



Introducing

FAB PLAN

• Motilal Oswal **F**ixed **A**mount **B**enefit Plan •



“

The key to financial freedom and great wealth is a person's ability or skill to convert earned income into passive income and/or portfolio income



-Robert Kiyosaki

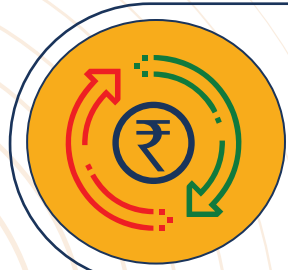
Author of book - Rich Dad Poor Dad

”

LIVING YOUR DREAMS REQUIRES A PLAN



A PLAN WHICH AIMS TO GET YOU



**Regular Fixed Amount for
expense management**



**Emergency funds for life's
unexpected events**

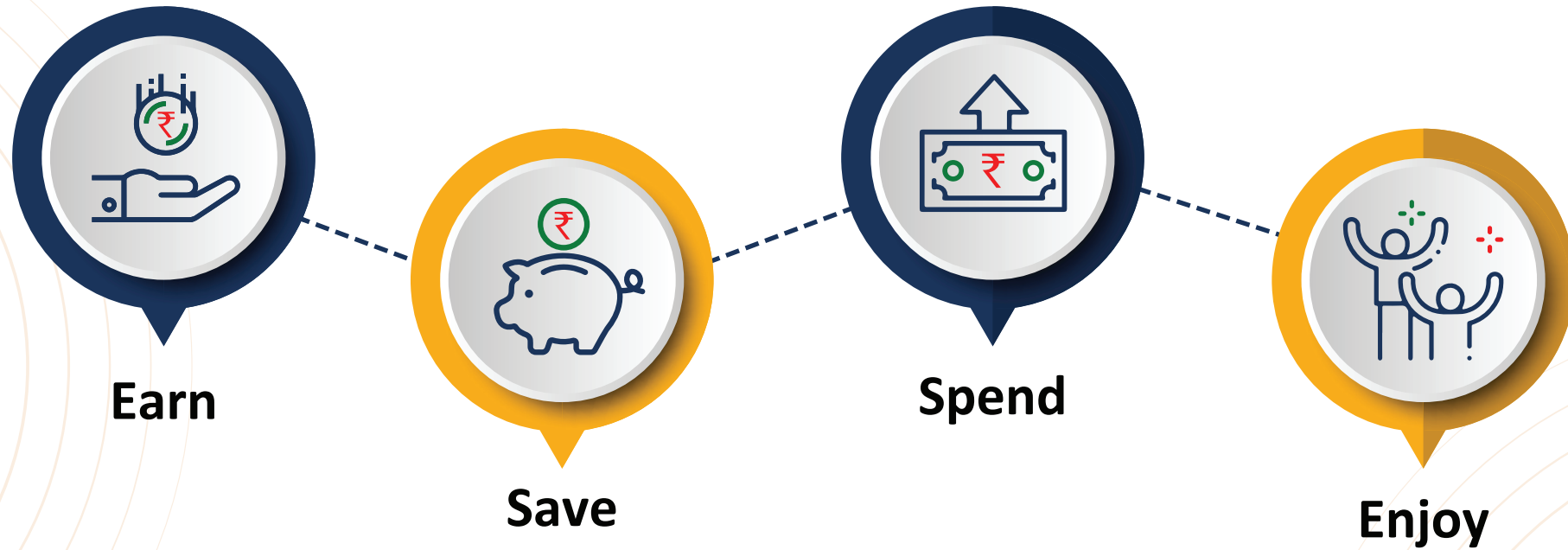


**Protection from
market fluctuations**



**Legacy planning for
your loved ones**

THERE ARE FOUR PHASES OF LIFE!!



All of these phases have their own challenges

IN SPENDING PHASE, YOU MAY ENCOUNTER



Fluctuations in interest rates



Increase in life expectancy



Rising medical expenses



Low income



Financial dependence on children

**HOW DOES ONE
ACHIEVE FINANCIAL
INDEPENDENCE?**



“

Never depend on
single income.
Make investment to
create a second source.



-Warren Buffett

”

