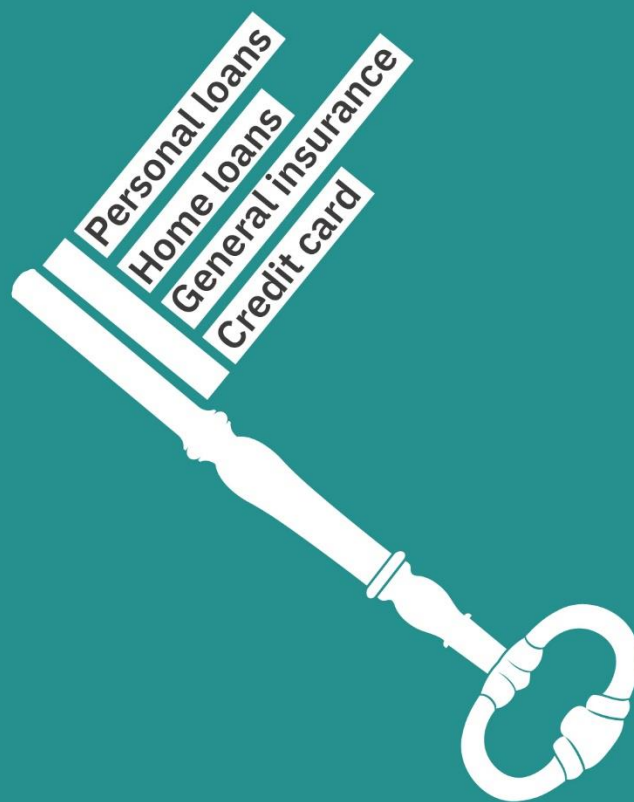


– Your key to benefit from the growth of the financial sector



Introducing

## Motilal Oswal S&P BSE Financials ex Bank 30 Index Fund

(An open ended fund replicating / tracking the S&P BSE Financials ex Bank 30 Total Return Index)

**THINK EQUITY**  
**THINK MOTILAL OSWAL**

**NFO**

Opens: 14<sup>th</sup> July, 2022  
Closes: 22<sup>nd</sup> July, 2022

**INDEX FUNDS**

by  
**MOTILAL OSWAL**

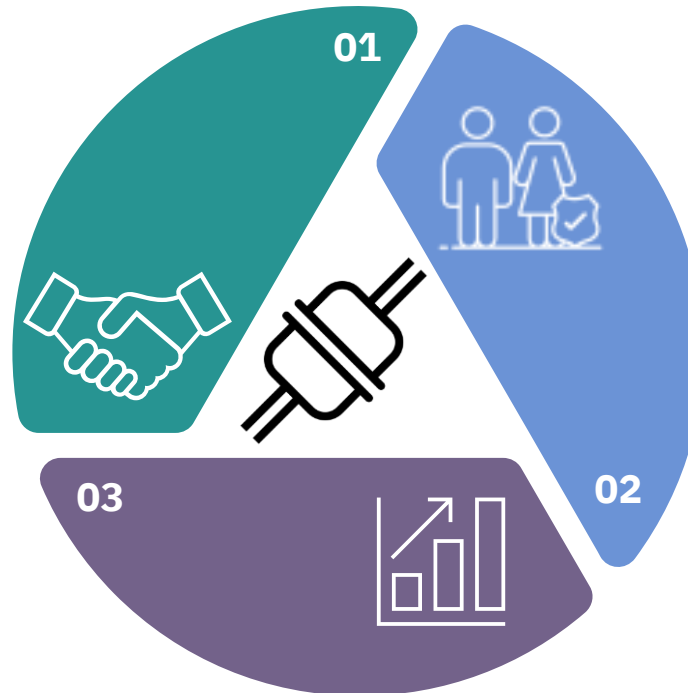
# — How financial sector is connected to your life

## NBFCs

- Home Loans
- Credit Cards
- Personal Loans

## Capital Markets

- Mutual Funds
- Stock Broking



## Insurance

- Life Insurance
- General Insurance

Source/ Disclaimer: The above graph is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

# — Tapping into growth opportunities

# Key areas of growth

Continued rise in  
credit growth

Low penetration of  
Insurance

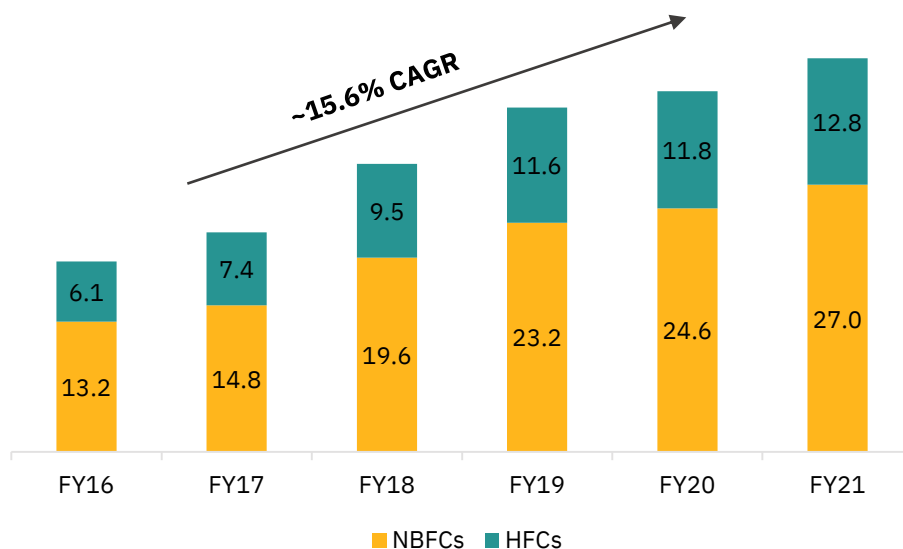
Flourishing Capital  
Markets

# Credit Growth: NBFCs growing at a rapid pace

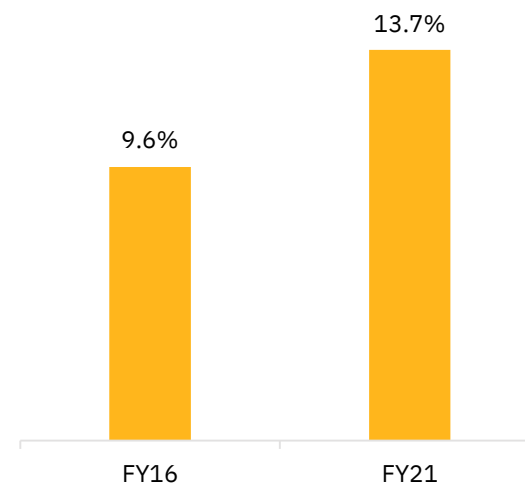
NBFCs have grown their credit business by ~15.6% CAGR in the past 5 years...

...helping them increase their share of credit as a % of GDP

Credit growth of NBFCs (in lakh-crores)



Credit to GDP Ratio

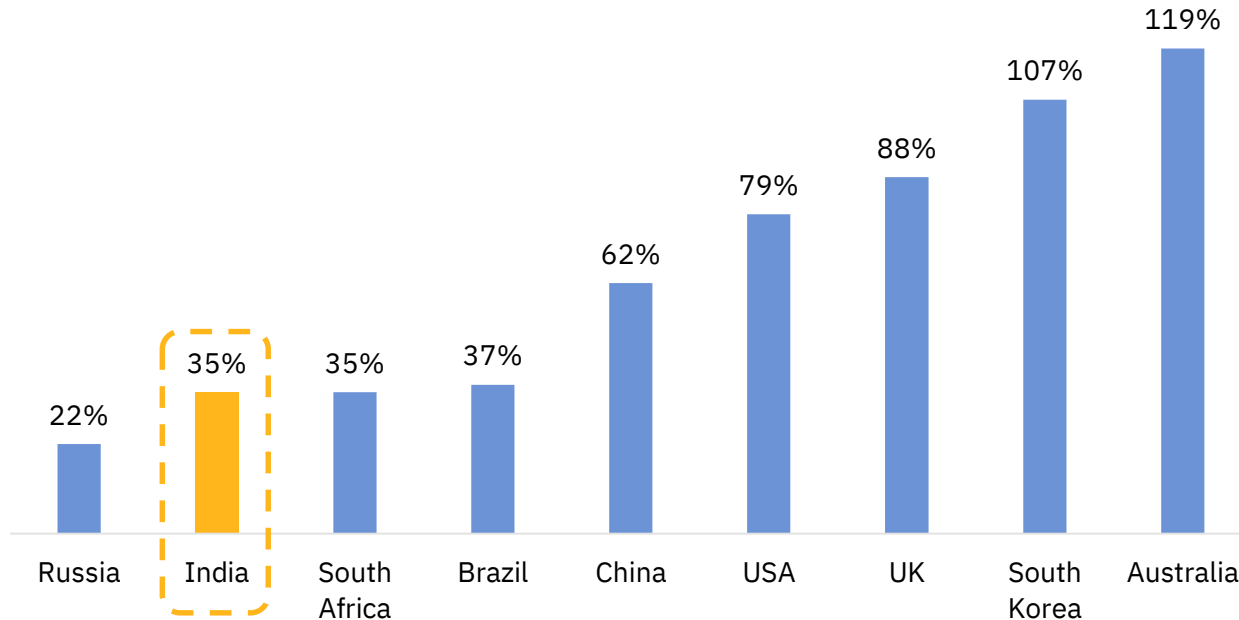


Source/Disclaimer: RBI. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

# — Credit Growth: Household Debt has enough headroom to grow

*With savings rate at 29%, higher than global average of 27% there is room for higher credit growth*

