

Heart says Equity
Market says Debt

Balanced Advantage Fund says,
why not both?

Invest in

Mirae Asset Balanced Advantage Fund

(An open-ended dynamic asset allocation investing in debt and equity instrument only*)

September 2026



Investor's Need to Solve Several Complex Questions



Should I buy or sell now?
(Inability to time the markets)



What should I buy?
(Lack of discipline
in asset allocation)



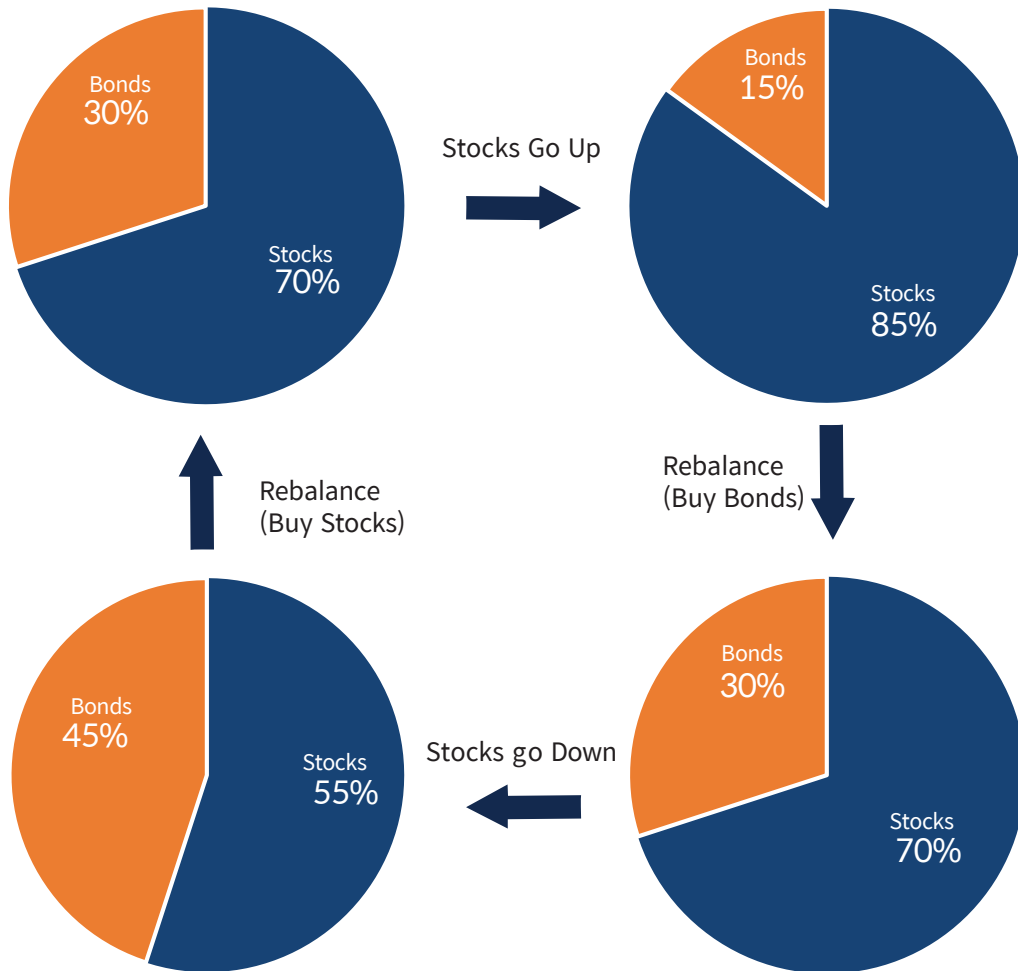
**Have the markets peaked?
Are they going to crash?**
(Inability to time the markets)



**Market Moved Suddenly,
Should I rebalance or wait?**
(Reactive, not proactive)



Investor's Confusion and Asset Allocation



- When to buy & When to sell
- What to buy and at which level
- What to sell and at which level
- What should be the allocation percentage
- Which asset class to buy as per current market scenario

Thus, selecting a fund designed to handle these issues provides better support.

Impact of Taxation on Asset Rebalancing

Scenario 1

Asset Allocation	Market Goes Up	Rebalance Activity	Asset Allocation reinstated	STCG		LTCG	
				Rate	Amount	Rate	Amount
70,000	85,000	-15,000	70,000	20%	-3,000	12.50%	-1,875
30,000	15,000	15,000	30,000	-	-	-	-

Scenario 2

Asset Allocation	Market Goes Down	Rebalance Activity	Asset Allocation reinstated	Taxation (Debt Taxation as per slab rate)	
				Rate	Amount
70,000	55,000	15,000	70,000	-	-
30,000	45,000	-15,000	30,000	30%	-4,500

Doing the rebalancing at the investor's level can be inconsistent, inconvenient and ill-timed; thus, investing in a dynamic asset allocation strategy like Balanced Advantage Fund rebalancing is conducted at the fund level, saving investors the hassle.

.. And Yet Investing in Equities Poses More Challenges

When to enter and exit? Difference between 52 week high and low was 18.91% but the total return for the year is only ~ (-10.57%)

NIFTY 50

INDEXNSE: NIFTY_50

22,520.45 ↓ 10.57% -2,661.35 past year

+ Follow

9 Oct, 3:31pm IST • Disclaimer

Why is NIFTY_50 down 10.57%



Open	22,314.95	Low	22,294.75	52-wk high	26,373.20
High	22,580.75	Prev close	22,231.80	52-wk low	22,179.90



In just 1 yr, markets saw 4-5 different phases



In every phase, almost every trend has reversed – Impacting short term sentiment



Change in events & News flow seems not stop!



In the short term, sentiment drives markets –
In the long term, only corporate earnings matter

Investors **cannot time the markets** – Investing for long term compounds gains and thus is likely to be a defense mechanism!

Source: NSE, data as on 09th October 2026. For Illustration purpose only.

Bottom-to-top performance measures the percentage gain from the lowest index level recorded over the past one year to the current index level

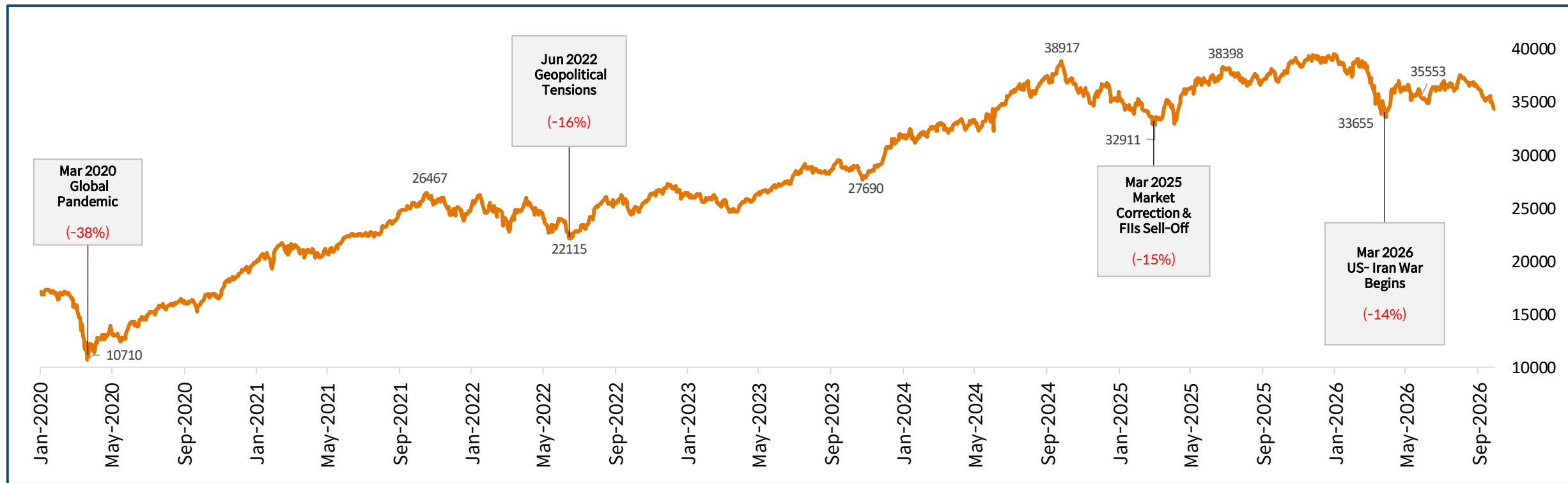
Harsh Reality of Markets



Timing the markets is almost impossible – especially with course altering events coming more frequently & market cycles shortening



‘Time invested’ & ‘not timing’ delivers higher probability of success



Love it or hate it, but markets are increasingly unpredictable & complex; yet long-term investment in equity is a must for wealth creation

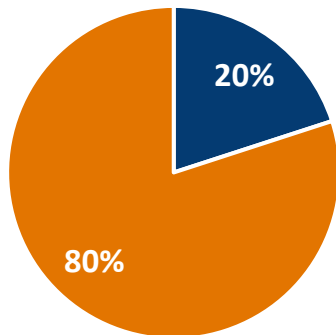
Nifty 50 TRI used for representation purpose. Returns are calculated from peak date to bottom date. Returns are absolute returns. Above numbers are for Illustration purpose only. Past performance may or may not sustain in the future. Data as on September 30, 2026, 2026. Source: Internal Calculation, ACEMF.

