

Tax Saving and the essence
of 'Buy Right : Sit Tight',
now in one product

Motilal Oswal Long Term Equity Fund

(An open-ended equity linked saving scheme with a
statutory lock in of 3 years and tax benefit)



Name of the scheme	This product is suitable for investors who are seeking*	
<p>Motilal Oswal Long Term Equity Fund (MOFLTE)</p> <p>(An open-ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit)</p>	<ul style="list-style-type: none">• Long-term capital growth• Investment predominantly in equity and equity related instruments;	 <p>Riskometer</p> <p>The Riskometer is a semi-circular gauge with five segments: Low, Moderately Low, Moderate, Moderately High, and High. A needle points to the 'Moderately High' segment. Below the gauge, it states: 'Investors understand that their principal will be at Moderately High risk'.</p>

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

It's an open secret that...

“ Taxes grow
without rains ”

Investments for Tax Saving

It's a well known fact that the Government of India provides tax rebate under sec 80C of the Income Tax Act, 1961. Anybody investing upto Rs. 1,50,000 per year into a specified list of investment products is eligible for this amount to be reduced from their taxable income. The list of specified products includes various items like bank deposits, small savings schemes, equity linked saving schemes of mutual funds, bonds, etc. So basically the Government is telling you that it is important to plan for the future and make right investments in that direction. In the process, of course, the nation benefits from long term investible surpluses which can then be ploughed into various long term funding requirements. If you do this right investment with a plan for your future, they are happy to forgo tax revenues to encourage you to do the right thing! There is only one catch, that such products have a lock-in ranging from three years to seven or eight or ten years depending on what product you pick; time horizon may vary but lock in is a must! Now we all know that if one has to necessarily lock-in money, we might as well lock it in to a product which has least lock-in with highest possible potential for return to take us closer to our goals.

Motilal Oswal AMC as always encourages its investors to BUY RIGHT : SIT TIGHT. What better than to get a tax benefit for doing just that – “BUY RIGHT : SIT TIGHT” with sec 80C tax benefits!

Saving Tax Under Section 80C?

Commonly used Tax Saving Avenue	Minimum Investment	Lock - in Tenure	Returns*	Taxability
ELSS	500	3 years	Market linked	Tax Free
PPF	500	15 years	8.70%	Tax Free
NSC	100	5 years	8.50%	Interest Income Taxable
		10 years	8.80%	
Bank Deposits	100	5 years	9.75% (at best)	Interest Income Taxable
Pension Products	Product Specific	Product Specific	7-10%	Annuity Taxable

Source: Economic Times | For Financial year 2015-16.

*The rate of return(s) used above is assumed and excludes loads and taxes. The above investment representation is used for explaining the concept and for illustration purpose only and should not be construed as an assurance on minimum returns and safeguard of capital. It should not be used for development or implementation of an investment strategy. Investors are requested to note the fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in future.

What is ELSS?

ELSS or Equity Linked Saving Schemes,

are the Mutual Fund offerings that allow you to **save taxes** while giving you an opportunity to **create wealth** by investing into equities.

Why ELSS?

If you have risk bearing capacity, then ELSS is an ideal option.

ELSS are similar to diversified equity mutual funds.

Wealth creation potential of equity markets cannot be denied. However equities are known to be volatile and thus many investors stay away for the fear of losing money during downturns in the market.

ELSS offers long term investing with one of the shortest lock-in period amongst Tax Savings investment Avenues (mandatory 3 years of lock-in period).

The lock-in period ensures that short term market volatility is ignored and focus is only on the long term wealth creation.

You can invest into ELSS and deduct upto Rs. 1,50,000 from your taxable income to effectively reduce your tax liability under section 80C of Income Tax Act, 1961.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits. Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Over **81%** of the time, Nifty 500 Index has delivered **positive returns** on 3 years rolling basis

Historically, the hit and miss ratio has been 4:1 for generating positive returns considering 3 years of investments in Nifty 500 Index at any given point in time

MOST Focused Long Term

Type of the Scheme

- An open-ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit

Investment Objective

- 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.

Investment Strategy

- The Scheme will invest in securities across asset classes (debt and equity) and across sectors and capitalization levels.

Asset Allocation

- 80%-100% - Equity and Equity Related Instruments
- 0%-20% - Debt Instruments, Money Market Instruments, G-Secs, Cash and Cash at call, etc.

Load Structure

- Entry & Exit Load: Nil

For Whom ?