**Household debt as % of GDP**



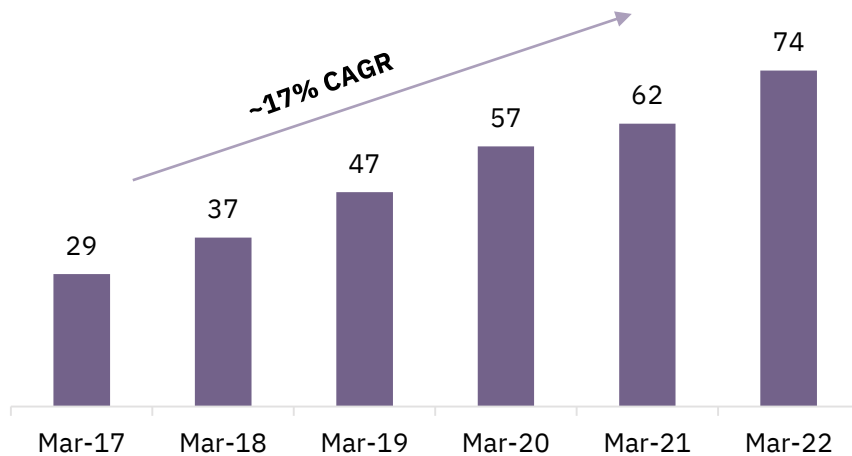
Source/Disclaimer: Paytm DRHP. Data as of 2019. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

# Credit Growth: Consumer credit is in its infancy

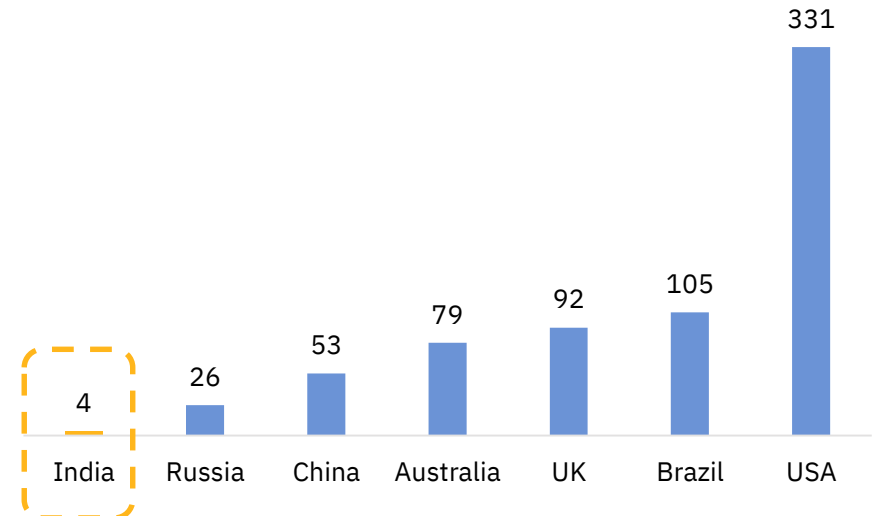
With the rise of a young work force, new credit cards issuance have witnessed a huge rise.....

.....but still pales in comparison to other countries

Number Of Credit Cardholders (in Mns)



Average card ownership per 100 people

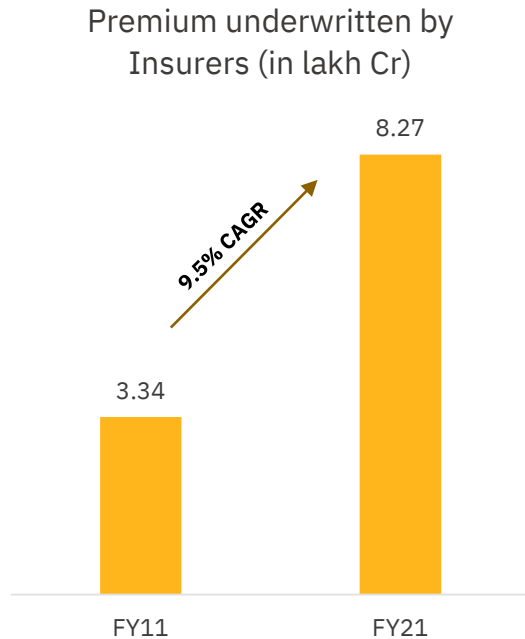


Rising spends on consumer discretionary will continue to support growth in the long run

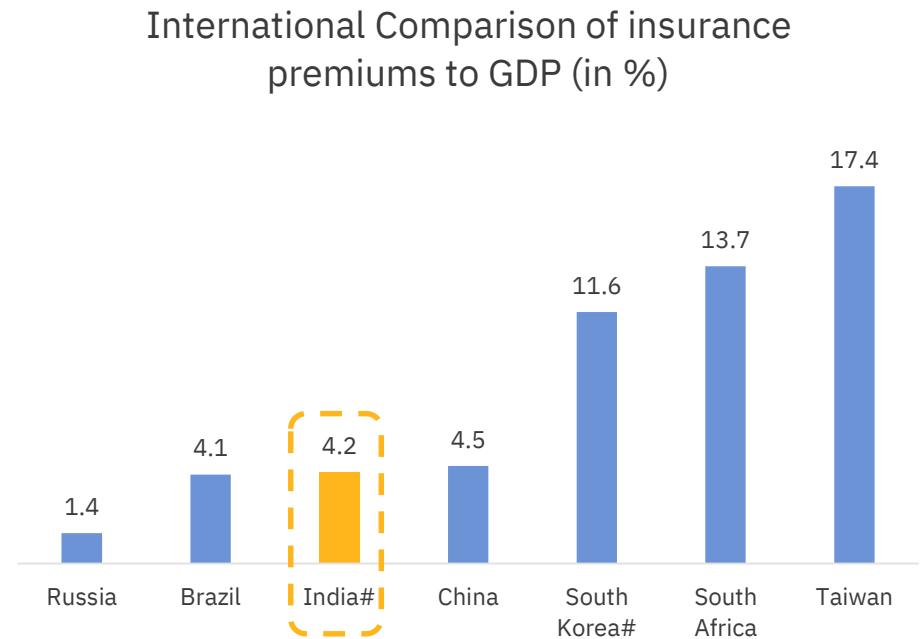
Source/Disclaimer: RBI, SBI Cards Annual Report FY21. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

# Insurance: Compared to peers, insurance penetration remains low

More people are buying insurance, with the industry growing at **~9.5%** in the past decade



But even with the high growth, insurance penetration at **4.2%** is much lower compared to other EM countries



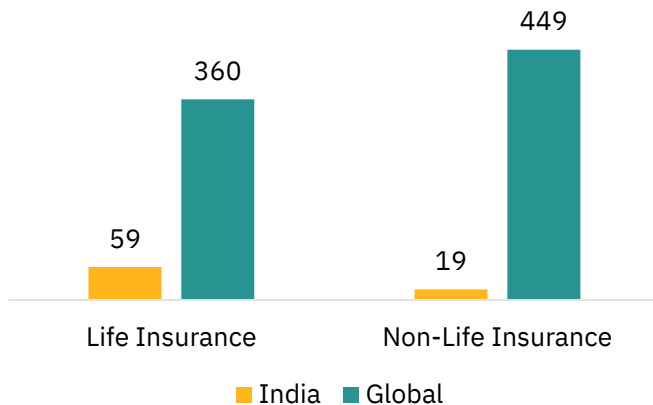
Source/Disclaimer: IRDAI, Economic survey of India 2021-22. Insurance penetration is the % of insurance premiums to GDP. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

# Insurance: Per capita insurance premium remains very low

*In terms of per capita premium, India lags behind the global average*

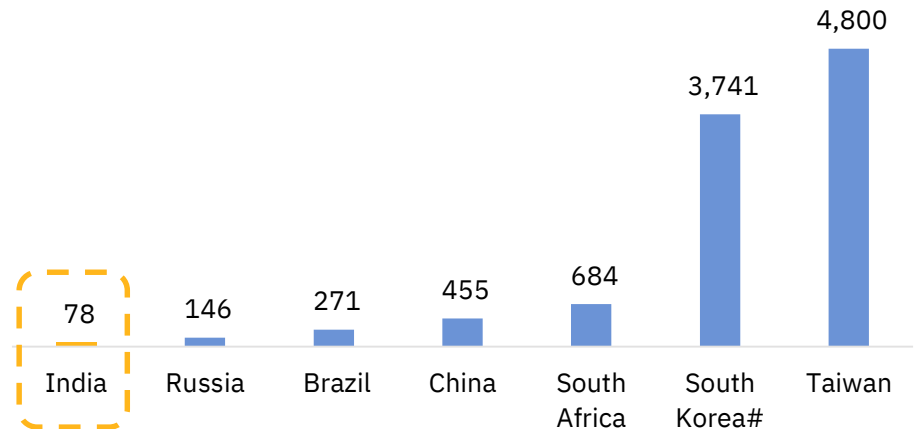
## Vs Global average

Per capita premium vs global average  
(in US\$)



## Vs EM countries

International Comparison of Insurance Density (in US\$)

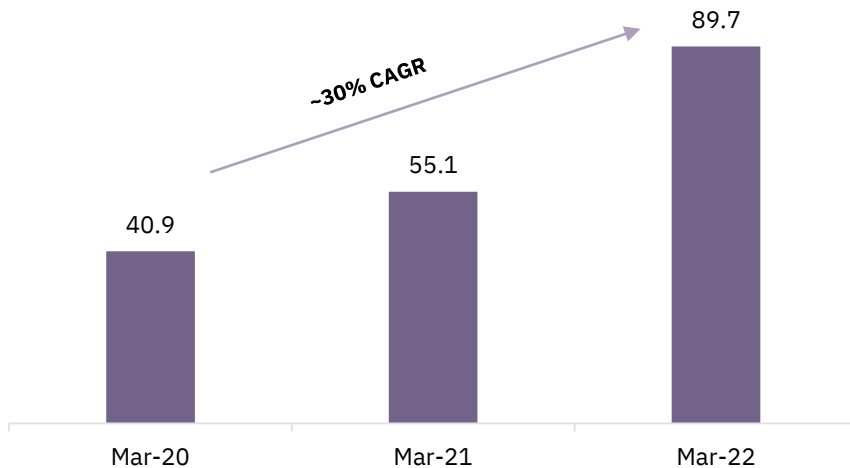


Source/Disclaimer: Economic survey of India 2021-22. The above data/graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future.

