






Mirae Asset Balanced Advantage Fund

(An open-ended Dynamic Asset Allocation Fund)

About the fund

Benchmark	Plans Available	Taxation Status	Minimum Investment Amount	Systematic Investment Plan (SIP) Amount
01  Nifty 50 Hybrid Composite Debt 50:50 Index	02  Regular Plan and Direct Plan	03  Equity taxation for investor*	04  Rs.5,000/- and in multiples of Re. 1/- thereafter.	05  Monthly and Quarterly: Rs.1000/- (multiples of Re.1/- thereafter), minimum 5 in case of Monthly or 3 in case of Quarterly option

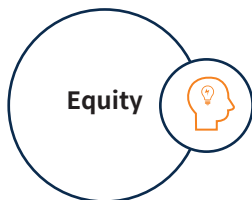
*The scheme may seek to invest in Arbitrage opportunities in Indian Equities. The endeavor will be to ensure the allocation to equity and equity related instruments is greater than 65%, which will provide the fund with equity fund taxation.

Allocation based – Aim for Growth & limiting Downside

As per SID		As per proposed Framework
0% - 100%	Equity	30% - 80%
0% - 100%	Arbitrage	0% - 35%
0% - 100%	Debt	20% - 35%

Above allocation is based on proposed framework as per Scheme Information Document (SID), the Fund has asset allocation of Equity and equity related instruments 0% - 100% & Debt securities (including securitized debt), money market instruments (including Triparty REPO, Reverse Repo and equivalent) 0% - 100%

Investment Framework



Optimize Allocation

- Valuation parameters – Adjusted Price to Equity & Price to Book Value
- Qualitative factors – Fund manger also accounts for qualitative factors
- Flexicap strategy allows meaningful growth options



Anchoring Portfolio

- Top down approach on interest rate outlook by maintaining duration within 2-5 years
- Overall, Fund Manager will follow buy and hold approach
- Fund Manager will also take advantage of spreads within the duration



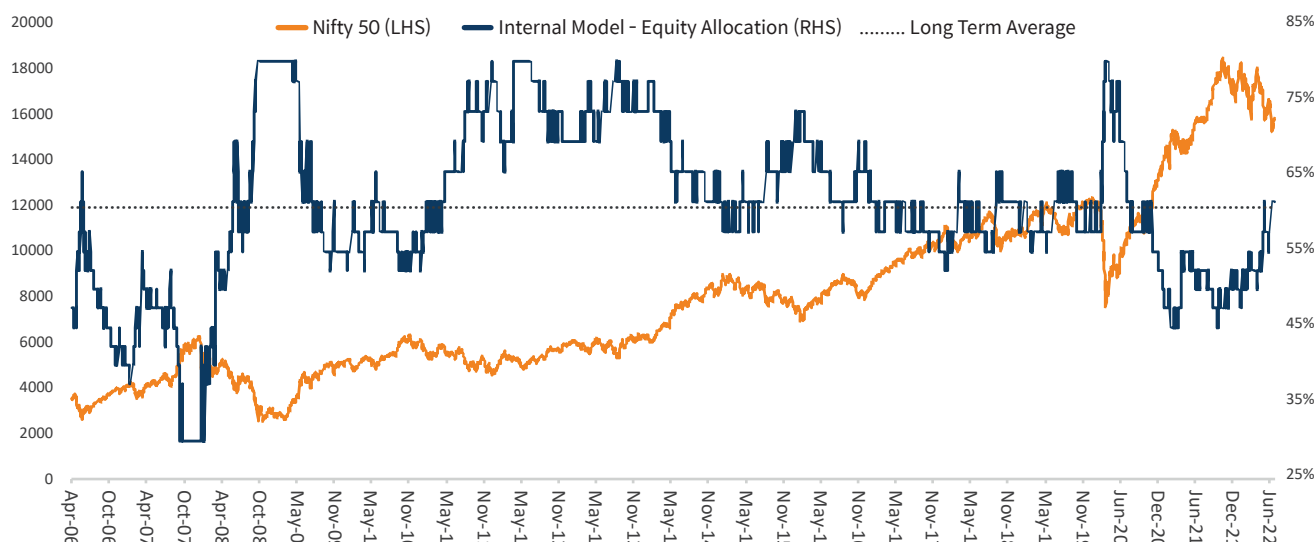
Equity Taxation Play

- Balancing factor for maintaining equity taxation
- In volatile times arbitrage tries to capture the spread
- Has potential to provides better spreads and liquidity than cash equivalents

The above is the framework proposed to be adopted by the Scheme and is subject to change in accordance with the provisions of the SID & depending on the market conditions.