Presenting

**INCOME
BHI!**



**WEALTH
BHI!**

Now that's a

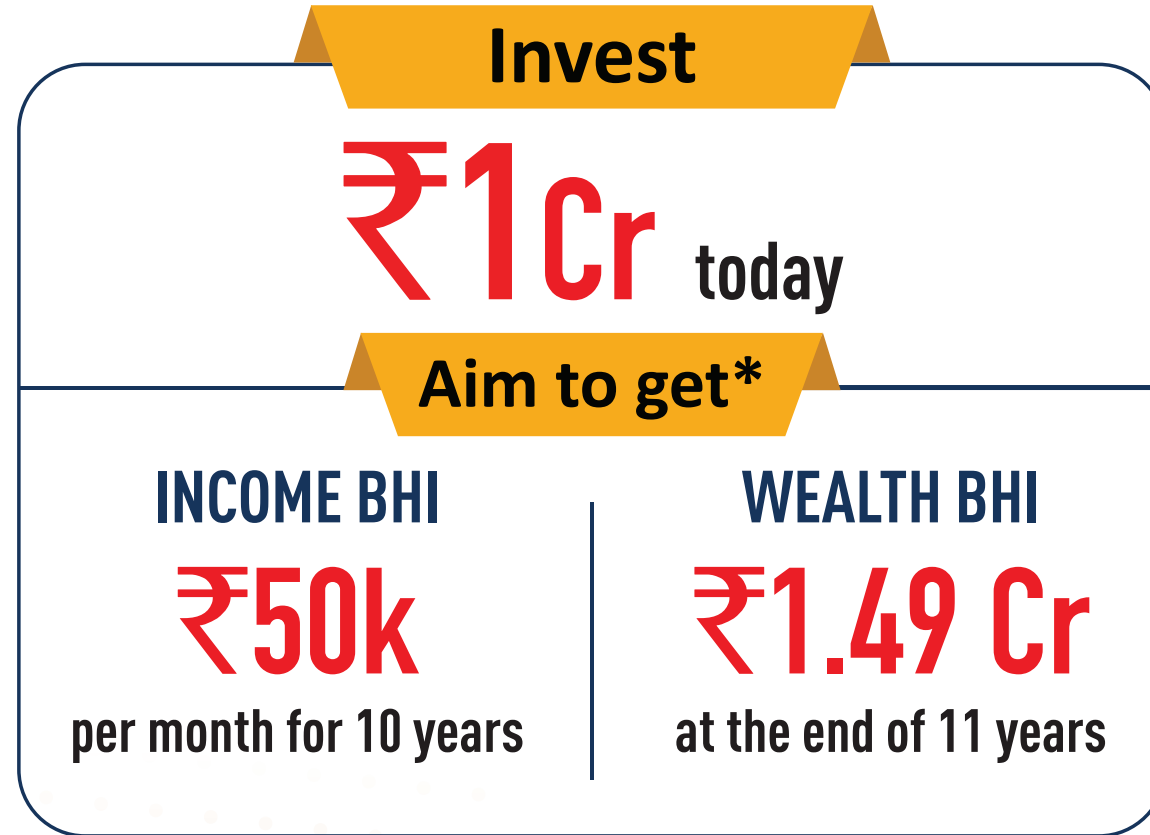
FAB PLAN

• Motilal Oswal Fixed Amount Benefit Plan •

WHAT DOES A “FIXED AMOUNT” SOLVE?



THE MAGIC OF INCOME BHI & WEALTH BHI

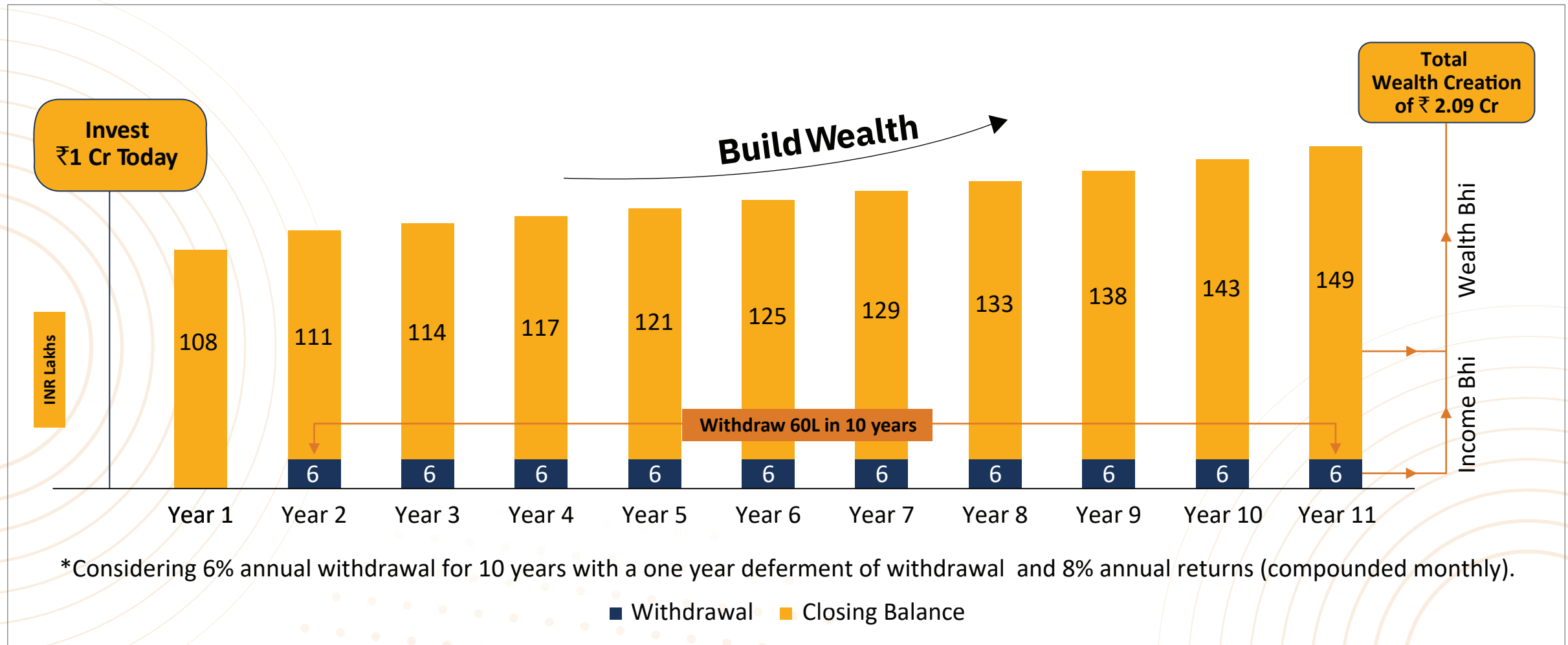


*Considering 6% annual withdrawal for 10 years with a one year deferment of withdrawal and 8% annual returns (compounded monthly).

