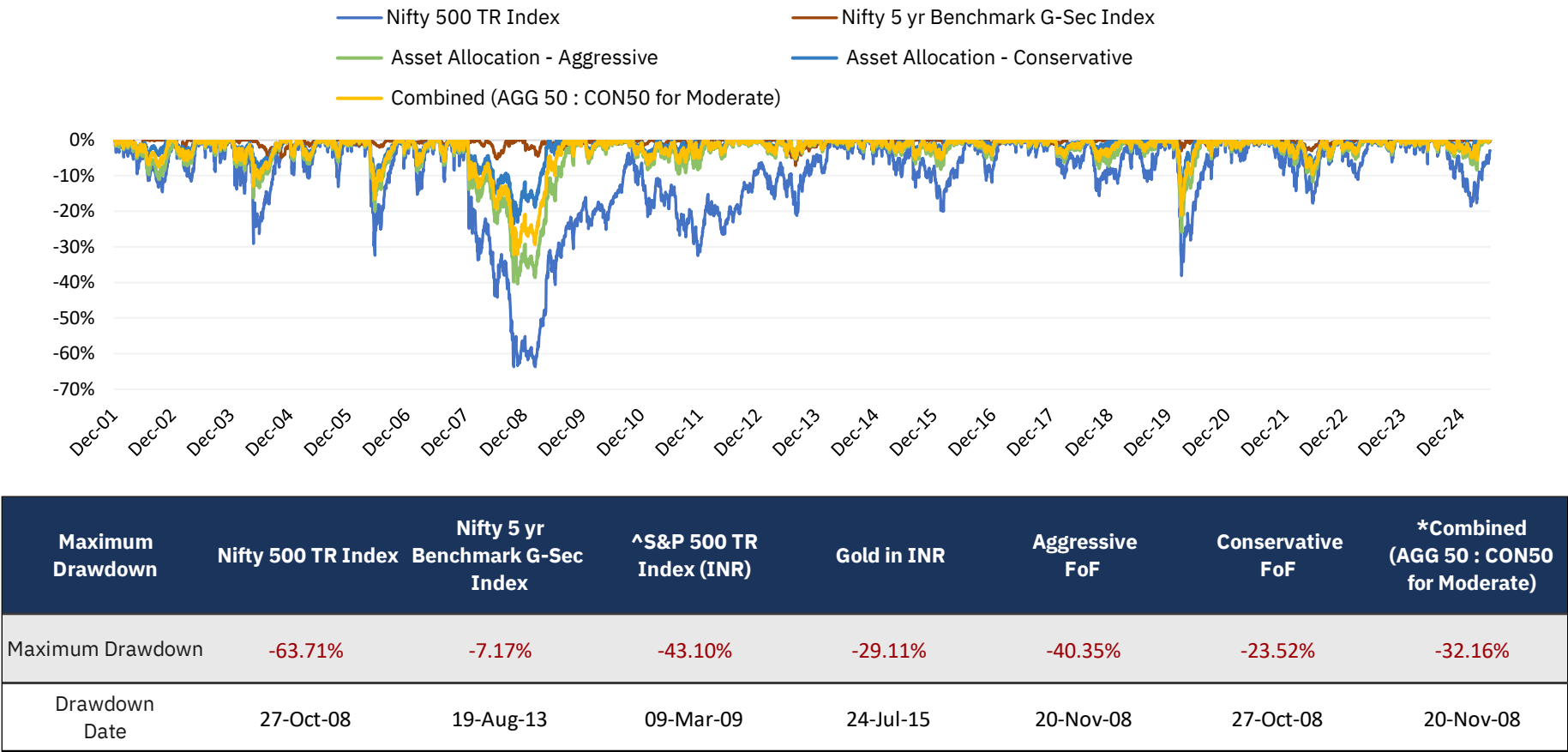
Source/Disclaimer: *250 trading days assumed in one year (i.e. 750 trading days used for 3 yr rolling returns). Index values- www.niftyindices.com. Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 31-Dec-01 to 30-Jun-25. *Performance of Combined (AGG 50 : CON 50 for Moderate) is simulated by equal allocation to Asset Allocation - Aggressive and Conservative. All Performance data in INR. S&P 500 Index values adjusted for one day lag movement due to different time zone. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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 and is not a guarantee of any future returns.

