

# Mirae Asset Investment Facilities

July 2022

**Aim to find  
your Best way  
to invest**



**Mirae Asset  
Investment  
Guideline**

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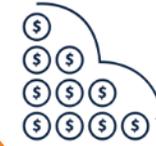
# 1. SIP

**Think Big, Start Small**

Systemic Investment Plan

## Key Benefits of SIP

Rupee Cost Averaging



Power of Compounding



Disciplined Investment with an aim to achieve goals



Convenience



## What is SIP?

- Systematic Investment Plan (SIP) is one of the smart and hassle free way to invest money in mutual funds with certain pre-determined amount at regular interval (monthly, quarterly etc.).
- It is designed to help investors invest regularly and seek to accumulate wealth in a disciplined manner over long-term.
- SIP is one of the smart financial planning tool that may help you build wealth, step by step, over a long period of time.



# Key benefits of SIP

## 1. Lower cost through Rupee cost averaging

Month		1	2	3	4	5	6	Total
	NAV of the scheme (₹)	10	8	6	8	9	12	
	Amount Invested (₹)	10,000	10,000	10,000	10,000	10,000	10,000	60,000
<b>SIP</b>	Unit allocation	1000	1,250	1,667	1,250	1,111	833	7,111
	Market Value		18,000	23,502	41,336	56,502	85,332	85,332
	Amount Invested (₹)	60,000						60,000
<b>Lump Sum</b>	Unit allocation	6000						6,000
	Market Value		48,000	36,000	48,000	54,000	72,000	72,000

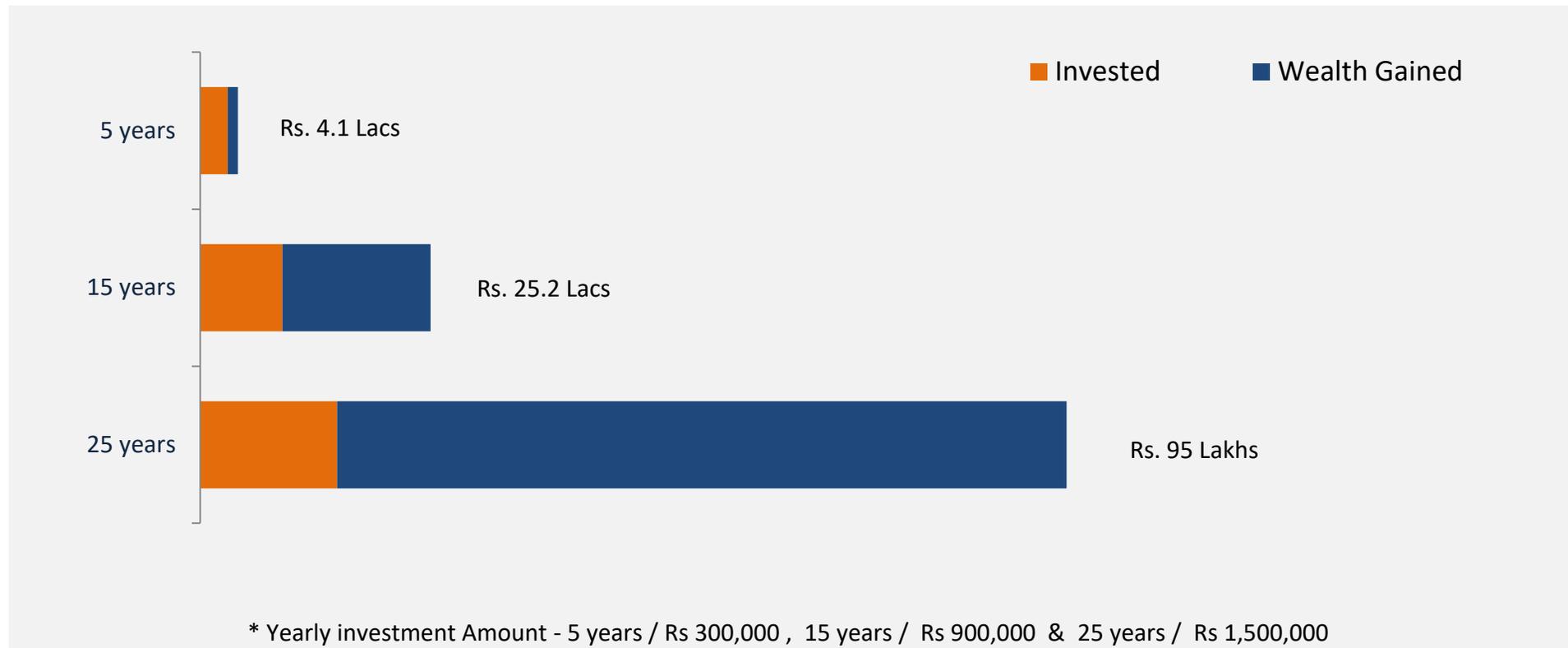
By investing sums at regular intervals, you pick up more units when the price is low and less units when the price is high. This brings down the average cost of your units and hence may increase your potential returns

# Key benefits of SIP

## 2. Aims to Generate wealth through the compounding effect

Investing regularly for a long period of time which may help you accumulate a sizeable corpus through the compounding effect, since potential returns on your investments, also generate further potential returns.

**Illustration: Value of SIP ₹5,000/- per month at estimated 12% returns**



# Key benefits of SIP

## 3. Reduce the volatility of returns

Time in the market via SIP addresses your worry of Timing the market by smoothing the investor return by cost averaging

**XIRR Returns on Monthly SIP of Rs. 10,000 in S&P BSE Sensex – TRI & NIFTY 50 – TRI for 20 years  
(at 1<sup>st</sup> or 10<sup>th</sup> or 20<sup>th</sup> Day of the Month)**

	1 <sup>st</sup> Day	10 <sup>th</sup> Day	20 <sup>th</sup> Day
S&P BSE SENSEX – TRI	15.22 %	14.86 %	14.84 %
NIFTY 50 - TRI	14.80 %	14.41 %	14.40 %

Source : AceMF, Data as on 10th June 2022, from June 2000 to May 2022

Note: Past performance may or may not sustain in the future.

## 4. Helps meeting financial goals with Convenience

It inculcates disciplined approach towards financial savings rather than ad hoc investment decisions with an aim to achieve desired goals. Our webpage calculator can help you to set up your plan easily!

# Any Date SIP

## Now you can make investments on Any Date!

One good rule to save is to keep the investment date close to your income/salary date, so that you can invest before you spend.

“**ANY DATE SIP**” may provides better investment experiences by allowing the investor to choose any investment date of the month (i.e., from 1st to 28th) depending upon the investors’ expense and income flow

In Any Date SIP, you can **customize your investment date align to your personal financial schedule,**

SIP date even can be set up to your favourite number like every 7<sup>th</sup>, 3<sup>rd</sup> or any date between 1<sup>st</sup> to 28<sup>th</sup> of the month\*!

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2			5
6	7	8	9			12
15	14	15 <i>Salary</i>	16 <i>SIP</i>	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Right after the salary!

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10 <i>Rental</i>	11 <i>SIP</i>	12
15	14	15	16			19
20	21	22	23		25	26
27	28	29	30	31		

Right after the rental income!

\*Note: In case, the instalment date chosen in the current or subsequent month is a non-business day or is not available, the instalment will be applied on the next business day. Only for Illustration.



# How to Start SIP?

## 1. Choose the Option

Two options are available for investment: Growth and IDCW (Income Distribution cum capital Withdrawal)

Growth option aims to compound your returns time by time. Power of compounding usually works best in long term while IDCW option makes more sense if you want to earn a regular stream of income through your investment.

## 2. Choose Tenure, SIP amount and investment date

Decide tenure and amount aligning to your finance status and goal.

And choose your own date of transfer. Any date from 1st to 28th is available

## 3. Stay Invested during market volatility/downturn

Lower purchase cost during market downturns reduces the average purchase cost

### How to register SIP?

**Online** : Register an iSIP by Login to <https://transact.miraeassetmf.co.in/investor>

**Offline** : Submitting SIP Form at any of our branches or distribution partners

- SIP Facility is available under both the Regular Plan and Direct Plan of the Scheme
- In case, the instalment date chosen in the current or subsequent month is a non-business day or is not available, the instalment will be applied on the next business day

# Eligible Schemes

Type	Name of Scheme	Eligibility
Equity	Mirae Asset Large Cap Fund	✓
	Mirae Asset Emerging Bluechip Fund**	✓
	Mirae Asset Great Consumer Fund	✓
	Mirae Asset Healthcare Fund	✓
	Mirae Asset Focused Fund	✓
	Mirae Asset Midcap Fund	✓
	Mirae Asset Tax Saver Fund*	✓
	Mirae Asset Banking and Financial Services Fund	✓
Balanced	Mirae Asset Equity Savings Fund	✓
	Mirae Asset Hybrid Equity Fund	✓
	Mirae Asset Arbitrage Fund	✓
Debt	Mirae Asset Cash Management Fund	✓
	Mirae Asset Overnight Fund	✓
	Mirae Asset Savings Fund	✓
	Mirae Asset Short Term Fund	✓
	Mirae Asset Ultra Short Duration Fund	✓
	Mirae Asset Banking & PSU Debt Fund	✓
	Mirae Asset Corporate Bond Fund	✓

Type	Name of Scheme	Eligibility
Debt	Mirae Asset Dynamic Bond Fund	✓
	Mirae Asset Money Market Fund	✓
	Mirae Asset Nifty SDL Jun 2027 Index Fund	✓
ETF	Mirae Asset NIFTY 50 ETF	X
	Mirae Asset NIFTY Next 50 ETF	X
	Mirae Asset NYSE FANG+ ETF	X
	Mirae Asset S&P 500 TOP 50 ETF	X
	Mirae Asset Nifty 100 ESG Sector Leaders ETF	X
	Mirae Asset Nifty Financial Services ETF	X
	Mirae Asset Hang Seng Tech ETF	X
	Mirae Asset Nifty India Manufacturing ETF	X
Mirae Asset Nifty Midcap 150 ETF	X	
Fund of Fund	Mirae Asset NYSE FANG+ETF Fund of Fund``	X
	Mirae Asset S&P 500 TOP 50 ETF Fund of Fund``	X
	Mirae Asset Nifty 100 ESG Sector Leaders Fund of Fund	✓
	Mirae Asset Equity Allocator Fund of Fund	✓
	Mirae Asset Hang Seng Tech ETF Fund of Fund``	X
Mirae Asset Nifty India Manufacturing ETF Fund of Fund	✓	



## 2. SIP Top-up

**Gradually & Steadily**  
Systemic Investment Plan **Top-up**



### Key Benefits of SIP Top-up

Invest More  
As Income Grows



More Powerful  
Compounding



Aim to Achieve  
Goals Faster



Convenience

## What is SIP Top-up?

Systematic Investment Plan (SIP) top-up allows investor to increase their installments in SIP by a fixed amount or percentage at pre-determined intervals in line with an increase in your income/savings.

	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year
<b>SIP</b>	Rs 10,000				
<b>SIP Top-up</b>				Rs 1000	Rs 1000
		Rs 1000	Rs 1000	Rs 1000	Rs 1000
	Rs 10,000				

Illustration purpose only

# Key benefits of SIP Top-up

## 1. Invest more in tandem with income

This may be helpful for Investors with initial low surplus, as investors can use the SIP Top-Up facility to gradually invest more with an aim to achieve goals.

