

Mirae Asset Tax Saver Fund (MATSF)

ELSS: An open ended Equity Linked Saving Scheme with lock in period of 3 years and tax benefits

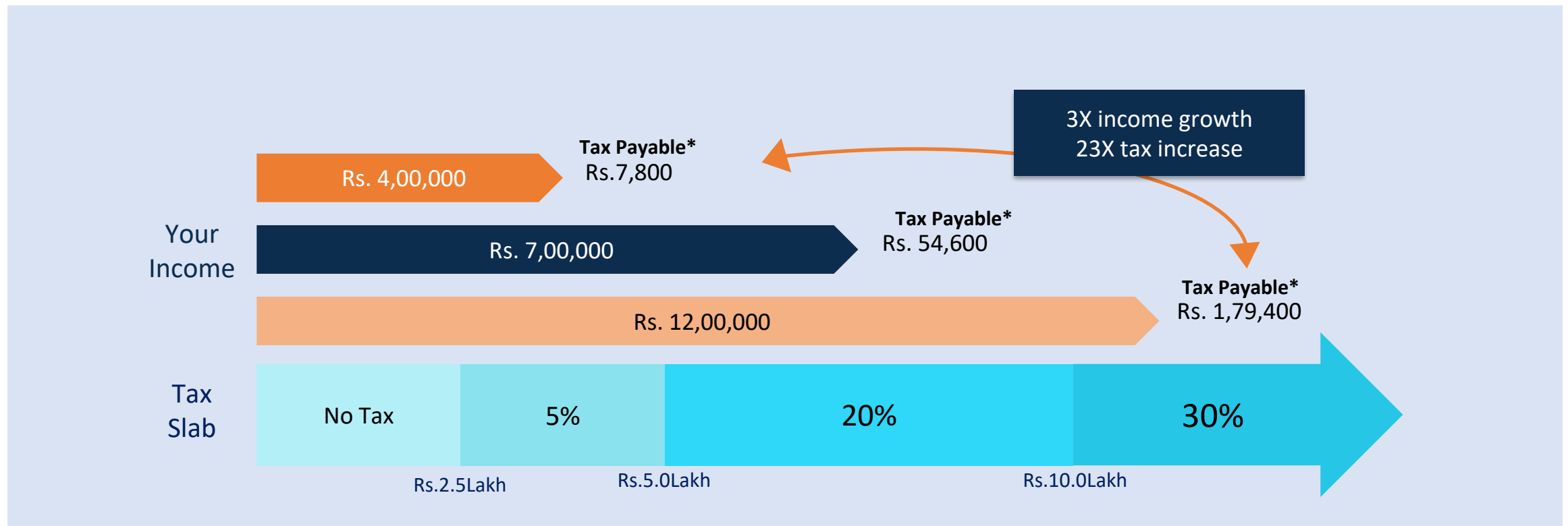
September 2022

Why ELSS (Equity Linked Savings Scheme) ?

Why you need to save Tax?

Your tax payable amount will increase drastically under the progressive tax structure.

Is there any way to manage your tax?



*Illustration purpose only, Calculations based on the tax rate FY19-20 under Section 80C including education cess of 4%. The above illustration is applicable to the investors who have opted for old tax regime.

How can you save Tax?

Investor can increase the non-taxable investment **up to Rs.1,50,000** under Section 80C.

Assuming your annual income is 1,500,000, and by just investing in ELSS you are going to **save Rs.46,800**

Annual Taxable Income (Rs)	Max Amount of ELSS Investment (Rs)	Taxable Income after ELSS Investment (Rs)	Tax Before ELSS Investment (Rs)	Tax after ELSS investment (Rs)	Total Savings (Rs)
2,50,000		1,00,000	-	-	-
5,00,000		3,50,000	13,000	5,200	7,800
10,00,000	- 1,50,000	= 8,50,000	117,000	- 85,800	= 31,200
15,00,000		13,50,000	273,000	226,200	46,800

*Illustration purpose only, Calculations based on the tax rate FY19-20 under Section 80C including education cess of 4%. The above illustration is applicable to the investors who have opted for old tax regime.