Assuming 1 year of deferment to the start of FAB withdrawals; monthly withdrawal as per SID. Returns are compounded monthly.

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HOW FAB WORKS?



*Considering 6% annual withdrawal for 10 years with a one year deferment of withdrawal and 8% annual returns (compounded monthly).

Assuming 1 year of deferment to the start of FAB withdrawals; monthly withdrawal as per SID. Returns are compounded monthly. The above graph 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

GETTING STARTED WITH FAB



1

Decide on your
lump-sum
investment amount



2

Select your
withdrawal %
based on your
cash flow
requirement



3

Set frequency of
your withdrawal



4

Select tenure of
your withdrawal



5

Select a start
date of your
withdrawal



6

Select scheme in
which you would
like to invest

Maximize your financial potential by using the FAB calculator to create a comprehensive FAB
Plan that fulfils your objective of Income bhi and Wealth bhi

FAB CALCULATOR

YOUR FAB PLAN

☒ I Know My Investment

☐ I Know My Withdrawal Amount

Enter Investment Amount ⓘ

Withdrawal Frequency ⓘ

₹ 1,00,00,000

Monthly ▾

Withdrawal Start Date ⓘ

Withdrawal Tenure ⓘ

07-03-2024 ⓘ

10 Year ▾

Withdrawal Percentage ⓘ

Expected Returns ⓘ

6% 8% 10% 12%

8% ▾

💡 For long term wealth creation, it is suggested that the withdrawal percentage should be lower than the expected returns.

- Assumed annual return shall be compounded monthly
- Closing balances/withdrawals are gross of tax
- Withdrawals are received on last working days of every month/respective withdrawal month

Great ! 🎉

At 6% withdrawal percentage on a one time investment of ₹ 1,00,00,000 you can receive

₹ 50,000 / month

till January 2047

Income Bhi
₹ 60lac

Wealth Bhi
₹ 1.49cr

[View Yearly Projection](#)

Now that's a FAB plan

Disclaimer: The above mentioned data is for illustration purpose only and should not be used for development or implementation of an investment strategy.

GET STARTED →

Click here

<https://www.motilaloswalmf.com/fabplan>



FAB CALCULATOR

YOUR FAB PLAN

☒ I Know My Investment

Enter Investment Amount ⓘ

₹ 50,000

Withdrawal Start Date ⓘ

07-03-2024

Withdrawal Percentage ⓘ

6%

8%

10%

12%

☒ I Know My Withdrawal Amount

Withdrawal Frequency ⓘ

Monthly

Withdrawal Tenure ⓘ

10 Year

Expected Returns ⓘ

8%



For long term wealth creation, it is suggested that the withdrawal percentage should be lower than the expected returns.

- Assumed annual return shall be compounded monthly
- Closing balances/withdrawals are gross of tax
- Withdrawals are received on last working days of every month/respective withdrawal month

Great ! 🎉

For a Monthly income of ₹ 50,000, starting March 2023 lasting 10 years with a withdrawal rate of 6%, you need to invest

₹ 1,00,00,000 today

Income Bhi
₹ 60lac

Wealth Bhi
₹ 1.49cr

till January 2047

View Yearly Projection

Now that's a FAB plan

Disclaimer: The above mentioned data is for illustration purpose only and should not be used for development or implementation of an investment strategy.

GET STARTED →

Click here

<https://www.motilaloswalmf.com/fabplan>



KEY SPECS



What is FAB Plan?

Motilal Oswal Fixed Amount Benefit Plan (FAB) enables you to withdraw a regular sum of your investments at a fixed percentage and predefined frequency of your original investment, irrespective of the movement in the market value of the investment.



Withdrawal Amount

Minimum withdrawal amount of ₹ 500 per month



Frequency

Default Monthly
Quarterly | Annually



Withdrawal Date

Default 7th of every month
1st | 14th | 21st | 28th



Withdrawal rate

Default 6%
8% | 10% | 12% per annum



Deferment

Default 1 Year from the date of Investment
Investor can choose to start earlier/later



Scheme

Default - Motilal Oswal Equity Hybrid Fund
Investor can select from list of active & passive schemes

ELIGIBLE SCHEMES



Active Funds

- Motilal Oswal Equity Hybrid Fund
- Motilal Oswal Balanced Advantage Fund
(Formerly known as Motilal Oswal Dynamic Fund)
- Motilal Oswal Large and Midcap Fund
- Motilal Oswal Flexicap Fund
- Motilal Oswal Midcap Fund
(Formerly known as Motilal Oswal Midcap 30 Fund)
- Motilal Oswal Focused Fund
(Formerly known as Motilal Oswal Focused 25 Fund)



Passive Funds

- Motilal Oswal Nifty 500 Index Fund
(Formerly known as Motilal Oswal Nifty 500 Fund)
- Motilal Oswal Midcap 150 Index Fund
- Motilal Oswal Smallcap 250 Index Fund
- Motilal Oswal Asset Allocation - Aggressive
- Motilal Oswal Asset Allocation – Conservative