## 2. More Power of Compounding with Top-up

Increasing investment at a regular interval tends to speed up wealth building process. The potential returns on your SIP & SIP top-up investments, may generate further additional returns

SIP Investment Amount Rs 10,000 / month			SIP Top-up SIP Rs 10,000 / month + Rs. 2,000 top-up / year	
Year	Yearly Investment	Value at the end of Period	Yearly Investment	Value at the end of Period
1 <sup>st</sup>	Rs 1.2Lakh	Rs 1.28Lakh	Rs 1.2Lakh	Rs 1.28Lakh
2 <sup>nd</sup>	Rs 1.2Lakh	Rs 2.72Lakh	Rs 1.22Lakh	Rs 2.94Lakh
3 <sup>rd</sup>	Rs 1.2Lakh	Rs 4.35Lakh	Rs 1.22Lakh	Rs 4.80Lakh
4 <sup>th</sup>	Rs 1.2Lakh	Rs 6.18Lakh	Rs 1.22Lakh	Rs 6.85Lakh
5 <sup>th</sup>	Rs 1.2Lakh	Rs 8.25Lakh	Rs 1.22Lakh	Rs 9.15Lakh

**Total Rs.90,000 Difference!**

Illustration: Value of SIP ₹10,000/- per month at estimated 12% returns ©

# Key benefits of SIP Top-up



30 years old Professional, Mr. Sameer

I Want to plan for my retirement and want **Rs 5 cr** by the time I reach **60**

When Mr. Sameer become 60 years

			Investment	+	Capital Appreciation	=	Total
Option1	SIP Rs 10,000		Rs 36 Lakh		Rs 2.72 Cr		Rs 3.08 Cr
Option2	SIP Rs 10,000	+	Rs 62.1 Lakh		Rs 3.58 Cr		Rs 4.21 Cr
Option3	SIP Rs 10,000	+	Rs 88.2 Lakh		Rs 4.45 Cr		Rs 5.33 Cr

Assumed Returns 12.5% CAGR©

- SIP of Rs. 10,000/- month for 30 years will fetch around Rs. 3.08 Cr. but SIP with an Incremental Top-up of Rs. 1,000/- year may help Mr. Sameer to achieve his financial goal.
- Mr. Sameer can start from Rs 10,000 by using SIP Top-up to achieve his financial goal. If he knows his income will increase accordingly, SIP Top-up might be another option for him with an aim to achieve his goal

# How to Start SIP Top-up?

## Existing Investor:

visit the nearest branch of the company or KFin Technologies to add Top-up

- You can submit SIP top-up form at any of our branches or with our distribution partners

## New Investor :

Choose SIP Top-up option when you register SIP

- You can add Top-up option in our website in your SIP registration process

- You can choose top-up option when you submit SIP at any of our branches or our distribution partners

- **Available Frequency** : half yearly and yearly intervals. (Default will be considered as yearly frequency if there is no specification)
- **Minimum Top-Up amount**: Rs.500/- & in multiples of Re. 1/- thereafter
- For existing SIP, Top-up facility can be started after minimum 6 months from the date of 1st SIP
- In case the investor does not specify Top-Up amount, Rs.500/- will be considered as the Top-Up amount and the request will be processed accordingly

# Eligible Schemes

Type	Name of Scheme	Eligibility
Equity	Mirae Asset Large Cap Fund	✓
	Mirae Asset Emerging Bluechip Fund**	✓
	Mirae Asset Great Consumer Fund	✓
	Mirae Asset Healthcare Fund	✓
	Mirae Asset Focused Fund	✓
	Mirae Asset Midcap Fund	✓
	Mirae Asset Tax Saver Fund*	✓
	Mirae Asset Banking and Financial Services Fund	✓
Hybrid	Mirae Asset Equity Savings Fund	✓
	Mirae Asset Hybrid Equity Fund	✓
	Mirae Asset Arbitrage Fund	✓
Debt	Mirae Asset Cash Management Fund	✓
	Mirae Asset Overnight Fund	✓
	Mirae Asset Savings Fund	✓
	Mirae Asset Short Term Fund	✓
	Mirae Asset Ultra Short Duration Fund	✓
	Mirae Asset Banking & PSU Debt Fund	✓
	Mirae Asset Corporate Bond Fund	✓

Type	Name of Scheme	Eligibility
Debt	Mirae Asset Dynamic Bond Fund	✓
	Mirae Asset Money Market Fund	✓
	Mirae Asset Nifty SDL Jun 2027 Index Fund	X
ETF	Mirae Asset NIFTY 50 ETF	X
	Mirae Asset NIFTY Next 50 ETF	X
	Mirae Asset NYSE FANG+ ETF	X
	Mirae Asset S&P 500 TOP 50 ETF	X
	Mirae Asset Nifty 100 ESG Sector Leaders ETF	X
	Mirae Asset Nifty Financial Services ETF	X
	Mirae Asset Hang Seng Tech ETF	X
Mirae Asset Nifty India Manufacturing ETF	X	
Fund of Fund	Mirae Asset Nifty Midcap 150 ETF	X
	Mirae Asset NYSE FANG+ETF Fund of Fund``	X
	Mirae Asset S&P 500 TOP 50 ETF Fund of Fund``	X
	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund	✓
	Mirae Asset Equity Allocator Fund of Fund	✓
	Mirae Asset Hang Seng Tech ETF Fund of Fund``	X
Mirae Asset Nifty India Manufacturing ETF Fund of Fund	✓	



# 3. Goal SIP

**Goal without a Plan  
is Just a Wish**

Goal Systemic Investment Plan

## Key Benefits of Goal SIP



Add Direction  
To Investment



Plan your Future



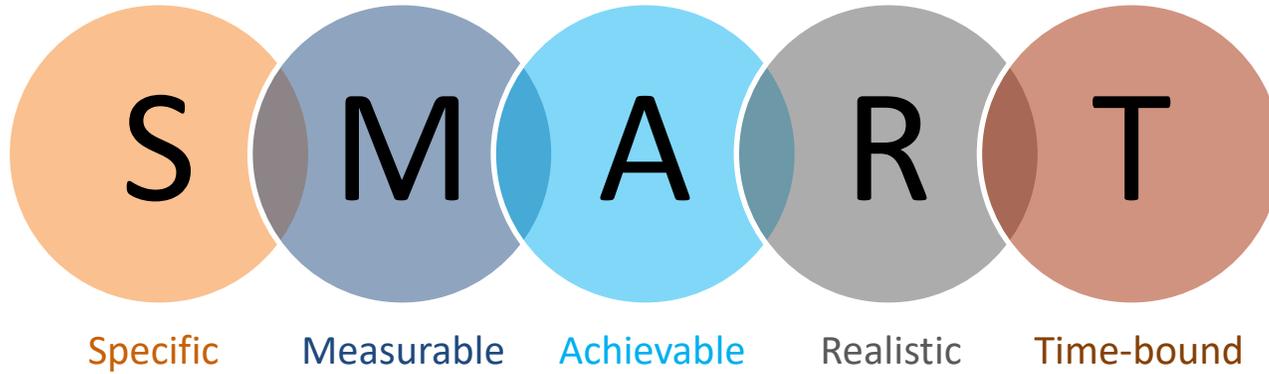
SMART  
Investment

## What is Goal SIP?

- We all have dreams and desires, but most of us do not plan our investments according to our goals. Whether it is for child's education or marriage, retirement planning, tax savings, dream car, house or vacation, you need to plan for future requirement.
- Goal SIP may help you to invest according to your financial plan and goal. If your goal in next 3 years is to buy a new car, Goal SIP might give you an idea how much you need to invest from now.



# How to Plan your Goals?



Before listing your goals, you need to prioritize them so that you can plan important goals first.

Also your goal should be SMART.

For instance, "I wish to accumulate Rs 25 lakh by 2025 to fund my kid's higher education" is an example of a **SMART GOAL**

## Example of Goals

Short-Term

1 - 3 Year



Overseas vacation

Mid-Term

3 – 5 Years



Start your business



Buying Car

Long-Term

5 + years



Buying House



Retirement



Child education



Child's Marriage

# Benefits of Goal SIP

## 1. Add direction to your investment

Goal based investing may help you to add a direction to an investment. It is a structured, well thought out process for investing, where you know the purpose behind each rupee that is being invested.

## 2. Start your investment align to your real lifestyle

In Goal based investing, performance is measured by the success of investments in meeting an individual's personal and lifestyle goals and discourages the short term impulsive actions by the investor.

### Try Our Goal Calculator!

Do you wonder how much you need to invest for your dream house?  
Set up your SIP details by using Mirae Asset SIP calculator!

#### What you need is...

- Your Goal Amount
- Period of Investment
- Expected Return (Our fact sheet might help you to give an idea)

Visit our website (<https://www.miraeassetmf.co.in/calculators/target-sip-calculator>) and build your plan now!



# Mirae Asset Goal SIP

You can specify the target value for your goal and may choose from any of the existing schemes of Mirae Asset Mutual Fund to invest on a periodic basis, by way of SIP (Systemic Investment Plan).

**2a. Goal SIP - Do you want to assign a goal for your SIP.**  Yes  No If yes please select (✓) your goal [Refer General Instruction No. 23 Overleaf].

If Goal & SIP amount is same default will be taken as ₹ 1 crore

Goal Amount ₹  Kids Education  Retirement Planning (Default)

Tax Savings  Dream House  Dream Car  Dream Vacation  Kids Marriage  Others- Please specify

Above image is only the extract of the application form

## Statement of Account (SOA):

Mirae Asset Goal SIP aims to provide flexibility of a normal Statement of Account, apart from enabling you to monitor your goal. Your SOA will help you to track how far you are from your goals

SIP Goal	Goal Amount (₹)	Investment Value (₹)	Mkt Value (₹)	Achievement (%)	Yet to Achieve (%)	SIP Status
Children's education	20,00,000	4,00,000	5,00,000	25	75	Active

The above tables is for illustration purpose only

# How to Start Goal SIP?

## Online

By Log-in to <https://transact.miraeassetmf.co.in/investor/> and register an iSIP which involves the option of Goal Systematic Investment Plan

## Offline

By submitting SIP Form at any of our branch of the company or KFin Technologies

- Goal Amount & type is mandatory for each Goal SIP Application. **Default option will be Retirement Planning** where no Goal is ticked
- **One SIP Application** can have only **one Goal assigned**. Separate application forms are required for each Goal.
- **Units will not be automatically redeemed** upon achievement of Goal and the SIP shall continue till the term of the SIP, even **after the crossing of the Goal Amount**.

# Eligible Schemes

Type	Name of Scheme	Eligibility
Equity	Mirae Asset Large Cap Fund	✓
	Mirae Asset Emerging Bluechip Fund**	✓
	Mirae Asset Great Consumer Fund	✓
	Mirae Asset Healthcare Fund	✓
	Mirae Asset Focused Fund	✓
	Mirae Asset Midcap Fund	✓
	Mirae Asset Tax Saver Fund*	✓
	Mirae Asset Banking and Financial Services Fund	✓
Hybrid	Mirae Asset Equity Savings Fund	✓
	Mirae Asset Hybrid Equity Fund	✓
	Mirae Asset Arbitrage Fund	✓
Debt	Mirae Asset Cash Management Fund	✓
	Mirae Asset Overnight Fund	✓
	Mirae Asset Savings Fund	✓
	Mirae Asset Short Term Fund	✓
	Mirae Asset Ultra Short Duration Fund	✓
	Mirae Asset Banking & PSU Debt Fund	✓
	Mirae Asset Corporate Bond Fund	✓

Type	Name of Scheme	Eligibility
Debt	Mirae Asset Dynamic Bond Fund	✓
	Mirae Asset Money Market Fund	✓
	Mirae Asset Nifty SDL Jun 2027 Index Fund	✓
ETF	Mirae Asset NIFTY 50 ETF	X
	Mirae Asset NIFTY Next 50 ETF	X
	Mirae Asset NYSE FANG+ ETF	X
	Mirae Asset S&P 500 TOP 50 ETF	X
	Mirae Asset Nifty 100 ESG Sector Leaders ETF	X
	Mirae Asset Nifty Financial Services ETF	X
	Mirae Asset Hang Seng Tech ETF	X
	Mirae Asset Nifty India Manufacturing ETF	X
Mirae Asset Nifty Midcap 150 ETF	X	
Fund of Fund	Mirae Asset NYSE FANG+ETF Fund of Fund``	X
	Mirae Asset S&P 500 TOP 50 ETF Fund of Fund``	X
	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund	✓
	Mirae Asset Equity Allocator Fund of Fund	✓
	Mirae Asset Hang Seng Tech ETF Fund of Fund``	X
	Mirae Asset Nifty India Manufacturing ETF Fund of Fund	✓

# 4.STP

Seeks to Harness the  
Power of Change  
Systematic Transfer Plan



## Key Benefits of SIP Top-up



Aims for  
Higher Return



Aim to Reduce  
Timing risk



Balancing  
Investment



Averaging Cost

## What is STP?

- Systematic Transfer Plan (STP) is a strategy where an investor transfers a fixed amount of money from Source scheme to Target scheme (usually from a debt fund to an equity fund).