Choice of Asset Allocation

■ Equity ■ Debt



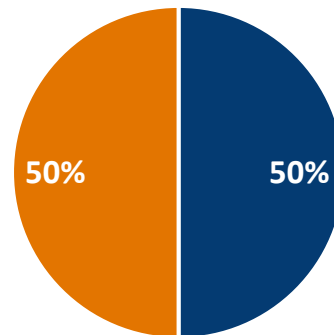
Conservative



Investment Objective:
Wealth Preservation



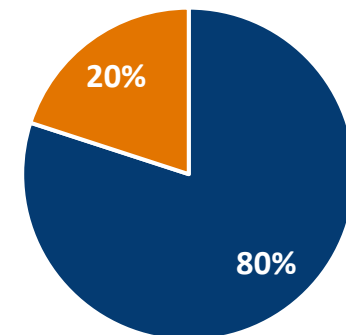
Moderately Aggressive



Investment Objective:
Income Generation



Aggressive

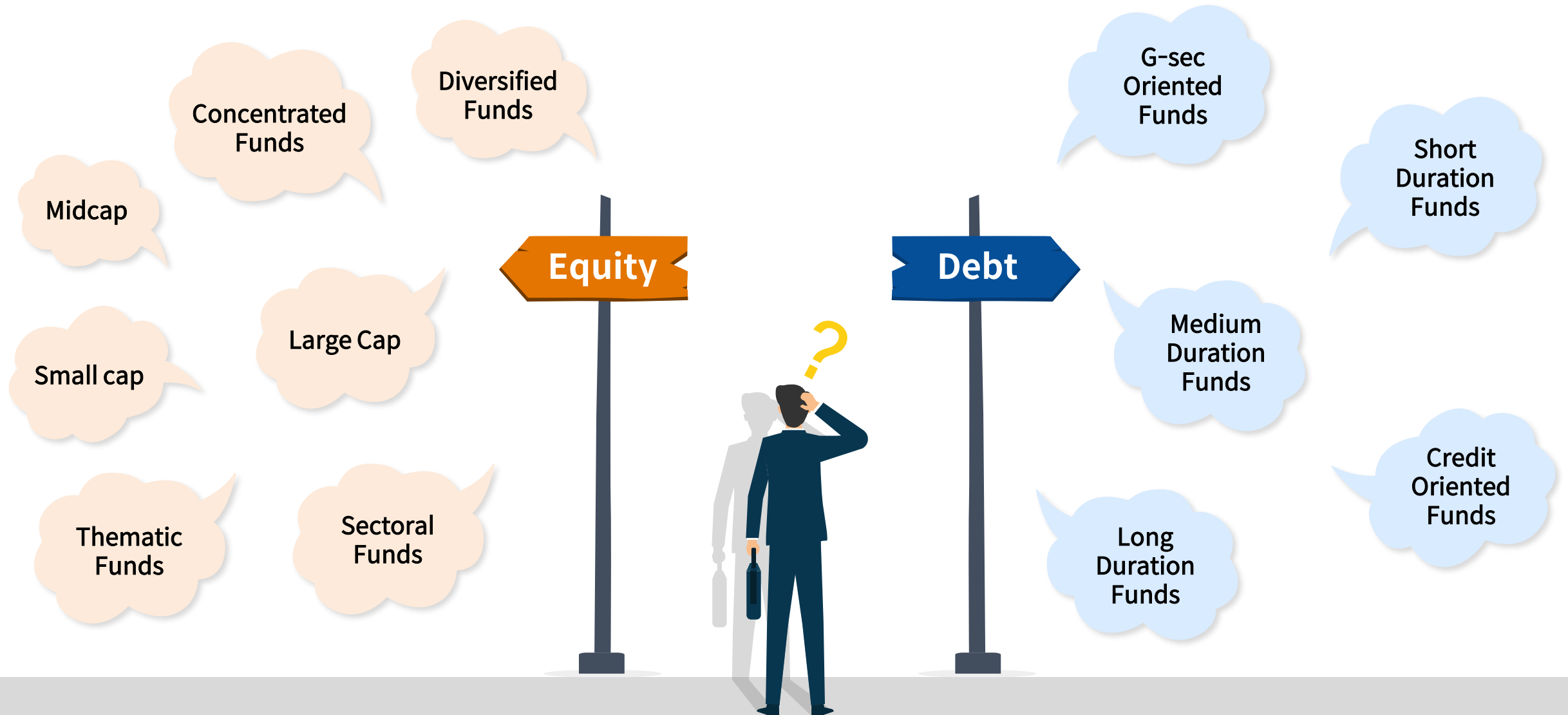


Investment Objective:
Wealth Creation

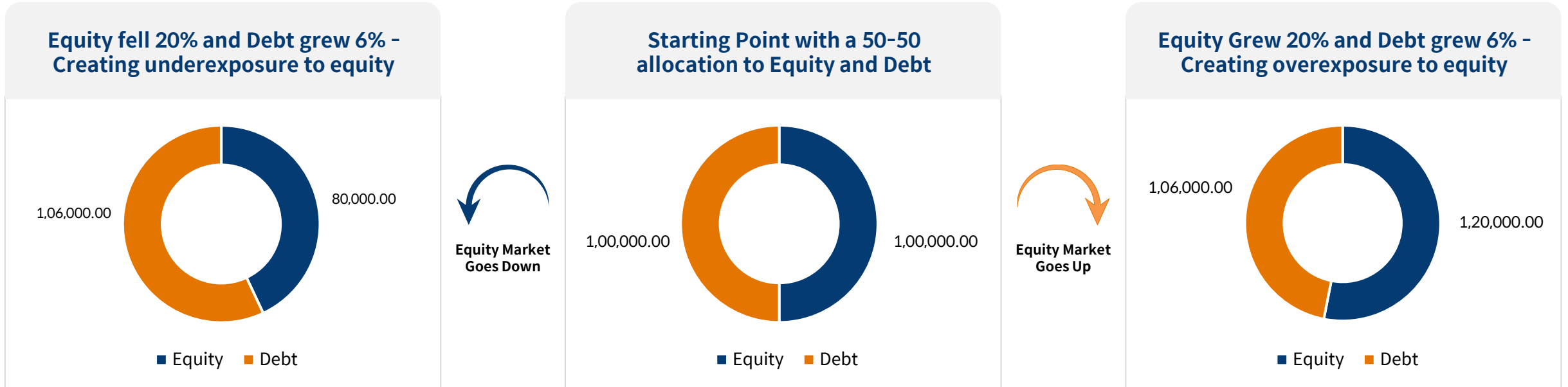
Asset allocation needs to be responsive to prevailing market conditions, while considering the investor's risk profile and investment objectives

Disclaimer: The asset allocation illustrated is indicative and for representation purposes only, depicting a hypothetical investor scenario. It does not constitute investment advice, an offer, or a recommendation to invest. Actual asset allocation should be based on an investor's individual risk appetite, financial goals and investment horizon. Investors should seek guidance from their financial advisor or mutual fund distributor before making any investment decisions.

What is the Right Combination of Equity + Debt?



Need for a 'Dynamic' Solution



Market phases change constantly either due to cyclicality or events – a bull or bear phase can **cause the static portfolios to 'drift' away from original stance.**



Investors tend to 'react' in such situations; such response tends to be expensive as it tends to reflect emotional biases more than being driven by data or research.



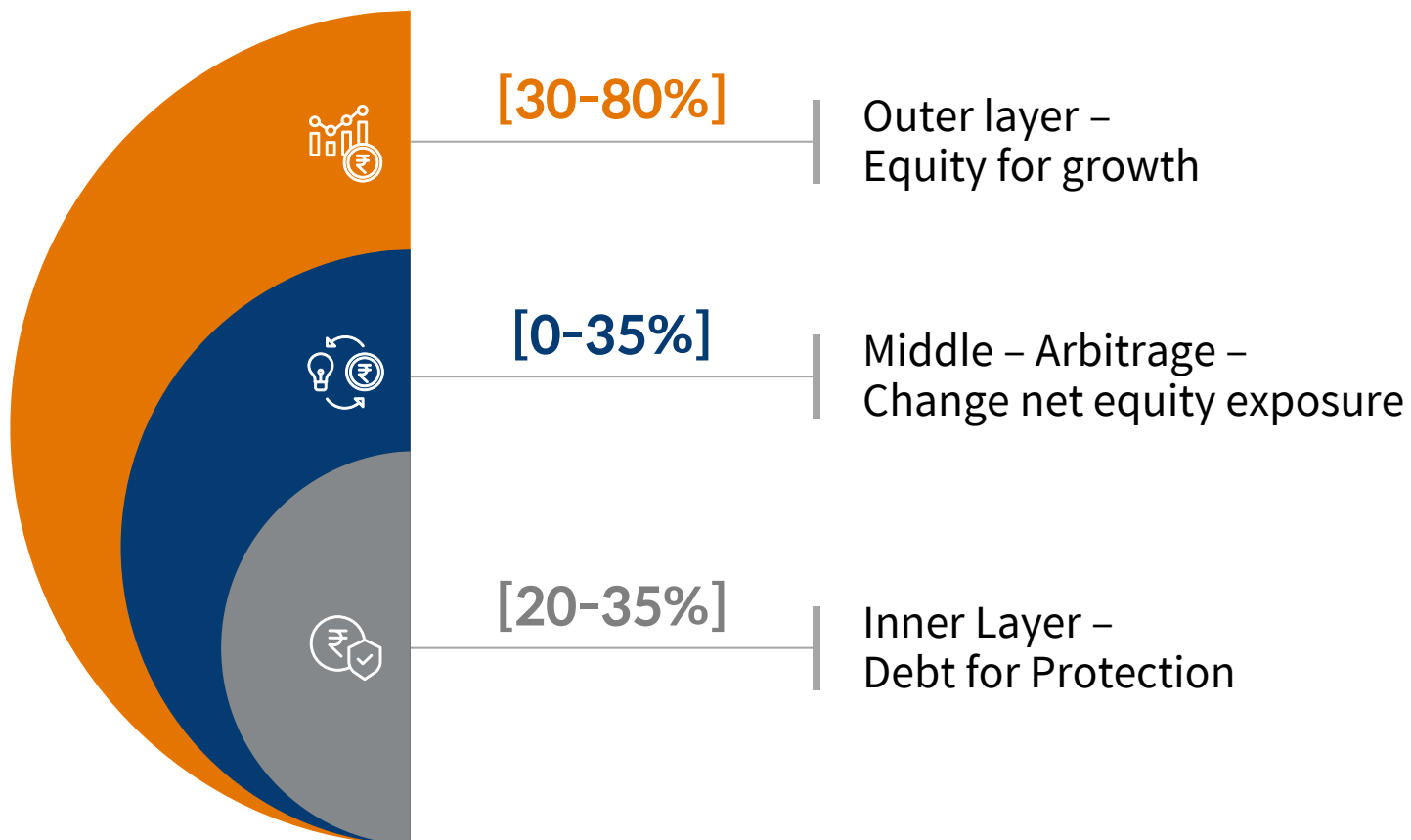
Dynamic approach or response based on research **can 'anticipate' the change and 'reduce' the impact of course correction** and even reposition the portfolio for stronger gains.

Balanced Advantage Funds

Part of Dynamic Asset Allocation Funds category under the SEBI Mutual Funds category

Balanced Advantage Funds – Structure

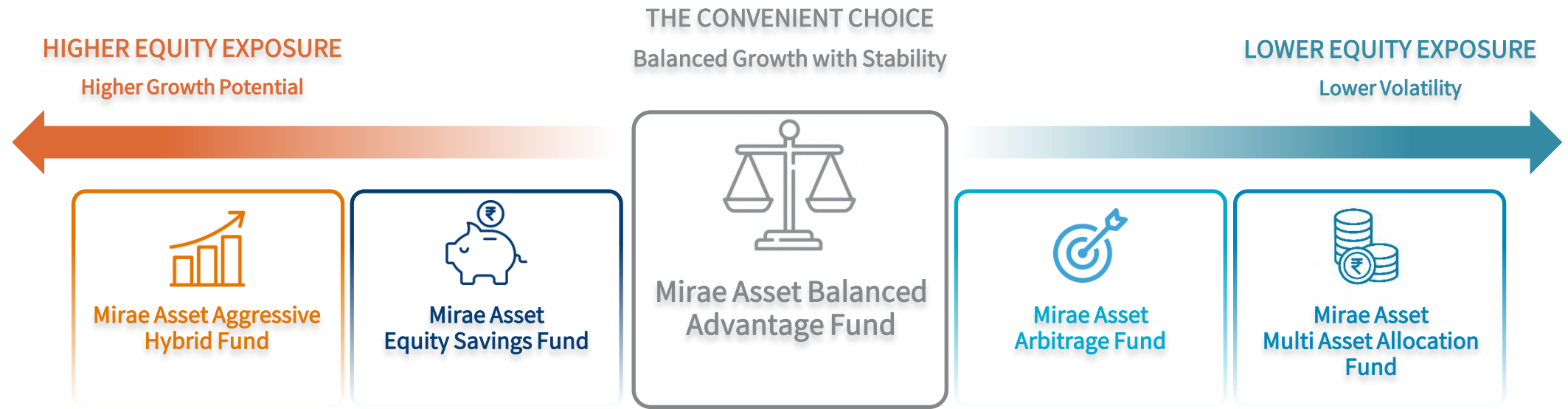
Structure



Dynamic equity & debt allocation aims to:

- Generate equity like returns with lower volatility
- Buy more when markets are cheaper
- Reduce risk when valuations expand
- Avoid emotional allocation decisions; framework driven decision making
- Valuation-aware exposure shifts
- Equity taxation is maintained structurally

Mirae Asset Mutual Fund Offerings Under Hybrid Category



	Mirae Asset Aggressive Hybrid Fund	Mirae Asset Equity Savings Fund	Mirae Asset Balanced Advantage Fund	Mirae Asset Arbitrage Fund	Mirae Asset Multi Asset Allocation Fund
Net Equity	76.18%	37.73%	56.40%	-	56.29%
Arbitrage	0.04%	27.16%	9.78%	73.81%	10.51%
Commodity	-	-	-	-	13.33%
Debt & Others	23.82%	35.11%	33.82%	26.19%	19.87%

