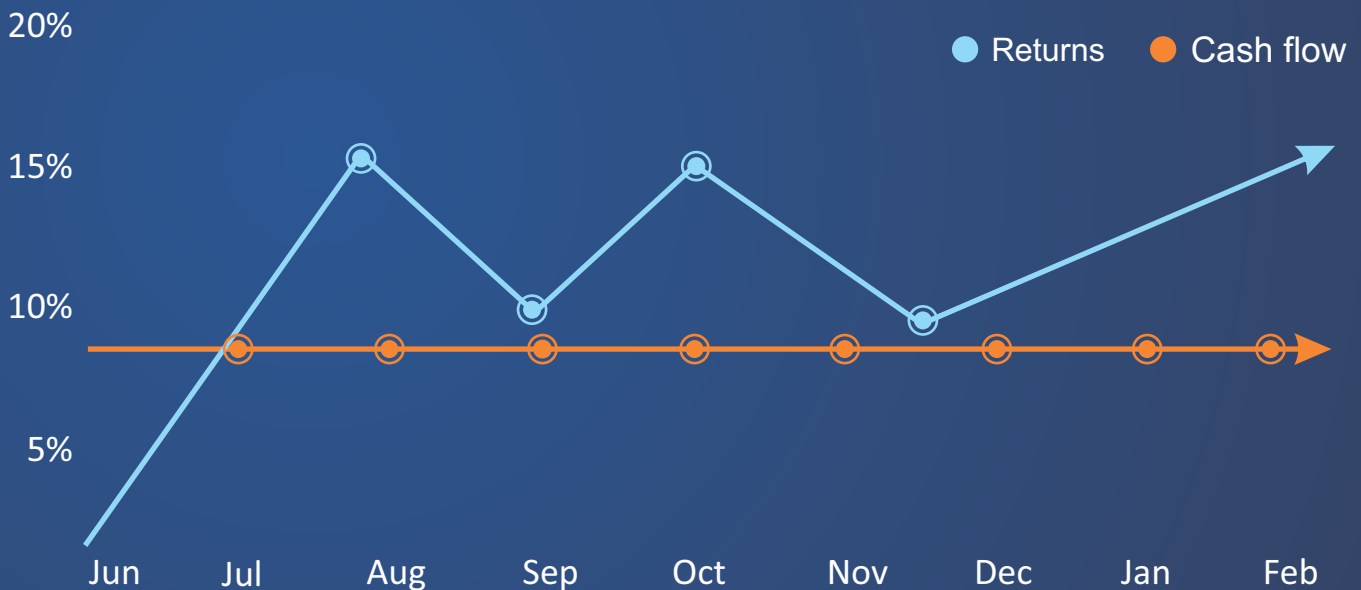


Enjoy a predictable cash flow without sacrificing the returns



Introducing Motilal Oswal CashFlow Plan

Isn't it a delight to have a consistent cash flow backing your financial requirements without worrying about returns? Gone are the days when volatile returns caused unpredictable cash flows. This is now possible with Motilal Oswal CashFlow Plan. It aims for a regular cash flow so you don't have to compromise between your cash flow and returns.

At Motilal Oswal AMC, we swear by our 'Buy Right : Sit Tight' investment philosophy where we buy Quality stock with Growth potential and Longevity advantage at a fair Price and ride on their growth cycle.

What is Motilal Oswal CashFlow Plan?

- Motilal Oswal CashFlow Plan (MO – CP) enables investor to withdraw a regular sum from his investments in the eligible Schemes of Motilal Oswal Mutual Fund at fixed percentage of the original investments at a predefined frequency irrespective of the movement in market value of the investments and that would be subject to the availability of account balance of the investor
- It presently offers three options:
 - a. MO – CP @ 7.5% p.a. of original cost of investment
 - b. MO – CP @ 10% p.a. of original cost of investment
 - c. MO – CP @ 12% p.a. of original cost of investment
- MO – CP is offered at a predefined frequency i.e. monthly, quarterly and annually
- MO – CP is offered under Motilal Oswal Focused 25 Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund and Motilal Oswal Dynamic Fund

What are the benefits of Motilal Oswal CashFlow Plan?

- The plan generates regular cash flow
- An investor can withdraw money as and when they need
- As regular withdrawal average out return helps saving an investor from market fluctuations

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Asset Management
MUTUAL FUND

BUY RIGHT
SIT TIGHT

How does the Motilal Oswal CashFlow Plan Work?