5 Year Rolling Returns

5 Year Rolling Returns	Nifty 500 TR Index	Nifty 5 yr Benchmark G-Sec Index	Asset Allocation –Aggressive	Asset Allocation -Conservative	*Combined (AGG 50 : CON50 for Moderate)
Average	16.01%	7.80%	14.42%	12.01%	13.24%
Median	14.61%	7.66%	13.82%	11.58%	12.70%
Min	-1.87%	3.64%	3.70%	5.87%	4.80%
Max	51.15%	11.11%	29.26%	19.92%	24.54%
Returns Range	% of Total Observation				
Below 0%	0.8%	0.0%	0.0%	0.0%	0.0%
0% to 10%	23.1%	96.8%	12.7%	16.4%	13.2%
10% to 15%	28.3%	3.2%	51.4%	74.8%	64.8%
15% to 20%	76.1% 27.4%	3.2% 0.0%	87.3% 26.3%	83.6% 8.8%	86.8% 16.0%
Above 20%	20.4%	0.0%	9.6%	0.0%	6.0%

Source/Disclaimer: *250 trading days assumed in one year (i.e. 1250 trading days used for 5 yr rolling returns). Index values- www.niftyindices.com. Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 31-Dec-01 to 30-Jun-25. *Performance of Combined (AGG 50 : CON 50 for Moderate) is simulated by equal allocation to Asset Allocation - Aggressive and Conservative. All Performance data in INR. S&P 500 Index values adjusted for one day lag movement due to different time zone. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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 and is not a guarantee of any future returns.

Drawdown



	Nifty 500 TR Index	Nifty 5 yr Benchmark G-Sec Index	^S&P 500 TR Index (INR)	Gold in INR	Aggressive FoF	Conservative FoF	*Combined (AGG 50 : CON50 for Moderate)
Maximum Drawdown	-63.71%	-7.17%	-43.10%	-29.11%	-40.35%	-23.52%	-32.16%
Drawdown Date	27-Oct-08	19-Aug-13	09-Mar-09	24-Jul-15	20-Nov-08	27-Oct-08	20-Nov-08

Source/Disclaimer: Gold – Factset/ICICI, Index values- www.niftyindices.com .Exchange rate- FBIL/RBI/Thomson Reuter. Performance data since 31-Dec-01 to 30-Jun-25. *Performance of Combined (AGG 50 : CON 50 for Moderate) is simulated by equal allocation to Asset Allocation - Aggressive and Conservative. All Performance data in INR. S&P 500 Index values adjusted for one day lag movement till 19-Jun-2023 due to different time zone. ^ denotes currency conversion Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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 and is not a guarantee of any future returns.

Performance During Global Crisis

- Asset prices do not move up and down in perfect harmony
- A diversified portfolio will have less risk, compared to individual asset classes

Absolute Returns

Bear Market	Nifty 500 TR Index	Nifty 5 yr Benchmark G-Sec Index	^S&P 500 TR Index (INR)	Gold in INR	Asset Allocation - Aggressive	Asset Allocation - Conservative	*Combined (AGG 50 : CON50 for Moderate)
Global Financial Crisis (08-Jan-08 - 27-Oct-08)	-63.4%	6.2%	-20.8%	6.2%	-39.5%	-23.3%	-31.9%
Taper Tantrum (01-Jan-13 - 30-Aug-13)	-11.9%	0.9%	41.1%	1.5%	1.4%	0.7%	1.0%
Yuan Devaluation (03-Aug-15 - 29-Feb-16)	-17.9%	5.7%	-0.1%	20.8%	-6.2%	-0.9%	-3.6%
Covid - 19 Pandemic (19-Feb-20 - 23-Mar-20)	-37.2%	-1.7%	-30.4%	1.8%	-25.9%	-16.1%	-21.1%

Source/Disclaimer: MOAMC Research, Index values- www.niftyindices.com. Gold – Factset/ICICI , Exchange rate- FBIL/RBI/Thomson Reuter. Performance data as of dates given in table. *Performance of Combined (AGG 50 : CON 50 for Moderate) is simulated by equal allocation to Asset Allocation - Aggressive and Conservative. All Performance data in INR. S&P 500 Index values adjusted for one day lag movement due to different time zone. Performance results may have inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table/graph 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

Motilal Oswal Asset Allocation Passive FoF – Aggressive and Conservative Funds Performance

Motilal Oswal Asset Allocation Passive FoF – Aggressive (Regular Plan)