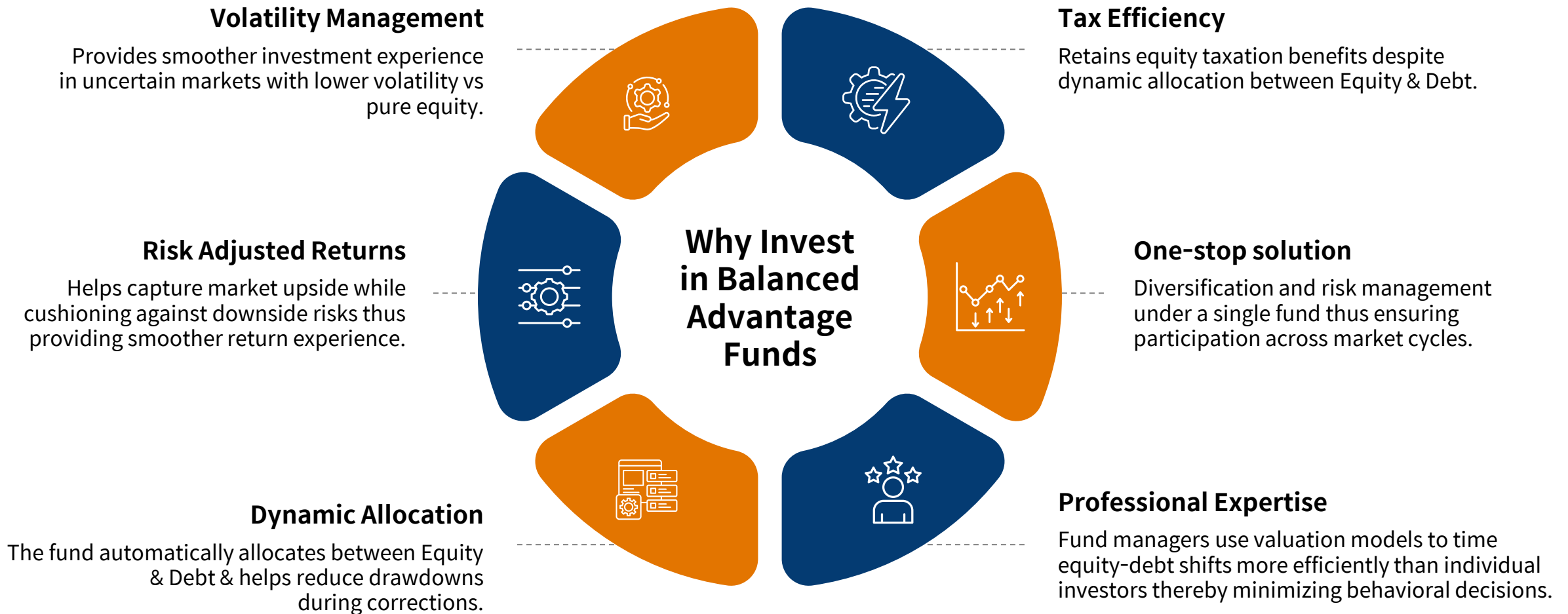
Source: Internal. Data as on September 30, 2026, 2026; The above asset allocation data are of month-end.

To know more in detail of Asset Allocation as per SID for the above-mentioned Hybrid Funds, please visit <https://www.miraeassetmf.co.in/downloads/forms>

For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf_sept2026.xlsx

The investment Framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document of the scheme. For Complete asset allocation and Investment Strategy, please refer to the Scheme Information Document of the fund https://www.miraeassetmf.co.in/docs/default-source/sid/sid_mirae-asset-balanced-advantage-fund_06112025.pdf

Why Invest in Balanced Advantage Funds



Presenting Mirae Asset Balanced Advantage Fund

About the Fund



Investments in Fund*

Equity and equity related instruments - (0% to 100%).
Debt securities (including securitized debt), money market instruments (including Triparty REPO, Reverse Repo and equivalent) - (0% to 100%).



Investment Framework ^

Equity: Invest in flexi-cap, large-cap supported by a Business Management Valuation model.

Arbitrage: Balancing asset class, enables equity taxation, and aims to reduce fund volatility.

Debt: Focuses on high-quality, view-driven allocation to provide stability and act as a portfolio anchor.



Why Mirae Asset Balanced Advantage Fund?

- The fund follows a fundamental approach to assess equity market valuations at any given point of time to ascertain the desired net equity position of the fund.
- The fund therefore endeavors to provide an optimum equity market participation for an investor. The net equity and arbitrage position exposure helps to achieve equity capital gains taxation for the investor at all points of time. The debt exposure endeavors to provide an income approach to the fund.
- The fund attempts to provide a risk-adjusted return experience while smoothing volatility by actively managing the net equity position in the fund.

Fund Managers



Equity Portion

Mr. Harshad Borawake

(Since August 11, 2022)



Debt Portion

Mr. Basant Bafna

(Since December 27, 2025)

Fund Inception	Category	Benchmark	Net AUM (₹ Cr.)
11 th August 2022	Balanced Advantage	Nifty 50 Hybrid Composite Debt 50:50 Index	2109.29
Goal	Ideal Investment Horizon	Risk Profile	AAUM (₹ Cr.)
 Wealth Creation	 3+ Years	 Very High	 2142.04

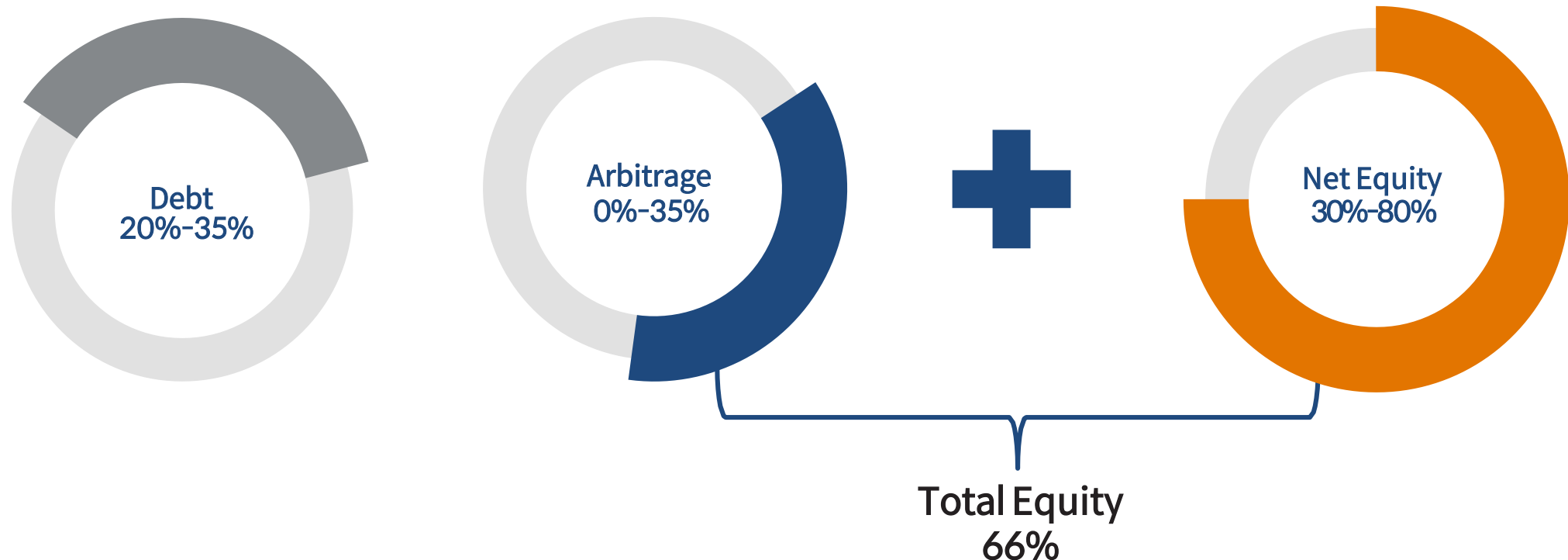
Source: Internal and AceMF, September 30, 2026, 2026.

^The investment Framework stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document of the scheme. For detailed AAUM disclosure, please visit: [https://www.miraeassetmf.co.in/docs/default-source/other-disclosure/average-assets-under-management-\(aaum\)-disclosure-\(monthly\)-september-2026.xlsx](https://www.miraeassetmf.co.in/docs/default-source/other-disclosure/average-assets-under-management-(aaum)-disclosure-(monthly)-september-2026.xlsx)

* Pursuant to notice cum addendum no. 73/2026, the scheme's Investments in Fund has changed effective August 25, 2026.

Investment Framework*

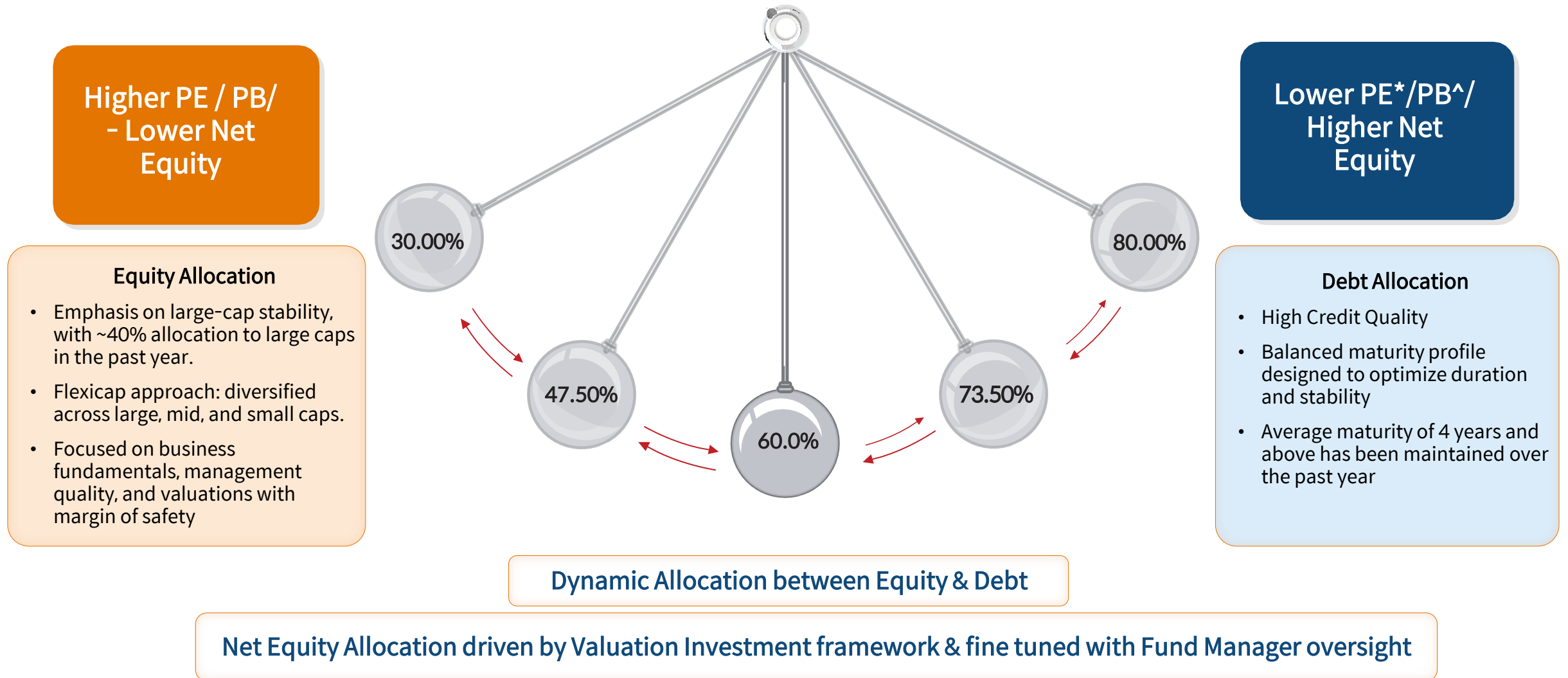
- Dynamic Asset Allocation fund aims at generating equity-like returns with lower volatility
- The fund framework allows it to invest in three asset classes – Equity, Debt and Arbitrage. Where, based on a pre-defined asset allocation model, the allocation varies between Equity and Debt.
- Given the equity taxation, the fund needs to keep equity investment (Equity + Arbitrage) at 66%. The net equity range, as per our model, can be between 30% to 80%, arbitrage between 0% to 35% and debt can be between 20% to 35%.