Why ELSS? - Short Lock-in Period for Tax Benefit

ELSS offers **potential to wealth creation**
at **lower lock-in period** due to the growth potential of equities

	ELSS	ULIP	PPF	NSC	Tax Saving FD
Lock-in Period	3 Years	5 Years	15 Years	5 Years	5 Years
MIN investment (Rs)	500	Depends on Premium	500	100	1,000
Max Investment for 80C Benefit			Rs 1,50,000		
Yearly Returns (%)	Equity Market Linked	Market Linked	7.1%	6.8%	5% to 7 %

Portfolio Psychographics - Mirae Asset Tax Saver Fund (MATSF)

Investment Framework



Diversified portfolio of strong growth companies at reasonable price.

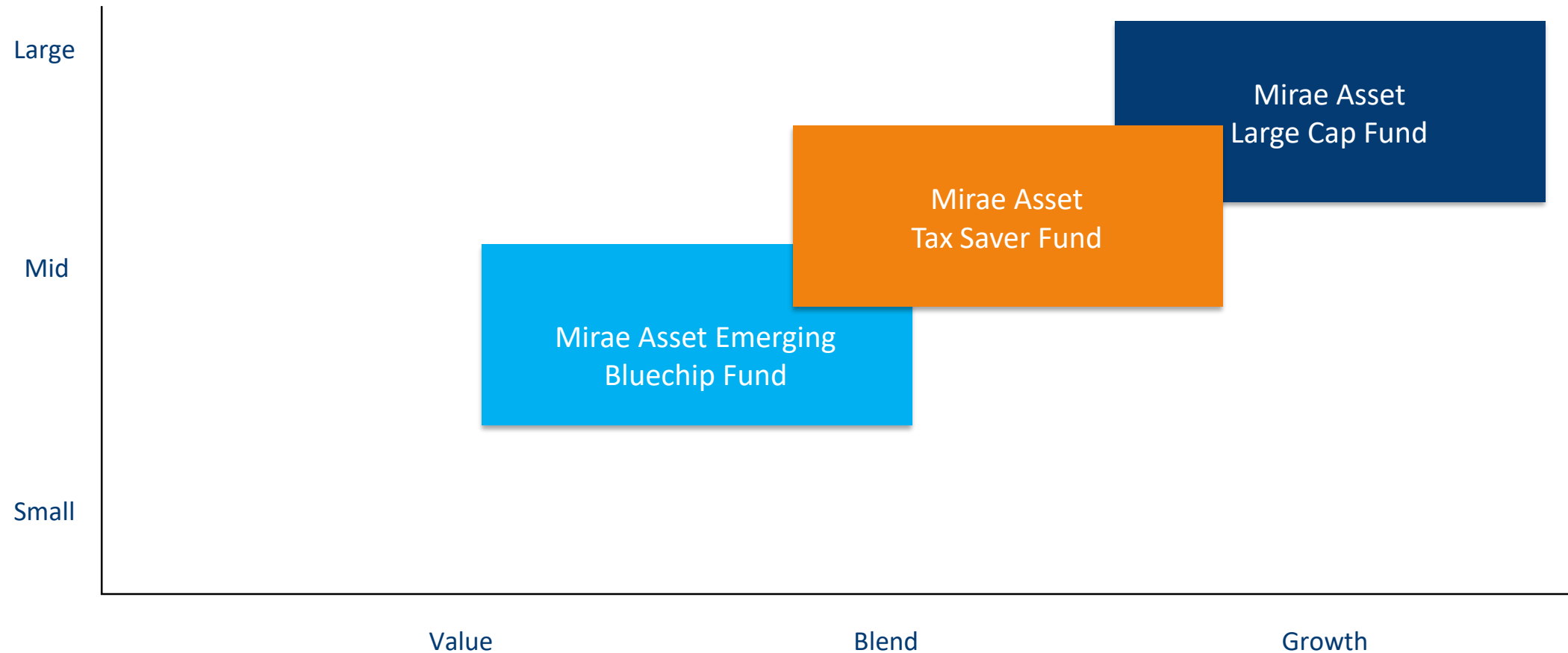


Flexibility to invest across any themes and investment styles.



Portfolio will mostly comprise of companies having a robust business model, enjoying sustainable competitive advantages, and have high return ratios.