# Capital markets: Participation still has a long runway.....

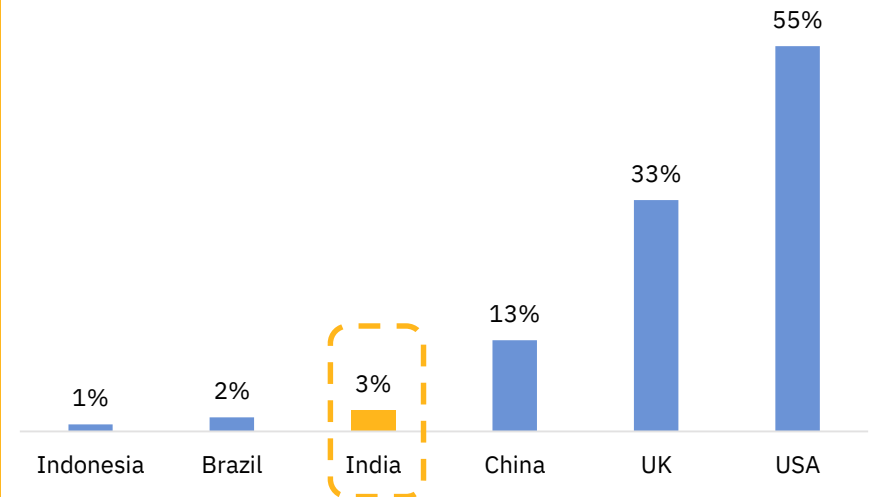
Even though demat account numbers have doubled since 2020.....

Active demat accounts (in Mn)



.....taking the share to ~6% of total population, it is still way lower when compared globally

% of population investing in stocks



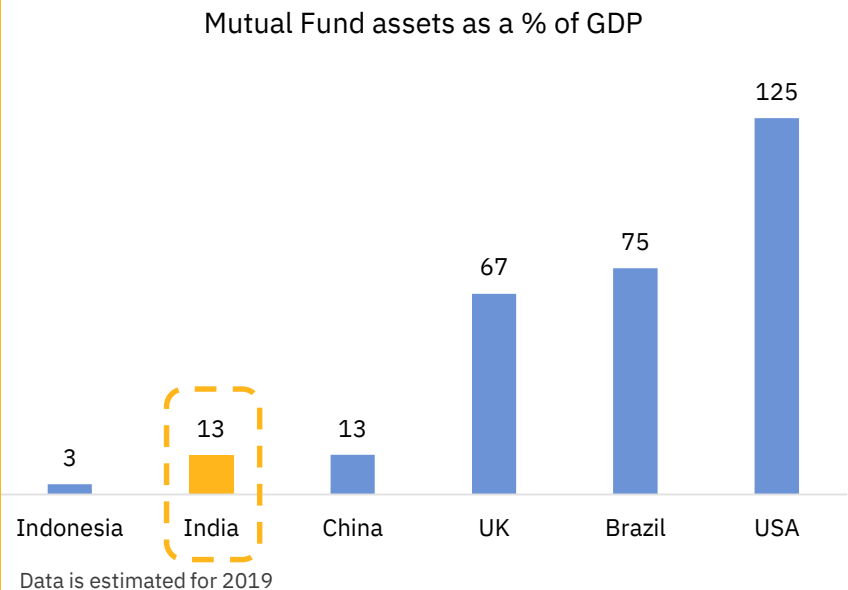
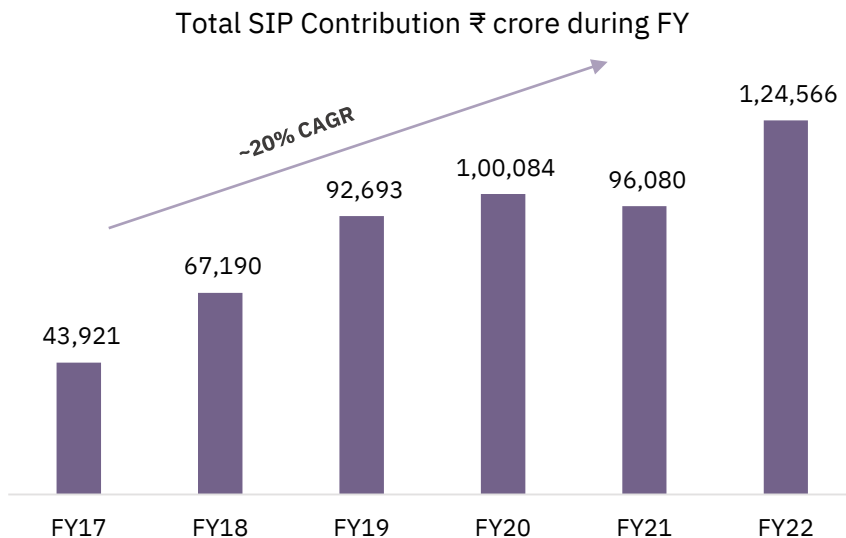
Data is estimated for 2020

Source/Disclaimer: Paytm DRHP, CDSL & NSDL. The above data/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.

# Capital markets: .....and India is only playing catch-up in the transformation

SIP contributions have been a game changer in the last 5-6 years.....

.....& continued support will help AMCs, brokers, depository participants alike



Source/Disclaimer: AMFI, The Global Economy. The above data/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.

# Financial sector- key drivers of growth

## Rapid Urbanisation

Current urban population of ~35%, set to grow

to \***50%** by 2050



## Rising Income



Per capita income growth

**~6.8%**

Over last 15yr

## High savings rate

**~29%**

savings rate, higher than global average of ~27%



Source/ Disclaimer: World Bank, MOHUA. The above icons are used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

# — S&P BSE Financials ex Bank 30 Index

# Index methodology

**Constituents of  
S&P BSE 250 LargeMidcap Index-  
Financial Sector**



Top 30 companies  
basis float adjusted Mcap



Maximum weight  
capped at 15%



Rebalanced in  
June and December



**S&P BSE Financials ex Bank  
30 Index**

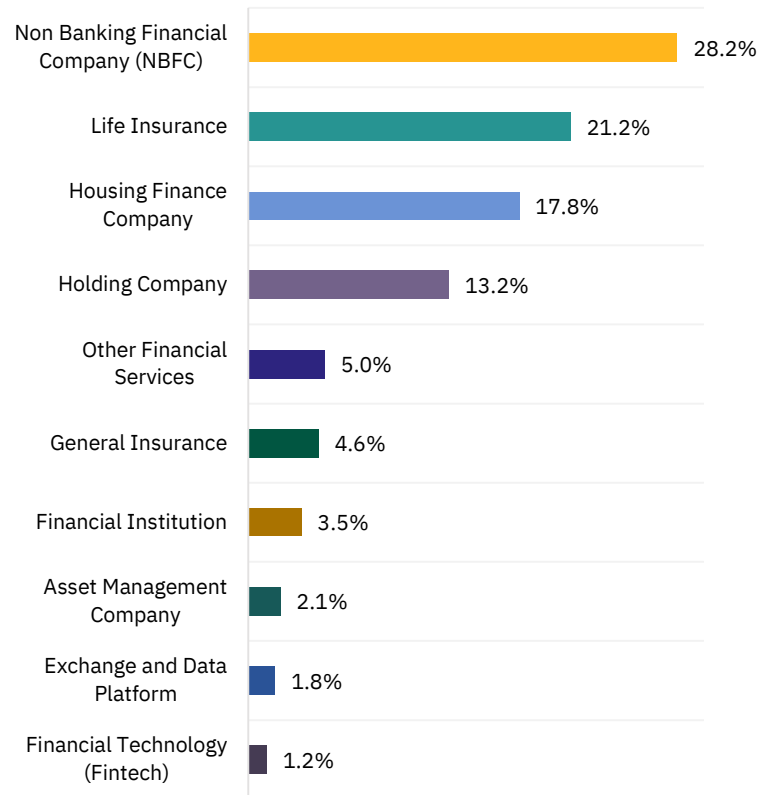
Source: S&P BSE, Data as of Jun 30, 2022; for detailed index methodology kindly visit S&P BSE website/

# Index composition

## Top 10 Constituents

S. No.	Constituent Name	Weight
1	Housing Development Finance Corp	15.3%
2	Bajaj Finance Ltd	14.5%
3	Bajaj Finserv Ltd	9.8%
4	Hdfc Life Insurance Company Ltd	7.9%
5	Sbi Life Insurance Company Ltd	7.0%
6	Icici Lombard General Insurance Company Ltd	3.9%
7	Shriram Transport Finance Co Ltd	3.8%
8	Cholamandalam Investment & Finance Co. Ltd.	3.6%
9	Bajaj Holdings And Investment Ltd	3.4%
10	Sbi Cards And Payment Services Limited	3.2%
--	<b>Total</b>	<b>72.5%</b>

## Basic Industry



Source/Disclaimer: S&P BSE. Data as of 30-Jun-2022. Sectors - Macro Economic Sectors as per AMFI Industry Classification. The stocks/sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The stock may or may not be part of our portfolio/strategy/ schemes. It should not be construed as investment advice to any party. Past performance may or may not be sustained in future.