- For investors seeking potential growth of equities with the added advantage of tax savings under Section 80C of the Income Tax Act,1961

Our Investment Philosophy – ‘BUY RIGHT SIT TIGHT’

A philosophy distilled from over 25 years of wealth creation expertise of Motilal Oswal Securities Ltd (Our Sponsor)

Buy Right

QGLP

- **‘Q’uality** denotes quality of the business and management
- **‘G’rowth** denotes growth in earnings and sustained RoE
- **‘L’ongevity** denotes longevity of the competitive advantage or economic moat of the business
- **‘P’rice** denotes our approach of buying a good business for a fair price rather than buying a fair business for a good price

Sit Tight

- **Buy and Hold:** We are strictly buy and hold investors and believe that picking the right business needs skill and holding onto these businesses to enable our investors to benefit from the entire growth cycle needs even more skill.
- **Focus:** Our portfolios are high conviction portfolios with 20 to 25 stocks being our ideal number. We believe in adequate diversification but over-diversification results in diluting returns for our investors and adding market risk

A business we
“understand”

Favourable “long term
economics”

Margin of “safety”

Able and trustworthy
“management”

About the Scheme

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.

MOFLTE would endeavour to construct such a portfolio that the product is best suited for medium and long term investment.

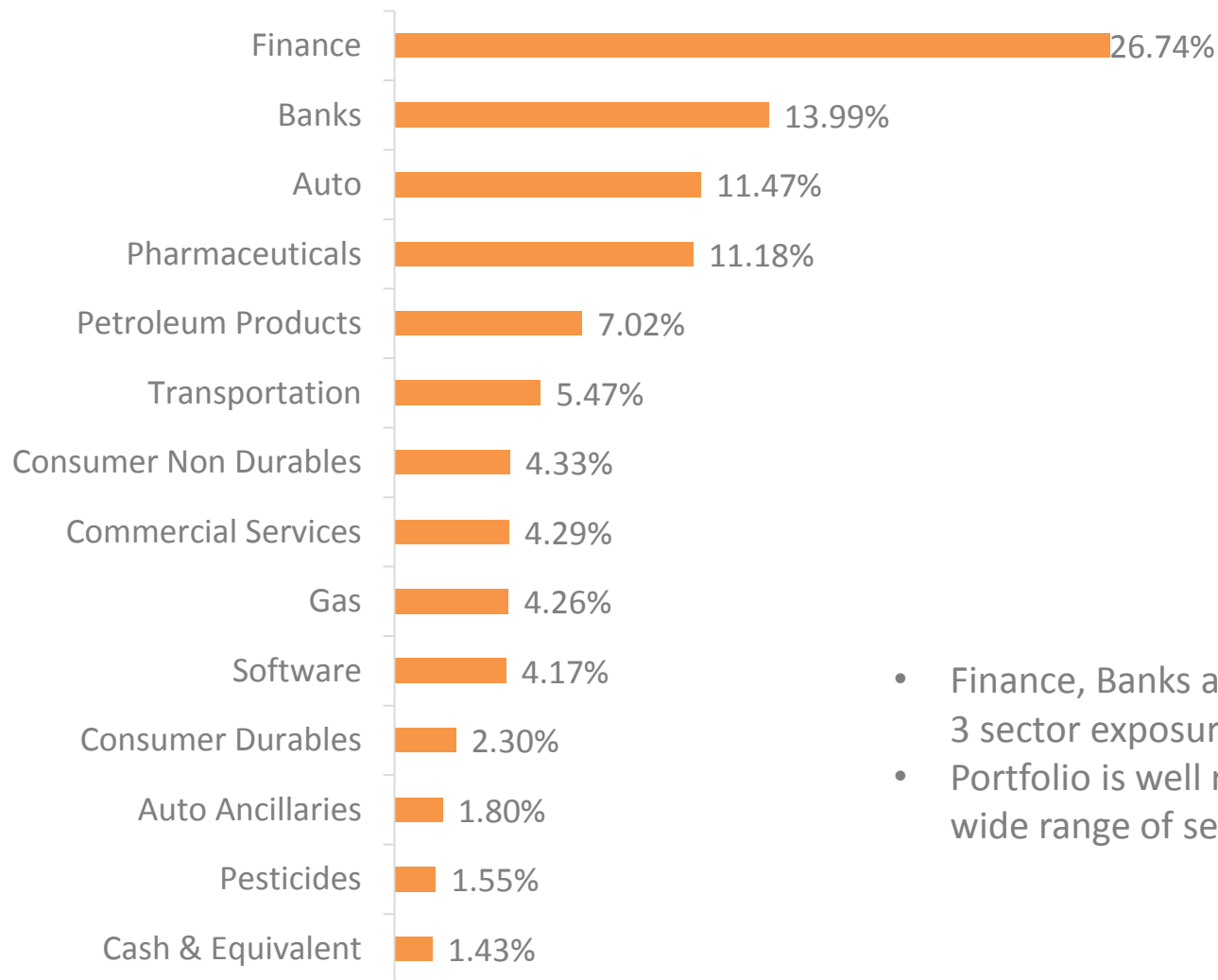
High conviction ideas with improved risk-adjusted return characteristics.

'360 degree view' of company to identify competitive advantages.