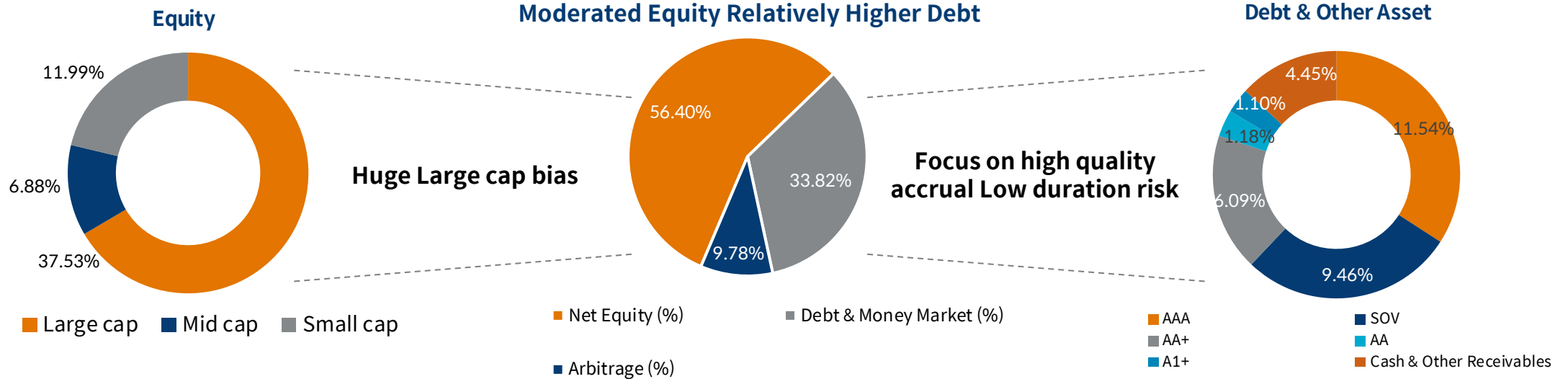
*This is the current investment framework which may or may not change in the future these are based on the Fund Manager's outlook in accordance with the Scheme strategy

Source: Internal Above data as on September 30, 2026, 2026. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf_sept2026.xlsx

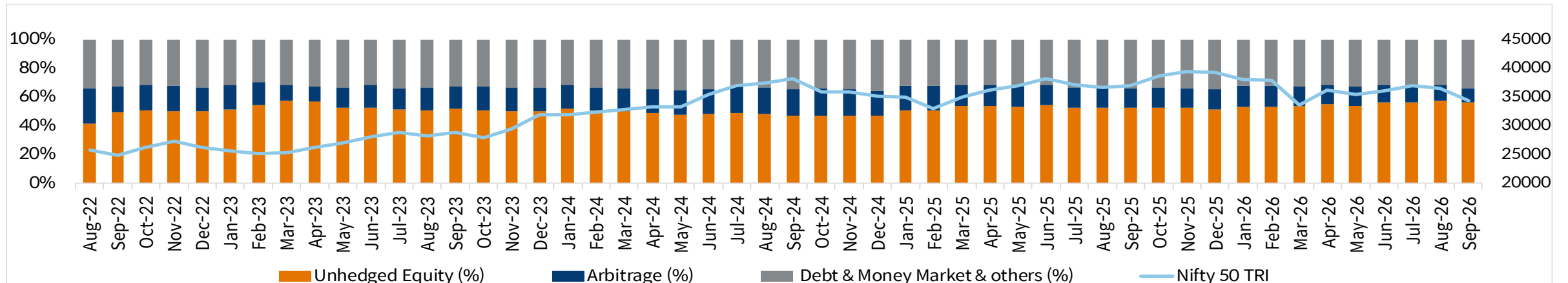
Investment Framework



Current Fund Positioning



Historic Trend of Asset Allocation

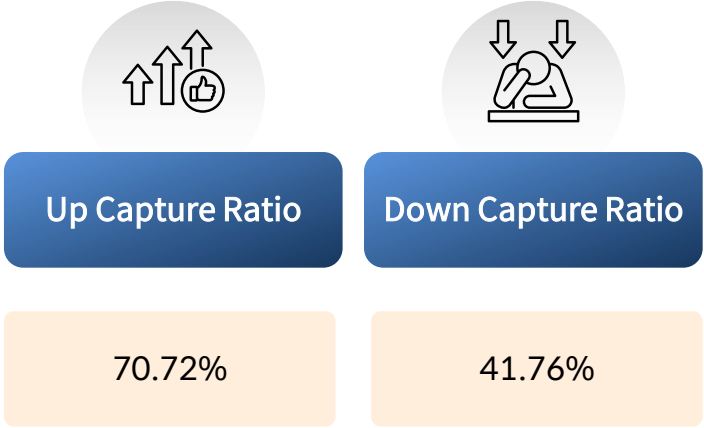
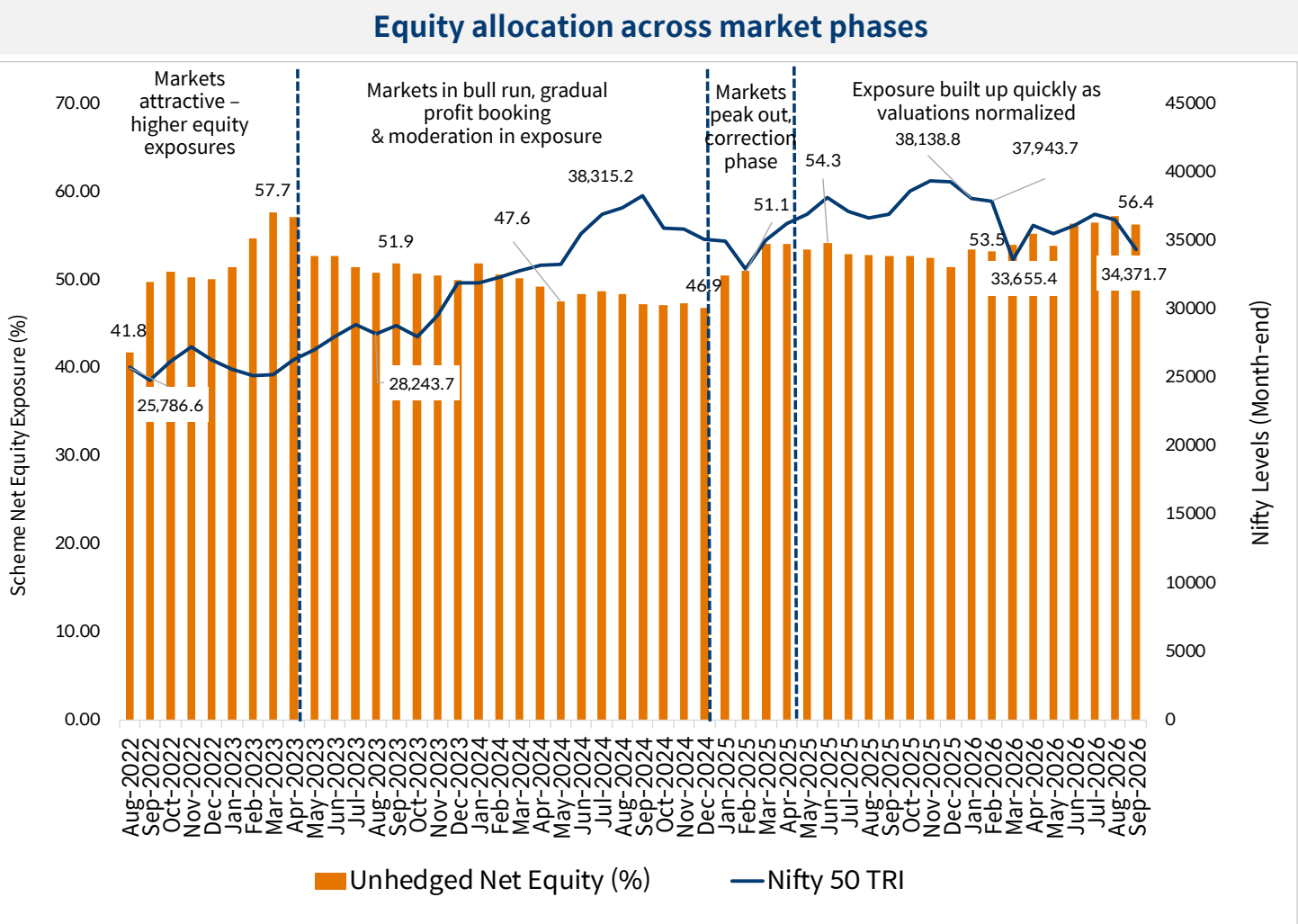


Portfolios may or may not change. This is the current investment framework which may change in future without prior notice.

Source: Internal; Above data as on September 30, 2026, 2026. *Portfolios may or may not change. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf_sept2026.xlsx

Pursuant to Clause 3.9 of Part IV of the SEBI Master Circular dated March 20, 2026, the universe of 'Large Cap' shall consist of the top 100 entities, 'Mid Cap' shall consist of the 101st to 250th entities, and 'Small Cap' shall consist of the 251st and onwards entities in terms of full market capitalization.

Equity– Active & Efficient(net) Allocation to Address Rising Macro Risk



Since Inception Avg Net Equity (%): 51.79

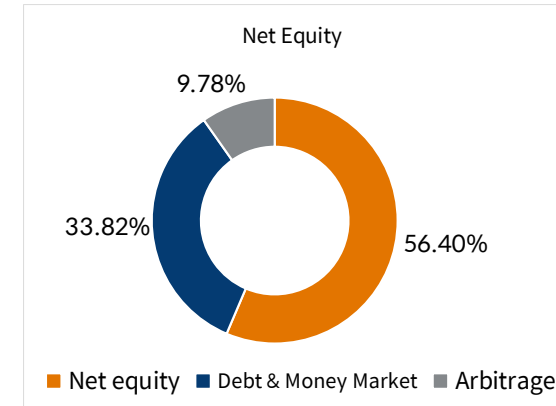
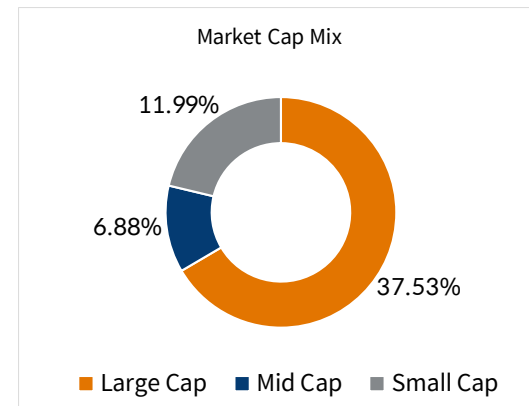
Since its launch, the fund has seen longer periods managing market risk.

Despite relatively low Avg Equity exposure, it has captured ~71% of upside while protecting against 42% of downside.

Source: AceMF. For their standard disclaimer, please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf_sept2026.xlsx
Net equity levels are as of month-ends. The portfolio is subject to changes within the provisions of the Scheme Information Document of the scheme. Please refer to the SID for investment pattern, strategy & risk factors. Data as on September 30, 2026, 2026.

Outlook on the Equity Parameters of the Fund

- Amid recent volatility and geopolitical uncertainty, we raised equity weights by ~4%, in line with our internal model.
- 4QFY26 earnings beat expectations, though higher energy prices may pressure margins in 1QFY27. As markets recovered from mid-May 2026, we marginally trimmed our equity position.
- Earnings in the last two quarters beat prior periods as policy and monetary reforms revive consumption, notably in Auto and high-ticket consumer products.
- Beyond near-term disruption from higher energy prices and a weaker expected monsoon, we see growth momentum resuming in 2HFY27.
- Despite flexibility on market-cap allocation, the fund profile keeps us large-cap biased with a mix of growth and value. Large-cap share is currently higher on relatively attractive valuations.