# — Sneak Peak into industries forming part of the index

## Life Insurance

Includes companies that only provides life insurance. Eg – SBI Life

## Housing Finance Company

Includes companies that provide loan for housing and commercial properties. Eg – HDFC

## Asset Management Company

Includes companies engaged in mutual fund activities. Eg – HDFC AMC



## Non Banking Financial Company (NBFC)

Includes consumer loans, credit cards, gold loan. Eg – Bajaj Finance

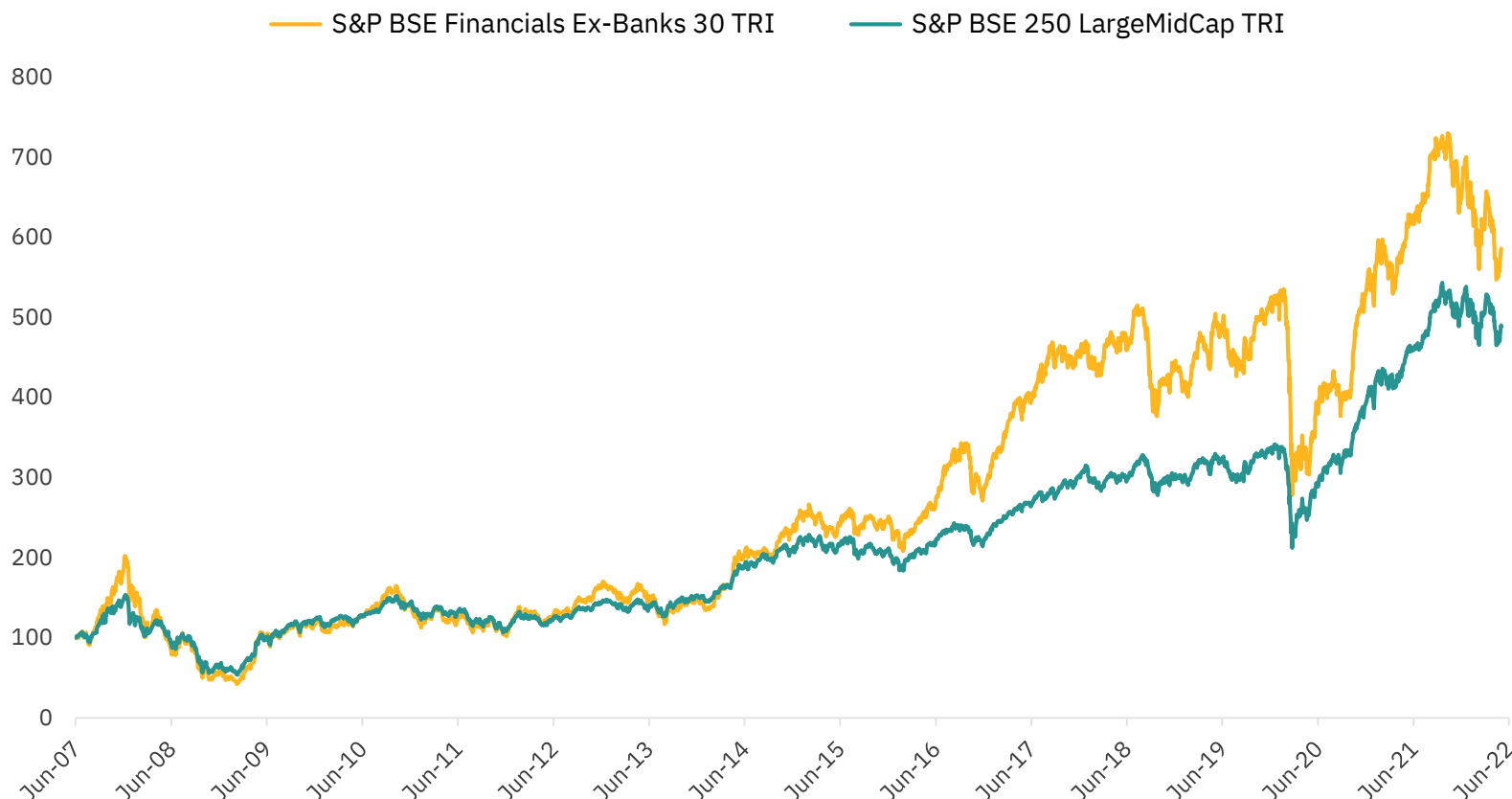
## Holding Company

Includes businesses that hold majority (>51%) stake in other companies. Eg – Bajaj Finserv

Source/ Disclaimer: The stocks/sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The stock may or may not be part of our portfolio/strategy/ schemes. It should not be construed as investment advice to any party

# Long-term historical outperformance

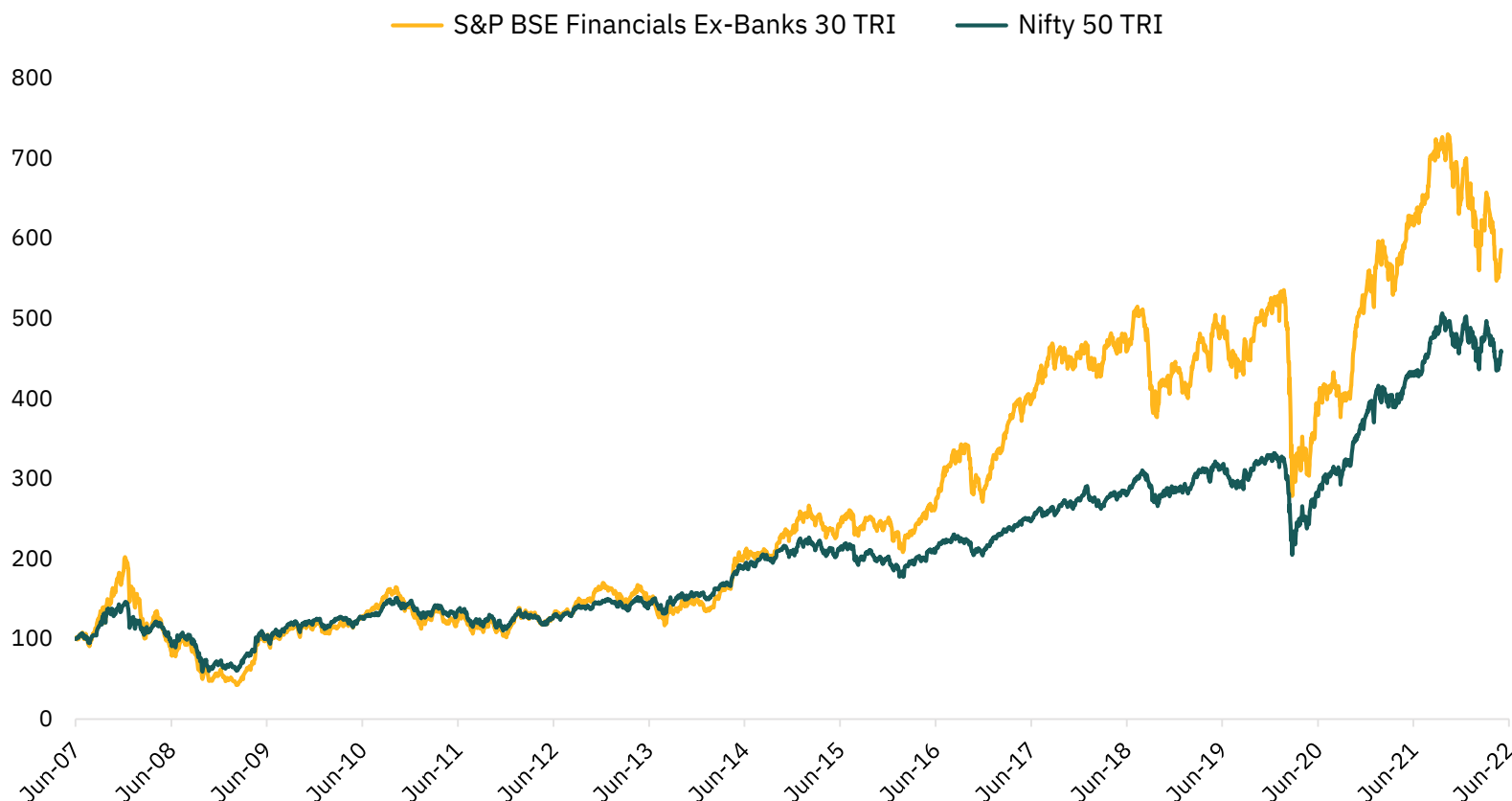
**S&P BSE Financials ex Bank 30 TRI has significantly outperformed the S&P BSE 250 LargeMidCap TRI over the last 15 years**



Source/Disclaimer: S&P BSE; Performance as of close of 30-Jun-07 to 30-Jun-22. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph/table is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

# Long-term historical outperformance

**S&P BSE Financials ex Bank 30 TRI has significantly outperformed the Nifty 50 TRI over the last 15 years**



Source/Disclaimer: S&P BSE; Performance as of close of 30-Jun-07 to 30-Jun-22. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph/table is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy.

