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**MUTUAL  
FUND**



## Paint your Financial Canvas

### Mahindra Manulife Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt, Gold/  
Silver Exchange Traded Funds (ETFs) and Exchange Traded  
Commodity Derivatives)

@Units of Gold/Silver ETFs & other Gold and Silver instruments (including Exchange traded  
commodity derivative (ETCDs) as permitted by SEBI from time to time).

October 31, 2024

**Why asset allocation matters : Asset Allocation is a strategy that aims to balance risk and reward by apportioning investments across asset classes.**



Different asset classes performs  
at different points in time



Reduce dependency on a single  
asset class



Helps to mitigate volatility of  
portfolio returns

#### Why Mahindra Manulife Multi Asset Allocation Fund



Asset Allocation shall be rebalanced regularly by fund  
managers based on evolving market dynamics.



Diversified Portfolio that aims to combine stability of  
fixed income, growth potential of equity and tactical  
exposure to gold/silver.

#### Investment Approach



**EQUITY** : Diversified portfolio of stocks for long term  
capital appreciation.



**DEBT** : Dynamic duration management with a portfolio of  
high-quality securities with reasonable accruals.



**Gold/Silver\*\*** : Tactical exposure to Gold and Silver

\*\*Units of Gold/Silver ETFs & other Gold and Silver instruments (including Exchange traded  
commodity derivative (ETCDs) as permitted by SEBI from time to time).

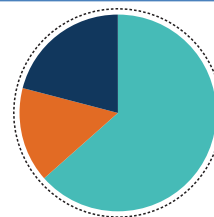
#### Top 5 Sectors of the scheme# (% to Net Assets)

Sector	MMMAA
Financial Services	7.46%
Oil Gas & Consumable Fuels	3.98%
Information Technology	3.70%
Fast Moving Consumer Goods	3.66%
Capital Goods	3.39%

\*For the equity portion

Data as on October 31, 2024

#### Market Capitalization (% Of Equity Holdings)



62.76 - Large Cap  
15.57 - Mid Cap  
21.67 - Small Cap

Data as on October 31, 2024

As per the latest Market Capitalisation data provided by AMFI  
(In line with the applicable SEBI guidelines)

#### Portfolio Information

Annualised Portfolio YTM <sup>1,2A</sup>	7.36% <sup>2</sup>
Macaulay Duration <sup>A</sup>	5.48 years <sup>2</sup>
Modified Duration <sup>A</sup>	5.25 <sup>2</sup>
Residual Maturity <sup>A</sup>	8.67 years <sup>2</sup>
As on (Date)	October 31, 2024

<sup>1</sup>In case of semi annual YTM, it will be annualised

<sup>A</sup>For debt component

<sup>2</sup>Yield to maturity should not be construed as minimum return offered by the Scheme. <sup>2</sup>Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.

Calculated for the period since inception till October 31, 2024. | Data Source: ICRA Analytics, Bloomberg | Data as on October 31, 2024 | N.A.: Net Assets

#### Top 10 Holdings (as on October 31, 2024)

Security	% of Net Assets
Nippon India Silver ETF	9.57%
ICICI Prudential Gold ETF	8.04%
7.23% GOI (MD 15/04/2039) (SOV)	6.72%
National Bank For Agriculture and Rural Development (CB)	6.56%
Muthoot Finance Limited (CB)	4.67%
7.1% GOI (MD 08/04/2034) (SOV)	3.97%
7.3% GOI (MD 19/06/2053) (SOV)	3.48%
7.18% GOI (MD 24/07/2037) (SOV)	2.86%
6.79% GOI (MD 07/10/2034) (SOV)	2.78%
Brookfield India Real Estate Trust (REIT)	2.69%
<b>Total</b>	<b>51.34%</b>

Scheme Details

**Investment Objective:**

The investment objective of the Scheme is to seek to generate long-term capital appreciation and income by investing in equity and equity related securities, debt & money market instruments, Gold/Silver ETFs and Exchange Traded Commodity Derivatives (ETCDS) as permitted by SEBI from time to time. However, there can be no assurance that the investment objective of the Scheme will be achieved.