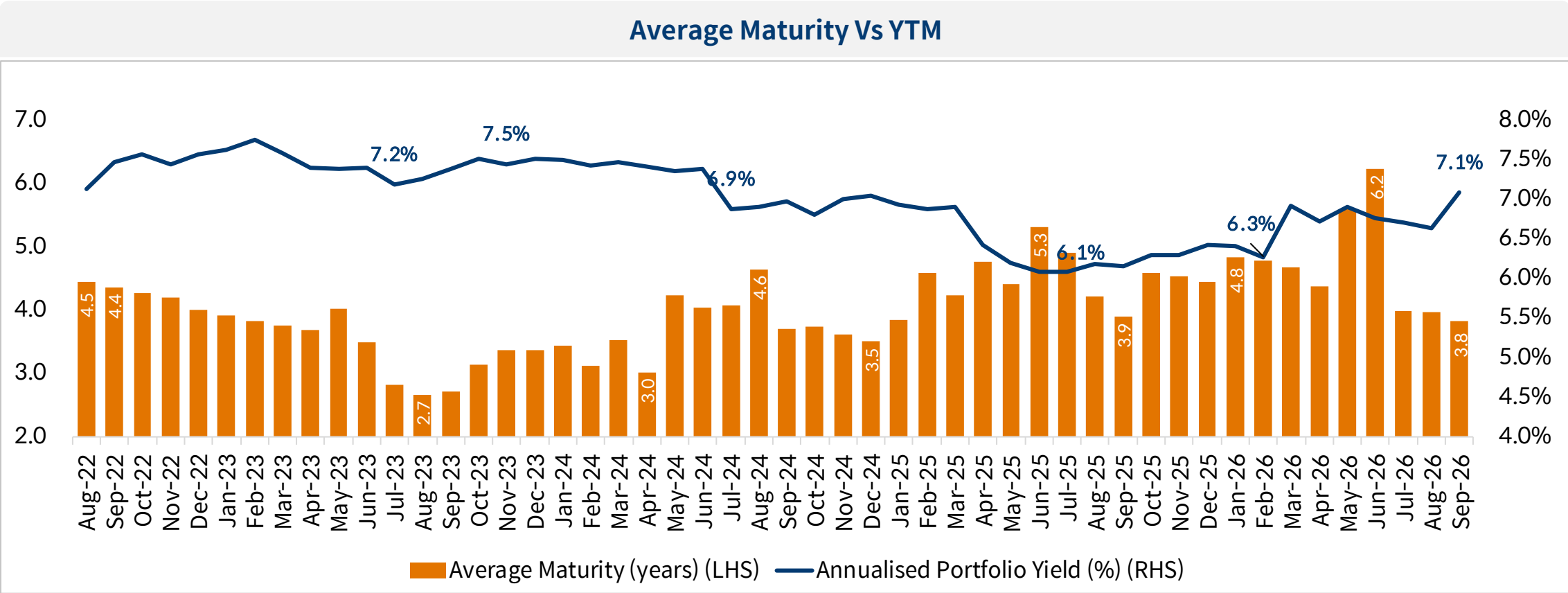


Sectors	OW/UW Aug-26	OW/UW Sep-26
Pharmaceuticals & Biotechnology	4.47%	4.50%
Auto Components	2.01%	2.01%
Capital Markets	2.55%	1.99%
Electrical Equipment	1.62%	1.65%
Consumer Durables	1.66%	1.42%
Banks	0.14%	-0.49%
Petroleum Products	-0.48%	-0.51%
Construction	-0.99%	-0.99%
IT - Software	-1.73%	-1.49%
Diversified FMCG	-1.48%	-1.55%

Past performance may or may not be sustained in future. Source: Internal, ACEMF; Above data as on September 30, 2026, 2026. *Portfolios may or may not change.

For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf_sept2026.xlsx. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s). Pursuant to Clause 3.9 of Part IV of the SEBI Master Circular dated March 20, 2026, the universe of 'Large Cap' shall consist of the top 100 entities, 'Mid Cap' shall consist of the 101st to 250th entities, and 'Small Cap' shall consist of the 251st and onwards entities in terms of full market capitalization.

Dynamically Managed Debt Allocation

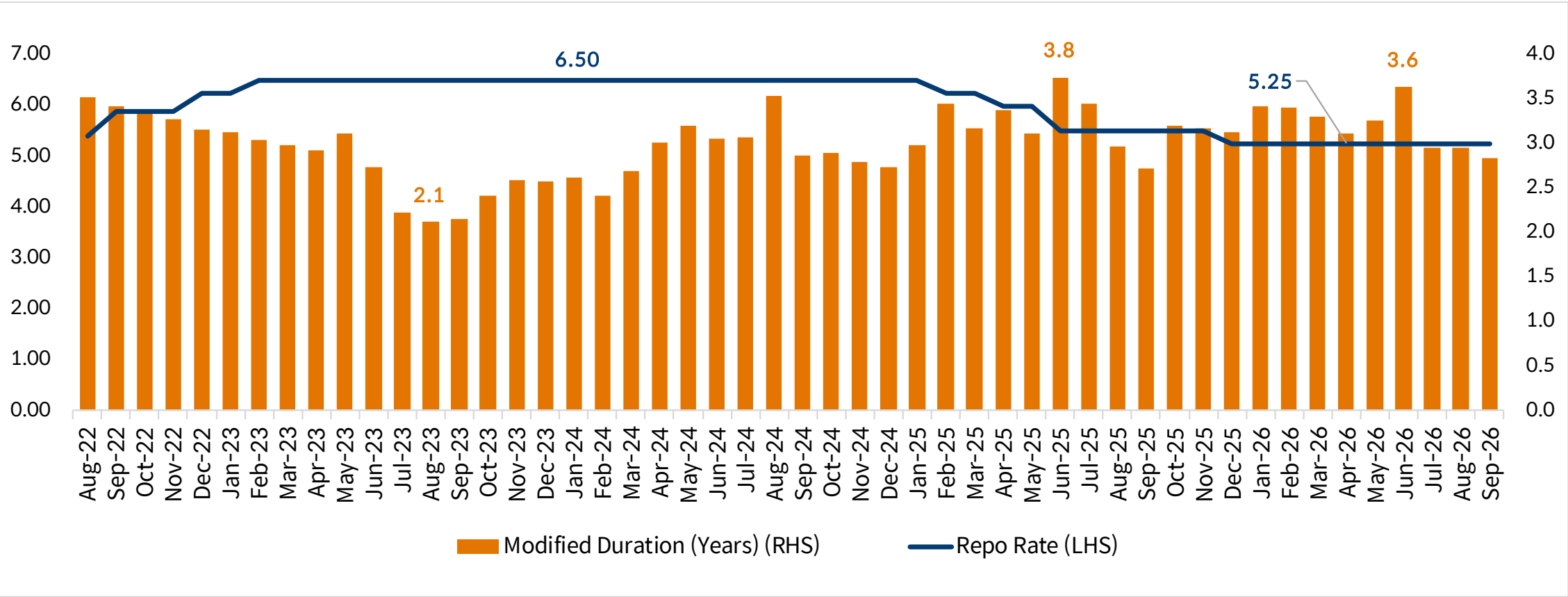


The average maturity of the fund is dynamically managed basis the interest rate outlook which has positively impacted the fund

Source: Internal, ACEMF; Above data as on September 30, 2026, 2026. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf_sept2026.xlsx
The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

Modified Duration Management

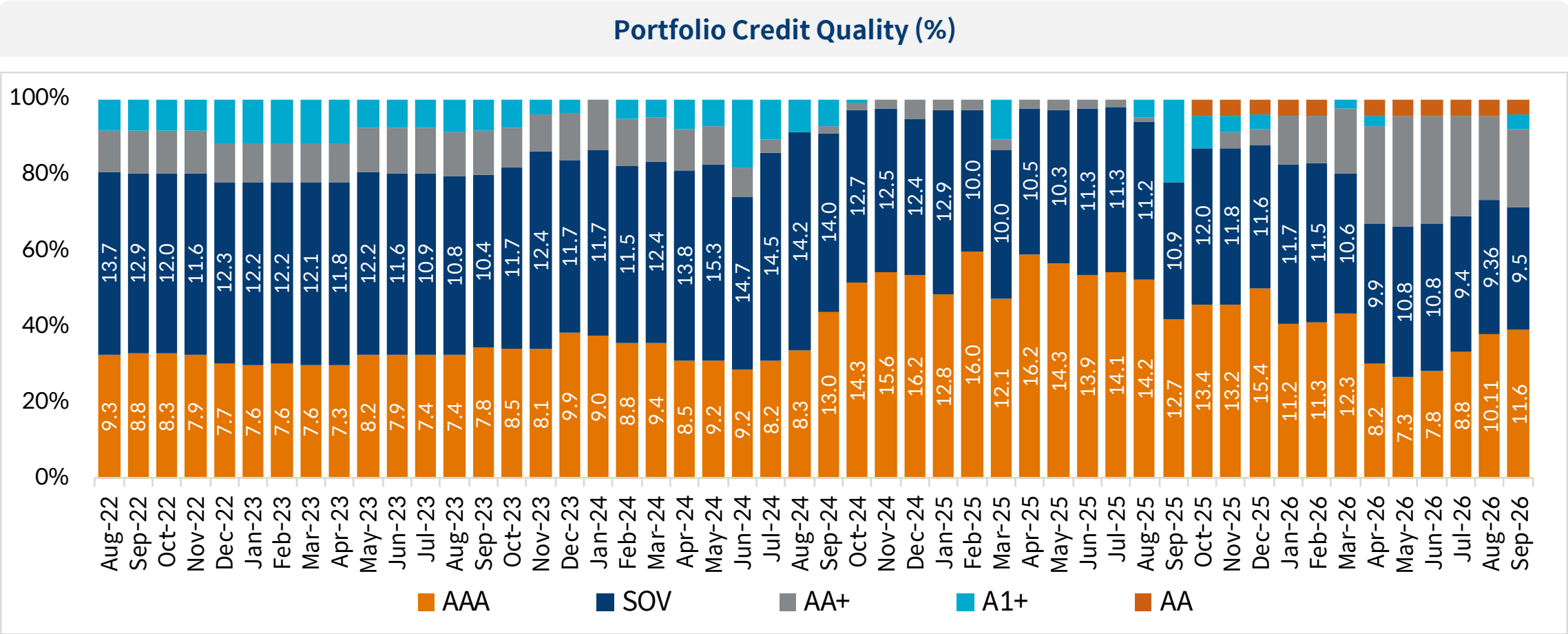
Repo Vs Modified Duration



The Modified Duration of the fund is actively managed per the prevailing market scenarios

Source: RBI, Internal, ACEMF; Above data as on September 30, 2026, 2026. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf_sept2026.xlsx
The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

Rating Profile



Credit quality is dynamically managed to optimize yield in the current market scenario

Source: Internal, ACEMF; Above data as on September 30, 2026, 2026. For complete portfolio of the scheme please visit https://www.miraeassetmf.co.in/docs/default-source/portfolios/mabaf_sept2026.xlsx
The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

Outlook on the Debt Levels of the Fund

- Debt holdings are a mix of government securities, high-quality corporate bonds and certificates of deposit.
- The debt component is largely buy-and-hold, adjusted periodically for significant shifts in interest-rate expectations.
- RBI held the repo rate unchanged while announcing measures to attract foreign flows amid a pressured currency. These measures would be able to potentially draw up to USD 100 billion. Owing to this, calls for a rate hike to defend the currency have abated.
- Post-policy, benchmark yields fell ~15 bps and 3-5 year corporate bonds ~35-40 bps.
- Policy measures are expected to boost index-inclusion prospects, improve system liquidity while reducing PSU supply. Our duration outlook stays positive.
- Accordingly, the fund's duration was increased ahead of the RBI policy.
- Positioning stays focused on 2-5 year corporate bonds, with tactical allocations to government securities.

Past performance may or may not be sustained in future
Source: Internal, ACEMF; Above data as on September 30, 2026, 2026.