FAB PLAN

VS

**TRADITIONAL
INVESTMENT INSTRUMENT**

FAB VS FD

Exemption of
1L every FY on
capital gains

No Exemption;
taxed as per bracket

Year	Fixed Amount Benefit Plan (FAB)			Fixed Deposit		
	Cash Flow	Tax Impact	Cashflow net of tax	Interest	Tax On Interest	Cashflow net of tax
Year 1	6,00,000	-	6,00,000	6,00,000	1,80,000	4,20,000
Year 2	6,00,000	-	6,00,000	6,00,000	1,80,000	4,20,000
Year 3	6,00,000	2,370	5,97,630	6,00,000	1,80,000	4,20,000
Year 4	6,00,000	5,898	5,94,102	6,00,000	1,80,000	4,20,000
Year 5	6,00,000	9,165	5,90,835	6,00,000	1,80,000	4,20,000
Year 6	6,00,000	12,190	5,87,810	6,00,000	1,80,000	4,20,000
Year 7	6,00,000	14,991	5,85,009	6,00,000	1,80,000	4,20,000
Year 8	6,00,000	17,584	5,82,416	6,00,000	1,80,000	4,20,000
Year 9	6,00,000	19,985	5,80,015	6,00,000	1,80,000	4,20,000
Year 10	6,00,000	22,208	5,77,792	6,00,000	1,80,000	4,20,000
Total	60,00,000	1,04,391	58,95,609	60,00,000	18,00,000	42,00,000

Illustration for returns from an FD post tax versus FAB Plan. FD pays out yearly at the end of each year. Assuming FAB Plan is the only equity related investment for the investor. For comparison purposes FD interest rate and FAB annual withdrawal rate assumed to be the same (6% p.a.). *Considering 6% annual withdrawal for 10 years and 8% annual returns (compounded monthly). The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

FAB VS DIVIDEND OPTION PLAN



Surety



Control



Taxation

Key Points of Difference

FAB Plan

Receive Fixed Cash Flow irrespective of market situation and NAV movements[#]

Control lies with the investor with respect to % chosen, start date and end date

Only capital gains will be subject to taxation at only 10% after the ₹ 1,00,000 tax exemption

Dividend Option Plan

Dividends are not assured

At the discretion of the fund manager with respect to amount paid. Might stop in the absence of distributable surplus

Dividend will be taxed beyond ₹ 5,000 as per the investors respective tax bracket (eg. 30% for income above 15 lakh per year*)

*Excluding applicable surcharge
#Subject to availability of capital

FAB PLAN V/S DIVIDEND OPTION (TAX BENEFIT)

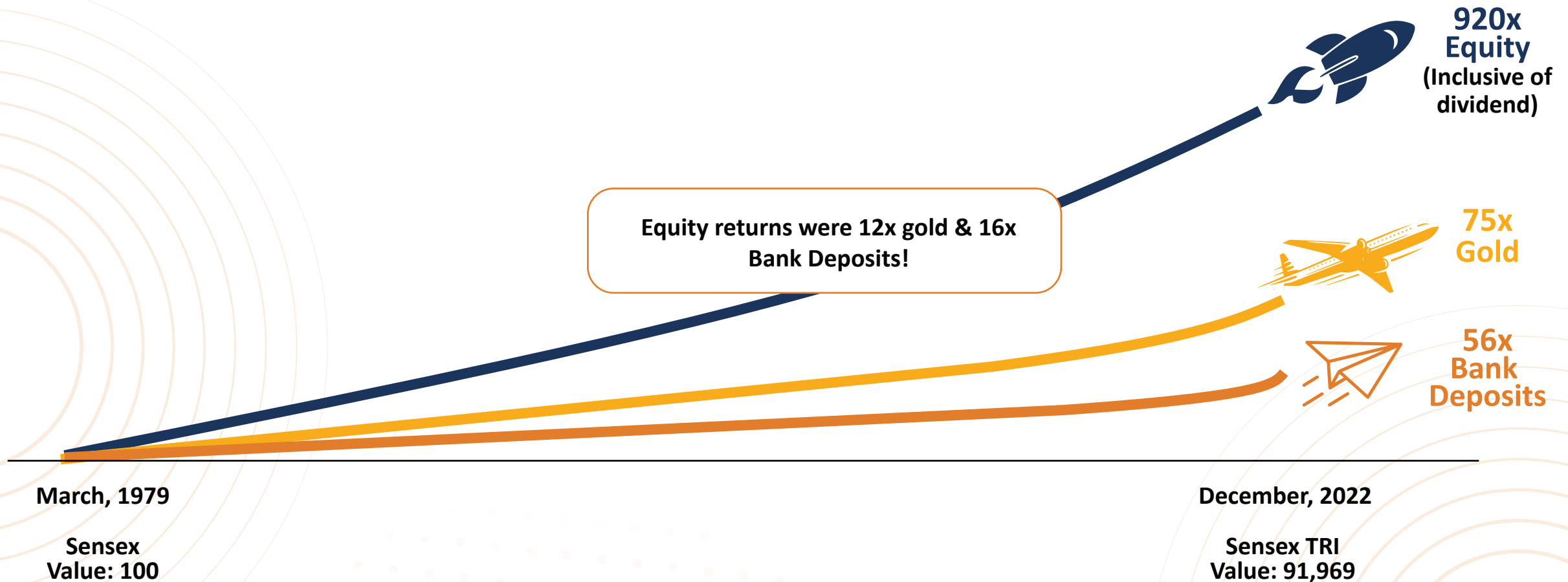
Exemption of 1L every
FY on capital gains

