NFO

MIRAE ASSET Mutual Fund

Ek Fund jo chale Samay Ke Saath

Invest in

Mirae Asset Life Cycle Fund 2056

(An open ended fund with attribute of pre-determined maturity and glide path for goal based investing)

New Fund Offer Opens on
28th September 2026

New Fund Offer Closes on
12th October 2026

Scheme Re-Opens on
21st October 2026

Mirae Asset Mutual Fund - SEBI/MF/055/07/03

Why Life Cycle Fund?

01 **Glide Path Framework -**
Your portfolio automatically shifts from growth-oriented assets (equity) to relatively safer assets (debt & arbitrage) as maturity approaches. No action needed from you.

02 **Built-In Discipline -**
Every allocation decision is process driven. Consistent. Unemotional.
You set the goal. We manage the allocation.

03 **Tax-Efficient Rebalancing** -**
The fund rebalances across asset classes. No tax liability in your hands from portfolio rebalancing - unlike switching funds yourself.

04 **Multi-Asset Framework -**
A diversified mix of equity (including REIT[#]), debt, commodity (gold & silver), InvIT[$] and arbitrage dynamically managed across the life of the fund.

[#]Real Estate Investment Trust. [$]Infrastructure Investment Trust

Start today. Stay invested. Let time do the rest.

Investment Framework - Asset Allocation approach*

How your investment works - and gets safer - as maturity approaches

More growth ‹ › More safety

	Accumulation Phase	Consolidation Phase		Preservation Phase
	2026–2041	2041–2046	2046–2051	2051–2056
Equity	65-95%	65-80%	50-65%	15&-50%
Debt	5-25%	5-25%	5-25%	25-65%
Gold, Silver, InvITs and ETCDs	0-10%	0-10%	0-10%	0-10%
Arbitrage	0%	0%	0-10%	15-50%

&Equity allocation will be maintained at a minimum of 15% at all points in time - ensuring (Equity + Arbitrage) stays at or above 65% and hence, preserving the equity taxation benefits for the investor.

Actively managed across asset classes

Equity
The growth engine

- Accumulation Phase: 50% Large Cap + 50% Mid and Small Cap
- Preserve Phase 2056: 80% Large Cap + 20% Mid and Small Cap
- Dynamic equity allocation based on P/E, P/B etc.

Debt
The safety cushion

- First 20 years - Gilts & SDLs, roll-down strategy
- Last 10 years - Gilts, SDLs & AA & above corporate bonds; actively managed based on interest rate view with accrual focus

Commodity/InvIT
The portfolio diversifier

- Gold as a strategic allocation
- Silver, ETCDs@ and InvITs added opportunistically

Arbitrage
The silent rebalancer

- No allocation to arbitrage in first 20 years
- Grows to ~50% as maturity approaches
- Hedged arbitrage strategy

@Exchange Traded Commodity Derivatives

Built to grow with you. Engineered to protect you at the end.

FUND DETAILS

Fund Manager: 1. Mr. Harshad Borawake (Equity portion), 2. Mr. Basant Bafna (Debt portion) 3. Mr. Ritesh Patel (Commodity Investments)

Benchmark: NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Prices of Gold (7.5%) +Domestic Prices of Silver (2.5%)

Minimum Investment Amount: For NFO period, ₹5,000/- and in multiples of ₹1/-thereafter.
Minimum Additional Application Amount: ₹1,000/- per application and in multiples of ₹1/- thereafter

SIP Amount: ₹99/- and in multiples of ₹1/- thereafter

Plans and options: Regular Plan and Direct Plan

Options: Growth Option & Income Distribution cum Capital Withdrawal option (IDCW) -Payout & Reinvestment option

Load Applicable: Entry Load - NIL
Exit Load -

- If redeemed within 1 Year from the date of allotment/within one year of investment: 3%
- If redeemed after 1 Year from the date of allotment/investment but before completion of 2 years: 2%
- If redeemed after 2 Year from the date of allotment/investment but before completion of 3 years: 1%
- If redeemed after 3 Year from the date of allotment/investment: NIL

Statutory Details: Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited (AMC); Sponsor: MiraeAsset Global Investments Company Limited.
The information contained in this document is compiled from third party and publicly available sources and is included for general information purposes only. There can be no assurance and guarantee on the yields. Views expressed by the Fund Manager cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Whilst MiraeAsset Investment Managers (India) Private Limited (the AMC) shall have no responsibility/liability whatsoever for the accuracy or any use or reliance thereof of such information. The AMC, its associate or sponsors or group companies, its Directors or employees accepts no liability for any loss or damage of any kind resulting out of the use of this document. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications.
Please consult your financial advisor or mutual fund distributor before investing
*Asset Allocation Approach
The investment Framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document of the scheme. For Complete asset allocation and Investment Strategy, please refer Scheme Information Document of the fund https://www.miraeassetmf.co.in/docs/default-source/sid/sid_mirae-asset-life-cycle-fund-2056.pdf
**It would be prudent for investors to consult their tax advisors for further details, clarification and actions. Refer SID/SAI for detailed taxation of the scheme

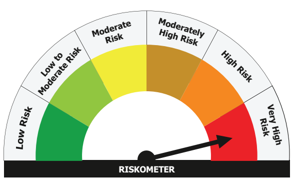
PRODUCT LABELLING

Mirae Asset Life Cycle Fund 2056 is suitable for investors who are seeking*

- Long term capital appreciation
- Investment in equity, debt & money market instruments, commodity ETFs and exchange traded commodity derivatives following a glide path till its maturity in the year 2056.

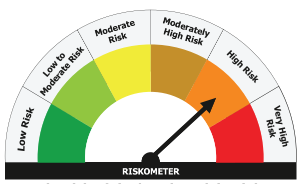
*Investors should consult their financial advisors if they are not clear about the suitability of the product.

Scheme Riskometer



The risk of the scheme is Very High

Scheme Benchmark:(As per AMFI tier 1 Benchmark)
***65% Nifty 500 TRI + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver**
Benchmark Riskometer



The risk of the benchmark is High

Scan here for product details & disclaimers

The above Product Labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Follow us on:

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