**Fund Manager:**

**Mr. Renjith Sivaram (Equity)**  
Total Experience: 13 years | **Experience in managing this fund:** 7 months (managing since March 13, 2024)

**Mr. Rahul Pal (Debt)**  
Total Experience: 22 years | **Experience in managing this fund:** 7 months (managing since March 13, 2024)

**Mr. Pranav Patel<sup>§</sup>**  
Total Experience: 9 years | **Experience in managing this fund:** 7 months (managing since March 13, 2024)

<sup>§</sup>Dedicated Fund Manager for Overseas Investments

**Date of allotment:** March 13, 2024

**Benchmark:** 45% NIFTY 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver

**Option:** IDCW (IDCW Option will have IDCW Reinvestment (D) & IDCW Payout facility) and Growth (D) D-Default

**Minimum Application Amount:** Rs. 1,000/- and in multiples of Rs. 1/- thereafter

**Minimum Additional Purchase Amount:** Rs. 1,000/- and in multiples of Rs. 1/- thereafter

**Minimum amount for redemption/switch out:** Rs. 1,000/- or 100 units or account balance, whichever is lower

**Minimum Weekly & Monthly SIP Amount:** Rs 500 and in multiples of Rs. 1 thereafter

**Minimum Weekly & Monthly SIP Installments:** 6

**Minimum Quarterly SIP Amount:** Rs 1,500 and in multiples of Rs. 1 thereafter

**Minimum Quarterly SIP installments:** 4

**Monthly AAUM as on October 31, 2024 (Rs. in Cr.):** 530.04

**Monthly AUM as on October 31, 2024 (Rs. in Cr.):** 538.09

**Entry Load:** Not applicable

**Exit Load:** • 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).

Scheme Performance (as on October 31, 2024)


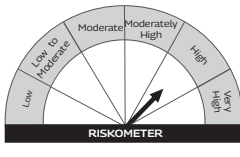
Mahindra Manulife Multi Asset Allocation Fund	Simple Annualised Returns (%)		Value of Investment of ₹ 10,000*		NAV / Index Value (as on October 31, 2024)
	6 Months	Since Inception	6 Months (₹)	Since Inception	
Regular Plan - Growth Option	17.86	20.23	10,900	11,286	11.2861
45% Nifty 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver <sup>^</sup>	16.62	21.15	10,838	11,345	11.3445
Nifty 50 TRI <sup>^^</sup>	16.06	17.44	10,810	11,108	35,971.14

<sup>^</sup>Benchmark <sup>^^</sup>Additional Benchmark. Inception/Allotment date: 13-Mar-24. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. <sup>\*</sup>Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Renjith Sivaram is managing this scheme since March 13, 2024. Mr. Rahul Pal is managing this fund since March 13, 2024. Mr. Pranav Patel is managing this fund since March 13, 2024. <sup>§</sup>Dedicated Fund Manager for Overseas Investments. **Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year.**

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Scheme Name	This Product is Suitable for investors who are seeking*	Scheme Riskometer	Scheme Benchmark	Benchmark Riskometer
Mahindra Manulife Multi Asset Allocation Fund	<ul style="list-style-type: none"><li>Capital Appreciation while generating income over long term;</li><li>Investments across equity and equity related instruments, debt and money market instruments, units of Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives.</li></ul>		45% NIFTY 500 TRI + 40% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold + 5% Domestic Price of Silver	