No Exemption beyond
5,000; taxed as per bracket

Year	Fixed Amount Benefit Plan (FAB)			Dividend	
	Cash Flow	Valuation	Tax Impact	Dividend	Tax On Dividend
Year 1	6,00,000	1,02,00,000	-	6,00,000	1,80,000
Year 2	6,00,000	1,04,16,000	-	10,00,000	3,00,000
Year 3	6,00,000	1,06,49,280	2,370	6,00,000	1,80,000
Year 4	6,00,000	1,09,01,222	5,898	3,00,000	90,000
Year 5	6,00,000	1,11,73,320	9,165	-	-
Year 6	6,00,000	1,14,67,186	12,190	8,00,000	2,40,000
Year 7	6,00,000	1,17,84,561	14,991	9,00,000	2,70,000
Year 8	6,00,000	1,21,27,326	17,584	6,00,000	1,80,000
Year 9	6,00,000	1,24,97,512	19,985	5,00,000	1,50,000
Year 10	6,00,000	1,28,97,312	22,208	7,00,000	2,10,000
Total	60,00,000		1,04,391	60,00,000	18,00,000

LTCC gains of 10% and dividend tax rate of 30% for a resident individual investor. Source: MOAMC Internal. Assuming FAB Plan is the only equity related investment for the investor. *Considering 6% annual withdrawal for 10 years and 8% annual returns (compounded monthly). The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

WORKS BEST WITH EQUITY



Source: Internal MOAMC Research. Data as on Dec'22

Disclaimer: Equity Portion is represented by Sensex TRI, Fixed Income is represented by Fixed Deposits as per RBI website, Gold values derived from gold.org. The above graph is not to at exact scale. It 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. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

**HOW FAB WOULD HAVE
PERFORMED IN
ACTUAL MARKET?**

NIFTY 500 TRI (1 YEAR OF DEFERMENT)

Invested Amount	Withdrawal Rate	No. of Years	Actual Returns (CAGR)	Total Amount Withdrawn	Value at End*	Date of Investment
1 Cr	6%	10	11.2%	60,00,000	2,35,28,363	31-Dec-09
	8%		11.2%	80,00,000	1,84,92,713	31-Dec-09
	6%	15	13.8%	90,00,000	6,41,35,442	31-Dec-04
	8%		13.8%	1,20,00,000	5,42,95,206	31-Dec-04

Assuming withdrawal per annum to be at the cost of original investment. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal. *Valuation as on 31st Jan 2023. Returns are compounded monthly.

NIFTY 500 TRI (3 YEARS OF DEFERMENT)

Invested Amount	Withdrawal Rate	No. of Years	Actual Returns (CAGR)	Total Amount Withdrawn	Value at End*	Date of Investment
1 Cr	6%	10	11.2%	60,00,000	2,68,58,512	31-Dec-09
	8%		11.2%	80,00,000	2,29,32,910	31-Dec-09
	6%	15	13.8%	90,00,000	6,87,89,965	31-Dec-04
	8%		13.8%	1,20,00,000	6,05,01,237	31-Dec-04

Assuming withdrawal per annum to be at the cost of original investment. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal. *Valuation as on 31st Jan 2023. Returns are compounded monthly.

TAX CALCULATION USING FIFO METHOD

	NAV Growing at 10% per year	1Cr invested & 8% received every subsequent year	Units are cash flow divided by NAV		Valuation is current units x NAV	Gains component is cash flow - principal	Principal component is withdrawn units x cost NAV	Tax is calculated as 10% on gains post exemption of 1Lakh
Year	NAV	Cash Flow	Units	Cumulative Units	Valuation	Gains	Principal	Tax On Gains
1	10.0	-1,00,00,000	10,00,000	10,00,000	1,00,00,000	0	0	0
2	11.0	8,00,000	-72,727	9,27,273	1,02,00,000	72,727	7,27,273	0
3	12.1	8,00,000	-66,116	8,61,157	1,04,20,000	1,38,843	6,61,157	3,884
4	13.3	8,00,000	-60,105	8,01,052	1,06,62,000	1,98,948	6,01,052	9,895
5	14.6	8,00,000	-54,641	7,46,411	1,09,28,200	2,53,589	5,46,411	15,359
6	16.1	8,00,000	-49,674	6,96,737	1,12,21,020	3,03,263	4,96,737	20,326
7	17.7	8,00,000	-45,158	6,51,579	1,15,43,122	3,48,421	4,51,579	24,842
8	19.5	8,00,000	-41,053	6,10,526	1,18,97,434	3,89,474	4,10,526	28,947
9	21.4	8,00,000	-37,321	5,73,206	1,22,87,178	4,26,794	3,73,206	32,679
10	23.6	8,00,000	-33,928	5,39,278	1,27,15,895	4,60,722	3,39,278	36,072

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 30th Dec 2011. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

NIFTY 500 TRI

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2012	1,00,00,000	25,47,769	-	-	-	1,25,47,769	
2013	1,25,47,769	6,05,066	2,28,221	5,71,779	8,00,000	1,23,52,835	12,822
2014	1,23,52,835	48,54,470	3,89,529	4,10,471	8,00,000	1,64,07,305	28,953
2015	1,64,07,305	36,697	3,90,445	4,09,555	8,00,000	1,56,44,003	29,045
2016	1,56,44,003	8,01,637	4,10,409	3,89,591	8,00,000	1,56,45,640	31,041
2017	1,56,45,640	58,91,295	5,16,979	2,83,021	8,00,000	2,07,36,934	41,698
2018	2,07,36,934	(4,43,047)	5,10,800	2,89,200	8,00,000	1,94,93,887	41,080
2019	1,94,93,887	17,49,058	5,34,612	2,65,388	8,00,000	2,04,42,945	43,461
2020	2,04,42,945	36,57,697	5,74,889	2,25,111	8,00,000	2,33,00,642	47,489
2021	2,33,00,642	73,62,096	6,28,938	1,71,062	8,00,000	2,98,62,738	52,894
2022	2,98,62,738	12,68,033	6,35,906	1,64,094	8,00,000	3,03,30,771	53,591
Valuation as on 31/01/2023						2,93,28,394	