## Example of STP

- STP helps investors to generate potential return in debt fund while he/she transfer their fund to equity fund at predetermined time.
- Through STP, investor might target higher potential return compare to normal SIP.
- Below example shows two different cases. Both cases have same investment amount and period, Rs. 10 lakhs for 5 years, and by simply start STP than SIP, investor may achieve about Rs. 0.5 Lakh more return.

Total Investment Amount	Money Kept In	Investment Type	Transferring To	Total Investment Period	Expected Return <sup>^</sup>
Rs 10 Lakh	Savings Account (Interest Rate 3.15%)	SIP	Equity Fund (Illustrated returns 12.5%) ©	5 Years (Rs 16,667 Monthly)	RS 3.95 Lakh
	Liquid Fund (Returns 5.22%)*	STP			Rs 4.46 Lakh

\*Last 5 years Average returns of 31 liquid funds (Reg-Growth). Data as on 14<sup>th</sup> June 2022 Only for Illustration. Returns assumed here are keeping in mind a aggressive approach of investing

<sup>^</sup>For disclaimers please refer slide no. 70



# Benefits of STP

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## 1. Balancing your investment

STP helps rebalancing the portfolio by allotting investments from debt to equity or vice versa

## 2. Averaging of Cost

STP has some integral features of Systematic Investment Plan (SIP). One of the differences between STP and SIP is the source of investment. In case of the former, money is transferred usually from a debt fund and in case of latter; it is the investor's bank account. Since it is similar to SIP, STP also helps in Rupee Cost Averaging

## 3. Aims for Higher Return

Money invested in debt fund generally yields returns till the time it is transferred to equity fund. The potential returns in debt funds are usually higher than bank account and aims to assure relatively better performance.



# How to Start STP?

## 1. Choose the Schemes you want to invest

You will need to select the Source Scheme (from which the fund will be transferred) and Target Scheme (the scheme which will receive the funds).

## 2. Choose the Period and amount

Transfers can be made daily, weekly, monthly or quarterly depending upon the STP chosen and the options available. Investor can start an STP with amount as low as Rs1,000

## How to Register STP?

**Online :** Log-in to your account – Transaction – STP

**Offline :** Submitting STP Form at any of our branches or distribution partners

- **Available Frequency :** Daily (Mon – Fri), Weekly and Fortnightly (Wednesday) / Monthly, Quarterly
- **Minimum Amount and Transfer:** 5 Transfers of Rs.1000 each and in multiples of Re. 1/- thereafter.

# Eligible Schemes

Source Scheme (Out)		
Mirae Asset Large Cap Fund	Mirae Asset Equity Savings Fund	Mirae Asset Banking & PSU Debt Fund
Mirae Asset Emerging Bluechip Fund**	Mirae Asset Hybrid Equity Fund	Mirae Asset Corporate Bond Fund
Mirae Asset Great Consumer Fund	Mirae Asset Arbitrage Fund	Mirae Asset Dynamic Bond Fund
Mirae Asset Healthcare Fund	Mirae Asset Cash Management Fund	Mirae Asset Money Market Fund
Mirae Asset Focused Fund	Mirae Asset Overnight Fund	Mirae Asset Nifty SDL Jun 2027 Index Fund
Mirae Asset Midcap Fund	Mirae Asset Savings Fund	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund
Mirae Asset Tax Saver Fund*	Mirae Asset Short Term Fund	Mirae Asset Equity Allocator Fund of Fund
Mirae Asset Banking and Financial Services Fund	Mirae Asset Ultra Short Duration Fund	Mirae Asset Nifty India Manufacturing ETF Fund of Fund

Target Scheme (In)		
Mirae Asset Large Cap Fund	Mirae Asset Equity Savings Fund	Mirae Asset Banking & PSU Debt Fund
Mirae Asset Great Consumer Fund	Mirae Asset Hybrid Equity Fund	Mirae Asset Corporate Bond Fund
Mirae Asset Healthcare Fund	Mirae Asset Arbitrage Fund	Mirae Asset Dynamic Bond Fund
Mirae Asset Focused Fund	Mirae Asset Cash Management Fund	Mirae Asset Money Market Fund
Mirae Asset Midcap Fund	Mirae Asset Overnight Fund	Mirae Asset Nifty SDL Jun 2027 Index Fund
Mirae Asset Tax Saver Fund*	Mirae Asset Savings Fund	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund
Mirae Asset Banking and Financial Services Fund	Mirae Asset Short Term Fund	Mirae Asset Equity Allocator Fund of Fund
	Mirae Asset Ultra Short Duration Fund	Mirae Asset Nifty India Manufacturing ETF Fund of Fund

# 5. VTP

## Flexibility is Key to Stability

Variable Transfer Plan

### Key Benefits of VTP



Flexibility



Rupee Cost Averaging



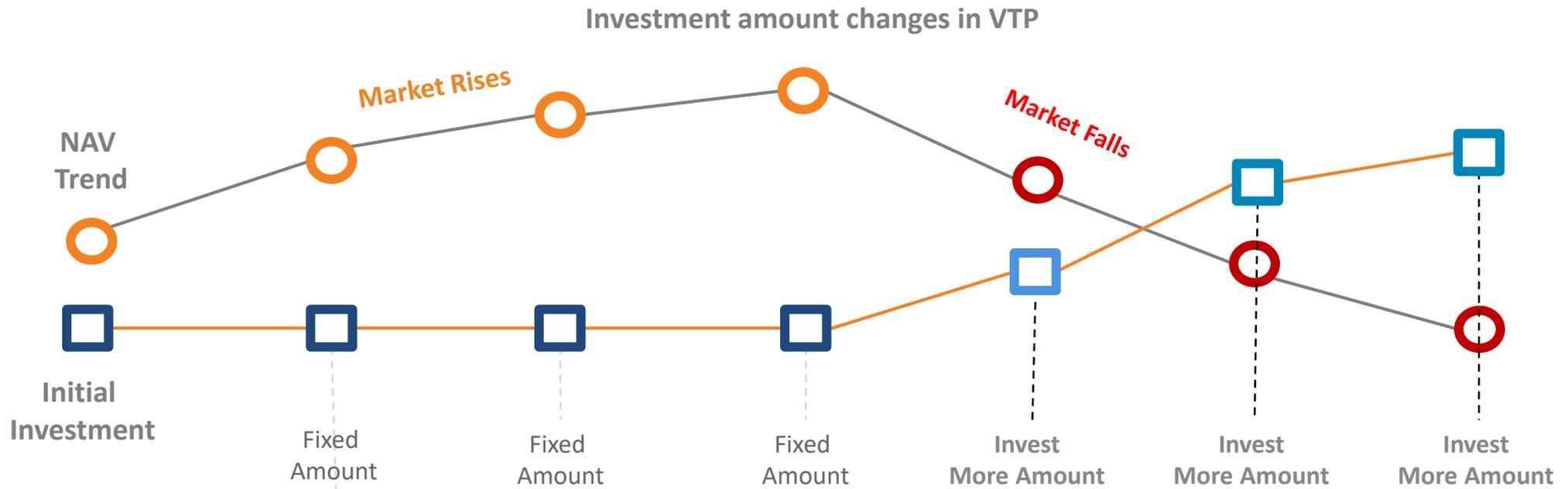
Upgraded STP



# What is VTP?

Variable Transfer Plan (VTP) is a variation of Systematic Transfer Plan (STP). It is a facility where a unit holder can opt to transfer variable amounts linked to the value of investment under VTP, as on the date of transfer at pre-determined intervals from Source Scheme to the Target Scheme.\*

With Variable Transfer Plan, you may now make dynamic movements in your fund's value. The amount is automatically adjusted thereby helping you to avoid the hassle of continuously tracking your fund's movements.



## Example of VTP

Let's compare how VTP works when market falls.

Assuming that you decide to transfer your existing investment in Liquid Fund to Equity Fund. If you are existing investment amount in Source Fund is Rs. 60,000 and as soon as you made a first transfer and market started to fall, how VTP and STP will be different?

VTP buys more units when market falls

Instalment Turn	1	2	3	4	5	6	7	8	9	10	11	12		Total Value (NAV Rs. 21)	
NAV of Target Fund (Rs.)	20	19	18	16	15	14	16	17	19	20	18	21	Total		
VTP	Unit	250	276	307	417	417	476	313	294	263	250	258	-	3,521	Rs. <b>73,941</b>
	Installment Amount (Rs.)	5,000	5,250	5,526	6,667	6,250	6,667	5,000	5,000	5,000	5,000	4,640	-	60,000	
STP	Unit	250	263	275	313	333	357	313	294	263	250	278	238	3,245	Rs. <b>68,145</b>
	Installment Amount (Rs.)	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	60,000	

\*For Illustration purpose only

- The is designed to buy more units when NAV price is lower than previous installment price.
- When market falls, the average cost per unit can be reduced compare to STP and it will work usually similarly as SIP when market is in upward

# Benefits of VTP

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## 1. Flexibility

Through VTP, your STP amount will be adjusted align to the current market value of your Target Scheme that allow you to put more STP amount when market is lower than previous installment

## 2. Rupee Cost Averaging

In VTP, investor can invest higher when the target scheme NAVs are lower and a fixed amount when the NAVs are higher in which investor take the benefit of Rupee Cost Averaging.

## 3. Upgraded STP

In a rising market, VTP will be similar to SIP or STP as installment amount will be fixed. However, in falling market, VTP might be effective as it flexibly buys more units align to the market price than STP and reduce the average cost of unit



# How to Start VTP?

## 1. Choose the Scheme you want to withdraw

You need to select the fund to withdraw from your existing investment

## 2. Choose the Scheme you want to invest

You need to select the fund you want to transfer the money which was withdrawn. You can invest to your existing fund or start new plan

## 3. Choose the Period and amount

Transfers can be made daily, weekly, monthly or quarterly depending upon the VTP chosen and the options available Investor can start an VTP with amount as low as Rs. 1,000

## How to Register VTP?

**Offline:** Submit VTP form at any of our branches or distribution partners

- **Minimum Amount and Transfer:** 5 Transfers of Rs.1000 each and in multiples of Re. 1/- thereafter.
- **Available Frequency :** Daily (Mon – Fri), Weekly and Fortnightly (Wednesday) / Monthly, Quarterly (1<sup>st</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 21<sup>st</sup>, 28<sup>th</sup>)
- The total VTP amount invested in the Target Scheme shall not exceed the total enrolment amount\*.