Historical equity allocation by model

The Scheme proposes to decide equity allocation based on adjusted Price to earnings ratio and Price to book value ratios of Nifty 50 Index. Hence, equity allocation increases during bearish phases and reduces during bullish market phase.



Source: Internal model & Bloomberg, from 3rd April 2006 to 30th June 2022

How model has performed?

Fund aims to improve investor experience by reducing bear market volatility & optimizing bull market participation. Hence, model has outperformed NIFTY 50 Hybrid Composite Debt 50:50 Index in bull market and in bear markets, model has outperformed Nifty 50 TRI.

CY	Internal Model	NIFTY 50 Hybrid Composite Debt 50:50 Index	Nifty 50 TRI Index
2011	-13.9%	-9.6%	56.8%
2012	25.0%	20.3%	-51.3%
2013	8.7%	6.2%	77.6%
2014	27.6%	23.3%	19.2%
2015	2.2%	2.5%	-23.8%
2016	7.8%	8.5%	29.4%
2017	19.8%	16.9%	8.1%
2018	5.7%	5.5%	32.9%
2019	12.8%	12.3%	-3.0%
2020	16.0%	16.5%	4.4%
2021	15.1%	14.5%	30.3%
Jan 22 to 30 Jun 2022	-4.4%	-4.8%	4.6%

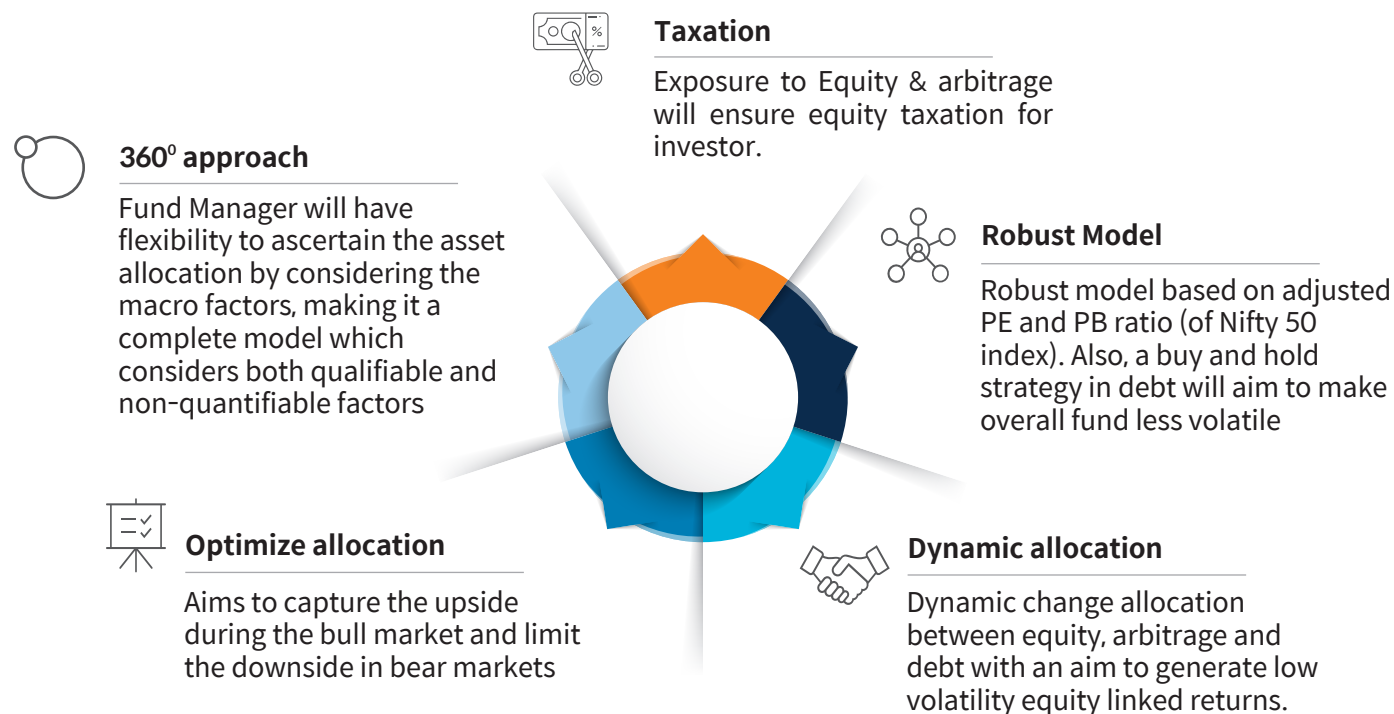
Source: Internal model test, 3 years – 1 day rolling return from 3rd April 2006 to 16th March 2022