- Applicable for lumpsum investments only. The payout percentage will be calculated on the basis of each lumpsum investment
- First payout will be processed only after completion of one year period from the date of investment and thereafter at the desired frequency opted by the investor
- MO – CP @ 7.5% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.6045% and 1.8245% respectively
- MO – CP @ 10% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.7974% and 2.4114% respectively
- MO – CP @ 12% p.a. of original cost of investment. The payouts for monthly and quarterly frequency would be at the rate of 0.9488% and 2.8737% respectively
- In case of partial redemptions, the payouts will further happen on the original investment cost and not the balance investment subject to account balance availability

Opting for this plan would mean, the investor will get a fixed income every month, quarter or year as applicable. For simplicity of how the plan would work in case of amount invested and additional amount invested, refer below illustrations

Illustration 1 - Investment at Annual Frequency

Assuming initial capital invested on April 01, 2017 and subsequent capital invested on December 25, 2017 for either of the fixed percentage (7.5% p.a., 10% p.a. or 12% p.a.) at an annual frequency

	At 7.5%	At 10%	At 12%
Investment Date (First Lumpsum Investment)	April 1, 2017	April 1, 2017	April 1, 2017
Cost of Investment	100000.00	100000.00	100000.00
NAV at the time of Investment	10.3789	10.3789	10.3789
Units Allotted	9634.9324	9634.9324	9634.9324
First Cashflow Date	Apr 01, 2018	Apr 01, 2018	Apr 01, 2018
NAV	11.8648	11.8648	11.8648
Amount to be Redeemed	7500.00	10000.00	12000.00
Units Redeemed	632.1219	842.8292	1011.3951
Balance Units	9002.8105	8792.1032	8623.5373
On Dec 25, 2017			
Investment Date (Second Lumpsum Investment)	Dec 25, 2017	Dec 25, 2017	Dec 25, 2017
Cost of Investment	50000.00	50000.00	50000.00
NAV	11.8972	11.8972	11.8972
Units Allotted	4202.67	4202.67	4202.67
First Cashflow Date	Dec 28, 2018	Dec 28, 2018	Dec 28, 2018
NAV	11.7647	11.7647	11.7647
Amount to be Redeemed	3750.00	5000.00	6000.00
Units Redeemed	318.7502	425.0002	510.0003
Balance Units	3883.9193	3777.6693	3692.6693
Second Cashflow Date (For first Lumpsum Investment)	Apr 01, 2019	Apr 01, 2019	Apr 01, 2019
NAV	11.8264	11.8264	11.8264
Amount to be Redeemed	7500.00	10000.00	12000.00
Units Redeemed	634.1744	845.5659	1014.6790
Balance Units	8368.6361	7946.5373	7608.8583

The above is for illustration purpose only. The amount, rate of return, etc. are assumed figures and used for explaining the concept. It should not be construed to be an indicator of scheme performance in any manner. MOAMC does not guarantee or assure returns.

Illustration 2 - Investment at Quarterly Frequency

Assuming initial capital invested on April 01, 2017 and subsequent capital invested on December 25, 2017 for either of the fixed percentage (7.5% p.a., 10% p.a. or 12% p.a.) at a quarterly frequency

	At 7.5%	At 10%	At 12%
Investment Date (First Lumpsum Investment)	April 1, 2017	April 1, 2017	April 1, 2017
Cost of Investment	100000.00	100000.00	100000.00
NAV at the time of Investment	10.3789	10.3789	10.3789
Units Allotted	9634.9324	9634.9324	9634.9324
First Cashflow Date	Apr 01, 2018	Apr 01, 2018	Apr 01, 2018
NAV	11.8648	11.8648	11.8648
Amount to be Redeemed	7500.00	10000.00	12000.00
Units Redeemed	632.1219	842.8292	1011.3951
Balance Units	9002.810	8792.1032	8623.5373
Second Cashflow Date	July 01, 2018	July 01, 2018	July 01, 2018
NAV	11.6121	11.6121	11.6121
Amount to be Redeemed	1824.5	2411.4	2873.7
Units Redeemed	157.1206	207.6627	247.4772
Balance Units	8845.6904	8584.4405	8376.0601
On Dec 25, 2017			
Investment Date (Second Lumpsum Investment)	Dec 25, 2017	Dec 25, 2017	Dec 25, 2017
Cost of Investment	50000.00	50000.00	50000.00
NAV at the time of investment	11.2345	11.2345	11.2345
Units Allotted	4450.5763	4450.5763	4450.5763
First Cashflow Date	28-Dec-18	28-Dec-18	28-Dec-18
NAV	10.9876	10.9876	10.9876
Amount to be Redeemed	3750.00	5000.00	6000.00
Units Redeemed	341.2938	455.0548	546.0701
Balance Units	4109.2825	3995.5179	3904.5062
Second Cashflow Date (For first Lumpsum Investment)	Mar 28, 2019	Mar 28, 2019	Mar 28, 2019
NAV	12.3456	12.3456	12.3456
Amount to be Redeemed	912.25	1205.70	1436.87
Units Redeemed	73.8927	97.6623	116.3868
Balance Units	4035.389	3897.8556	3788.1194