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mahindra Manulife MUTUAL FUND

REimagiNation

powered by Innovation

MAHINDRA MANULIFE INNOVATION OPPORTUNITIES FUND

(An open-ended equity scheme following the innovation theme)

June 30, 2026

What is Innovation?

Innovation, derived from the Latin Word "Innovare" is the practical implementation of ideas that result in introduction of new goods and services, change in established practices and bringing in new responsibilities.

Type of Innovation

Innovations can be categorized into Product, Process and Service Innovation depending on the key area/technology that is undergoing change.

Product Innovation

- Creation of product that is new to the market / novel version of existing product
- For e.g. Touch Screen smartphone

Process Innovation

- Implementation of new / significantly improved production or delivery method
- For. e.g. opening a bank account digitally vs physical forms

Service Innovation

- New/Improved way of designing or delivering services to new/existing customers
- For e.g. creation of UPI changed how payments were made

Innovation Styles

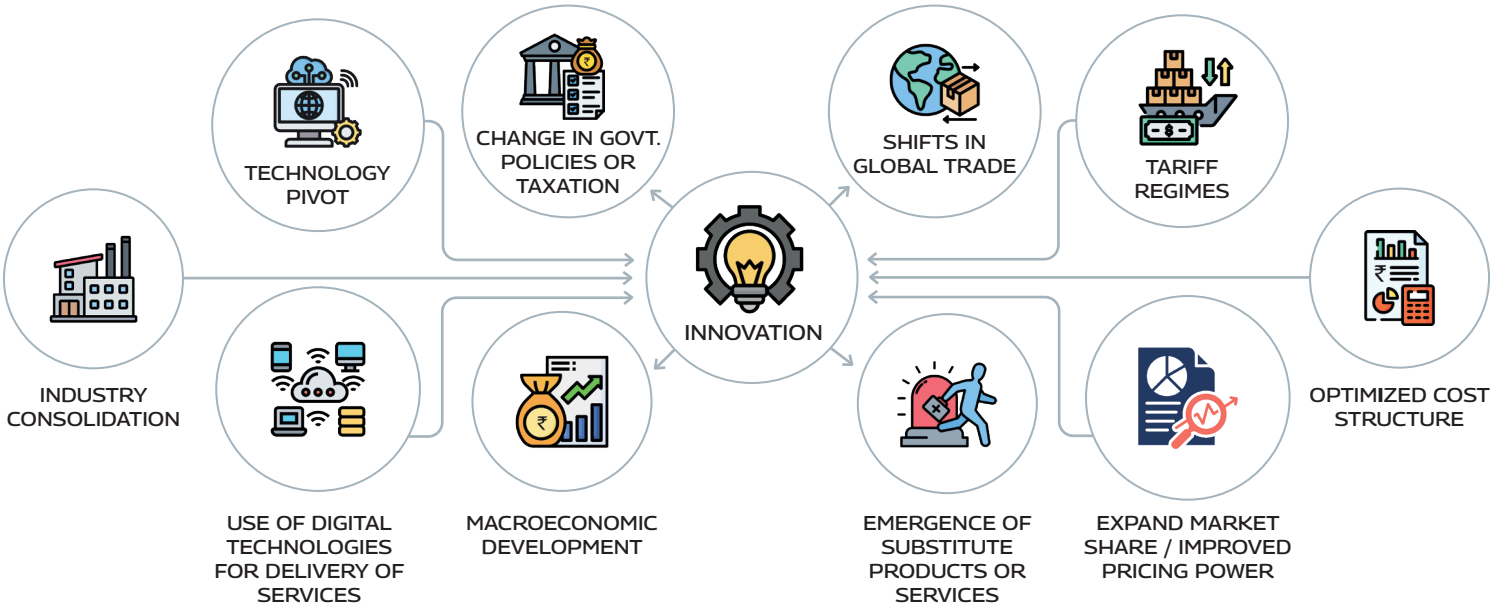
RADICAL INNOVATION

- Pioneers in identifying trends
- Significant changes in
  - Technology
  - Products
  - Processes
  - Services
- E.g. IC Automobile pivot to Electric Vehicle