Lumpsum Performance

	1 Year		3 Year		5 Year		7 Year		Since Inception	
	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000
Motilal Oswal Asset Allocation Passive FOF - Aggressive	10.92	11,098	18.69	16,729	-	-	-	-	14.18	17,698
Asset Allocation - Aggressive^	12.48	11,255	20.18	17,367	-	-	-	-	15.83	18,821
Nifty 50 TRI^^	7.49	10,754	18.72	16,741	-	-	-	-	14.47	17,891
NAV (Rs.) Per Unit as on: (30-Jun-2025) 17.6976	15.9467		10.5789		-		-		10.0000	

Date of Inception: 12-Mar-2021

SIP Performance

	1 Year			3 Year			5 Year			Since Inception		
	Scheme	Asset Allocation - Agg^	Nifty 50 TRI^^	Scheme	Asset Allocation - Agg^	Nifty 50 TRI^^	Scheme	Asset Allocation - Agg^	Nifty 50 TRI^^	Scheme	Asset Allocation - Agg^	Nifty 50 TRI^^
Invested amount (₹)	1,20,000	1,20,000	1,20,000	3,60,000	3,60,000	3,60,000	-	-	-	4,50,000	4,50,000	4,50,000
Market value (₹)	1,28,966	1,30,151	1,27,781	4,67,621	4,77,512	4,56,677	-	-	-	7,08,615	7,30,516	6,98,313
Returns (CAGR %)	14.26%	16.19%	12.34%	17.78%	19.27%	16.11%	-	-	-	15.58%	17.06%	14.87%

^Scheme Benchmark

^^Additional Benchmark

Source/Disclaimer : MOAMC; Data as of 30-Jun-25. 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 future and is not a guarantee of any future returns. Performance is for Regular Plan Growth Option. Different plans have different expense structure. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month has been considered. Mr. Swapnil Mayekar is the Fund Manager for equity component since 12-Jun-2025. Mr. Rakesh Shetty is the Fund Manager for debt component since 22-Nov-2022.

[See other Schemes managed by Fund Manager : Passive Factsheet](#) ; [Active Factsheet](#)

Motilal Oswal Asset Allocation Passive FoF – Aggressive (Direct Plan)

Lumpsum Performance

	1 Year		3 Year		5 Year		7 Year		Since Inception	
	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000
Motilal Oswal Asset Allocation Passive FOF - Aggressive	11.40	11,147	19.29	16,985	-	-	-	-	14.78	18,103
Asset Allocation - Aggressive^	12.48	11,255	20.18	17,367	-	-	-	-	15.83	18,821
Nifty 50 TRI^^	7.49	10,754	18.72	16,741	-	-	-	-	14.47	17,891
NAV (Rs.) Per Unit as on: (30-Jun-2025) 18.1030	16.2402		10.6585		-		-		10.0000	

Date of Inception: 12-Mar-2021

SIP Performance

	1 Year			3 Year			5 Year			Since Inception		
	Scheme	Asset Allocation - Agg^	Nifty 50 TRI^^	Scheme	Asset Allocation - Agg^	Nifty 50 TRI^^	Scheme	Asset Allocation - Agg^	Nifty 50 TRI^^	Scheme	Asset Allocation - Agg^	Nifty 50 TRI^^
Invested amount (₹)	1,20,000	1,20,000	1,20,000	3,60,000	3,60,000	3,60,000	-	-	-	4,50,000	4,50,000	4,50,000
Market value (₹)	1,29,266	1,30,151	1,27,781	4,71,402	4,77,512	4,56,677	-	-	-	7,17,059	7,30,516	6,98,313
Returns (CAGR %)	14.75%	16.19%	12.34%	18.35%	19.27%	16.11%	-	-	-	16.16%	17.06%	14.87%

^Scheme Benchmark

^^Additional Benchmark

Source/Disclaimer : MOAMC; Data as of 30-Jun-25. 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 future and is not a guarantee of any future returns. Performance is for Direct Plan Growth Option. Different plans have different expense structure. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month has been considered. Mr. Swapnil Mayekar is the Fund Manager for equity component since 12-Jun-2025. Mr. Rakesh Shetty is the Fund Manager for debt component since 22-Nov-2022.