# Risk-return profile

Data Label		1 year	3 year	5 year	10 year	15 year
<b>S&amp;P BSE Financials ex Bank 30 TRI</b>	<b>CAGR</b>	<b>-13.3%</b>	<b>3.2%</b>	<b>6.3%</b>	<b>15.3%</b>	<b>11.9%</b>
S&P BSE 250 LargeMidCap TRI		1.0%	13.0%	11.8%	14.0%	10.8%
<b>S&amp;P BSE Financials ex Bank 30 TRI</b>	<b>Annualised Volatility</b>	<b>21.1%</b>	<b>29.4%</b>	<b>25.8%</b>	<b>23.2%</b>	<b>29.3%</b>
S&P BSE 250 LargeMidCap TRI		17.1%	22.0%	18.7%	16.6%	21.4%
<b>S&amp;P BSE Financials ex Bank 30 TRI</b>	<b>Risk Adjusted Returns</b>	<b>-0.629</b>	<b>0.109</b>	<b>0.243</b>	<b>0.657</b>	<b>0.405</b>
S&P BSE 250 LargeMidCap TRI		0.058	0.590	0.634	0.840	0.503

Source/Disclaimer: S&P BSE; Performance as of close of 30-Jun-07 to 30-Jun-22. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph/table is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

# Index SIP returns

S&P BSE Financials ex Bank 30 Index TRI	1 Year	3 Year	5 Year	7 year	10 Year
Returns	-30.1%	4.4%	4.5%	8.4%	12.4%
Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000
Market Value	99,593	3,84,808	6,71,986	11,32,664	22,93,438

Data as of close of Jun 30, 2022. For SIP returns, monthly investment of INR 10,000/- invested on the first business day of every month has been considered. Performance is calculated using Total Return Index, with zero cost/expenses. Past performance may or may not be sustained in the future

Source/Disclaimer: S&P BSE; Performance as of Close of 02-Jul-2012 to 30-Jun-2022; Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an 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 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. The above are not scheme SIP returns, but simulation of index SIP returns. Past performance may or may not be sustained in future.

# Performance across Market Cycles

Market Cycle	Financials ex-Bank	Broad Based
Bull	34.1%	21.6%
Bear	-53.2%	-41.5%
Recovery	44.8%	37.1%

- Financial services sector tends to be a play on consumer discretionary & might be the reason for the underperformance in bear markets
- Financials ex Bank index has historically performed well during a bull & recovery cycle but falls more than the broad based index in bear markets

Finance ex-Bank = S&P BSE Financials ex Bank 30 TRI

Broad Based = S&P BSE 250 LargeMidCap TRI

Source/Disclaimer: niftyindices, S&P BSE, MOAMC Research. Performance as of close of 15-Jun-07 to 30-Jun-22. All Performance numbers in CAGR. Bear market defined as >20% fall from peak to trough. Recovery defined as the recovery from trough to previous peak. Bull market defined as rising market after recovery. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. Past performance may or may not be sustained in future. The above graph is used to explain the concept and is for illustration purpose only and should not used for development or implementation of an investment strategy.

# Rolling returns

	3 Year Rolling Returns		5 Year Rolling Returns	
	S&P BSE Financials ex Bank 30 TRI	S&P BSE 250 LargeMidCap TRI	S&P BSE Financials ex Bank 30 TRI	S&P BSE 250 LargeMidCap TRI
Average	15.4%	12.0%	16.5%	12.2%
Median	15.7%	12.6%	17.0%	13.2%
Min	-14.4%	-4.7%	-4.1%	-1.4%
Max	46.7%	33.3%	32.2%	23.7%
Returns Range	% of Total Observation			
Negative	11.0%	4.0%	2.0%	1.0%
0% to 10%	23.0%	32.0%	16.0%	30.0%
10% to 15%	14.0%	30.0%	20.0%	30.0%
15% to 20%	65.5% } 12.0%	63.2% } 21.0%	81.2% } 27.0%	67.5% } 35.0%
Above 20%	39.0%	12.0%	34.0%	2.0%

Source/Disclaimer: S&P BSE. 250 trading days assumed in one year. Performance data since 30-Jun-07 to 30-Jun-22. All Performance data in INR. Performance results have many inherent limitations and no representation is being made that any investor will, or is likely to achieve. The above table is used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. Past performance may or may not be sustained in future

# Why should you invest?

To capitalize on the growth  
of financialisation of assets

Shifting consumer mindset  
from saving to investing

Long-term historical  
outperformance  
vs market

Benefit from the companies  
that will gain from the  
consumption theme

# Motilal Oswal S&P BSE Financials ex Bank 30 Index Fund



## Type of Scheme

An open ended fund replicating/tracking S&P BSE Financials ex Bank 30 Total Return Index



## Minimum Application Amount

### During the NFO:

**Lumpsum and SIP** – Rs 500/- and in multiples of Re 1/- thereafter

### Ongoing basis:

**Lumpsum and SIP** – Rs 500/- and in multiples of Re 1/- thereafter



## Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, correspond to the total returns of the securities as represented by S&P BSE Financials ex Bank 30 Total Return Index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved



## Exit Load

1% if redeemed on or before 15 days from allotment date, Nil if redeemed after 15 days from allotment date



## Date of Allotment

29-Jul-2022



## Fund Manager

Mr. Swapnil Mayekar &  
Mr. Abhiroop Mukherjee (debt component)



## NFO Period

14-Jul-2022 to 22-Jul-2022

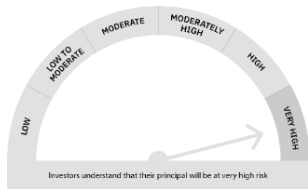
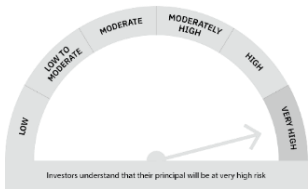


## Indicative Total Expense Ratio

Regular – 1.00%, Direct – 0.30%

Source: MOAMC; As of 30-Jun-22. Mutual Fund Investments are subject to market risks, read all scheme related documents carefully

# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>Motilal Oswal S&amp;P BSE Financials ex Bank 30 Index Fund</b> (An open ended fund replicating / tracking the S&P BSE Financials ex Bank 30 Total Return Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Financials ex Bank 30 Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p>Investors understand that their principal will be at very high risk</p>	<p>S&amp;P BSE Financials ex Bank 30 Total Return Index</p>  <p>Investors understand that their principal will be at very high risk</p>

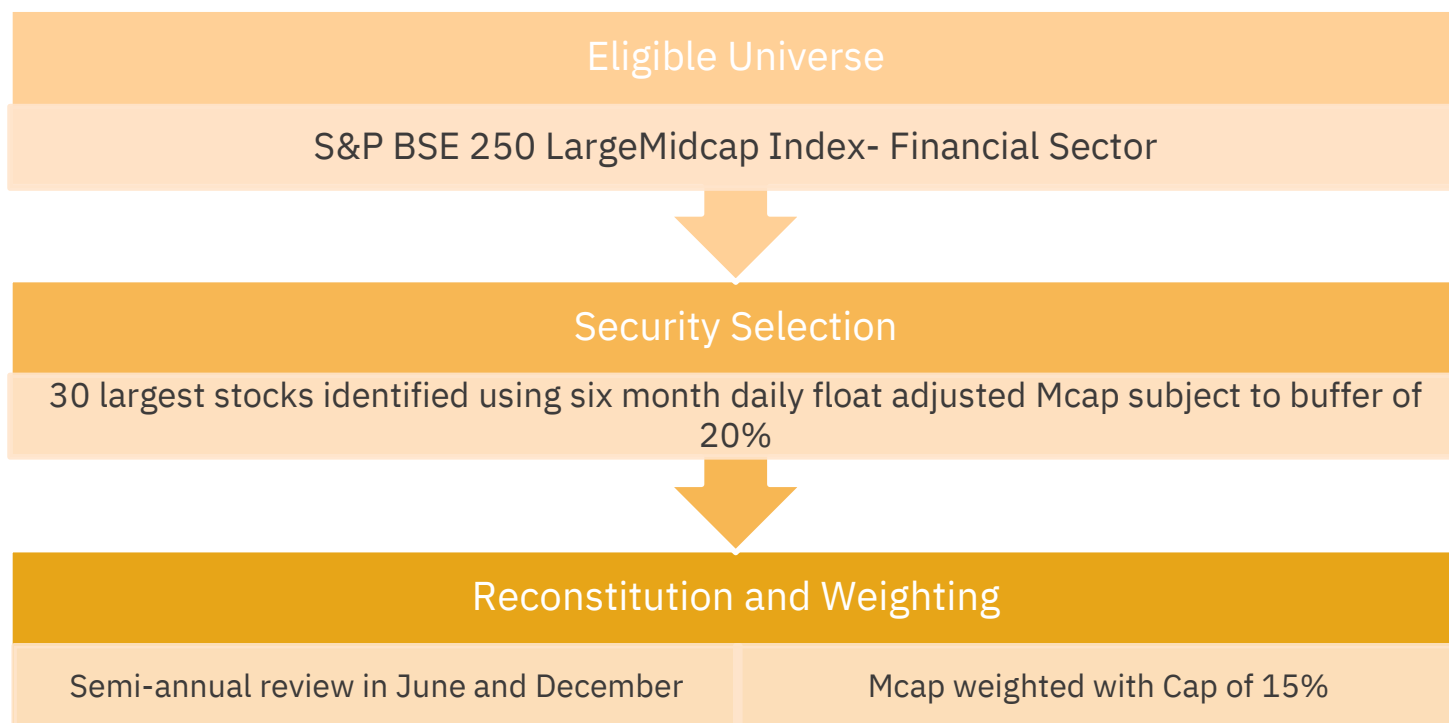
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# — Annexure

# About: S&P BSE Financials ex Bank 30 Index

**Objective:** The S&P BSE Financials ex Bank 30 Index seeks to measure the performance of 30 non-banking Financials stocks as identified by GICS®, from the constituents of the S&P BSE 250 LargeMidCap Index.