Withdrawal over Tenure: 80,00,000
Investment value at the end of Tenure: 2,93,28,394

Total Wealth Created: 3,73,28,394
XIRR: Pre Tax 15.54% | Post Tax 15.33%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 30th Dec 2011. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

NIFTY MIDCAP 150 TRI

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2012	1,00,00,000	38,68,789	-	-	-	1,38,68,789	
2013	1,38,68,789	(1,77,145)	2,47,568	5,52,432	8,00,000	1,28,91,644	14,757
2014	1,28,91,644	80,78,656	4,60,389	3,39,611	8,00,000	2,01,70,300	36,039
2015	2,01,70,300	19,57,445	4,90,431	3,09,569	8,00,000	2,13,27,745	39,043
2016	2,13,27,745	13,93,669	5,09,419	2,90,581	8,00,000	2,19,21,413	40,942
2017	2,19,21,413	1,22,17,645	6,13,412	1,86,588	8,00,000	3,33,39,058	51,341
2018	3,33,39,058	(42,07,916)	5,86,460	2,13,540	8,00,000	2,83,31,143	48,646
2019	2,83,31,143	1,74,451	5,87,766	2,12,234	8,00,000	2,77,05,593	48,777
2020	2,77,05,593	70,82,719	6,30,976	1,69,024	8,00,000	3,39,88,313	53,098
2021	3,39,88,313	1,63,68,702	6,85,918	1,14,082	8,00,000	4,95,57,015	58,592
2022	4,95,57,015	19,39,334	6,90,214	1,09,786	8,00,000	5,06,96,349	59,021
Valuation as on 31/01/2023						4,94,78,225	

Withdrawal over Tenure: 80,00,000

Investment value at the end of Tenure: 4,94,78,225

Total Wealth Created: 5,74,78,225

XIRR: Pre Tax 20.00% | Post Tax 19.80%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 30th Dec 2011. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

NIFTY 50 TRI

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2012	1,00,00,000	29,43,488	-	-	-	1,29,43,488	
2013	1,29,43,488	10,44,857	2,28,095	5,71,905	8,00,000	1,31,88,345	12,810
2014	1,31,88,345	43,38,860	3,69,670	4,30,330	8,00,000	1,67,27,205	26,967
2015	1,67,27,205	(5,04,002)	3,56,301	4,43,699	8,00,000	1,54,23,204	25,630
2016	1,54,23,204	6,77,822	3,74,980	4,25,020	8,00,000	1,53,01,026	27,498
2017	1,53,01,026	46,31,036	4,73,730	3,26,270	8,00,000	1,91,32,062	37,373
2018	1,91,32,062	8,87,380	4,88,192	3,11,808	8,00,000	1,92,19,442	38,819
2019	1,92,19,442	25,90,113	5,25,222	2,74,778	8,00,000	2,10,09,556	42,522
2020	2,10,09,556	33,90,810	5,63,407	2,36,593	8,00,000	2,36,00,366	46,341
2021	2,36,00,366	60,39,580	6,11,616	1,88,384	8,00,000	2,88,39,945	51,162
2022	2,88,39,945	16,41,403	6,21,761	1,78,239	8,00,000	2,96,81,348	52,176
Valuation as on 31/01/2023						2,89,59,303	

Withdrawal over Tenure: 80,00,000

Total Wealth Created: 3,69,59,303

Investment value at the end of Tenure: 2,89,59,303

XIRR: Pre Tax 14.52% | Post Tax 14.34%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 30th Dec 2011. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

FAB: WORKS BETTER WITH TIME



FAB ILLUSTRATION/SIMULATION

Invested Amount	Withdrawal Rate	Deferment (No. of years)	Expected Returns (CAGR)	Total Amount Withdrawn	Value at end	FAB tenure (No. of years)
1 Cr	6%	1	8%	60,00,000	1,48,91,391	10
	8%		10%	80,00,000	1,62,48,709	
	6%	3	8%	60,00,000	1,90,47,391	
	8%		10%	80,00,000	2,28,39,510	

Assuming withdrawal per annum to be at the cost of original investment. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: MOAMC Internal. Returns are compounded monthly.

HOW FAB IS FABULOUS WITH MOTILAL OSWAL FUNDS?