# Eligible Schemes

Source Scheme (Out)		
Mirae Asset Large Cap Fund	Mirae Asset Equity Savings Fund	Mirae Asset Banking & PSU Debt Fund
Mirae Asset Emerging Bluechip Fund**	Mirae Asset Hybrid Equity Fund	Mirae Asset Corporate Bond Fund
Mirae Asset Great Consumer Fund	Mirae Asset Arbitrage Fund	Mirae Asset Dynamic Bond Fund
Mirae Asset Healthcare Fund	Mirae Asset Cash Management Fund	Mirae Asset Money Market Fund
Mirae Asset Focused Fund	Mirae Asset Overnight Fund	Mirae Asset Nifty SDL Jun 2027 Index Fund
Mirae Asset Midcap Fund	Mirae Asset Savings Fund	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund
Mirae Asset Tax Saver Fund*	Mirae Asset Short Term Fund	Mirae Asset Equity Allocator Fund of Fund
Mirae Asset Banking and Financial Services Fund	Mirae Asset Ultra Short Duration Fund	Mirae Asset Nifty India Manufacturing ETF Fund of Fund

Target Scheme (In)		
Mirae Asset Large Cap Fund	Mirae Asset Equity Savings Fund	Mirae Asset Banking & PSU Debt Fund
Mirae Asset Great Consumer Fund	Mirae Asset Hybrid Equity Fund	Mirae Asset Corporate Bond Fund
Mirae Asset Healthcare Fund	Mirae Asset Arbitrage Fund	Mirae Asset Dynamic Bond Fund
Mirae Asset Focused Fund	Mirae Asset Cash Management Fund	Mirae Asset Money Market Fund
Mirae Asset Midcap Fund	Mirae Asset Overnight Fund	Mirae Asset Nifty SDL Jun 2027 Index Fund
Mirae Asset Tax Saver Fund*	Mirae Asset Savings Fund	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund
Mirae Asset Banking and Financial Services Fund	Mirae Asset Short Term Fund	Mirae Asset Equity Allocator Fund of Fund
	Mirae Asset Ultra Short Duration Fund	Mirae Asset Nifty India Manufacturing ETF Fund of Fund

## STP vs VTP

Systematic Transfer Plan (STP)	Variable Transfer Plan (VTP)
An investor transfers a fixed amount of money from Source scheme to Target scheme	It is a variation of Systematic Transfer Plan (STP), works as per market movement.
Transfer amount is fixed	Transfer amount is variable as per market movement.
Helps in rupee cost averaging	In upward moving market works same as STP, But provides better rupee cost averaging in falling market.



## 6. TRIP

### Stride across the Market Timing

Trigger Investment Plan

#### Key Benefits of TRIP



Aim to Tackle  
Market Volatility



Reduce hassle  
of tracking



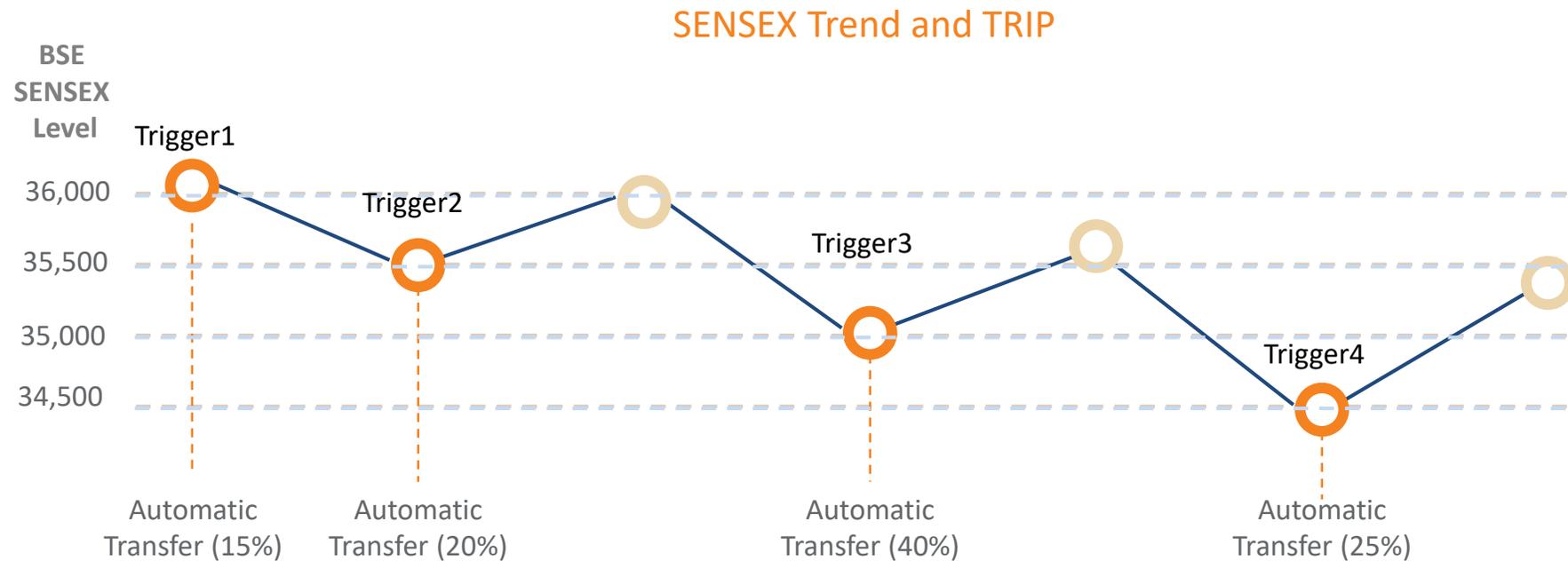
Seeks to Save Time

# What is TRIP?

Trigger Investment Plan (TRIP) provides investor an option to allocate his portfolio from one fund to another, based on index levels.

On the occurrence of such triggers (market falls and rises above the Index level), which the investor has chosen, the facility will automatically switch the units on behalf of the investors from the designated scheme to another (wherever the facility is available).

Trigger can be an upside or a downside trigger. TRIP facility allows unit holders to set triggers (events) based on the closing index levels of index.



## How does TRIP Work?

As illustrated, you may choose to invest 15% when index crosses 36,000 levels on a particular day, 20% when it touches 35,500 levels and so on.

You have invested say Rs. 10 lakh Source Fund and have registered for the TRIP facility. As such, if on a specific day in the future, index closes at 35,789 levels, Rs. 35,000 (15% of Rs. 10 lakh) will be automatically transferred to Target Fund.

Facility	Total Investment Amount	BSE Sensex level	Transferring percentage	Transferring To
TRIP	Rs <b>10 Lakh</b> In Liquid Fund	36,000	15%	Target Fund
		35,500	20%	
		35,000	40%	
		34,500	25%	
Regular Procedure	Rs <b>10 Lakh</b> In Bank Account	36,000 ~ 34,500	Track the market all the time when you decide to sending buy switch instructions	Target Fund

\*For Illustration purpose only

Mirae Asset Trigger Investment Plan empowers you to choose the timing of your investment based on market levels. What more, you can also choose the percentage of investments that you wish to put in at specific market levels



# How to Start TRIP?

## 1. Set your Trigger

You need to determine specific level of index for automatic transfer

You can set up to 4 triggers (in multiples of 500 points) based on the predetermined BSE Sensex level.

## 2. Set the Percentage

You need to decide how much percentage of Source Scheme you want to transfer to Target Scheme

## How to Register TRIP?

**Offline:** Submit TRIP form at any of our branches or distribution partners

- **The minimum amount** : Rs. 50,000/- and the in multiples of Rs. 1,000/- thereafter
- **Investment period** : 1year from the registration of facility
- The trigger once activated and processed, becomes inactive, and subsequently, if the Index touches the same level again, trigger will not be processed.
- At least 7 business days are required from the date of submission of valid enrolment forms to register the plan

For the other terms and conditions, please refer to SID of scheme and for more details of available funds, please refer to the Web site.

Note : consult your financial advisor before investing

# Eligible Schemes

Source Scheme (Out)		
Mirae Asset Large Cap Fund	Mirae Asset Equity Savings Fund	Mirae Asset Banking & PSU Debt Fund
Mirae Asset Emerging Bluechip Fund	Mirae Asset Hybrid Equity Fund	Mirae Asset Corporate Bond Fund
Mirae Asset Great Consumer Fund	Mirae Asset Arbitrage Fund	Mirae Asset Dynamic Bond Fund
Mirae Asset Healthcare Fund	Mirae Asset Cash Management Fund	Mirae Asset Money Market Fund
Mirae Asset Focused Fund	Mirae Asset Overnight Fund	Mirae Asset Nifty SDL Jun 2027 Index Fund
Mirae Asset Midcap Fund	Mirae Asset Savings Fund	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund
Mirae Asset Tax Saver Fund~	Mirae Asset Short Term Fund	Mirae Asset Equity Allocator Fund of Fund
Mirae Asset Banking and Financial Services Fund	Mirae Asset Ultra Short Duration Fund	Mirae Asset Nifty India Manufacturing ETF Fund of Fund

Target Scheme (In)		
Mirae Asset Large Cap Fund	Mirae Asset Equity Savings Fund	Mirae Asset Banking & PSU Debt Fund
Mirae Asset Great Consumer Fund	Mirae Asset Hybrid Equity Fund	Mirae Asset Corporate Bond Fund
Mirae Asset Healthcare Fund	Mirae Asset Arbitrage Fund	Mirae Asset Dynamic Bond Fund
Mirae Asset Focused Fund	Mirae Asset Cash Management Fund	Mirae Asset Money Market Fund
Mirae Asset Midcap Fund	Mirae Asset Overnight Fund	Mirae Asset Nifty SDL Jun 2027 Index Fund
Mirae Asset Tax Saver Fund*	Mirae Asset Savings Fund	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund
Mirae Asset Banking and Financial Services Fund	Mirae Asset Short Term Fund	Mirae Asset Equity Allocator Fund of Fund
	Mirae Asset Ultra Short Duration Fund	Mirae Asset Nifty India Manufacturing ETF Fund of Fund

# 7. SWP

## Spend When you Planned

Systematic **W**ithdrawal **P**lan

### Key Benefits Of SWP



Regular Flows  
of Income



Plan for  
Big Expense



On going  
Investment



Retirement  
Plan

## What is SWP?

- Systematic Withdrawal Plan (SWP) is a facility in which an investor can withdraw a pre-determined amount at pre-decided intervals from his/ her investments in select mutual fund schemes by giving a single instrument scheme.
- SWP in mutual fund helps in creating a regular source of income to retirees or supplementary income for those with specific needs – like meeting child's education, regular cash flows to elderly parents etc.
- SWP (Systematic Withdrawal Plan) – works in an opposite way to SIP (Systematic Investment Plan). In this case, instead of you investing a fixed sum on money at regular intervals, you as an investor can withdraw a fixed sum of money from your investments on regular basis.

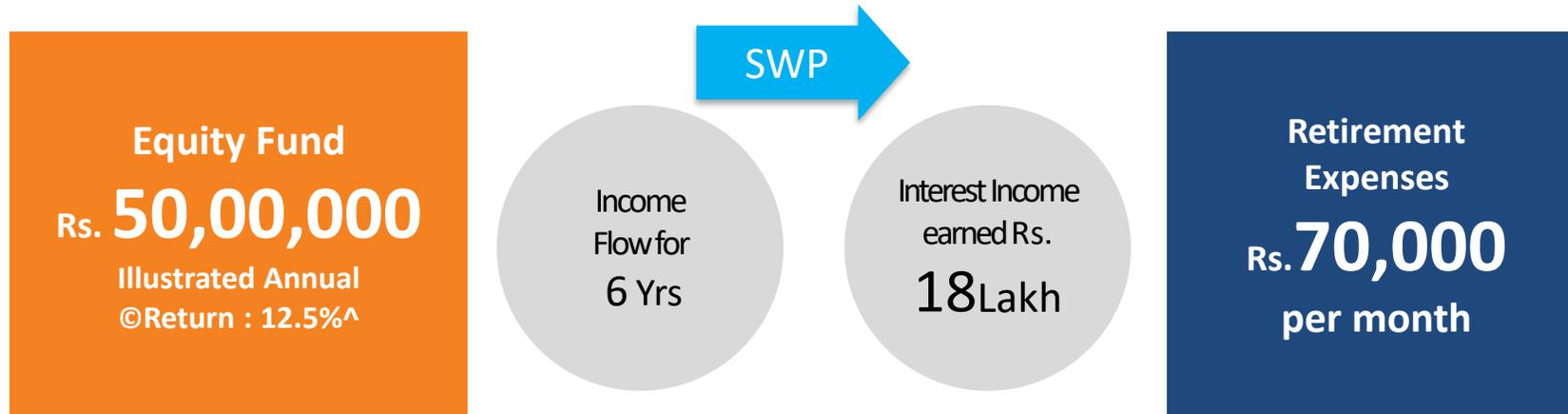


## Example of SWP

SWP withdrawals can be of fixed amount at regular intervals (monthly, quarterly, semi-annual or annual schedule) from his/her investment. The holder of the plan may choose withdrawal intervals based on his or her commitments and needs.