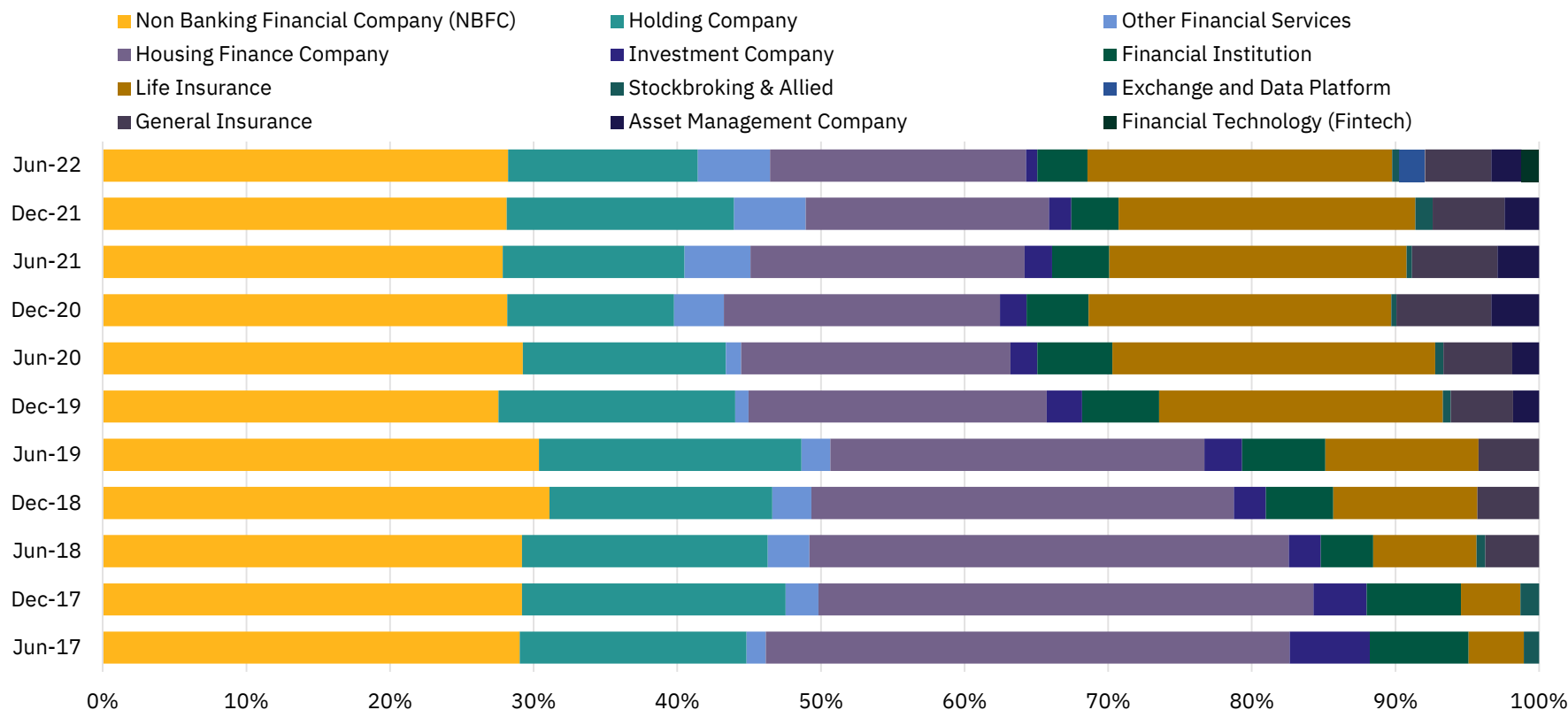
## Index Methodology Snapshot:



Source: S&P BSE, Data as of Jun 30, 2022; for detailed index methodology kindly visit S&P BSE website/

# NBFCs consistently maintaining the top spot

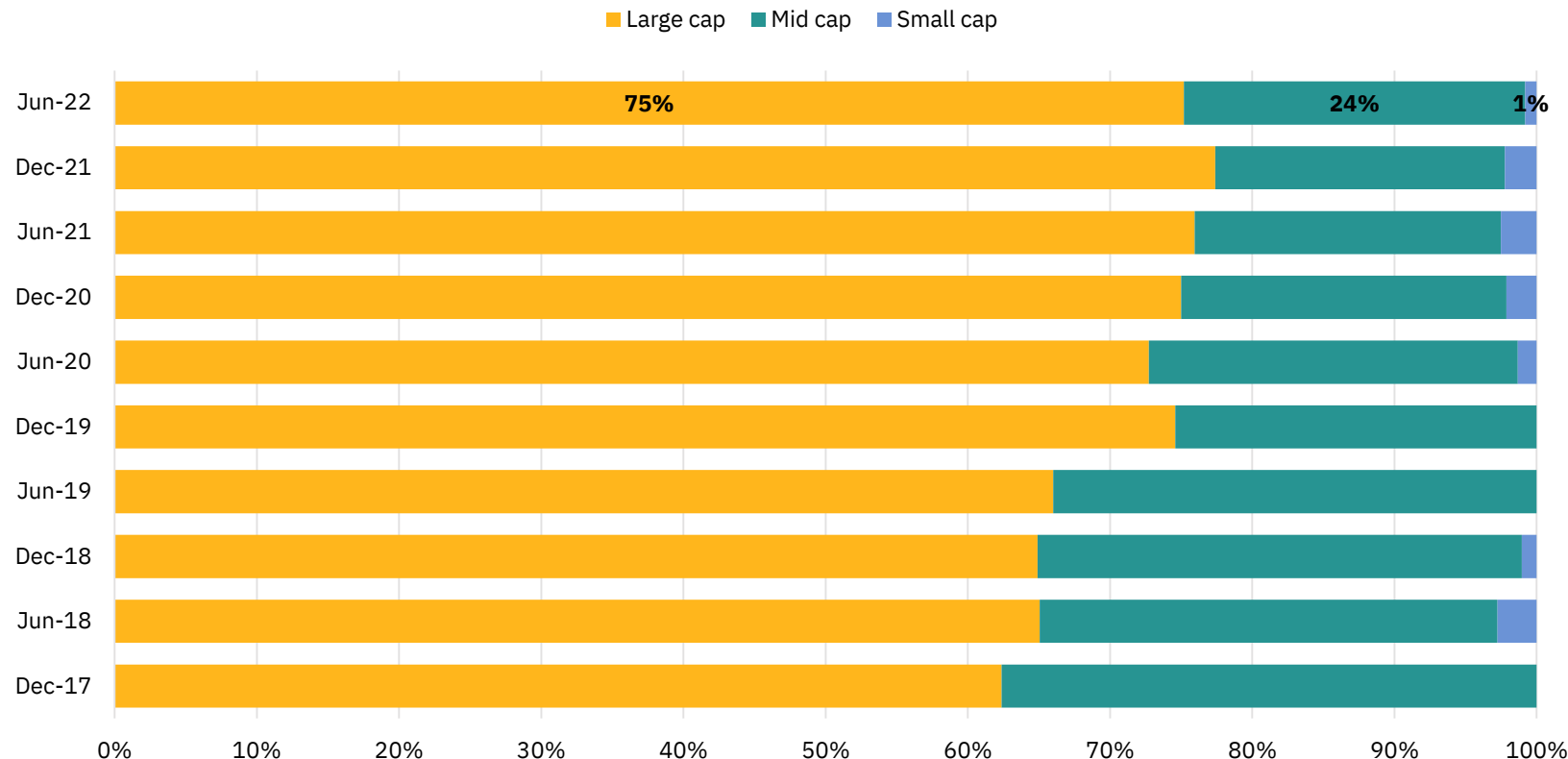
The Index has seen the entry of new industries like Asset Management Company (AMC), Exchange and Data Platform & Fintech in recent times



Source/Disclaimer: S&P BSE; Data from 30-Jun-17 to 30-Jun-2022. Sectors – Basic Industry as per AMFI Industry Classification as on 30-Jun-22. The industries mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The sectors may or may not be part of our portfolio/strategy/schemes. It should not be construed as investment advice to any party.

# Growing share of Largecaps

S&P BSE Financials ex Bank 30 Index has largely been skewed towards Large-caps



Source/Disclaimer: S&P BSE; Data from 31-Dec-17 to 30-Jun-2022. Size classification as per AMFI. The sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The sectors may or may not be part of our portfolio/strategy/schemes. It should not be construed as investment advice to any party.