MOTILAL OSWAL EQUITY HYBRID FUND

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2019	1,00,00,000	15,83,757	-	-	-	1,15,83,757	
2020	1,15,83,757	17,76,003	1,50,890	4,49,110	6,00,000	1,27,59,759	5,089
2021	1,27,59,759	17,01,779	2,03,740	3,96,260	6,00,000	1,38,61,538	10,374
2022	1,38,61,538	4,11,111	2,15,154	3,84,846	6,00,000	1,36,72,649	11,515
Valuation as on 31/01/2023						1,32,82,678	

Withdrawal over Tenure: 18,00,000
Investment value at the end of Tenure: 1,32,82,678

Total Wealth Created: 1,50,82,678
XIRR: Pre Tax 10.97% | Post Tax 10.92%

Assuming withdrawal of 6% per annum at the cost of original investment. date of investment 30th Dec 2018. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

MOTILAL OSWAL FLEXICAP FUND

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2015	1,00,00,000	14,59,863	-	-	-	1,14,59,863	
2016	1,14,59,863	9,68,657	1,56,319	6,43,681	8,00,000	1,16,28,519	5,632
2017	1,16,28,519	50,06,367	3,50,039	4,49,961	8,00,000	1,58,34,886	25,004
2018	1,58,34,886	(12,42,784)	3,11,716	4,88,284	8,00,000	1,37,92,102	21,172
2019	1,37,92,102	10,92,772	3,47,564	4,52,436	8,00,000	1,40,84,875	24,756
2020	1,40,84,875	14,50,606	3,89,809	4,10,191	8,00,000	1,47,35,481	28,981
2021	1,47,35,481	22,55,187	4,44,254	3,55,746	8,00,000	1,61,90,668	34,425
2022	1,61,90,668	(4,82,161)	4,33,335	3,66,665	8,00,000	1,49,08,507	33,333
Valuation as on 31/01/2023						1,41,52,053	

Withdrawal over Tenure: 56,00,000

Investment value at the end of Tenure: 1,41,52,053

Total Wealth Created: 1,97,52,053

XIRR: Pre Tax 10.14% | Post Tax 9.97%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 30th Dec 2014. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

MOTILAL OSWAL MIDCAP FUND



Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2015	1,00,00,000	16,47,975	-	-	-	1,16,47,975	
2016	1,16,47,975	6,03,729	1,47,030	6,52,970	8,00,000	1,14,51,705	4,703
2017	1,14,51,705	35,25,289	3,00,726	4,99,274	8,00,000	1,41,76,994	20,073
2018	1,41,76,994	(18,00,995)	2,28,070	5,71,930	8,00,000	1,15,75,998	12,807
2019	1,15,75,998	11,24,915	2,78,726	5,21,274	8,00,000	1,19,00,913	17,873
2020	1,19,00,913	11,08,706	3,23,150	4,76,850	8,00,000	1,22,09,619	22,315
2021	1,22,09,619	68,16,994	4,93,999	3,06,001	8,00,000	1,82,26,613	39,400
2022	1,82,26,613	19,51,211	5,23,590	2,76,410	8,00,000	1,93,77,823	42,359
Valuation as on 31/01/2023						1,92,04,425	

Withdrawal over Tenure: 56,00,000
Investment value at the end of Tenure: 1,92,04,425

Total Wealth Created: 2,48,04,425
XIRR: Pre Tax 13.44% | Post Tax 13.31%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 30th Dec 2014. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

MOTILAL OSWAL FOCUSED FUND

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2014	1,00,00,000	44,23,562	-	-	-	1,44,23,562	
2015	1,44,23,562	8,50,523	2,76,237	5,23,763	8,00,000	1,44,74,085	17,624
2016	1,44,74,085	4,10,037	2,90,666	5,09,334	8,00,000	1,40,84,122	19,067
2017	1,40,84,122	45,28,595	4,14,590	3,85,410	8,00,000	1,78,12,717	31,459
2018	1,78,12,717	(7,48,738)	3,97,679	4,02,321	8,00,000	1,62,63,979	29,768
2019	1,62,63,979	27,78,782	4,56,387	3,43,613	8,00,000	1,82,42,760	35,639
2020	1,82,42,760	31,52,033	5,07,011	2,92,989	8,00,000	2,05,94,794	40,701
2021	2,05,94,794	30,04,344	5,44,310	2,55,690	8,00,000	2,27,99,138	44,431
2022	2,27,99,138	4,45,398	5,49,210	2,50,790	8,00,000	2,24,44,535	44,921
Valuation as on 31/01/2023						2,13,23,777	

Withdrawal over Tenure: 64,00,000

Total Wealth Created: 2,77,23,777

Investment value at the end of Tenure: 2,13,23,777

XIRR: Pre Tax 13.60% | Post Tax 13.42%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 30th Dec 2013. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

MOTILAL OSWAL LARGE AND MIDCAP FUND

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2020	1,00,00,000	12,56,238	-	-	-	1,12,56,238	
2021	1,12,56,238	45,94,307	2,95,285	5,04,715	8,00,000	1,50,50,545	19,529
2022	1,50,50,545	2,49,535	3,03,517	4,96,483	8,00,000	1,45,00,080	20,352
Valuation as on 31/01/2023						1,41,41,060	

Withdrawal over Tenure: 16,00,000
Investment value at the end of Tenure: 1,41,41,060

Total Wealth Created: 1,57,41,060
XIRR: Pre Tax 16.19% | Post Tax 16.08%

Assuming withdrawal of 8% per annum at the cost of original investment. date of investment 30th Dec 2019. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

MOTILAL OSWAL BALANCED ADVANTAGE FUND

Year	Investment / Opening Balance (A)	Returns (B)	Withdrawals (C)			Closing Balance (A+B-C)	Tax on Withdrawals
			From Gains	Out of Capital	Total		
2017	1,00,00,000	24,39,163	-	-	-	1,24,39,163	
2018	1,24,39,163	(1,04,853)	1,13,552	4,86,448	6,00,000	1,17,34,310	1,355
2019	1,17,34,310	12,79,555	1,61,381	4,38,619	6,00,000	1,24,13,865	6,138
2020	1,24,13,865	10,92,625	1,96,863	4,03,137	6,00,000	1,29,06,490	9,686
2021	1,29,06,490	9,55,943	2,24,663	3,75,337	6,00,000	1,32,62,433	12,466
2022	1,32,62,433	(1,46,932)	2,20,459	3,79,541	6,00,000	1,25,15,501	12,046
Valuation as on 31/01/2023						1,22,78,594	