### Example

Below is the example when you have Rs. 50 Lakh savings in Equity fund and register monthly Rs.70,000 of SWP after your retirement.



- If we simply divide **Rs. 50 lakh** into **Rs. 70,000**, it will may last only **~6 years**.
- In SWP, as your potential return will be keep added to your existing investments during the period, you might stretch your fixed withdrawal flow till **9 years with Rs.18 Lakh of interest income**.



# Benefits of SWP

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## 1. Make Regular Flows of Income

Through SWP, investor can make regular withdrawal from his/her existing investment. It helps you to redeem your investment into actual cash flow

## 2. SWP is most suitable for Retirement Planning

SWP is possibly a good facility for your retirement as it helps you to redeem regular cash flow from your existing investment

## 3. Prepare for Expenses

If you have any future expenses which need to be planned, for example child's education or regular cash flows for your parents, SWP may help fund those expenses.

## 4. On Going Investment

While SWP withdraws fixed amount regularly from your existing investment, your remaining amount remains invested and gives you a chance to seek better return



# How to Start SWP?

---

## 1. Set your income plan

Investor can start an SWP with amount as low as Rs1,000

## 2. Decide withdrawal cycle

Transfer frequency can be set up into monthly, quarterly, semi-annually or annually

### Existing Investor can register SWP

#### Online

Log-in to your account – Transaction - SWP

#### Offline

By submitting SIP Form at any of our Branches or distribution partners

Usually, a period of 7days is required for registration under a SWP. Investor should however be informed that applicable load shall be charged on redemption, if any

# Eligible Schemes

Type	Name of Scheme	Eligibility
Equity	Mirae Asset Large Cap Fund	✓
	Mirae Asset Emerging Bluechip Fund	✓
	Mirae Asset Great Consumer Fund	✓
	Mirae Asset Healthcare Fund	✓
	Mirae Asset Focused Fund	✓
	Mirae Asset Midcap Fund	✓
	Mirae Asset Tax Saver Fund*	✓
	Mirae Asset Banking and Financial Services Fund	✓
Hybrid	Mirae Asset Equity Savings Fund	✓
	Mirae Asset Hybrid Equity Fund	✓
	Mirae Asset Arbitrage Fund	✓
Debt	Mirae Asset Cash Management Fund	✓
	Mirae Asset Overnight Fund	✓
	Mirae Asset Savings Fund	✓
	Mirae Asset Short Term Fund	✓
	Mirae Asset Ultra Short Duration Fund	✓
	Mirae Asset Banking & PSU Debt Fund	✓
	Mirae Asset Corporate Bond Fund	✓

Type	Name of Scheme	Eligibility
Debt	Mirae Asset Dynamic Bond Fund	✓
	Mirae Asset Money Market Fund	✓
	Mirae Asset Nifty SDL Jun 2027 Index Fund	✓
ETF	Mirae Asset NIFTY 50 ETF	X
	Mirae Asset NIFTY Next 50 ETF	X
	Mirae Asset NYSE FANG+ ETF	X
	Mirae Asset S&P 500 TOP 50 ETF	X
	Mirae Asset Nifty 100 ESG Sector Leaders ETF	X
	Mirae Asset Nifty Financial Services ETF	X
	Mirae Asset Hang Seng Tech ETF	X
Mirae Asset Nifty India Manufacturing ETF	X	
Fund of Fund	Mirae Asset Nifty Midcap 150 ETF	X
	Mirae Asset NYSE FANG+ETF Fund of Fund	✓
	Mirae Asset S&P 500 TOP 50 ETF Fund of Fund	✓
	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund	✓
	Mirae Asset Equity Allocator Fund of Fund	✓
	Mirae Asset Hang Seng Tech ETF Fund of Fund	✓
	Mirae Asset Nifty India Manufacturing ETF Fund of Fund	✓

For disclaimers please refer slide no. 70

Please check the Exit Load details of each scheme from Scheme Information Document.



# 8. GRIP

**In Unity,  
There is Strength**  
Group Investment Plan



## Key Benefits Of GRIP



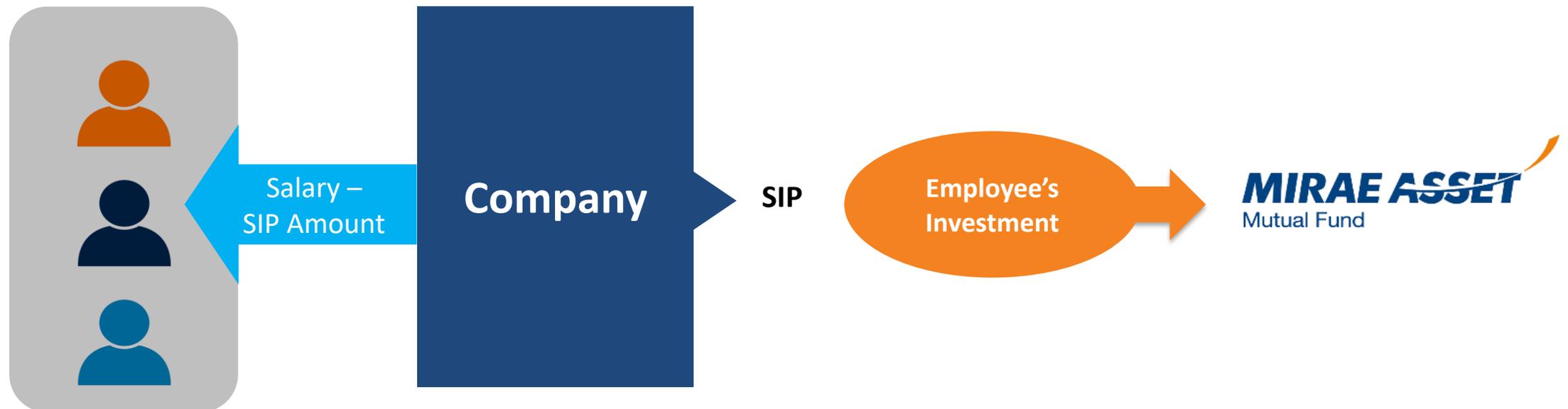
Employee's  
Financial Benefit



Create Employee's  
Long term wealth

## What is GRIP?

- You are doing a lot to help your employees' secure their career path. How about also helping them achieve their financial goals?
- Group Investment Plan (GRIP) is a convenient facility developed for companies to enable their employees to start SIP investments in select open ended equity schemes of Mirae Asset Mutual Fund.
- Under this facility, the employee authorizes his/her organization to deduct the amount on a regular basis from monthly salary drawn and remit it to the selected scheme of Mirae Asset Mutual Fund under GRIP.



## How to Apply GRIP?

- 1) Employee should submit GRIP and common application form, along with the authorization to deduct SIP amount every month toward Group SIP from his/her salary account to the concerned department of the organization
- 2) Organization has to submit the form (apart from authorization note) to Mirae Asset Mutual Fund
- 3) On an ongoing basis, the organization will collect and then transfer the consolidated amount on the behalf of enrolled employees to the AMC for investment in the concerned scheme
- 4) The employer needs to sign the third party declaration form while making the cumulative SIP investment on behalf of its employee
- 5) A consolidated cheque representing all the salary deduction need to be issued by the salary department (along with a list of employee, respective employees code and respective deduction amount) in favor of Mirae Asset pool account.
  - If the investor interests to start the SIP in another scheme, then he/she may fill out a separate form
  - Units allotment will be as per applicable Time Stamp on receipt of the Application at any AMC office
  - For more details please refer our website (<https://www.miraeassetmf.co.in/>) and the Scheme Information Document
  - For the list of schemes eligible for this facility and other terms and conditions, please refer to the Scheme Information Document of the schemes.

# 9. OTM

## Not Only Cashless – Now Go Cheque Less

One Time Mandate



### Key Benefits of OTM

All further transactions  
under same folio



Reduction in SIP  
registration time



Flexibility for subsequent  
investments



Cancellation of Mandate  
is easy



# What is One Time Mandate

A One Time Mandate (OTM) refers to a one-time registration process where you instruct the bank to deduct a certain amount from your savings account at regular intervals to be credited into your Systematic Investment Plan (SIP) portfolio.

- The debits under OTM are processed through the National Automated Clearing House (NACH). After Registration, as per investor SIP cycle date debit instructions will be forwarded to bank through NACH and AMC will receive the credit
- It authorizes the bank to deduct specific amount towards SIPs (Systematic Investment Plan).
- After registering for OTM, investor don't have registration again for additional SIPs under same folio
- The mandate registration is at a Folio level but investors can register multiple SIP of different schemes.

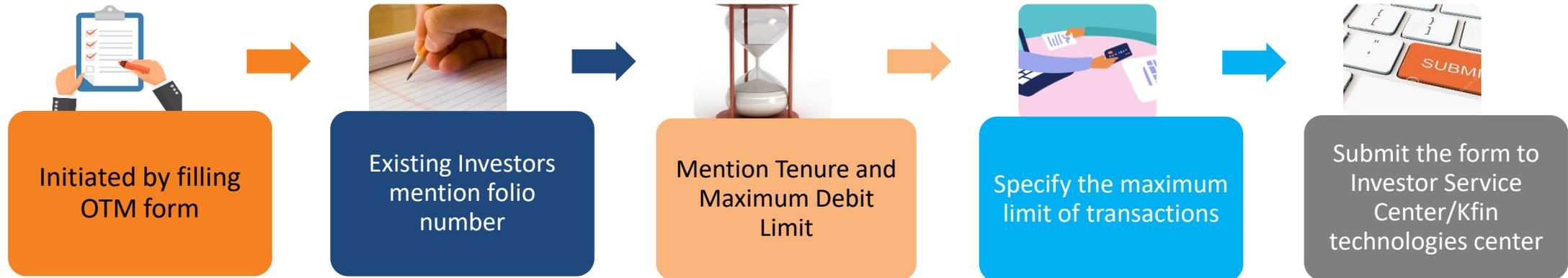
**Mode:** Offline SIP transactions through OTM Facility