Fund Details

Type of Scheme	An open-ended equity linked savings scheme with a statutory lock-in of 3 years and tax benefit	
Investment Objective:	The investment objective of the Scheme is to achieve long term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments. However, there can be no guarantee that the investment objective of the scheme would be achieved	
Benchmark:	Nifty 500 Index	
Entry/Exit Load:	Nil	
Plans:	Regular Plan and Direct Plan	
Options (Under each plan):	Dividend (with Payout facility) and Growth	
Minimum Application Amount:	Rs. 500/- and in multiples of Rs. 500/- thereafter	
Additional Application Amount:	Rs. 500/- and in multiples of Rs.500/- thereafter	
Systematic Investment Plan (SIP):	Weekly SIP / Fortnightly SIP / Monthly SIP	Rs. 500/- and in multiples of Rs. 500/- thereafter (Minimum Installment – 12) and Rs. 1000/- and in multiples of Rs. 500/- thereafter (Minimum Installment – 6)
	Quarterly SIP	Rs. 2000/- and in multiples of Rs. 500/- thereafter (Minimum Installment – 3)
	Annual SIP	Rs. 5000/- and in multiples of Rs. 500/- thereafter (Minimum Installment – 1)
Minimum Redemption Amount:	Rs. 500/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower.	

Sector Allocation



- Finance, Banks and Auto are the top 3 sector exposures
- Portfolio is well represented across a wide range of sectors

TOP 10 Holdings

Name of Instrument	% of Net Assets
Housing Development Finance Corporation Limited	8.94%
HDFC Bank Limited	7.91%
Maruti Suzuki India Limited	7.12%
IndusInd Bank Limited	6.09%
InterGlobe Aviation Limited	5.47%
ICICI Lombard General Insurance Company Limited	4.98%
Eris Lifesciences Limited	4.75%
Bharat Petroleum Corporation Limited	4.48%
Eicher Motors Limited	4.35%
Jubilant Life Sciences Limited	4.30%

- TOP 5 Stocks % to NAV= 35.52%
- TOP 10 Stocks % to NAV= 58.38%
- Currently we hold 25 Stocks

Date as on February 28, 2018



Mr. Gautam Sinha Roy,
Fund Manager

For Equity Component:

Mr. Gautam Sinha Roy: He has close to 13 years of rich and varied experience in fund management and research. He is the Fund Manager for the scheme Motilal Oswal Dynamic Fund and Motilal Oswal Multicap 35 Fund

He is the Co-Fund manager for Motilal Oswal Focused 25 Fund. He has also worked with IIFL Capital (Singapore), Mirae Asset Global Investments, Edelweiss Capital and GE Capital Intl. Services prior to joining Motilal Oswal group, where he has worked for the last four years. He is an alumnus of IIM Calcutta (2003) and holds an honors degree in Chemical Engineering.

For Debt Component:

Mr. Abhiroop Mukherjee - He is a B.com (H), MBA with over 9 years of experience in trading Fixed Income Securities viz. G-sec, T-bills, Corporate Bonds CP, CD, etc. He has earlier worked with PNB GILTS LTD. as a WDM Dealer for the period 2007-2011

Funds Managed by Mr. Abhiroop Mukherjee : He is the Fund manager for the debt component of Motilal Oswal Focused 25 Fund, Motilal Oswal Ultra Short Term Fund, Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund, Motilal Oswal Dynamic Fund and Motilal Oswal Long Term Equity Fund.



Siddharth Bothra
Sr. Vice President
Fund Manager

For Equity Component:

Mr. Siddharth Bothra: He has a rich experience of more than 15 years in the field of research and investments. Prior to joining Motilal Oswal AMC he had an extensive stint with Motilal Oswal Securities Ltd. as a senior analyst in the institutional equities division covering various sectors. During his stint with Motilal Oswal Securities, Mr. Bothra won various recognition such as: ZEE Business TV - India's Best Analyst Awards 2009 Infrastructure, ET Reuters Starmine Awards No.1 Earnings Estimator 2009 Real Estate & No. 2 Stock Picker 2010 Real Estate.

He has also worked with broking outfits like Alchemy Share & Stocks and VCK Share & Stocks in the past.

He has done his Post Graduate Program (PGP) from Indian School of Business (ISB), Hyderabad, which included an international MBA exchange program with NYU Stern Leonard N. Stern School of Business, New York.

Funds managed by Mr. Siddharth Bothra: Motilal Oswal Focused 25 Fund. He is also the Co-Fund Manager for Motilal Oswal Midcap 30 Fund, Motilal Oswal Multicap 35 Fund and Motilal Oswal Dynamic Fund.

Disclaimer

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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 Securities Ltd.

Past performance of the Sponsor/ AMC/ Mutual Fund and its affiliates does not indicate the future performance of the scheme and may not provide a basis of comparison with other investments.

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


Call: 1800-200-6626


SMS: FOCUS to 575753


Website: www.motilaloswalmf.com



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