Portfolio Strategy



Portfolio will aim to have a blend of investment ideas from **Mirae Asset Large Cap Fund (MALCF)*** and **Mirae Asset Emerging Bluechip Fund (MAEBF)^**

This is the current investment strategy which may change without notice but would be in accordance with the scheme documents. *Large Cap Fund An open ended equity scheme predominantly investing across large cap stocks. ^Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks.

About Fund

Investments in Fund

Invest in equity and equity related instruments across market capitalization, themes and investment styles

Investment Framework

Bottoms-up approach: Driven by value investing in growth oriented businesses
Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit

Why Mirae Asset Tax Saver Fund?

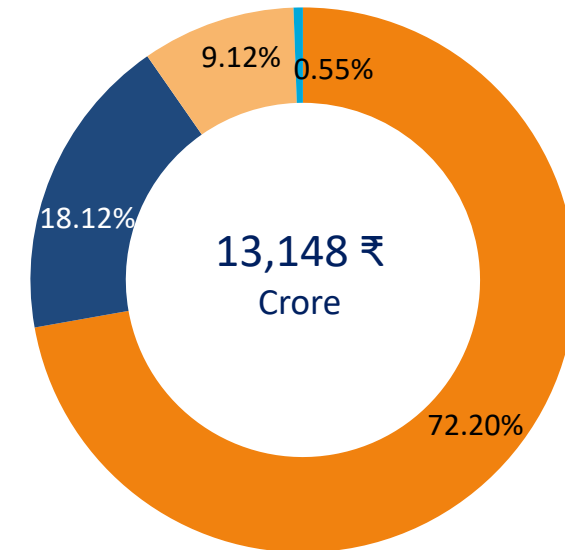
Aim to generate long term appreciation and wealth, while providing tax savings under Section 80C of the Income Tax Act, 1961.

Fund Manager



Mr. Neelesh Surana

AUM of Fund

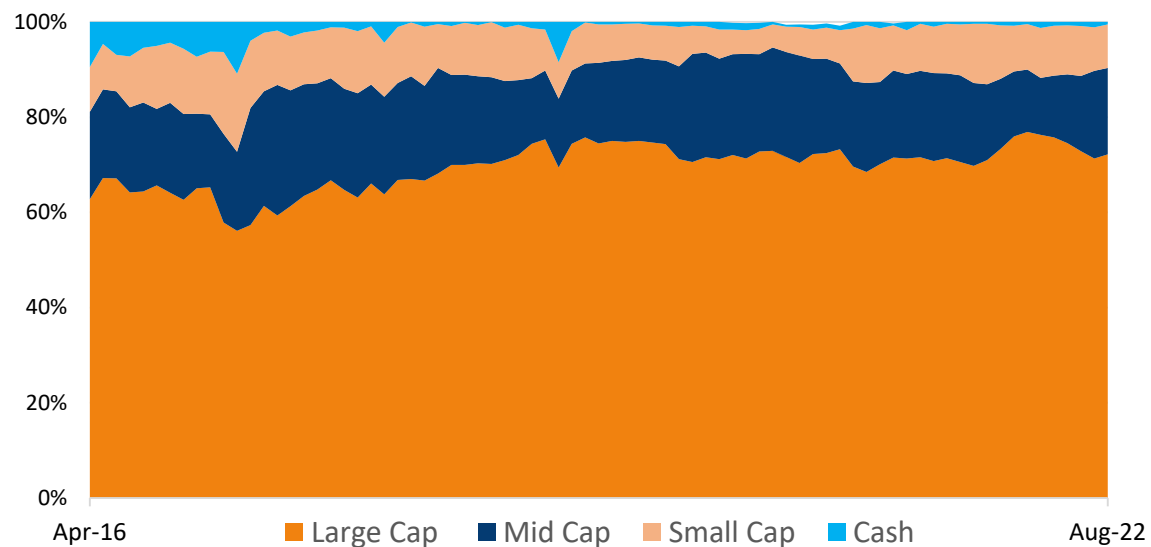


Large Cap Mid Cap Small Cap Cash

<u>Fund Inception</u>	<u>Category</u>	<u>Benchmark</u>
28 th December, 2015	ELSS	TIER 1: NIFTY 500 Index (TRI) TIER 2: NIFTY 200 Index (TRI)
<u>Goal</u>	<u>Ideal Investment Horizon</u>	<u>Risk Profile</u>
Tax saving & Wealth Creation	 3+ Years	 Very High Risk