**Maximum amount:** Rs. 1 Crore per OTM

**OTM is available for:** Only SIP

# How it Works ?

Seamless one-time process



# 10. M-SIP

## Power Your Investments

Multiple Systemic Investment Plan

### Key Benefits of Multi SIP

Multiple SIPs with Just One Form

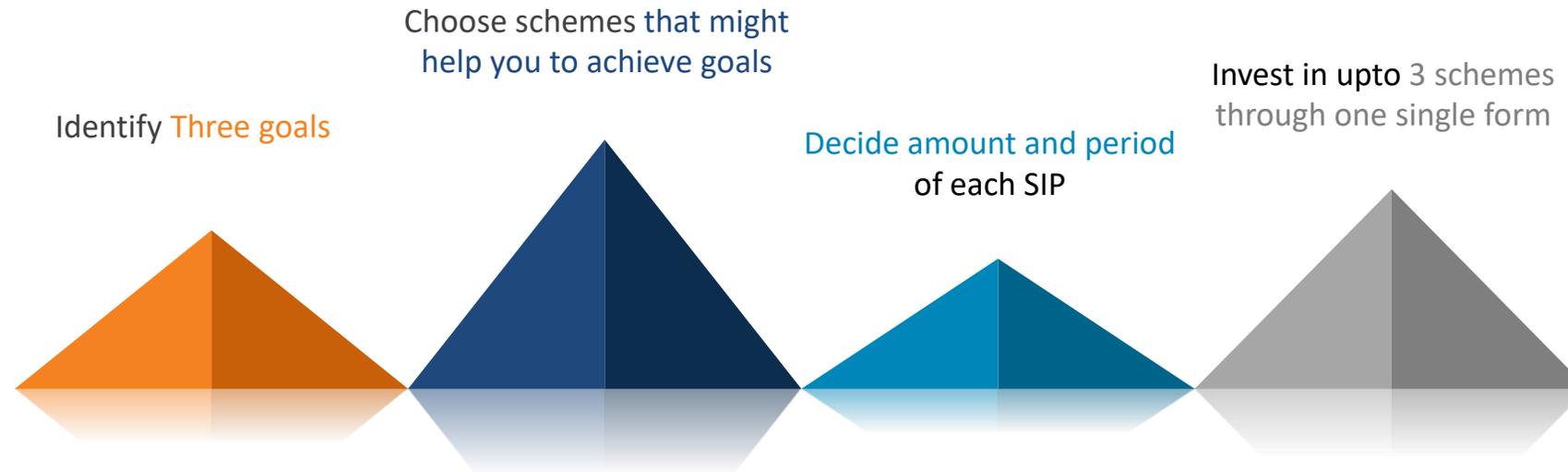
Helps to Maintain Investment Plan and Schedule

Increases Investing Convenience





# What is Multi SIP?



- It is a facility available on physical forms whereby the investor can choose to do SIPs in up to three Mirae Asset Mutual Fund schemes simultaneously.
- With Just one form and one set of paperwork, the investor can initiate multiple SIPs in one go.
- Multi-SIP facility brings in SIPs from different funds together to help the investor maintain their investment plan and schedule and that too without any additional operational hassle.
- Multi SIP decreases paperwork for investors, and aims to increase investing convenience and allows for investment planning for multiple financial needs simultaneously.



# How to Apply for Multi SIP

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## Investment Mode

The MSF (Multi SIP Facility) is available through the physical application form

### Things to consider for the form

- Cheque amount should be equivalent with total SIP(s) installment amount.
- The amount in each scheme should qualify for the minimum SIP amount in each scheme.
- The total of SIP amount in each scheme should add up to the cheque amount.
- The cheque has to be in favor of MIRAE ASSET MULTI SIP COLLECTION A/C. Any other name mentioned will lead to rejection of the application.

# Eligible Schemes

Type	Name of Scheme	Eligibility
Equity	Mirae Asset Large Cap Fund	✓
	Mirae Asset Emerging Bluechip Fund**	✓
	Mirae Asset Great Consumer Fund	✓
	Mirae Asset Healthcare Fund	✓
	Mirae Asset Focused Fund	✓
	Mirae Asset Midcap Fund	✓
	Mirae Asset Tax Saver Fund*	✓
	Mirae Asset Banking and Financial Services Fund	✓
Hybrid	Mirae Asset Equity Savings Fund	✓
	Mirae Asset Hybrid Equity Fund	✓
	Mirae Asset Arbitrage Fund	✓
Debt	Mirae Asset Cash Management Fund	✓
	Mirae Asset Overnight Fund	✓
	Mirae Asset Savings Fund	✓
	Mirae Asset Short Term Fund	✓
	Mirae Asset Ultra Short Duration Fund	✓
	Mirae Asset Banking & PSU Debt Fund	✓
	Mirae Asset Corporate Bond Fund	✓

Type	Name of Scheme	Eligibility
Debt	Mirae Asset Dynamic Bond Fund	✓
	Mirae Asset Money Market Fund	✓
	Mirae Asset Nifty SDL Jun 2027 Index Fund	✓
ETF	Mirae Asset NIFTY 50 ETF	X
	Mirae Asset NIFTY Next 50 ETF	X
	Mirae Asset NYSE FANG+ ETF	X
	Mirae Asset S&P 500 TOP 50 ETF	X
	Mirae Asset Nifty 100 ESG Sector Leaders ETF	X
	Mirae Asset Nifty Financial Services ETF	X
	Mirae Asset Hang Seng Tech ETF	X
	Mirae Asset Nifty India Manufacturing ETF	X
Fund of Fund	Mirae Asset Nifty Midcap 150 ETF	X
	Mirae Asset NYSE FANG+ETF Fund of Fund``	X
	Mirae Asset S&P 500 TOP 50 ETF Fund of Fund``	X
	Mirae Asset Nifty 100 ESG Sector Leaders Fund Of Fund``	✓
	Mirae Asset Equity Allocator Fund of Fund	✓
	Mirae Asset Hang Seng Tech ETF Fund of Fund	X
	Mirae Asset Nifty India Manufacturing ETF Fund of Fund	✓

# 10. Call Centre



 **1800-209-0777**

## Services Provided

Toll free number



Online Statement of Account



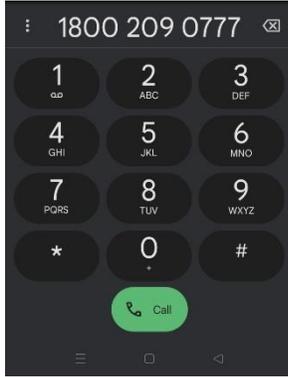
Offline Statement of Account





# How it works

Dial  
Toll Free Number



Welcome to  
Mirae Asset



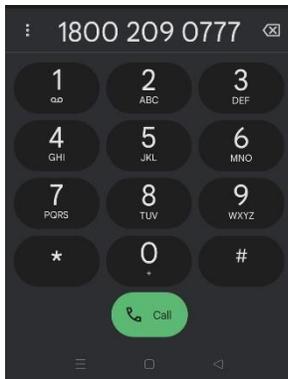
Select the Language:  
1: English  
2: Hindi



Press 1: If you are an  
investor

Press 2: If you are a  
Distributor

For Distributor:



Press 1: ARN code followed by #

Press 2: RIA code followed by Pound Sign

Press 3 : EUIN code followed by Pound Sign

Press 4: if you are not a registered distributor



Please wait while we  
connect your call to  
customer care executive

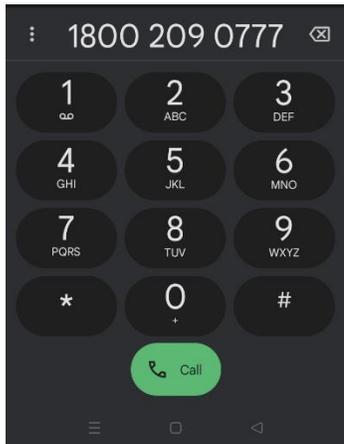
In Case Of Non Working Hours/Holiday, You will get below message  
"You have reached us during non-business hours, please call us back Monday to Saturday between 9 A.M to 6 P.M."

# How it works

Press 1: For general Enquiry



## For Investor:



Press 2: To enter folio number followed by # Sign

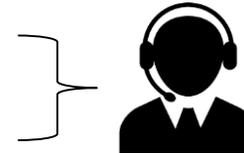


Press 1: to request for **Statement of account** to your registered email id

Press 2: **Transaction** related queries

Press 3 : For **account information** related queries

Press 4: To request **Physical Copy for Statement of account** to your registered address



Please wait while we connect your call to customer care executive

Press 3 : If you don't have folio number



In Case Of Non Working Hours/Holiday, You will get below message  
"You have reached us during non-business hours, please call us back Monday to Saturday between 9 A.M to 6 P.M."

# Which Facilities suits you?

Facilities	SIP	Goal SIP	SIP Top UP	STP	VTP	TRIP	SWP	Multi SIP
Type of Investor								
First Time Investor	★	★	★					★
Matured investor	★	★	★	★	★	★		★
Investor's life cycle								
Just Started Career / Profession (21 – 30 Yrs)	★	★	★					★
Mid Career/Profession (31-40 Yrs)	★	★	★	★	★	★		★
Senior (40-60 Yrs)	★	★	★	★				★
Retirement (60+ Yrs)				★			★	



Recommended



Highly recommended



Sub optional

# Appendix: Risk-o-meters, PRC Matrix

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# Product List and Risk-O-meters

## Mirae Asset Large Cap Fund

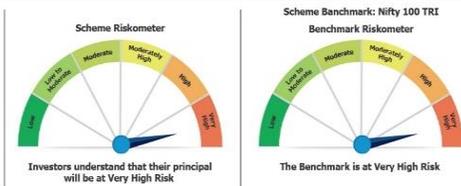
(Large Cap Fund - An open ended equity scheme predominantly investing across large cap stocks)

### PRODUCT LABELLING

Mirae Asset Large Cap Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation / income
- Investment predominantly in Large Cap companies

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



## Mirae Asset Great Consumer Fund

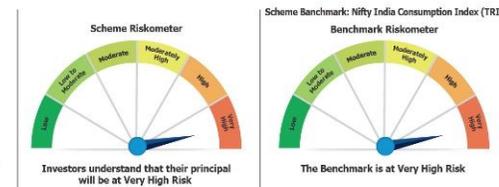
(Sectoral/Thematic Fund - An open ended equity scheme following consumption theme)

### PRODUCT LABELLING

Mirae Asset Great Consumer Fund is suitable for investors who are seeking\*

- Long term capital appreciation
- Thematic fund investing in equity & equity related securities of companies benefiting directly or indirectly from consumption led demand in India

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



## Mirae Asset Healthcare Fund

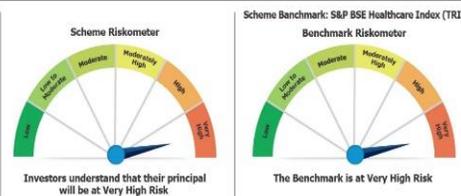
(Sectoral/Thematic Fund - An open ended equity scheme investing in healthcare and allied sectors)

### PRODUCT LABELLING

Mirae Asset Healthcare Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation
- Investments in equity and equity related securities of companies benefiting directly or indirectly in Healthcare and allied sector in India

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



## Mirae Asset Emerging Bluechip Fund

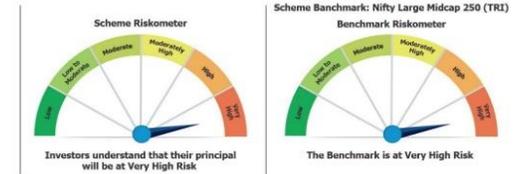
(Large & Mid Cap Fund -An open ended equity scheme investing in both large cap and mid cap stocks)

### PRODUCT LABELLING

Mirae Asset Emerging Bluechip Fund is suitable for investors who are seeking\*

- Long term capital appreciation
- Large & Mid Cap fund investing atleast 35% in large cap stock & atleast 35% in mid cap stocks

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



## Mirae Asset Banking and Financial Services Fund

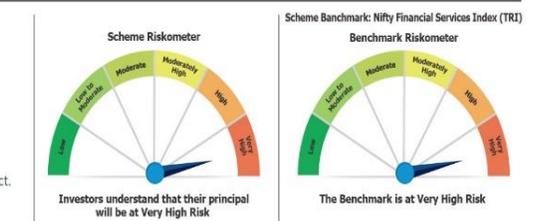
(Sectoral / Thematic Fund - An open-ended equity scheme investing in Banking & Financial Services Sector)