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

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

## Performance of other schemes managed by the Fund Manager(s) (as on October 31, 2024)

Scheme Name	Scheme Inception Date	Fund Manager(s)	Managing since	CAGR Returns (%)		
				1 yr	3 yrs	5 yrs
<b>Mahindra Manulife Aggressive Hybrid Fund - Reg - Growth</b>	19-July-19	Ms. Fatema Pacha (Equity Portion)	16-Oct-20	33.70	15.52	18.98
		Mr. Manish Lodha (Equity Portion)	21-Dec-20			
		Mr. Rahul Pal (Debt Portion)	Since inception			
		Mr. Amit Garg	02-May-24			
CRISIL Hybrid 35+65 Aggressive Index <sup>^</sup>				25.57	11.89	15.10
<b>Mahindra Manulife Equity Savings Fund - Reg - Growth</b>	01-Feb-17	Mr. Manish Lodha (Equity Portion)	21-Dec-20	15.45	7.91	11.21
		Mr. Renjith Sivaram (Equity Portion)	03-Jul-23			
		Mr. Rahul Pal (Debt Portion)	05-Jan-24			
		Mr. Pranav Patel <sup>#</sup>	Since inception			
Nifty Equity Savings TRI <sup>^</sup>				14.90	8.56	10.07
<b>Mahindra Manulife Arbitrage Fund - Reg - Growth</b>	24-Aug-20	Mr. Navin Matta <sup>EE</sup> (Equity Portion)	24-Oct-24	5.96	4.79	-
		Mr. Manish Lodha (Equity Portion)	21-Dec-20			
		Mr. Rahul Pal (Debt Portion)	Since inception			
Nifty 50 Arbitrage Index <sup>^</sup>				7.16	6.24	-
<b>Mahindra Manulife Liquid Fund - Reg - Growth</b>	04-Jul-16	Mr Rahul Pal	Since inception	7.36	6.21	5.30
		Mr. Amit Garg	08-Jun-20			
CRISIL Liquid Debt A-I Index <sup>^</sup>				7.34	6.28	5.35
<b>Mahindra Manulife Low Duration Fund - Reg - Growth</b>	15-Feb-17	Mr Rahul Pal	Since inception	7.17	5.64	5.36
CRISIL Low Duration Debt A-I Index <sup>^</sup>				7.71	6.33	6.02
<b>Mahindra Manulife Ultra Short Duration Fund - Reg - Growth</b>	17-Oct-19	Mr Rahul Pal	Since inception	7.27	5.98	5.51
		Mr. Amit Garg	08-Jun-20			
CRISIL Ultra Short Duration Debt A-I Index <sup>^</sup>				7.67	6.49	5.87
<b>Mahindra Manulife Overnight Fund - Reg - Growth</b>	23-Jul-19	Mr Rahul Pal	Since inception	6.63	5.75	4.77
		Mr. Amit Garg	08-Jun-20			
CRISIL Liquid Overnight Index <sup>^</sup>				6.77	5.90	4.92
<b>Mahindra Manulife Dynamic Bond Fund - Reg - Growth</b>	20-Aug-18	Mr. Rahul Pal	Since inception	9.29	4.80	4.62
CRISIL Dynamic Bond A-III Index <sup>^</sup>				9.79	5.86	6.86
<b>Mahindra Manulife Short Duration Fund - Reg - Growth</b>	23-Feb-21	Mr. Rahul Pal	Since inception	8.04	5.40	-
		Mr. Pranav Patel <sup>#</sup>	05-Jan-24			
CRISIL Short Duration Debt A-II Index <sup>^</sup>				8.08	5.95	-
<b>Mahindra Manulife Balanced Advantage Fund - Reg - Growth</b>	30-Dec-21	Mr. Manish Lodha (Equity Portion)	Since inception	26.45	-	-
		Ms. Fatema Pacha (Equity Portion)				
		Mr. Rahul Pal (Debt Portion)				
Nifty 50 Hybrid Composite Debt 50: 50 Index <sup>^</sup>				18.75	-	-
<b>Mahindra Manulife Asia Pacific REIT FoF - Reg - Growth</b>	20-Oct-21	Mr. Pranav Patel <sup>#</sup>	05-Jan-24	15.89	-4.84	-
		Mr. Amit Garg	Since inception			
FTSE EPRA Nareit Asia ex Japan REITs Index <sup>^</sup>				19.11	-0.09	-
<b>Mahindra Manulife Business Cycle Fund - Reg - Growth</b>	11-Sep-23	Mr. Krishna Sanghavi	Since inception	53.40	-	-
		Mr. Renjith Sivaram				
		Mr. Pranav Patel <sup>#</sup>	05-Jan-24			
Nifty 500 TRI <sup>^</sup>				36.22	-	-

<sup>^</sup>Benchmark CAGR - Compounded Annual Growth Rate. <sup>#</sup>Dedicated Fund Manager for Overseas Investments

**Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** The performance details provided above are of Growth Option under Regular Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. Mr. Renjith Sivaram manages 4 schemes, Mr. Rahul Pal manages 11 schemes and Mr. Pranav Patel manage 6 schemes each of Mahindra Manulife Mutual Fund. The performance data for the schemes which have not completed one year has not been provided. Performance as on October 31, 2024

<sup>EE</sup>Pursuant to change in Fund Management Responsibilities, the scheme shall be managed by Mr. Navin Matta effective October 24, 2024.

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