Debt Instruments

Corporate Bond
Government Bond
State Government Bond
Commercial Paper
Cash & Other Receivables



Weight %

18.81%
8.35%
1.11%
1.10%
4.45%

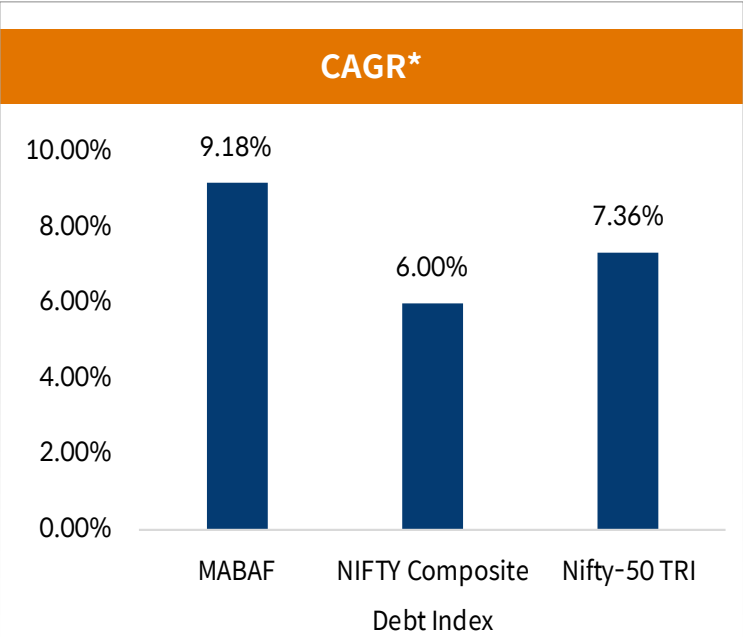
Quantitative : Debt

Weighted Average Maturity (Yrs)	3.82
Modified Duration (Yrs)	2.84
Macaulay Duration (Yrs)	2.99
Yield To Maturity	7.09%
Unhedged Equity	56.40%
Hedged Equity	9.78%

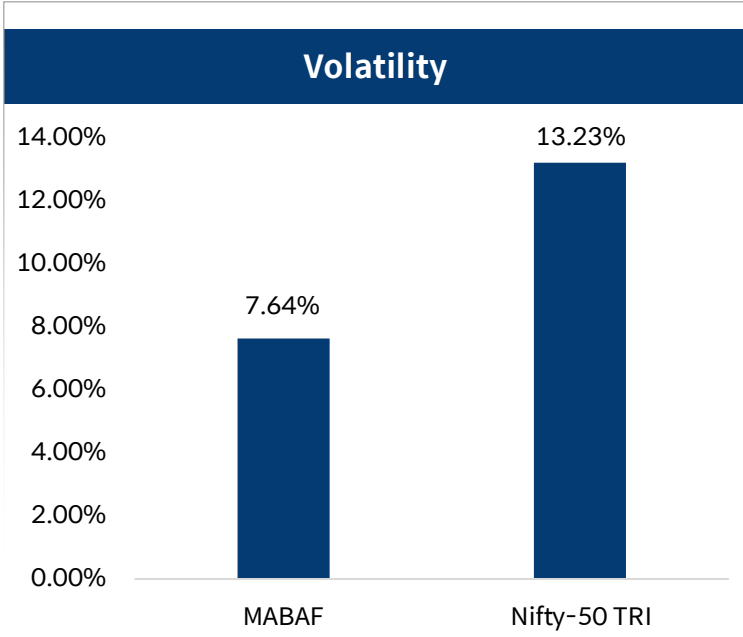
Performance Metrics

Focus on Risk Management & Performance Consistency

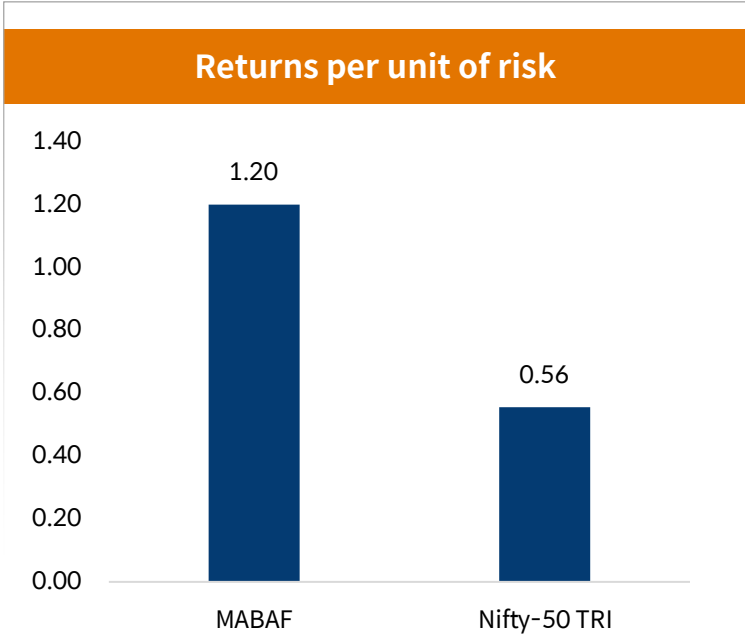
Fund strategy focused on true to label, dynamically managed asset allocation framework powered by research and a conservative ethos to money management.



MABAF has delivered 9.18% CAGR since inception, lower than pure equity but still beating benchmark.



Std Dev is materially lower vs Nifty 50 TRI.



Risk-Adjusted Return Advantage – Higher return per unit of risk vs pure equity benchmark.

Past performance may or may not be sustained in future
Source: Internal, ACEMF; Above data as on September 30, 2026, 2026. *CAGR – Compound Annual Growth Rate

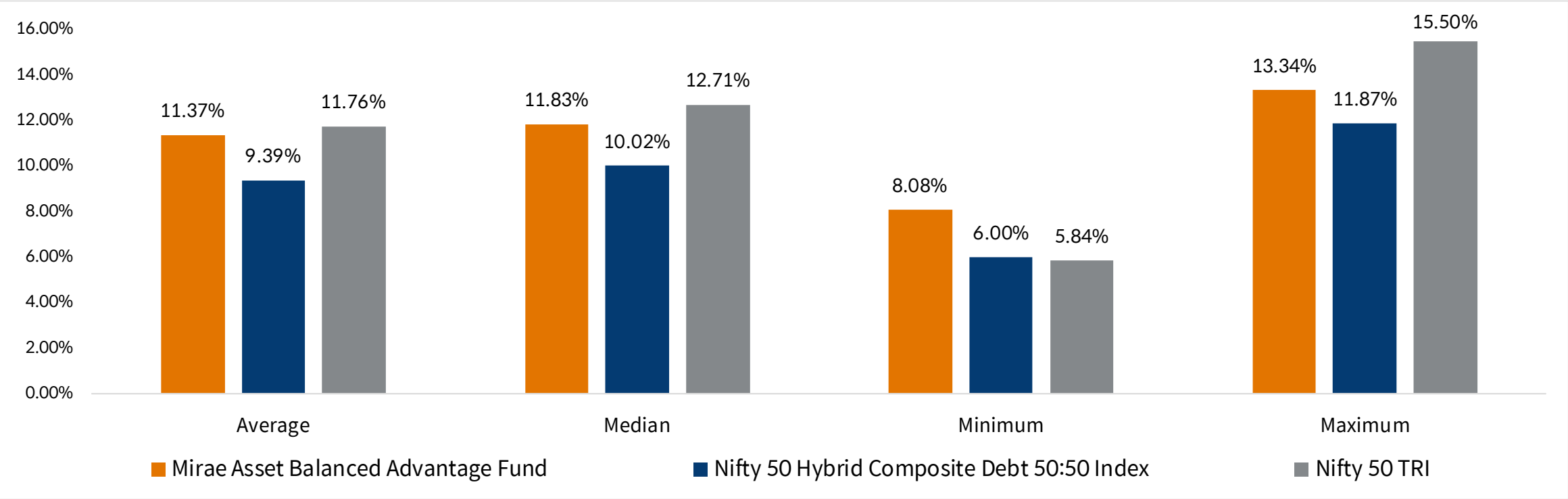
Risk Adjusted Return Comparison

 Risk Adjusted Return	 Mirae Asset Balanced Advantage Fund	 Equity (Nifty 50 TRI)	 Debt (Nifty Composite Debt Index)
A. CAGR Since Inception	9.2%	7.4%	6.0%
B. Volatility (Standard Deviation)	7.6%	13.2%	2.3%
Return per unit of Risk (A/B)	1.20	0.56	2.60
Equity like returns with Lower volatility & Improved Risk Adjusted Returns			

Past performance may or may not be sustained in future
Source : Internal Calculation & ACEMF Data as on September 30, 2026, 2026. **Past Performance may or may not be sustained in future.**
Different Plans under the scheme have different expense structure. The reference and details provided here in are of Regular Plan - Growth Option.

Rolling Returns – Since Inception

Average 3-year rolling returns have been 11.37% p.a. compared to 9.39% p.a. for the benchmark. Fund has captured a large part of equity returns through its lifetime while protecting erosion of performance during stress.



Past performance may or may not be sustained in future
Source: Internal, ACEMF; Above data as on September 30, 2026, 2026.

Post Tax Returns Calculation

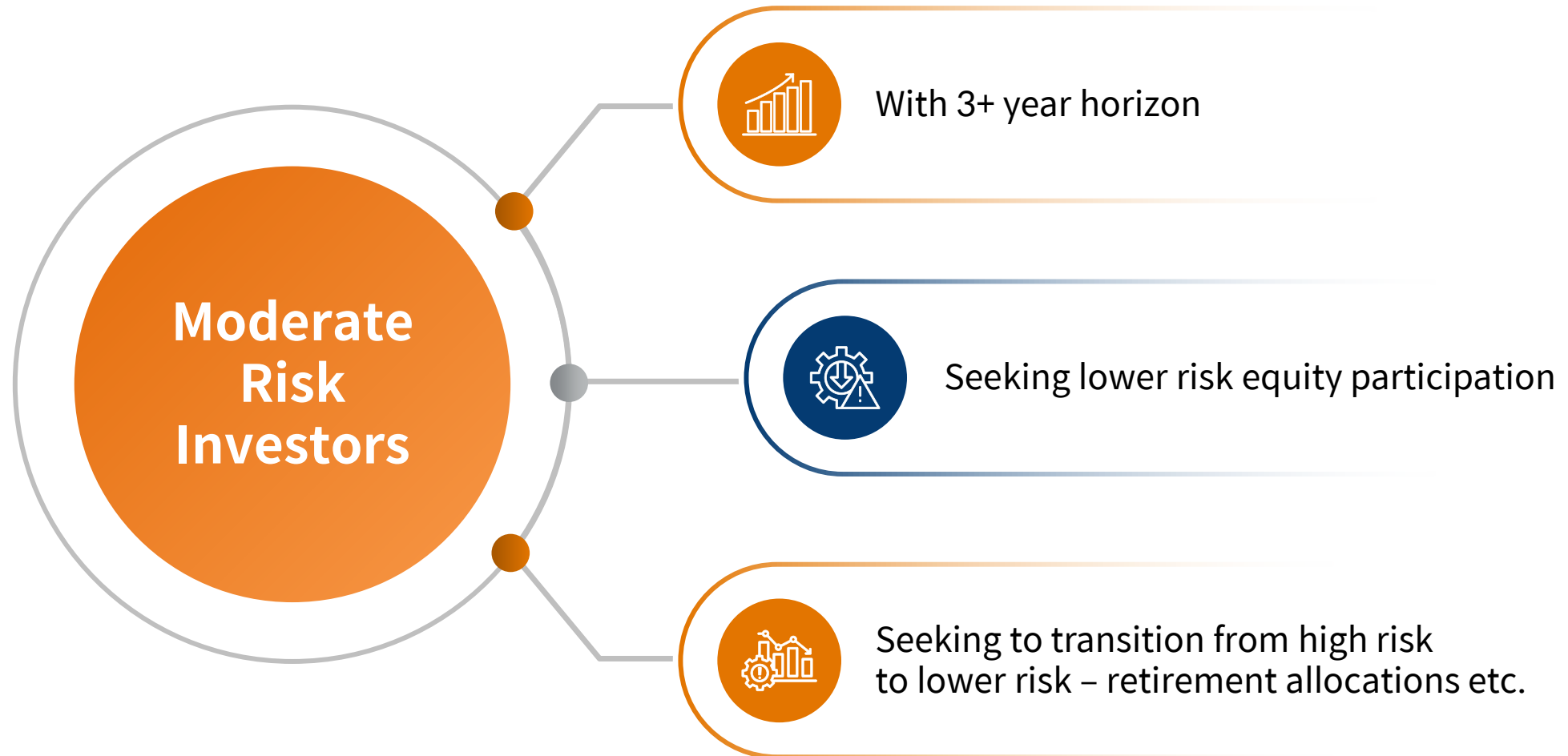
Parameters	1 Year	2 Year	3 Year
Mirae Asset Balanced Advantage Fund			
Investment Amount (₹)	1,00,000	1,00,000	1,00,000
Avg rolling returns of the fund since inception	11.55%	11.22%	11.37%
Value of Investment (₹)	1,11,550.00	1,23,698.88	1,38,135.29
Tax rates	20%	12.50%	12.50%
Capital Gains (Taxable Amount) (₹)	11,550.00	23,698.88	38,135.29
Tax Paid (₹)	2,310.00	2,962.36	4,766.91
Post Tax Value of Investment (₹)	1,09,240.00	1,20,736.52	1,33,368.38
Traditional Savings Instruments			
Investment Amount (₹)	1,00,000	1,00,000	1,00,000
Prevailing Traditional Investment Rates	6.25%	6.45%	6.30%
Value of Investment (₹)	1,06,250.00	1,13,316.03	1,20,115.70
Capital Gains (Taxable Amount) (₹)	6,250.00	13,316.03	20,115.70
Tax rates	30%	30%	30%
Tax Paid (₹)	1,875.00	3,994.81	6,034.71
Post Tax Value of Investment (₹)	1,04,375.00	1,09,321.22	1,14,080.99

Past performance may or may not be sustained in future

Source: Internal, ACEMF; Above data as on September 30, 2026, 2026. For illustration purpose

SBI Data as on July 22, 2026. For more details, please visit: <https://sbi.bank.in/web/interest-rates/deposit-rates/retail-domestic-term-deposits>

Who is this Fund For?