### PRODUCT LABELLING

Mirae Asset Banking and Financial Services Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation
- Investments predominantly in equity and equity related securities of companies in banking and financial services sector in India

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



## Mirae Asset Focused Fund

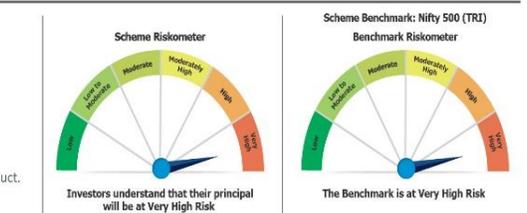
(An open ended equity scheme investing in a maximum of 30 stocks intending to focus in large cap, mid cap and small cap category (i.e., Multi-cap))

### PRODUCT LABELLING

Mirae Asset Focused Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investment in a concentrated portfolio of equity & equity related instrument of up to 30 companies across large, mid and small cap category

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



## Mirae Asset Midcap Fund

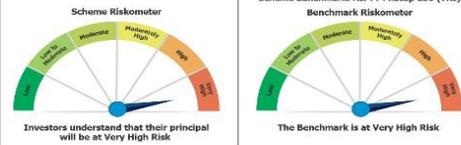
(Midcap Fund-An open ended equity scheme predominantly investing in mid cap stocks)

### PRODUCT LABELLING

Mirae Asset Midcap Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments predominantly in equity and equity related securities of midcap companies

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



## Mirae Asset Hybrid Equity Fund

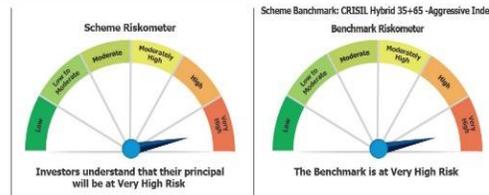
(Aggressive Hybrid Fund - An open ended hybrid scheme Investing predominantly in equity and equity related instruments)

### PRODUCT LABELLING

Mirae Asset Hybrid Equity Fund is suitable for investors who are seeking\*

- Capital appreciation along with current income over long term
- Aggressive hybrid fund investing predominantly in equities & equity related instruments with balance exposure to debt & money market instruments

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



## Mirae Asset Arbitrage Fund

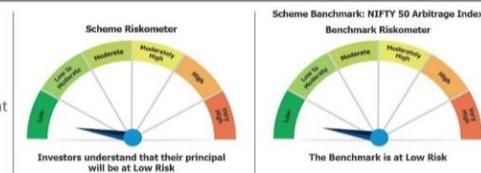
(Arbitrage Fund - An open ended scheme investing in arbitrage opportunities)

### PRODUCT LABELLING

Mirae Asset Arbitrage Fund is suitable for investors who are seeking\*

- Income over short term
- Investments predominantly in arbitrage opportunities in the cash and derivative segments and the arbitrage opportunities available within the derivative segment

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



## Mirae Tax Saver Fund

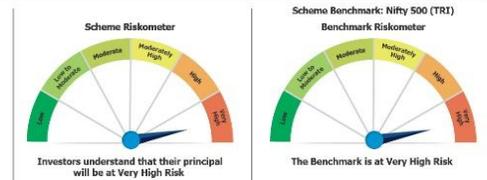
(ELSS- An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

### PRODUCT LABELLING

Mirae Asset Tax Saver Fund is suitable for investors who are seeking\*

- Growth of capital over long term
- Invests predominantly in equity and equity related instruments: ELSS with a 3 year lock in period and tax benefits

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



## Mirae Asset Equity Savings Fund

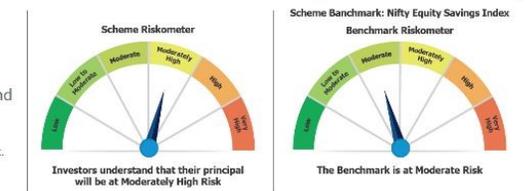
(Equity Savings Fund - An open ended scheme investing in equity, arbitrage and debt)

### PRODUCT LABELLING

Mirae Asset Equity Savings Fund is suitable for investors who are seeking\*

- Capital appreciation and income distribution
- Investment in equity and equity related instruments, arbitrage opportunities and debt & money market instruments

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



## Mirae Asset Savings Fund

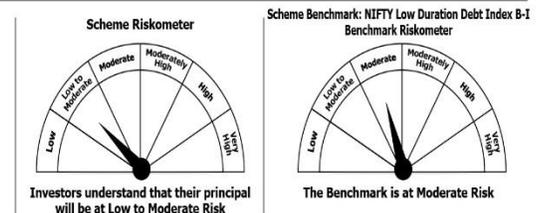
An open ended low duration debt scheme investing in instruments with Macaulay duration\* of the portfolio between 6 months and 12 months (\*Refer page no. 35 of the SID). A moderate interest rate risk and moderate credit risk

### PRODUCT LABELLING

Mirae Asset Savings Fund is suitable for investors who are seeking\*

- An open ended low duration debt scheme
- Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 - 12 months

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



## Mirae Asset Ultra Short Duration Fund

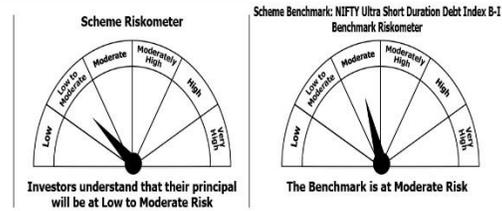
An Open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration\* of the portfolio is between 3 months to 6 months (\*please refer to page no.38 of the SID). A relatively low interest rate risk and moderate credit risk

### PRODUCT LABELLING

Mirae Asset Ultra Short Duration Fund (MAUSDF) is suitable for investors who are seeking\*

- Income over a short term investment horizon
- Investments in debt and money market securities with portfolio Macaulay duration between 3 months & 6 months

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



## Mirae Asset Banking and PSU Debt Fund

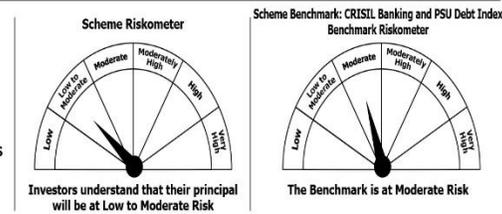
An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk

### PRODUCT LABELLING

Mirae Asset Banking and PSU Debt Fund is suitable for investors who are seeking\*

- Income over short to medium term
- To generate income / capital appreciation through predominantly investing in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds

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



## Mirae Asset Cash Management Fund

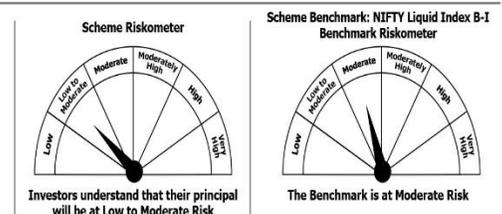
(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk)

### PRODUCT LABELLING

Mirae Asset Cash Management Fund is suitable for investors who are seeking\*

- Optimal returns over short term
- Investment in a portfolio of short duration money market and debt instruments with residual maturity up to 91 days only

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



## Mirae Asset Dynamic Bond Fund

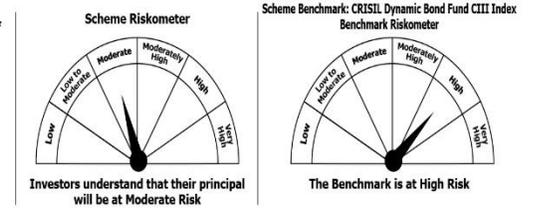
(An Open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk)

### PRODUCT LABELLING

Mirae Asset Dynamic Bond Fund is suitable for investors who are seeking\*

- Optimal returns over short to medium term
- To generate optimal returns through active management of a portfolio of debt and money market instruments

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



## Mirae Asset Overnight Fund

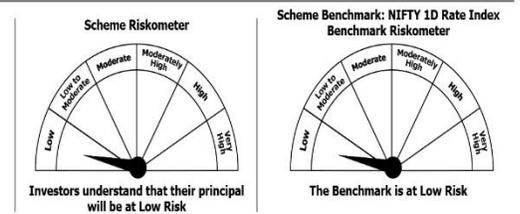
An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.

### PRODUCT LABELLING

Mirae Asset Overnight Fund is suitable for investors who are seeking\*

- Regular income over a short term that may be in line with the overnight call rates
- Investment in overnight securities

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



## Mirae Asset Corporate Bond Fund

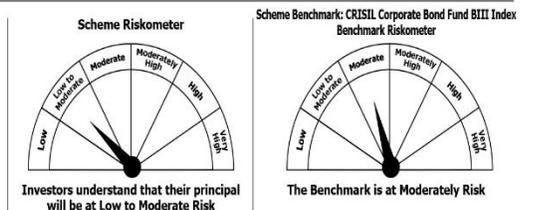
An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk

### PRODUCT LABELLING

Mirae Asset Corporate Bond Fund is suitable for investor who are seeking\*

- To generate income over Medium to long term
- Investments predominantly in high quality corporate bonds

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



## Mirae Asset Money Market Fund

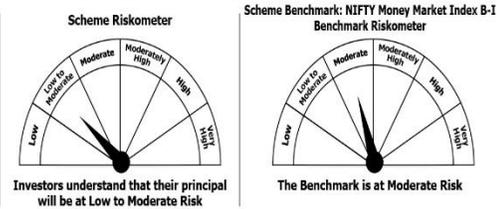
(An Open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)

### PRODUCT LABELLING

Mirae Asset Money Market Fund is suitable for investors who are seeking\*

- Short term savings
- Investments predominantly in money market instruments

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



## Mirae Asset ESG Sector Leaders ETF

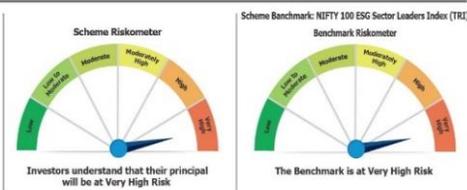
(Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty 100 ESG Sector Leaders Total Return Index)

### PRODUCT LABELLING

Mirae Asset ESG Sector Leaders ETF is suitable for investors who are seeking\*

- Returns that are commensurate with the performance of NIFTY100 ESG Sector Leaders Total Return Index, subject to tracking error over long term
- Investments in equity securities covered by NIFTY100 ESG Sector Leaders Total Return Index

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



## Mirae Asset NYSE FANG+ETF Fund of Fund

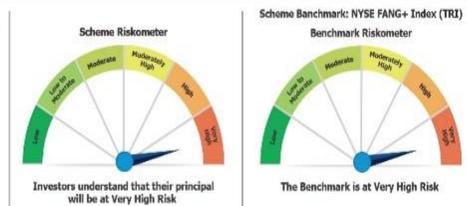
(An Open-ended fund of fund scheme predominantly investing in Mirae Asset NYSE FANG + ETF)

### PRODUCT LABELLING

Mirae Asset NYSE FANG+ ETF Fund of Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments predominantly in units of Mirae Asset NYSE FANG + ETF

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



## Mirae Asset Short Term Fund

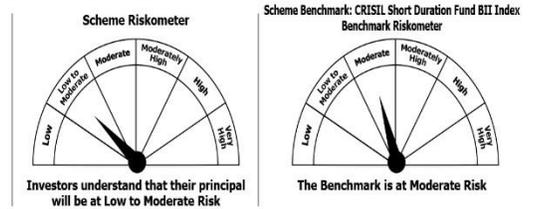
An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years (please refer to page no. 31 of the SID). A relatively high interest rate risk and moderate credit risk

### PRODUCT LABELLING

Mirae Asset Short Term Fund is suitable for investors who are seeking\*

- Optimal returns over short term
- Investment in an actively managed diversified portfolio of debt and money market instruments including REITs & InvITs