[See other Schemes managed by Fund Manager : Passive Factsheet](#) ; [Active Factsheet](#)

Motilal Oswal Asset Allocation Passive FoF – Conservative (Regular Plan)



Lumpsum Performance

	1 Year		3 Year		5 Year		7 Year		Since Inception	
	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000
Motilal Oswal Asset Allocation Passive FOF - Conservative	11.06	11,112	14.66	15,078	-	-	-	-	11.24	15,819
Asset Allocation - Conservative^	12.74	11,281	15.95	15,594	-	-	-	-	12.64	16,689
Nifty 50 TRI^^	7.49	10,754	18.72	16,741	-	-	-	-	14.47	17,891
NAV (Rs.) Per Unit as on: (30-Jun-2025) 15.8187	14.2358		10.4909		-		-		10.0000	

Date of Inception: 12-Mar-2021

SIP Performance

	1 Year			3 Year			5 Year			Since Inception		
	Scheme	Asset Allocation - Cons^	Nifty 50 TRI^^	Scheme	Asset Allocation - Cons^	Nifty 50 TRI^^	Scheme	Asset Allocation - Cons^	Nifty 50 TRI^^	Scheme	Asset Allocation - Cons^	Nifty 50 TRI^^
Invested amount (₹)	1,20,000	1,20,000	1,20,000	3,60,000	3,60,000	3,60,000	-	-	-	4,50,000	4,50,000	4,50,000
Market value (₹)	1,28,278	1,29,561	1,27,781	4,46,276	4,54,828	4,56,677	-	-	-	6,67,007	6,85,369	6,98,313
Returns (CAGR %)	13.15%	15.23%	12.34%	14.49%	15.82%	16.11%	-	-	-	12.66%	13.97%	14.87%

^Scheme Benchmark

^^Additional Benchmark

Source/Disclaimer : MOAMC; Data as of 30-Jun-25. 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 future and is not a guarantee of any future returns. Performance is for Regular Plan Growth Option. Different plans have different expense structure. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month has been considered. Mr. Swapnil Mayekar is the Fund Manager for equity component since 12-Jun-2025. Mr. Rakesh Shetty is the Fund Manager for debt component since 22-Nov-2022.

[See other Schemes managed by Fund Manager : Passive Factsheet](#) ; [Active Factsheet](#)

Motilal Oswal Asset Allocation Passive FoF – Conservative (Direct Plan)



Lumpsum Performance

	1 Year		3 Year		5 Year		7 Year		Since Inception	
	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000	CAGR (%)	Current Value of Investment of Rs. 10,000
Motilal Oswal Asset Allocation Passive FOF - Conservative	11.55	11,161	15.22	15,302	-	-	-	-	11.83	16,179
Asset Allocation - Conservative^	12.74	11,281	15.95	15,594	-	-	-	-	12.64	16,689
Nifty 50 TRI^^	7.49	10,754	18.72	16,741	-	-	-	-	14.47	17,891
NAV (Rs.) Per Unit as on: (30-Jun-2025) 16.1794	14.4958		10.5731		-		-		10.0000	
Date of Inception: 12-Mar-2021										

SIP Performance

	1 Year			3 Year			5 Year			Since Inception		
	Scheme	Asset Allocation - Cons^	Nifty 50 TRI^^	Scheme	Asset Allocation - Cons^	Nifty 50 TRI^^	Scheme	Asset Allocation - Cons^	Nifty 50 TRI^^	Scheme	Asset Allocation - Cons^	Nifty 50 TRI^^
Invested amount (₹)	1,20,000	1,20,000	1,20,000	3,60,000	3,60,000	3,60,000	-	-	-	4,50,000	4,50,000	4,50,000
Market value (₹)	1,28,580	1,29,561	1,27,781	4,49,750	4,54,828	4,56,677	-	-	-	6,74,651	6,85,369	6,98,313
Returns (CAGR %)	13.64%	15.23%	12.34%	15.03%	15.82%	16.11%	-	-	-	13.21%	13.97%	14.87%

^Scheme Benchmark

^^Additional Benchmark

Source/Disclaimer : MOAMC; Data as of 30-Jun-25. 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 future and is not a guarantee of any future returns. Performance is for Direct Plan Growth Option. Different plans have different expense structure. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month has been considered. Mr. Swapnil Mayekar is the Fund Manager for equity component since 12-Jun-2025. Mr. Rakesh Shetty is the Fund Manager for debt component since 22-Nov-2022.