Portfolio Attributes

Historical Market Cap Allocation^



Ratios

Beta	0.97
Alpha	2.68%
Tracking Error	0.73 Times

Portfolio Top Holdings

% Allocation

HDFC Bank Limited	7.76%
ICICI Bank Limited	7.10%
Reliance Industries Limited	5.87%
Infosys Limited	4.90%
Axis Bank Limited	4.63%
State Bank of India	3.59%
Bharti Airtel Limited	3.42%
Tata Consultancy Services Limited	2.55%
Larsen & Toubro Limited	2.19%
Sun Pharmaceutical Industries Limited	2.18%
Others	55.26%
Cash & Other Receivables	0.55%
Number of Stocks	68
Top 10	44.18%
Top 20	61.89%

Source : Internal & ACEMF, Data as on 30th August, 2022. Past performance and Portfolio may or may not be sustained in future

As per SEBI circular (SEBI/HO/IMD/DF3/CIR/P/2017/114) dated October 6th, 2017. 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) For complete portfolio of the scheme, please visit the website <https://www.miraeeassetmf.co.in/downloads/portfolio>.

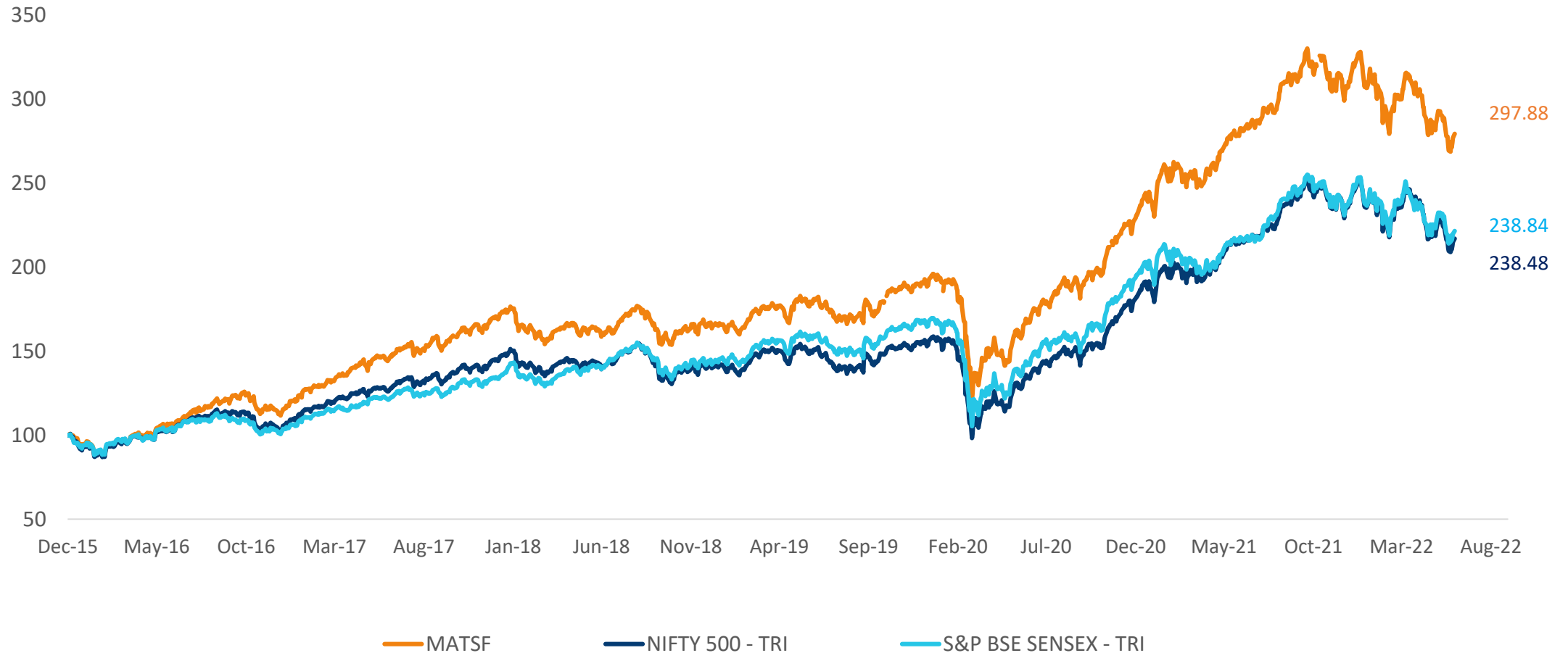
Sector Allocation

Sector	MATSF	NIFTY 500 Index (TRI)	Overweight/Underweight
Financial Services	36.21	30.10	6.11
Information Technology	10.58	11.76	-1.18
Oil, Gas & Consumable Fuels	8.83	10.79	-1.97
Healthcare	8.09	5.06	3.03
Automobile and Auto Components	6.81	5.60	1.21
Consumer Durables	4.32	3.98	0.34
Fast Moving Consumer Goods (FMCG)	3.85	7.89	-4.03
Capital Goods	3.22	3.41	-0.19
Telecommunication	2.89	1.97	0.92
Metals & Mining	2.50	3.22	-0.71

The sector allocation of MATSF is in line with Benchmark except in Financial Services, Healthcare, & FMCG

Mirae Asset Tax Saver Fund Journey

Mirae Asset Tax Saver Fund (MASTF) – Journey of Wealth Creation



MASTF has consistently outperformed its Benchmark*, and Additional Benchmark^ since the inception of the scheme

Historical Ratios

Standard Deviation			Sharpe Ratio		Treyner Ratio	