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



## Mirae Asset Nifty Next 50 ETF

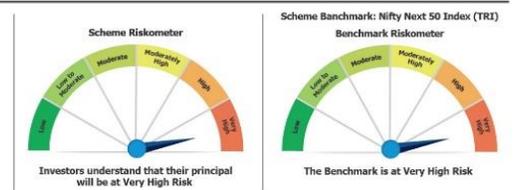
(Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty Next 50 Total Return Index)

### PRODUCT LABELLING

Mirae Asset Nifty Next 50 ETF is suitable for investors who are seeking\*

- Returns that are commensurate with the performance of the Nifty Next 50, subject to tracking errors over long term
- Investment in equity securities covered by the Nifty Next 50

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



## Mirae Asset NYSE FANG+ETF

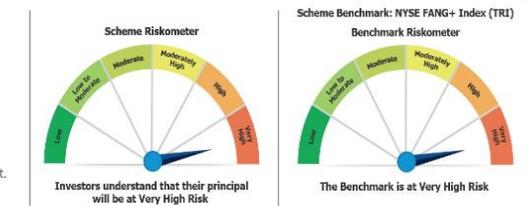
(An Open-ended scheme replicating/tracking NYSE FANG + Total return Index)

### PRODUCT LABELLING

Mirae Asset NYSE FANG+ ETF is suitable for investors who are seeking\*

- Returns that are commensurate with the performance of NYSE FANG + Total Return Index, subject to tracking error and foreign exchange movement.
- Investments in equity securities covered by NYSE FANG + Total Return Index

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



## Mirae Asset Nifty Financial Services ETF

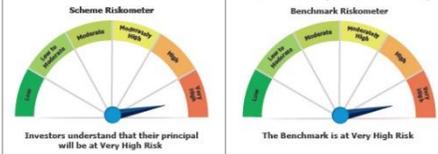
( An open-ended scheme replicating/tracking Nifty Financial Services Total Return Index)

### PRODUCT LABELLING

Mirae Asset Nifty Financial Services ETF is suitable for investors who are seeking\*

- Returns that are commensurate with the performance of Nifty Financial Services Total Return Index, subject to tracking error over long term
- Investments in equity securities covered by Nifty Financial Services Total Return Index

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



## Mirae Asset NIFTY 50 ETF

(Exchange Traded Fund (ETF) - An open ended scheme replicating/tracking Nifty 50 Index)

### PRODUCT LABELLING

Mirae Asset NIFTY 50 ETF is suitable for investors who are seeking\*

- Returns that are commensurate with the performance of the NIFTY 50 Index, subject to tracking errors over long term
- Investment in equity securities covered by the NIFTY 50 Index

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



## Mirae Asset ESG Sector Leaders Fund of Fund

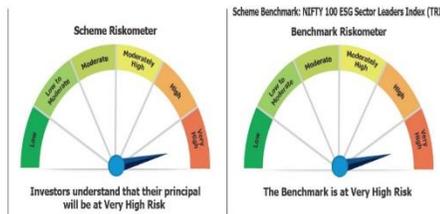
(Fund of Fund - An open ended fund of fund scheme predominantly investing in Mirae Asset ESG Sector Leaders ETF)

### PRODUCT LABELLING

Mirae Asset ESG Sector Leaders Fund of Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments predominantly in units of Mirae Asset ESG Sector Leaders ETF

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



## Mirae Asset S&P 500 Top 50 ETF Fund of Fund

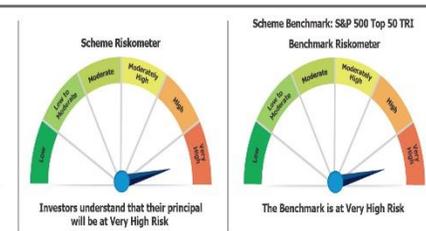
(Fund of Fund - An open ended fund of fund scheme predominantly investing in units of Mirae Asset S&P 500 Top 50 ETF)

### PRODUCT LABELLING

Mirae Asset S&P 500 Top 50 ETF Fund of Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments predominantly in units of Mirae Asset S&P 500 Top 50 ETF

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



## Mirae Asset S&P 500 Top 50 ETF

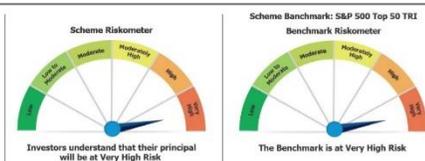
(Fund of Fund - An open-ended scheme replicating/tracking S&P 500 Top 50 Total Return Index)

### PRODUCT LABELLING

Mirae Asset S&P 500 Top 50 ETF is suitable for investors who are seeking\*

- Returns that are commensurate with the performance of S&P 500 Top 50 Total Return Index subject to tracking error and foreign exchange movement
- Investments in equity securities covered by S&P 500 Top 50 Total Return Index

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



## Mirae Asset Equity Allocator Fund of Fund

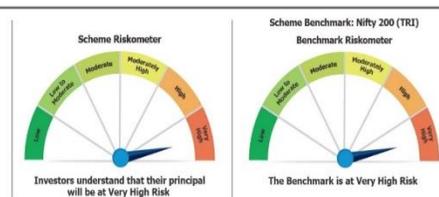
(Fund of Fund - An open ended fund of fund scheme predominantly investing in units of domestic equity ETFs)

### PRODUCT LABELLING

Mirae Asset Equity Allocator Fund of Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments predominantly in units of equity Exchange Traded Funds

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



## Mirae Asset Nifty SDL Jun 2027 Index Fund

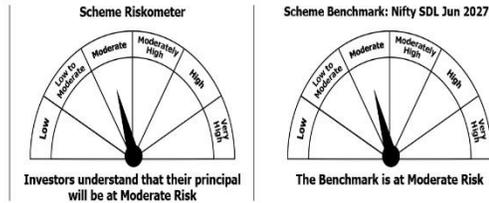
(An open-ended target maturity Index Fund investing in the constituents of Nifty SDL Jun 2027 Index. A scheme with relatively high interest rate risk and relatively low credit risk)

### PRODUCT LABELLING

Mirae Asset Nifty SDL Jun 2027 Index Fund is suitable for investors who are seeking\*

- Income over long term
- Open ended Target Maturity Index Fund that seeks to track Nifty SDL Jun 2027 Index

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



## Mirae Asset `Hang Seng TECH ETF

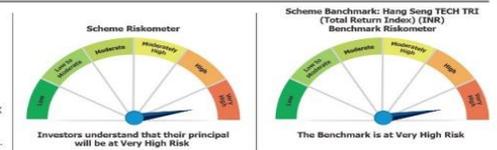
( An open ended scheme replicating/tracking Hang Seng TECH Total Return Index(INR)

### PRODUCT LABELLING

Mirae Asset Hang Seng TECH ETF is suitable for investors who are seeking\*

- Returns that are commensurate with the performance of Hang Seng TECH Total Return Index, subject to tracking error and foreign exchange movement
- Investments in equity securities covered by Hang Seng TECH Total Return Index

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



## Mirae Asset Nifty India Manufacturing ETF

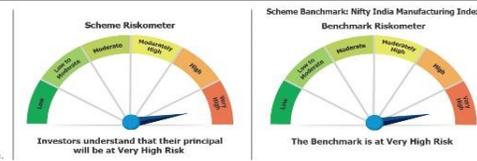
(An open-ended scheme replicating/tracking Nifty India Manufacturing Total Return Index)

### PRODUCT LABELLING

Mirae Asset Nifty India Manufacturing ETF is suitable for investors who are seeking\*

- Returns that are commensurate with the performance of the Nifty India Manufacturing Total Return Index, subject to tracking error over long term
- Investment in equity securities covered by Nifty India Manufacturing Total Return Index

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



## Mirae Asset Nifty Midcap 150 ETF

(An open-ended scheme replicating/tracking Nifty Midcap 150 Total Return Index)

### PRODUCT LABELLING

Mirae Asset Midcap Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments predominantly in equity and equity related securities of midcap companies

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



## Mirae Asset Hang Seng TECH ETF Fund of Fund

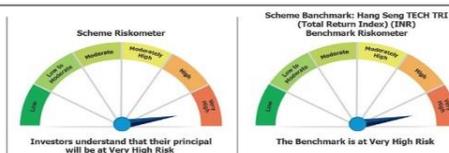
(An open ended fund of fund scheme predominantly investing in Mirae Asset Hang Seng TECH ETF)

### PRODUCT LABELLING

Mirae Asset Hang Seng TECH ETF Fund of Fund is suitable for investors who are seeking\*

- To generate long term capital appreciation/income
- Investments predominantly in units of Mirae Asset Hang Seng TECH ETF

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



## Mirae Asset Nifty India Manufacturing ETF Fund of Fund

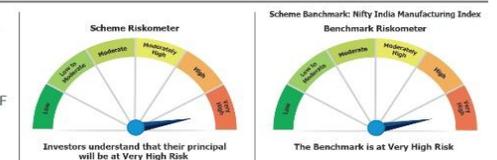
( An open-ended fund of fund scheme predominantly investing in Mirae Asset Nifty India Manufacturing ETF)

### PRODUCT LABELLING

Mirae Asset Nifty India Manufacturing ETF Fund of Fund is suitable for investors who are seeking\*

- To generate long-term capital appreciation/ income
- Investments predominantly in units of Mirae Asset Nifty India Manufacturing ETF

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



# PRC Matrix

Mirae Asset Money Market Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Corporate Bond Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Mirae Asset Ultra Short Duration Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Short Term Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Mirae Asset Overnight Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Banking & PSU Debt Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Mirae Asset Savings Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

Mirae Asset Dynamic Bond Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Mirae Asset Cash Management Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Mirae Asset Nifty SDL Jun 2027 Index Fund

Potential Risk Class Matrix (PRC)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

## Disclaimer

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^Investors to note with higher return investors are exposed to higher risk. Inflation and taxes are not considered while computation of the returns. It is assumed that the investor has invested in the growth option of the Mutual Fund Scheme and no amount has been withdrawn during the period.

\*For STPs under Mirae Asset Tax Saver Fund minimum amount of STP shall be of Rs.500/- and in multiples of Rs.500/- thereafter. Each STP Instalment 'OUT' of Mirae Asset Tax Saver Fund shall be subject to lock in period of 3 years from the date of allotment of Units proposed to be redeemed \*Please check the Exit Load details of each scheme from SID. Each SWP Installment 'OUT' of Mirae Asset Tax Saver Fund shall be subject to lock in period of 3 years from the date of allotment of Units proposed to be redeemed.

\*\*Fresh Registration through SIP shall be allowed for a maximum of up to Rs.2,500/- through Monthly or Quarterly mode. Fresh registration through Mirae Asset Variable Transfer Plan (VTP) / Mirae Asset Trigger Investment Plan (TRIP) shall be suspended. For Fresh registration through Mirae Asset Group Investment Plan (GRIP) facility, the limit shall be Rs.2,500/- through monthly mode. Please find details in addendum in our website <https://www.miraeassetmf.co.in/>

``To avoid breach of industry wide overseas limits as allowed by RBI, the existing registered SIP are temporarily suspended and shall be shall be reactivated in case any further communication is received from the regulators in this regard. For complete details please refer notice-cum-addendum dated January 31, 2022

©Returns are assume as per S&P BSE SENSEX last 30 years average returns from Jan 1<sup>st</sup>, 1990 to Jan 1<sup>st</sup>, 2020

# Thank You

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**Statutory Details:** Trustee: Mirae Asset Trustee Company Private Limited; Investment Manager: Mirae Asset Investment Managers (India) Private Limited (AMC); Sponsor: Mirae Asset Global Investments Company Limited.

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

For further information about other schemes (product labelling and performance of the fund) please visit the website of the AMC: [www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)

**Please consult your financial advisor or Mutual Fund Advisor before investing**



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