DISRUPTIVE INNOVATION

- Significant change
  - Internal (Sectoral)
  - External
    - Global
    - Regulatory
- Technology that challenges incumbents
- E.g. Opening bank account using Aadhaar

Investment Strategy: Identifying Innovation



Asset Allocation

The Asset Allocation Pattern of the Scheme under normal circumstances would be as under:

Instrument	Indicative Allocation (% of total assets)	
	Minimum	Maximum
Equity and Equity Related Instruments of companies following innovation theme^*	80	100
Equity and Equity Related Instruments of companies other than the those mentioned above*	0	20
Debt and Money Market Securities#$ (including TREPS and Reverse Repo in Government Securities)	0	20
Units Issued by InvITs	0	10

^ including equity derivatives to the extent of 50% of the equity component of the Scheme.

Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time under the Regulations and subject to guidelines issued by SEBI/RBI from time to time. The Scheme may utilize the entire available equity derivatives exposure limit as provided above, for hedging purpose. However, the equity derivatives exposure towards non-hedging purpose shall not exceed 20% of the net assets of the Scheme, subject to maximum derivatives exposure as defined above (i.e. 50% of the equity component of the Scheme). The margin money deployed on derivative positions would be included in the Debt and Money Market Securities category.

*Including investment in units of REITs and Foreign Securities (including units/securities issued by overseas mutual funds). The investment in Foreign Securities (including units/securities issued by overseas mutual funds) shall be up to 20% of the net assets of the Scheme

#Money Market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

$The Scheme may also invest in units of debt and/or liquid mutual fund schemes of the Fund upto 10% of the net assets of the Scheme subject to compliance with Clause 4 of Seventh Schedule of the Regulations.

For detailed asset allocation, please refer Scheme Information Document available on our website www.mahindramanulife.com

Scheme Details

Investment Objective: The Scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies following innovation theme. However, there is no assurance that the objective of the Scheme will be achieved.

Benchmark:	Nifty 500 TRI (First Tier Benchmark)
Plans:	Regular & Direct
Options:	Growth⅄; IDCW™
IDCW Sub-options:	IDCW Reinvestment⅄ & IDCW Payout
Entry Load:	Not Applicable
Exit Load (as % of NAV) #:	- An Exit Load of 0.5% is payable if Units are redeemed / switched-out up to 3 months from the date of allotment; - Nil if Units are redeemed / switched-out after 3 months from the date of allotment.

Redemption /Switch-Out of Units would be done on First in First out Basis (FIFO).
#Applicable for normal subscriptions / redemptions including transactions under special products such as SIP, SWP, switches, etc. offered by the AMC. For detailed load structure disclosure, please refer SID.
For further details on Systematic Investment Plan (SIP), kindly refer Statement of Additional Information.

Fund Managers:	Ms. Kirti Dalvi and Mr. Renjith Sivaram Radhakrishnan.
Monthly AAUM as on June 30, 2026 (Rs. in Cr.): 199.45 **Quarterly AAUM as on June 30, 2026** (Rs. in Cr.): 187.60 **Monthly AUM as on June 30, 2026** (Rs. in Cr.): 199.27	
Minimum Application Amount (Lumpsum):	₹ 1,000 and in multiples of ₹ 1/- thereafter
Minimum Amount for Switch in:	₹ 1,000/- and in multiples of ₹ 0.01/- thereafter.
Minimum Application Amount (SIP) for weekly and monthly frequencies:	6 installments of ₹ 500 /- each and in multiples of ₹ 1/- thereafter
Minimum Application Amount (SIP) for quarterly frequency	4 installments of ₹ 1,500/- each and in multiples of ₹ 1/- thereafter

™IDCW: Income Distribution cum Capital Withdrawal
⅄ Default Option

For more details please refer SID/KIM available on our website www.mahindramanulife.com

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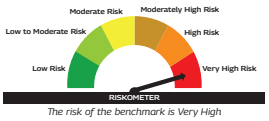
This product is suitable for investors who are seeking##	Scheme Riskometer**	Benchmark Riskometers As per AMFI Tier I Benchmark i.e. Nifty 500 TRI
• Capital appreciation over long term. • Investment predominantly in equity and equity related securities of companies following innovation theme.	The risk of the scheme is Very High	 The risk of the benchmark is Very High

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

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