Withdrawal over Tenure: 30,00,000
Investment value at the end of Tenure: 1,22,78,594

Total Wealth Created: 1,52,78,594
XIRR: Pre Tax 7.81% | Post Tax 7.75%

Assuming withdrawal of 6% per annum at the cost of original investment. date of investment 30th Dec 2016. The above table 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. Cashflow/Fixed Amount Benefit may be from your return on investment or return of capital. MOAMC does not guarantee or assure returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Source: NSE Indices, MOAMC Internal

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Great tool for expense and lifestyle management



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**REMEMBER,
YOUR KIDS ARE NOT
YOUR RETIREMENT FUND**



**AND YOUR PARENTS
ARE NOT YOUR
EMERGENCY FUND**

GROW YOUR OWN WEALTH



PRODUCT LABEL

Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Hybrid 35 + 65 - Aggressive Index
Motilal Oswal Equity Hybrid Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Long term capital appreciation by generating equity linked returns Investment predominantly in equity and equity related instruments 		
	Investors understand that their principal will be at Very High risk	

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 500 TRI
Motilal Oswal Focused Fund (Formerly known as Motilal Oswal Focused 25 Fund) (An open ended equity scheme investing in maximum 30 stocks intending to focus on Large Cap.)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Return by investing in upto 30 companies with long term sustainable competitive advantage and growth potential Investment in Equity and equity related instruments subject to overall limit of 30 companies 		
	Investors understand that their principal will be at Very High risk	

Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty 500 TRI
Motilal Oswal Flexi Cap Fund - (An open ended dynamic equity scheme investing across large cap, mid cap, small 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 across sectors and market-capitalization levels. 		
	Investors understand that their principal will be at Very High risk	

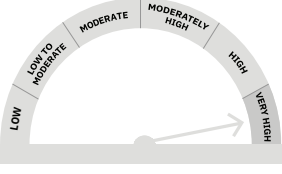
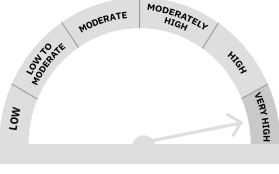
Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Large Midcap 250 TRI
Motilal Oswal Large and Midcap Fund (An open ended equity scheme investing in both large cap and mid cap stocks)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Long-term 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	

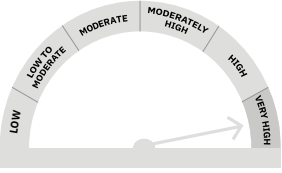
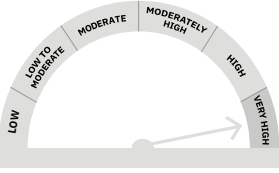
Name of the scheme	Scheme Riskometer	Benchmark Riskometer Nifty Midcap 150 TRI
Motilal Oswal Midcap Fund (Formerly known as Motilal Oswal Midcap 30 Fund) An open ended equity scheme predominantly investing in mid cap stocks		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: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

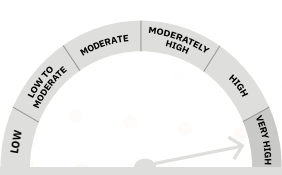
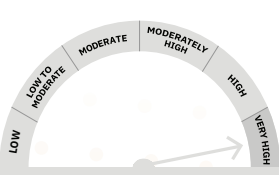
Name of the scheme	Scheme Riskometer	Benchmark Riskometer CRISIL Hybrid 50 + 50 - Moderate Index
Motilal Oswal Balanced Advantage Fund (Formerly known as Motilal Oswal Dynamic Fund) (An open ended dynamic asset allocation fund)		
This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Long-term capital growth Investment in equity, derivatives and debt instruments 		
	Investors understand that their principal will be at Very High risk	Investors understand that their principal will be at High risk

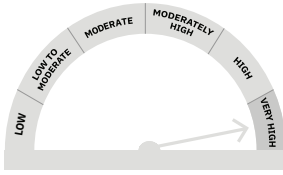
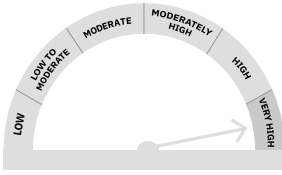
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

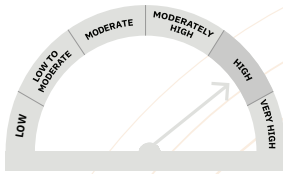
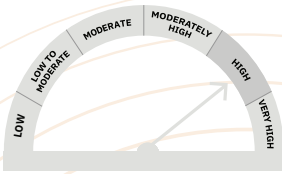
PRODUCT LABEL

Name of the scheme	Scheme Riskometer	Benchmark Riskometer NASDAQ 100 TRI
Motilal Oswal Nifty 500 Index Fund (Formerly known as Motilal Oswal Nifty 500 Fund) (An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF)		
This product is suitable for investors who are seeking* <ul style="list-style-type: none"> Long term capital appreciation Return that corresponds generally to the performance of the Scheme, Motilal Oswal Nasdaq 100 ETF through investment in units of Motilal Oswal Nasdaq 100 ETF. 	Investors understand that their principal will be at Very High risk	

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

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

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

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

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

THANK YOU!