Aim to achieve goals through SIP

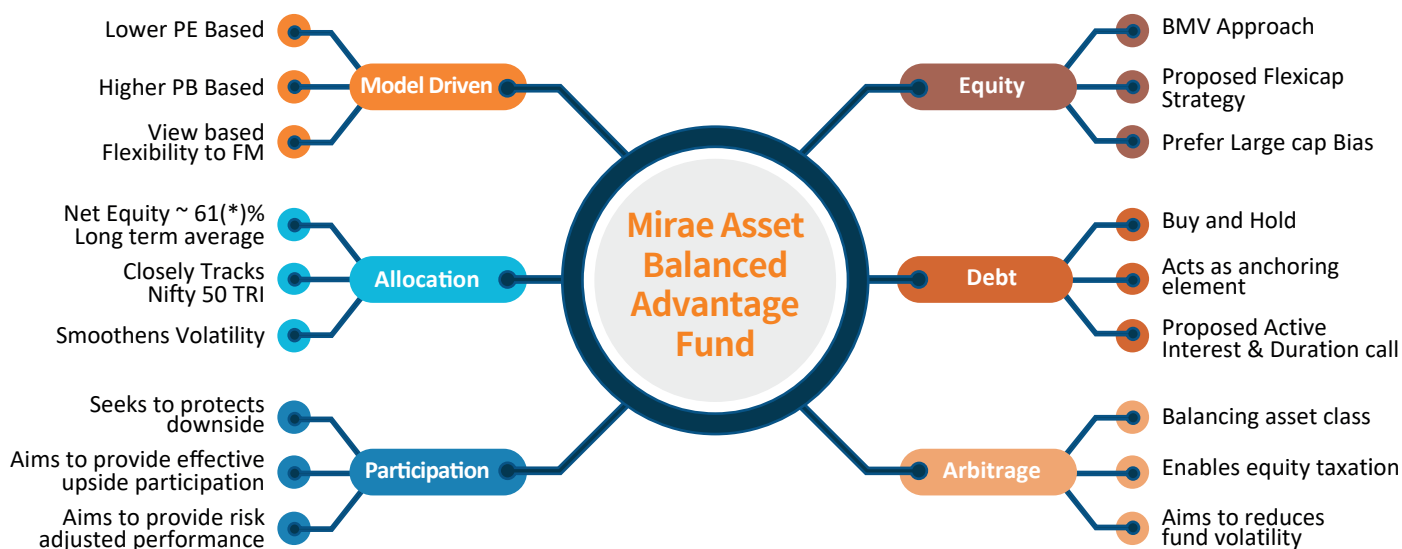
5 years SIP rolling return	Model	Nifty 50 TRI Index
% times less than 6% return	2.9%	9.0%
Maximum	16.9%	21.0%
Median	11.4%	11.4%
Standard Deviation	2.5%	4.1%

Source: Internal Model, 5 years rolling SIP returns from 3rd April 2011 to 30th June 2022. Indices are unmanaged and used for illustrative purposes only and are not intended to be indicative of any fund's performance. These figures pertain to performance of the model and do not in any manner indicate the returns/performance of any Scheme of the Fund. Past performance may or may not sustain in future and should not be used as a basis for comparison with other investments.