# Portfolio Positioning

## Consumer Finance **63.1%**

- HDFC (15.3%)
- Bajaj Finance (14.5%)
- Shriram Transport Finance Co Ltd (3.8%)
- SBI Cards & Payment Services (3.2%)

## Insurance **27.0%**

- HDFC Life Insurance (7.9%)
- SBI Life Insurance (7.0%)
- ICICI Lombard General Insurance Company Ltd (3.9%)
- ICICI Prudential Life Insurance (2.8%)

## Capital Markets **6.4%**

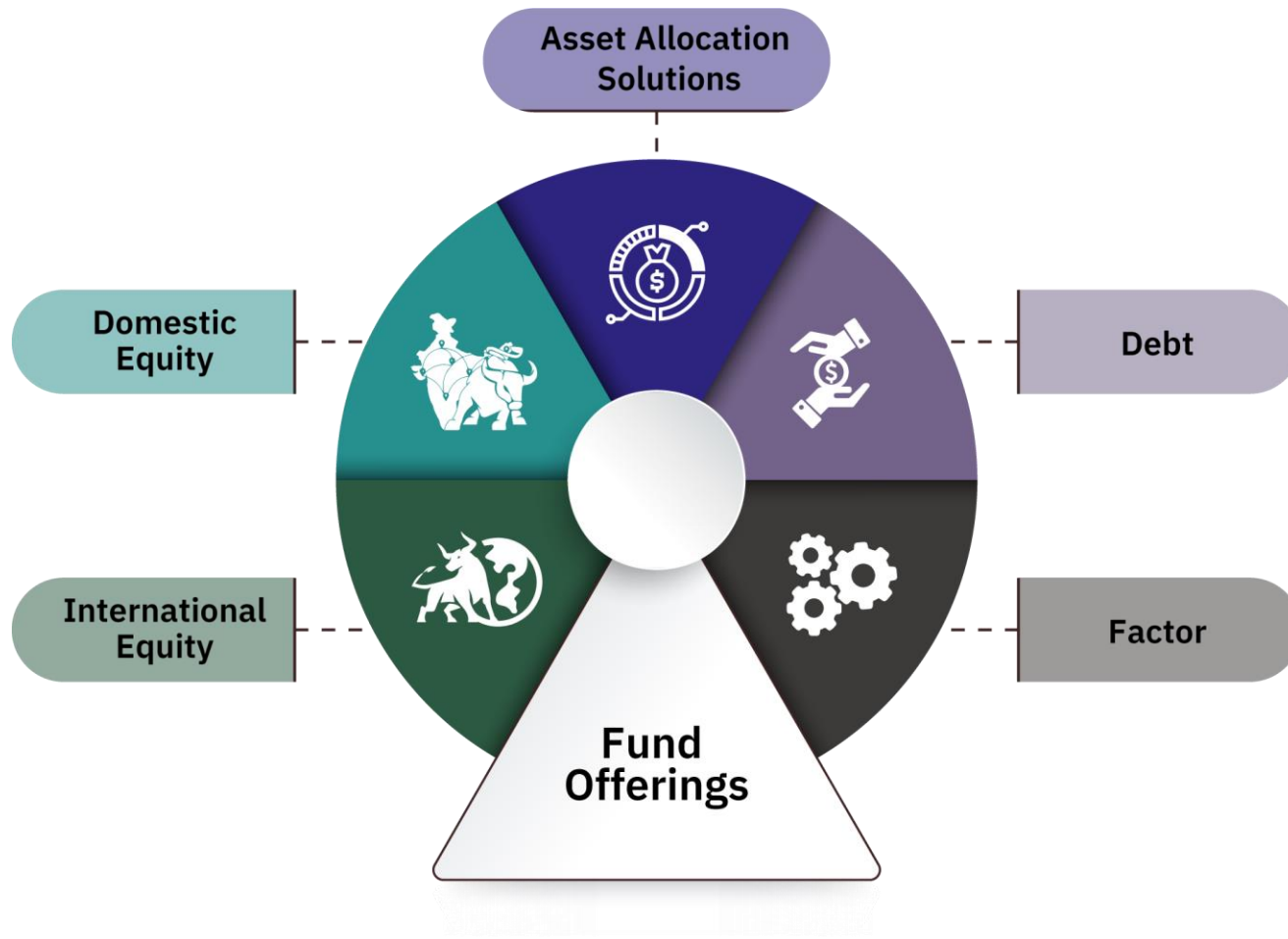
- Indian Energy Exchange Ltd (1.8%)
- HDFC Asset Management Company Ltd (1.5%)
- Crisil Ltd (1.2%)
- IIFL Wealth Management Ltd (0.8%)

## Corporate Credit **3.5%**

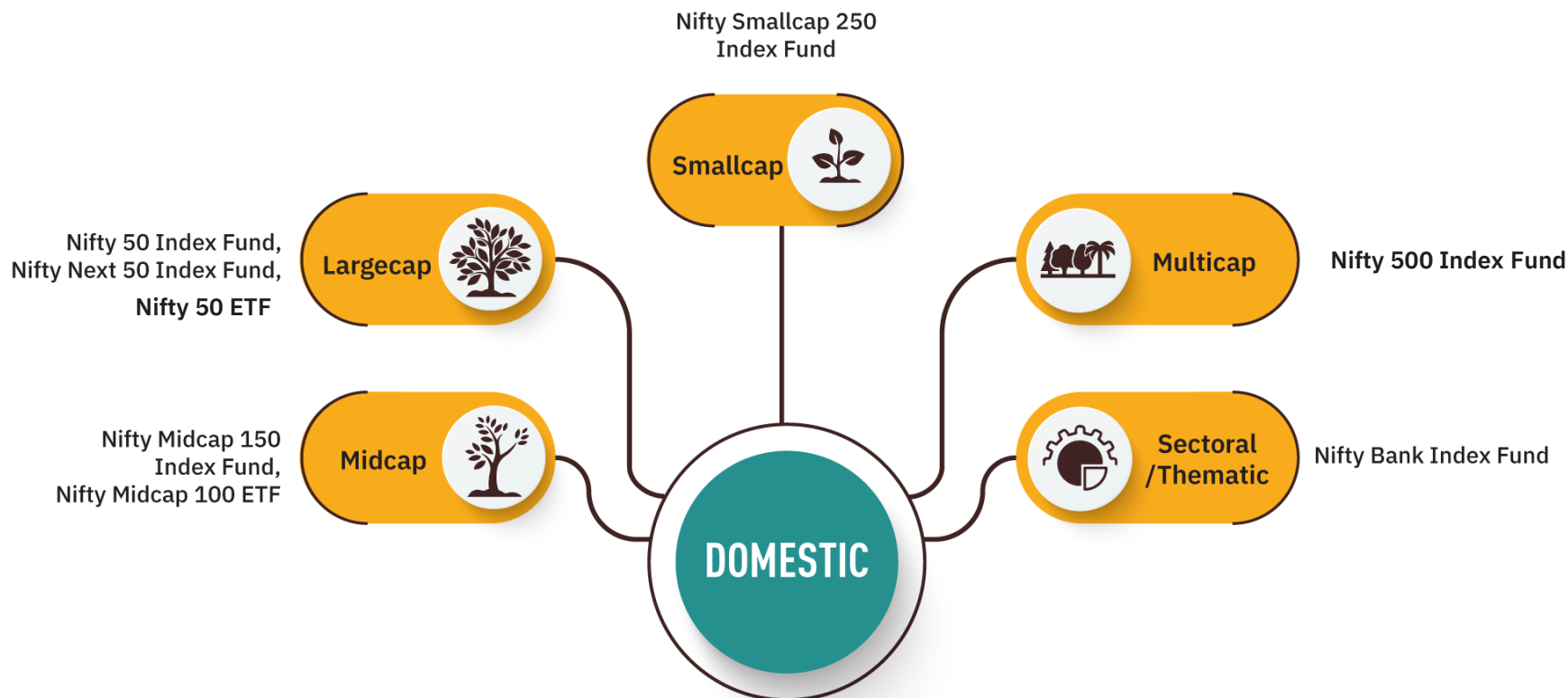
- Power Finance Corp Ltd (1.8%)
- Rec Ltd (1.7%)

Source/Disclaimer: S&P BSE. Data as of 30-Jun-2022. The stocks/sectors mentioned above are used to explain the concept and is for illustration purpose only and should not be used for development or implementation of an investment strategy. The stock may or may not be part of our portfolio/strategy/ schemes. It should not be construed as investment advice to any party. Past performance may or may not be sustained in future.

# Motilal Oswal Passive Fund Offerings



# Motilal Oswal Passive Fund Offerings



# Motilal Oswal Passive Fund Offerings



# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>Motilal Oswal Nifty 50 Index Fund</b> (An open ended scheme replicating / tracking Nifty 50 Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty 50 Index subject to tracking error</li> <li>Equity and Equity related securities covered by Nifty 50 Index</li> <li>Long-term capital growth</li> </ul>	Fund 	Nifty 50 TRI 
<b>Motilal Oswal Nifty Next 50 Index Fund</b> (An open ended scheme replicating / tracking Nifty Next 50 Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Next 50 Index subject to tracking error</li> <li>Equity and Equity related securities covered by Nifty Next 50 Index</li> <li>Long-term capital growth</li> </ul>	Fund 	Nifty Next 50 TRI 
<b>Motilal Oswal Nifty Midcap 150 Index Fund</b> (An open ended scheme replicating / tracking Nifty Midcap 150 Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Midcap 150 Index subject to tracking error</li> <li>Equity and Equity related securities covered by Nifty Midcap 150 Index</li> <li>Long-term capital growth</li> </ul>	Fund 	Nifty Midcap 150 TRI 
<b>Motilal Oswal Nifty Smallcap 250 Index Fund</b> (An open ended scheme replicating / tracking Nifty Smallcap 250 Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Smallcap 250 Index subject to tracking error</li> <li>Equity and Equity related securities covered by Nifty Smallcap 250 Index</li> <li>Long-term capital growth</li> </ul>	Fund 	Nifty Smallcap 250 TRI 