[See other Schemes managed by Fund Manager : Passive Factsheet](#) ; [Active Factsheet](#)

Fund Info: Motilal Oswal Asset Allocation Passive FoF



Description	Motilal Oswal Asset Allocation Passive FoF - Aggressive	Motilal Oswal Asset Allocation Passive FoF - Conservative
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.	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.
Category	Fund of Fund	Fund of Fund
Underlying Benchmark	50% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Year Benchmark G-Sec Index	30% Nifty 500 TRI + 10% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 50% Nifty 5 Year Benchmark G-Sec Index
Fund Manger	Mr. Swapnil Mayekar (for Equity and Gold) and Mr. Rakesh Shetty (for Debt)	
Allotment Date	12 th Mar 2021	12 th Mar 2021
Total Expense Ratio*	•Regular 0.51% •Direct- 0.10%	•Regular 0.49% •Direct- 0.06%
Continuous Offer	For Lumpsum and SIP - •Minimum Application Amount : INR 500/- and in multiples of INR 1/- thereafter •Additional Application Amount : INR 500/- and in multiples of INR 1/- thereafter	
Entry/Exit Load	Entry Load: NIL 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.	

**Investors are requested to note that they will be bearing the recurring expenses of the fund of funds (FoF) scheme, in addition to the weighted average expenses of underlying schemes in which the fund of funds scheme makes investments. The indicative weighted average TER of underlying schemes for Motilal Oswal Asset Allocation Passive FoF – Aggressive – 0.31% and for Motilal Oswal Asset Allocation Passive FoF – Conservative 0.29%*

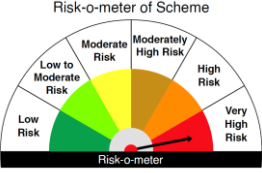
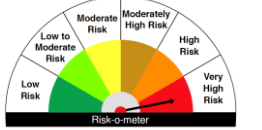

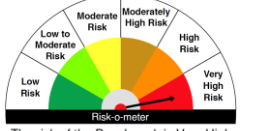
Source/Disclaimer : MOAMC, Data as of 30-Jun-25

Underlying Fund Info

	Motilal Oswal Nifty 500 Index Fund	Motilal Oswal S&P 500 Index Fund	Motilal Oswal Nifty 5 Yr Benchmark G-Sec ETF	ICICI Prudential Gold ETF
Investment Objective	The Scheme seeks investment return that corresponds to the performance of Nifty 500 Total Return Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme seeks investment return that corresponds to the performance of S&P 500 Total Return Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The Scheme seeks investment return that corresponds total returns of the securities as represented by the Nifty 5 yr Benchmark G-Sec Total Return Index, subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	The objective of the Scheme is to seek to provide investment returns that, before expenses, closely track the performance of domestic prices of Gold derived from the LBMA AM fixing prices. However, the performance of the Scheme may differ from that of the underlying gold due to tracking error. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme is not actively managed. The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying
Category	Index Fund	Index Fund	Exchange Traded Fund	Exchange Traded Fund
Benchmark	Nifty 500 TR Index	S&P 500 TR Index	Nifty 5 yr Benchmark G-sec Index	LBMA AM gold prices
Fund Manager	Mr. Swapnil Mayenkar Mr. Dishant Mehta Mr. Rakesh Shetty	Mr. Sunil Sawant Mr. Rakesh Shetty	Mr. Rakesh Shetty	Mr. Gaurav Chikhane
Inception Date	06-Sep-19	28-Apr-20	10-Dec-20	24-Aug-10
Latest AUM	2467.95 (INR Crores)	3688.63 (INR Crores)	108.92 (INR Crores)	₹ 7546.38 (INR Crore)
TER (Direct)	0.17%	0.61%	0.24%	0.50%

Source/Disclaimer : MOAMC, Data as of 30-Jun-25

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 	 <p>Risk-o-meter of Scheme</p> <p>The risk of the scheme is Very High</p>	<p>50% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Yr Benchmark G-Sec</p>  <p>Risk-o-meter of Benchmark</p> <p>The risk of the Benchmark is Very High</p>
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 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>Risk-o-meter of Scheme</p> <p>The risk of the scheme is Very High</p>	<p>30% Nifty 500 TRI + 10% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 50% Nifty 5 Yr Benchmark G-Sec</p>  <p>Risk-o-meter of Benchmark</p> <p>The risk of the Benchmark is Very High</p>

[Refer to this link for more scheme risk related information](#)

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

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BSE

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Investors may please note that they will be bearing the expenses of the fund of funds scheme in addition to the expenses of the underlying scheme in which the fund of funds scheme makes investment.

Passive Investments - The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

Index Fund - The Scheme being an index scheme follows a passive investment technique and shall only invest in Securities comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease.

Risks associated with overseas investment

To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, and bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

Currency Risk:

The fund may invest in overseas mutual fund / foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes/fluctuations in the value of the foreign currencies relative to the Indian Rupee.

Country Risk:

The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests.

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