Why invest in Mirae Asset Balanced Advantage Fund (MABAF)?



What Mirae Asset Balanced Advantage Fund does?




*: for period since Apr 2006 to June 2022.

Mirae Asset hybrid funds framework

Parameters	Mirae Asset Equity Savings Fund	Mirae Asset Balanced Advantage Fund	Mirae Asset Hybrid Equity Fund	Mirae Asset Arbitrage Fund
Net equity allocation	20% - 45%		65% - 80%	-
Arbitrage allocation	20% - 70%	0% - 100%	-	65% - 75%
Debt allocation	10% - 35%	0% - 100%	20% - 35%	5%-10%- (rest is margin money)
Asset allocation flexibility-	Moderate	High	Low	Low
Recommended Investment horizon	1 - 3 Years	3 years	3+ Years	6 months
Comparative Risk profile	Conservative	Moderate	High	Low

The above Fund allocation and positioning is subject to change within the limits of respective SIDs & depending on the market conditions. For scheme specific risk factors, asset allocation and more details, please read the SID of the schemes available on <https://www.miraeassetmf.co.in/>


About the fund Managers



Equity Portion

Mr. Harshad Borawake

- Head of Research & Fund Manager
- Has over 17 years work experience
- Manages equity schemes and equity portion of hybrid funds i.e. Mirae Asset Equity Savings Fund (Equity portion), Mirae Asset Hybrid Equity Fund (Equity portion)



Debt Portion

Mr. Mahendra Jajoo

- Chief Investment Officer – Fixed Income
- Has over 29 years of work experience with 15 years in fund management
- Spearheads all debt investments schemes
- Manages various Debt funds and debt portion of hybrid funds– Mirae Asset Equity Savings Fund (Debt portion), Mirae Asset Hybrid Equity Fund (Debt portion) & Mirae Asset Arbitrage Fund (Debt Portion)

Model performance is based on PE and PB ratio of Nifty 50 TRI and performance of Crisil Arbitrage Index and Nifty Composite Debt Index have been considered for arbitrage and debt portion respectively. Past performance may or may not sustain in future. It may be noted that the above document is for internal consumption only. The Scheme is not yet approved by SEBI and accordingly, there may be change in the features of the Scheme basis feedback received from SEBI.

Disclaimer:

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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For further information about other schemes (Type of scheme, product labelling and performance of the fund) please visit the website of the AMC: www.miraeassetmf.co.in

Please consult your financial advisor or mutual fund distributor before investing

Mirae Asset Balanced Advantage Fund

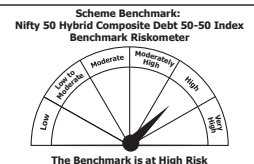
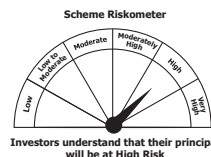
An open-ended Dynamic Asset Allocation Fund

PRODUCT LABELLING

Mirae Asset Balanced Advantage Fund is suitable for investors who are seeking*

- To generate long-term capital appreciation/income
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation

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



Mirae Asset Arbitrage Fund

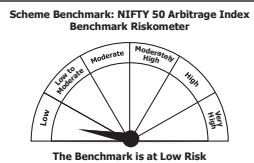
An open ended scheme investing in arbitrage opportunities

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

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Mirae Asset Equity Savings Fund

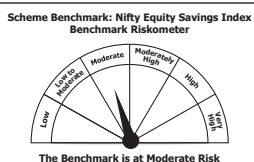
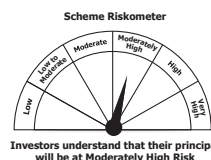
An open ended scheme investing in equity, arbitrage and debt

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

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Mirae Asset Hybrid Equity Fund

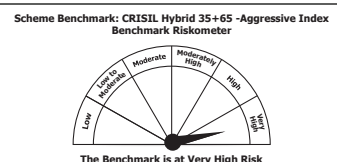
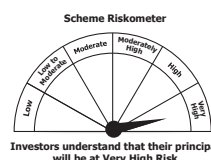
An open ended hybrid scheme investing predominantly in equity and equity related instruments

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 advisors if they are not clear about the suitability of the product.



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