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

# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>Motilal Oswal Nifty 500 Index Fund</b> (An open ended scheme replicating / tracking Nifty 500 Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty 500 Index subject to tracking error</li> <li>Equity and Equity related securities covered by Nifty 500 Index</li> <li>Long-term capital growth</li> </ul>		
<b>Motilal Oswal Nifty 50 ETF</b> (An open ended scheme replicating/tracking Nifty 50 Index) (BSE: 590115, NSE: MOM50)	<ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of Nifty 50 Index (Underlying Index), subject to tracking error</li> <li>Investment in equity securities of Nifty 50 Index</li> </ul>		
<b>Motilal Oswal Nifty Midcap 100 ETF</b> (An open ended scheme replicating/tracking Nifty Midcap 100 Index) (BSE: 536960, NSE: MOM100)	<ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of Nifty Midcap 100 Index subject to tracking error</li> <li>Investment in equity securities of Nifty Midcap 100 Index</li> </ul>		
<b>Motilal Oswal Nifty Bank Index Fund</b> (An open ended scheme replicating / tracking Nifty Bank Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of Nifty Bank Index subject to tracking error</li> <li>Equity and Equity related securities covered by Nifty Bank Index</li> <li>Long-term capital growth</li> </ul>		

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

# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>Motilal Oswal S&amp;P 500 Index Fund</b> (An open ended scheme replicating / tracking S&P 500 Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of S&amp;P 500 Index subject to tracking error</li> <li>Investment in equity securities of S&amp;P 500 Index</li> </ul>	<p>Fund</p> <p>Investors understand that their principal will be at very high risk</p>	<p>S&amp;P 500 TRI (INR)</p> <p>Investors understand that their principal will be at very high risk</p>
<b>Motilal Oswal NASDAQ 100 ETF</b> (An open ended scheme replicating/tracking NASDAQ-100 Index) (BSE: 533385, NSE: MOFN100)	<ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of NASDAQ 100 Index subject to tracking error</li> <li>Investment in equity securities of NASDAQ 100 Index</li> </ul>	<p>Fund</p> <p>Investors understand that their principal will be at very high risk</p>	<p>NASDAQ 100 TRI (INR)</p> <p>Investors understand that their principal will be at very high risk</p>
<b>Motilal Oswal NASDAQ 100 Fund of Fund</b> (An open ended fund of fund scheme investing in Motilal Oswal Nasdaq 100 ETF)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Return that corresponds to the performance of Motilal Oswal NASDAQ 100 ETF (MON100) Scheme through investment in units of MON100</li> </ul>	<p>Fund</p> <p>Investors understand that their principal will be at very high risk</p>	<p>NASDAQ 100 TRI (INR)</p> <p>Investors understand that their principal will be at very high risk</p>

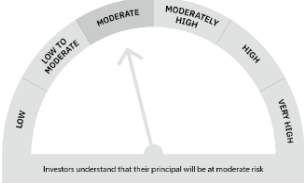


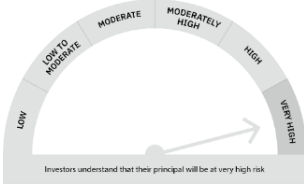
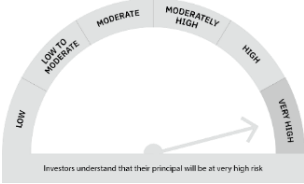
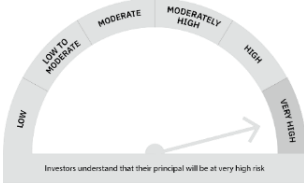
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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>Motilal Oswal Asset Allocation Passive Fund of Fund – Aggressive</b> (An open ended fund of funds scheme investing in passive funds)	<ul style="list-style-type: none"> <li>To generate long term growth/capital appreciation by offering asset allocation</li> <li>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</li> </ul>	Fund <p>Investors understand that their principal will be at very high risk</p>	50% Nifty 500 TRI + 20% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 20% Nifty 5 Yr Benchmark G-Sec Index <p>Investors understand that their principal will be at very high risk</p>
<b>Motilal Oswal Asset Allocation Passive Fund of Fund – Conservative</b> (An open ended fund of funds scheme investing in passive funds)	<ul style="list-style-type: none"> <li>To generate long term growth/capital appreciation with relatively lower volatility by offering asset allocation</li> <li>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</li> </ul>	Fund <p>Investors understand that their principal will be at high risk</p>	30% Nifty 500 TRI + 10% S&P 500 TRI (INR) + 10% Domestic Price of Gold + 50% Nifty 5 Yr Benchmark G-Sec Index <p>Investors understand that their principal will be at high risk</p>
<b>Motilal Oswal Nifty 5 Year Benchmark G-sec ETF</b> (An open ended scheme replicating/tracking Nifty 5 yr Benchmark G-Sec Index) (BSE: 543250, NSE: MOGSEC)	<ul style="list-style-type: none"> <li>Return that corresponds generally to the performance of Nifty 5 yr Benchmark G-sec Index subject to tracking error</li> <li>Investment in securities of Nifty 5 yr Benchmark G-sec Index</li> </ul>	Fund <p>Investors understand that their principal will be at moderate risk</p>	Nifty 5 yr Benchmark G-Sec Index <p>Investors understand that their principal will be at moderate risk</p>

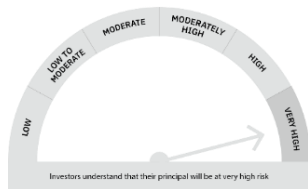
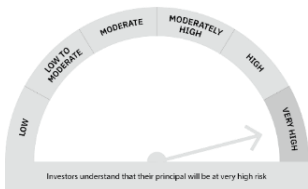
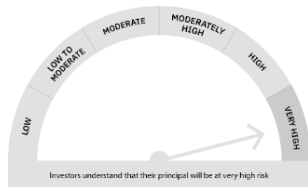
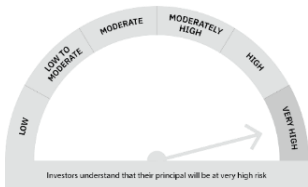
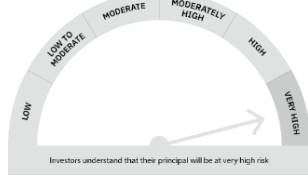
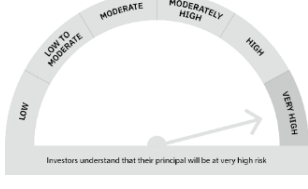
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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>Motilal Oswal 5 Year G-sec FoF</b> (An open ended fund of funds scheme investing in units of Motilal Oswal 5 Year G-Sec ETF)	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Return that corresponds generally to the performance of the Scheme, Motilal Oswal 5 Year G-Sec ETF through investment in units of Motilal Oswal 5 Year G-Sec ETF</li> </ul>	Fund  <p>Investors understand that their principal will be at moderate risk</p>	Nifty 5 yr Benchmark G-Sec Index  <p>Investors understand that their principal will be at moderate risk</p>
<b>Motilal Oswal MSCI EAFE Top 100 Select Index Fund</b> (An open ended scheme replicating/ tracking MSCI EAFE Top 100 Select Index)	<ul style="list-style-type: none"> <li>Returns that corresponds to the performance of MSCI EAFE Top 100 Select Index, subject to tracking error.</li> <li>Long term capital growth.</li> </ul>	Fund  <p>Investors understand that their principal will be at very high risk</p>	MSCI EAFE Top 100 Select Index (INR)  <p>Investors understand that their principal will be at very high risk</p>
<b>Motilal Oswal NASDAQ Q 50 ETF</b> (An open ended scheme replicating/ tracking Nasdaq Q-50 Index) (BSE: 543437, NSE:MONQ50)	<ul style="list-style-type: none"> <li>Return that corresponds to the performance of the NASDAQ Q-50 TR Index subject to tracking error and forex movement.</li> <li>Long term capital growth.</li> </ul>	Fund  <p>Investors understand that their principal will be at very high risk</p>	NASDAQ Q-50 Total Return Index (INR)  <p>Investors understand that their principal will be at very high risk</p>

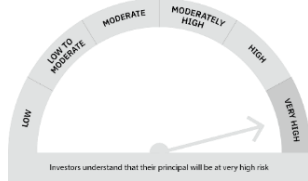
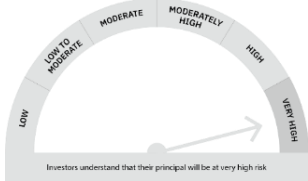
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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>Motilal Oswal Nifty 200 Momentum 30 ETF</b> (An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index) (BSE: 543465, NSE: MOMOMENTUM)	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the Nifty 200 Momentum 30 Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	Fund 	Nifty 200 Momentum 30 TRI 
<b>Motilal Oswal Nifty 200 Momentum 30 Index Fund</b> (An open ended fund replicating / tracking the Nifty 200 Momentum 30 Total Return Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the Nifty 200 Momentum 30 Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	Fund 	Nifty 200 Momentum 30 TRI 
<b>Motilal Oswal S&amp;P BSE Low Volatility ETF</b> (An open ended fund replicating / tracking the S&P BSE Low Volatility Total Return Index) (BSE: 543501, NSE: MOLOWVOL)	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Low Volatility Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	Fund 	S&P BSE Low Volatility Total Return Index 

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# Product Suitability

Name of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>Motilal Oswal S&amp;P BSE Low Volatility Index Fund</b> (An open ended fund replicating / tracking the S&P BSE Low Volatility Total Return Index)	<ul style="list-style-type: none"> <li>Return that corresponds to the total returns of the S&amp;P BSE Low Volatility Total Return Index subject to tracking error</li> <li>Long term capital growth</li> </ul>	<p>Fund</p>  <p>Investors understand that their principal will be at very high risk</p>	<p>S&amp;P BSE Low Volatility Total Return Index</p>  <p>Investors understand that their principal will be at very high risk</p>

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# – Thank You!

*Diversification is “the only free lunch in Finance”*

- By Harry Markowitz

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**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.

Investors are requested to note that they will be bearing the recurring expenses of the fund of funds (FoF) scheme, in addition to the expenses of underlying schemes in which the fund of funds scheme makes investments.

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

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