Why Invest in Mirae Asset Balanced Advantage Fund?

Mirae BAF = Framework-driven,
risk-aware equity participation



Fund that thrives on cyclical volatility
& protects from event-based volatility



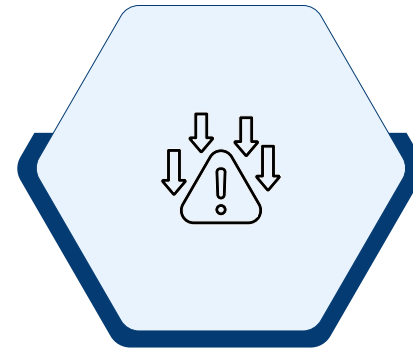
Tax efficiency



Built to create and preserve
wealth across cycles



All weather friend for portfolio – Reduce risk in Falling
Markets while Participating fully in Rising markets



Framework Driven

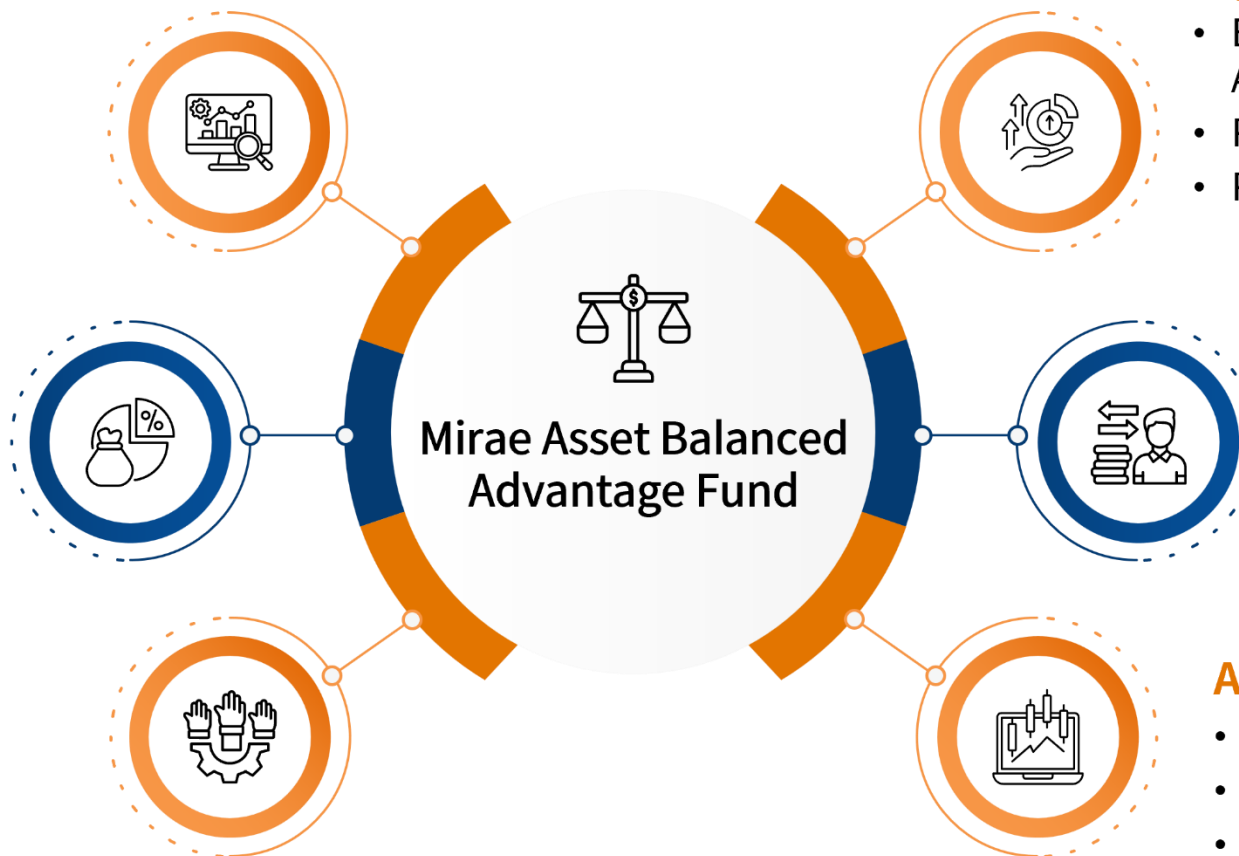
- Lower PE Based
- Higher PB Based
- View based Flexibility to FM

Allocation

- Net Equity based on valuations
- Closely tracks Nifty 50 TRI
- Smoothens Volatility

Participation

- Seeks to protect downside
- Aims to provide effective upside participation
- Aims to provide risk adjusted performance



Equity

- Business Management Valuations Approach
- Proposed Flexi Cap Strategy
- Prefer Large Cap Bias

Debt

- Buy and Hold
- Acts as anchoring element
- Proposed Active Interest & Duration call

Arbitrage

- Balancing asset class
- Enables equity taxation
- Aims to reduce fund volatility

Scheme Performance

 Performance Report

(An open-ended dynamic asset allocation investing in debt and equity instrument only)

Period	Mirae Asset Balanced Advantage Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	2.35%	-2.65%	-7.09%
Last 3 Years	8.31%	6.04%	6.05%
Since Inception	9.18%	6.86%	7.36%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,387	13,160	13,415
NAV as on 30 th Sep 2026	₹14.387		
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 15,696.250 and Nifty 50 Index (TRI) 34,371.660		
Allotment Date	11 th August 2022		
Scheme Benchmark	*Nifty 50 Hybrid Composite Debt 50:50 Index		
Additional Benchmark	**Nifty 50 Index (TRI)		

Fund Managers : Mr. Harshad Borawake (Equity portion) (since August 11, 2022). Mr. Basant Bafna (Debt portion) (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Past Performance may or may not be sustained in future.

Source: Internal Calculation & ACEMF, Data as on September 30, 2026, 2026.
Note: 1. Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.
For computation of since inception returns (%) the allotment NAV has been taken as ₹10.00.
The performance of other funds managed by the same fund manager is given on slide No. 35, 36, 37, 38.

SIP Report Card

Period	Since Inception	3 Years	1 Year
Total Amount Invested (in Rs.)	4,90,000	3,60,000	1,20,000
MKT Value as on 30 th Sep 2026 (in Rs.)	5,66,635	3,86,432	1,19,901
Fund Return ^{&} (%)	7.07	4.66	-0.15
Benchmark Return ^{&} (%)	4.06	1.42	-6.41
Add. Benchmark Return ^{&} (%)	2.93	-1.43	-13.60

[&] The SIP returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month.

Past Performance may or may not be sustained in future.

Data as on September 30, 2026, 2026.; Source: Internal Calculation & ACEMF
The above table shows performance since inception for Mirae Asset Balanced Advantage Fund- Regular Plan - Growth Option.
Scheme Benchmark – Nifty 50 Hybrid Composite Debt 50:50 Index, Additional Benchmark - Nifty 50 Index (TRI)
For computation of since inception returns (%) the allotment NAV has been taken as ₹ 10.00.
& The SIP returns are calculated by XIRR approach assuming investment of ₹ 10,000/- on the 1st working day of every month.
For performance in SEBI format, refer to slide 33.

Performance of other funds managed by same Fund Managers

Mirae Asset Ultra Short to Short Term Fund (Erst while known as Mirae Asset Low Duration Fund) - Fund Managers - Mr. Basant Bafna (An open-ended debt scheme investing in instruments with Macaulay duration of the portfolio between 6 months and 12 months. A moderate interest rate risk and moderate credit risk.)				
Period	Mirae Asset Ultra Short to Short Term Fund	Scheme Benchmark*	Additional Benchmark**	
Last 1 Year	5.59%	6.31%	1.33%	
Last 3 Years	6.73%	7.09%	6.17%	
Last 5 Years	5.96%	6.35%	4.88%	
Last 10 Years	5.87%	6.46%	5.52%	
Since Inception	6.40%	7.21%	6.38%	
Value of Rs. 10000 invested (in Rs.) Since Inception	24,239.77	26,992.34	24,167.74	
NAV as on 30 th Sep 2026	₹2,423.9775			
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 5,817.8200 and Crisil 10 yr Gilt index is 5,211.8457			
Allotment Date	26 th June 2012			
Scheme Benchmark	*Nifty Low Duration Debt Index A-I			
Additional Benchmark	**Crisil 10 yr Gilt index			
Fund Managers : Mr. Basant Bafna (since February 01, 2024) Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable Inception date of Mirae Asset Ultra Short to Short Term Fund is March 05 2008, however since inception returns are calculated from June 26, 2012 as there were no investors in the interim period in the institutional plan.				
Mirae Asset Dynamic Term Fund (Erst while known as Mirae Asset Dynamic Bond Fund) - Fund Managers - Mr. Basant Bafna (An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively high credit risk.)				
Period	Mirae Asset Dynamic Term Fund	Scheme Benchmark*	Scheme Benchmark * (Tier2)	Additional Benchmark**
Last 1 Year	3.28%	2.86%	6.13%	1.33%
Last 3 Years	5.83%	6.22%	7.53%	6.17%
Last 5 Years	4.72%	5.33%	6.22%	4.88%
Since Inception	5.68%	6.68%	NA	5.45%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,927.70	18,507.52	NA	16,574.17
NAV as on 30 th Sep 2026	₹16.9277			
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 6,064.4618 / 1,354.7600 and Crisil 10 yr Gilt index is 5,211.8457			
Allotment Date	24 th March 2017			
Scheme Benchmark	*Tier-1-CRISIL Dynamic Bond A-III Index *Tier-2-Nifty PSU Bond Plus SDL April 2027 50:50 Index			
Additional Benchmark	**Crisil 10 yr Gilt index			
Fund Managers : Mr. Basant Bafna (since December 27, 2025) Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable				

Past Performance may or may not be sustained in future.

Source : Internal Calculation & ACEMF, as on September 30, 2026, 2026.

Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan- Growth Option. Latest available NAV has been taken for return calculation wherever applicable. For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Ultra Short to Short Term Fund & Mirae Asset Ultra Short-Term Fund and ₹10.00 for all other schemes.

Performance of other funds managed by same Fund Managers

Mirae Asset Short Term Fund (Erst while known as Mirae Asset Short Duration Fund) - Fund Managers - Mr. Basant Bafna (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. A relatively high interest rate risk and moderate credit risk.)			
Period	Mirae Asset Short Term Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.05%	5.17%	1.33%
Last 3 Years	6.38%	7.07%	6.17%
Last 5 Years	5.51%	6.14%	4.88%
Since Inception	6.12%	6.82%	6.18%
Value of Rs. 10000 invested (in Rs.) Since Inception	16,612.20	17,576.10	16,691.45
NAV as on 30 th Sep 2026	₹16.6122		
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 5,366.5352 and Crisil 10 yr Gilt index is 5,211.8457		
Allotment Date	16 th March 2018		
Scheme Benchmark	*CRISIL Short Duration Debt A-II Index		
Additional Benchmark	**Crisil 10 yr Gilt index		
Fund Managers : Mr. Basant Bafna (since January 16, 2023) Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable			

Mirae Asset Ultra Short-Term Fund (Erst while known as Mirae Asset Ultra Short Duration Fund) – Fund Managers – Mr. Basant Bafna (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. A relatively low interest rate risk and moderate credit risk.)			
Period	Mirae Asset Ultra Short-Term Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	6.40%	6.67%	4.01%
Last 3 Years	7.14%	7.20%	6.14%
Last 5 Years	6.46%	6.59%	5.66%
Since Inception	5.97%	6.10%	5.34%
Value of Rs. 10000 invested (in Rs.) Since Inception	14,147.18	14,253.92	13,650.48
NAV as on 30 th Sep 2026	₹1,414.7181		
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 5,926.5800 and Crisil 1 Year T-bill is 8,190.0747		
Allotment Date	7 th October 2020		
Scheme Benchmark	*Nifty Ultra Short Duration Debt Index A-I		
Additional Benchmark	**Crisil 1 Year T-bill		
Fund Managers : Mr. Basant Bafna (since January 16, 2023) Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable			

Past Performance may or may not be sustained in future.

Source : Internal Calculation & ACEMF, September 30, 2026, 2026.

Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan- Growth Option. Latest available NAV has been taken for return calculation wherever applicable. For computation of since inception returns (%) the allotment NAV has been taken as ₹1000.00 for Mirae Asset Ultra Short to Short Term Fund & Mirae Asset Ultra Short-Term Fund and ₹10.00 for all other schemes.

Performance of other funds managed by same Fund Managers

Mirae Asset Aggressive Hybrid Fund - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera and Mr. Basant Bafna (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)

Period	Mirae Asset Aggressive Hybrid Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	1.24%	-0.92%	-8.74%
Last 3 Years	9.04%	8.10%	4.46%
Last 5 Years	8.02%	7.57%	5.43%
Last 10 Years	11.32%	10.82%	11.35%
Since Inception	11.08%	10.57%	10.36%
Value of Rs. 10000 invested (in Rs.) Since Inception	32,385.00	30,768.70	30,116.64
NAV as on 30 th Sep 2026	₹32.385		
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 20,416.272 and BSE Sensex (TRI) is 1,14,758.367		
Allotment Date	29 th July 2015		
Scheme Benchmark	*CRISIL Hybrid 35+65 - Aggressive Index		
Additional Benchmark	**BSE Sensex (TRI)		

Fund Managers : Mr. Harshad Borawake (Equity Portion) (Since April 01, 2020), Mr. Vrijesh Kasera (Equity Portion) (Since April 01, 2020), Mr. Basant Bafna (Debt portion) (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Mirae Asset Equity Savings Fund - Fund Managers - Mr. Harshad Borawake, Mr. Vrijesh Kasera, Ms. Bharti Sawant and Mr. Basant Bafna (An open ended scheme investing in equity, arbitrage and debt.)

Period	Mirae Asset Equity Savings Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	3.80%	1.54%	1.33%
Last 3 Years	8.60%	7.05%	6.17%
Last 5 Years	7.74%	6.62%	4.88%
Since Inception	10.03%	8.48%	5.94%
Value of Rs. 10000 invested (in Rs.) Since Inception	21,063.00	18,851.24	15,678.19
NAV as on 30 th Sep 2026	₹21.063		
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 6,403.050 and Crisil 10 yr Gilt index is 5,211.846		
Allotment Date	17 th December 2018		
Scheme Benchmark	*Nifty Equity Savings Index		
Additional Benchmark	**Crisil 10 yr Gilt index		

Fund Managers : Mr. Harshad Borawake, Mr. Vrijesh Kasera (Equity portion) (since October 12, 2019), Ms. Bharti Sawant (Equity portion) (since December 28, 2020), Mr. Basant Bafna (Debt portion) (since December 27, 2025)
Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns.
Latest available NAV has been taken for return calculation wherever applicable

Past Performance may or may not be sustained in future.

Source : Internal Calculation & ACEMF, September 30, 2026, 2026.

Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan- Growth Option. Latest available NAV has been taken for return calculation wherever applicable.

Performance of other funds managed by same Fund Managers

Mirae Asset Multi Asset Allocation Fund – Fund Managers – Mr. Harshad Borawake, Mr. Siddharth Srivastava, Mr. Ritesh Patel and Mr. Basant Bafna (An open-ended scheme investing in Equity, Debt and Commodities.)			
Period	Mirae Asset Multi Asset Allocation Fund	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	7.15%	3.66%	-8.74%
Since Inception	11.14%	9.33%	1.62%
Value of Rs. 10000 invested (in Rs.) Since Inception	13,253.00	12,685.44	10,437.54
NAV as on 30 th Sep 2026	₹13.253		
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 126.854 and BSE Sensex (TRI) is 1,14,758.367		
Allotment Date	31 st January 2024		
Scheme Benchmark	*65% Nifty 500 (TRI) + 25% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 2.5% Domestic Price of Silver		
Additional Benchmark	**BSE Sensex (TRI)		
Fund Managers : Mr. Harshad Borawake (Equity portion) (since January 31, 2024), Mr. Siddharth Srivastava (Overseas portion) (since January 31, 2024), Mr. Ritesh Patel (Commodity portion) (since January 31, 2024), Mr. Basant Bafna (Debt portion) (since December 27, 2025) Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable			
Mirae Asset Income plus Arbitrage Active FoF – Fund Managers – Mr. Basant Bafna (An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes.)			
Period	Mirae Asset Income plus Arbitrage Active FoF	Scheme Benchmark*	Additional Benchmark**
Last 1 Year	4.90%	5.74%	1.33%
Since Inception	5.01%	5.69%	0.72%
Value of Rs. 10000 invested (in Rs.) Since Inception	10,626.00	10,711.02	10,089.61
NAV as on 30 th Sep 2026	₹10.626		
Index Value 30 th Sep 2026	Index Value of Scheme Benchmark is 107.110 and Crisil 10 yr Gilt index is 5,211.846		
Allotment Date	4 th July 2025		
Scheme Benchmark	*Nifty Short Duration Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)		
Additional Benchmark	**Crisil 10 yr Gilt index		
Fund Managers : Mr. Basant Bafna (since December 27, 2025) Note: Returns (%) for less than 1 year calculated on simple annualized basis, others are CAGR- Compounded Annualized Growth returns. Latest available NAV has been taken for return calculation wherever applicable			

Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme.

Past Performance may or may not be sustained in future.

Source : Internal Calculation & ACEMF, September 30, 2026, 2026.

Different Plans under the scheme have different expense structure. The reference and details provided herein are of Regular Plan- Growth Option. Latest available NAV has been taken for return calculation wherever applicable.

Product Label, Riskometer

Mirae Asset Balanced Advantage Fund

(An open-ended dynamic asset allocation investing in debt and equity instrument only*)

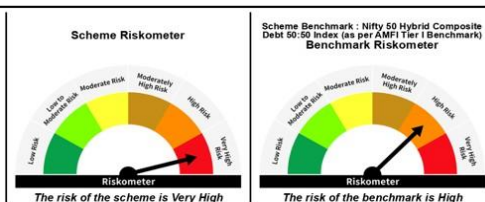
PRODUCT LABELLING

Mirae Asset Balanced Advantage Fund

This product 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 Ultra Short to Short Term Fund#

(An open-ended debt scheme investing in instruments with Macaulay duration of the portfolio between 6 months and 12 months. A moderate interest rate risk and moderate credit risk.®)

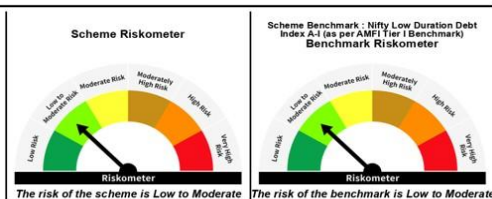
PRODUCT LABELLING

Mirae Asset Ultra Short to Short Term Fund

This product is suitable for investors who are seeking*

- An open-ended ultra short to short term 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 advisors 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. A relatively high interest rate risk and moderate credit risk.®)

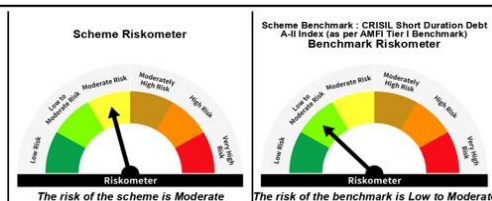
PRODUCT LABELLING

Mirae Asset Short Term Fund

This product 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 InvITS

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



Mirae Asset Dynamic Term Fund#

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

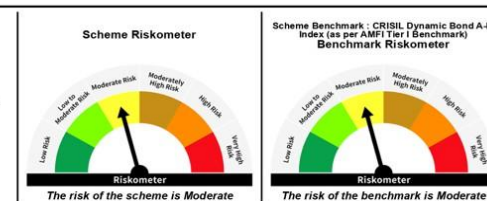
PRODUCT LABELLING

Mirae Asset Dynamic Term Fund

This product 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 Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

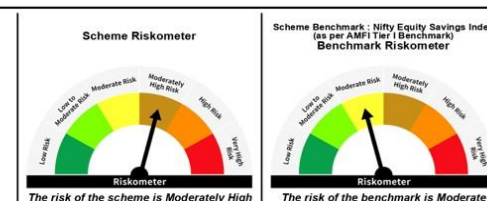
PRODUCT LABELLING

Mirae Asset Equity Savings Fund

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



Mirae Asset Ultra Short-Term 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. A relatively low interest rate risk and moderate credit risk.®)

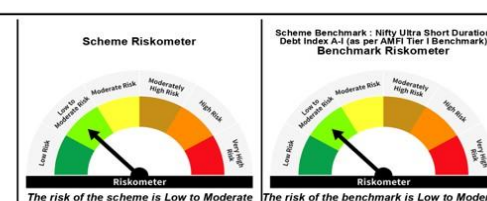
PRODUCT LABELLING

Mirae Asset Ultra Short-Term Fund

This product is suitable for investors who are seeking*

- Income over ultra short term investment horizon
- Investment in debt and money market securities with portfolio Macaulay duration between 3 months to 6 months

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



*Pursuant to notice cum addendum no. 73/2026, Type of the scheme has been changed with effect from August 25, 2026. @ Pursuant to notice cum addendum no. 74/2026, Type of the scheme has been changed with effect from August 25, 2026. # Pursuant to notice cum addendum no. 70/2026, Name of the scheme has been changed with effect from August 25, 2026

Product Label, Riskometer

Mirae Asset Multi Asset Allocation Fund

(An open-ended scheme investing in Equity, Debt and Commodities. *)

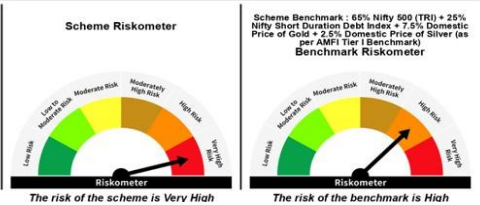
PRODUCT LABELLING

Mirae Asset Multi Asset Allocation Fund

This product is suitable for investors who are seeking*

- To generate long term capital appreciation/income
- Investments in Equity, Debt and Commodities

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



Mirae Asset Aggressive Hybrid Fund

(An open-ended hybrid scheme investing predominantly in equity and equity related instruments. *)

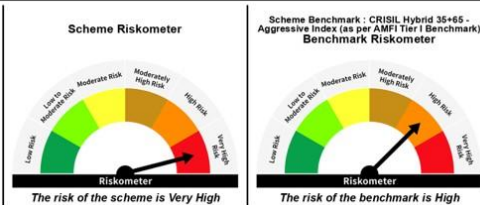
PRODUCT LABELLING

Mirae Asset Aggressive Hybrid Fund

This product 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.



Mirae Asset Income plus Arbitrage Active FoF

(An open-ended fund of funds scheme investing in units of actively managed Debt oriented and arbitrage Mutual Fund schemes)

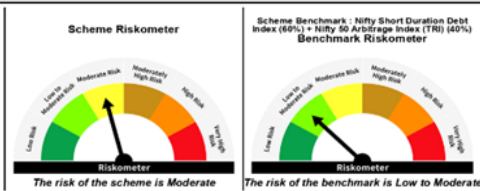
PRODUCT LABELLING

Mirae Asset Income plus Arbitrage Active FoF

This product is suitable for investors who are seeking*

- To generate low volatility returns over short to medium term
- Investments predominantly in units of actively managed Debt oriented and arbitrage Mutual Fund schemes

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



Investors may note that they will bear recurring expenses of the underlying scheme in addition to the expenses of this scheme.

*Pursuant to notice cum addendum no. 73/2026, Type of the scheme has been changed with effect from August 25, 2026.

PRC Matrix

Mirae Asset Ultra Short to Short Term

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 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)			C-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 Ultra 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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Pursuant to notice cum addendum no. 70/2026, Name of the scheme has been changed with effect from August 25, 2026.
The Above PRC displayed is as per the Scheme Information Document (SID).

Disclaimers

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 (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

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

THANK YOU

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