Time Frame	MATSF	Benchmark Nifty 500 TRI	Time Frame	MATSF	Time Frame	MATSF
1 Year	5.08	5.45	1 Year	0.02	1 Year	0.14
3 Year	6.70	6.69	3 Year	0.24	3 Year	1.62
5 Year	5.79	5.81	5 Year	0.79	5 Year	1.05

Risk Free rate: 4.94 as on 31st August 2022
Ratios are calculated on rolling monthly basis

With stated risk free rate, Sharpe Ratio & Treynor Ratio over the time frames shows upright performance of the fund

Annexure

Mirae Asset Tax Saver Fund – Lumpsum Report Card

	Returns (%)			
	MATSF	Scheme Benchmark* (Tier 1)	Scheme Benchmark* (Tier 2)	Additional Benchmark
Last 1 year	2.39%	6.68%	6.54%	4.80%
Last 3 years	21.96%	20.83%	19.90%	18.16%
Last 5 Years	15.33%	13.31%	13.37%	14.75%
Since Inception	18.50%	14.58%	14.46%	14.63%
Value of Rs. 10000 invested (in Rs.) Since Inception*	31,059	24,811	24,645	24,883
NAV (as on 30 th August, 2022)	Rs. 31.059			
Index Value (as on 30 th August, 2022)		Index Value of NIFTY 500 (TRI) 23,740.37 is and S&P BSE Sensex (TRI) is 89,828.75		
Date of allotment		28 th December 2015		

Past Performance may or may not be sustained in future.

*Scheme Benchmark(Tier-1) – Nifty 500 TRI, *Scheme Benchmark (Tier-2)– Nifty 200 TRI ^Additional Benchmark - S&P BSE Sensex TRI

Note:1. Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option.

2. Fund manager : Mr. Neelesh Surana managing the scheme since 9th July, 2010.

Source: Internal and ACEMF, Data as on 30th August.2022.

Mirae Asset Tax Saver Fund – SIP Report Card

	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested	800,000	600,000	360,000	120,000
MKT Value as on 31 st August 2022	1,481,019	948,779	500,954	122,541
Fund Return (%)	18.23	18.40	22.73	3.97
Benchmark Returns(Tier-1)*%	16.03	17.27	23.53	10.09
Benchmark Returns(Tier-2)**%	15.81	16.92	22.73	10.46
Add. Benchmark Return^ (%)	15.91	16.55	20.47	8.63

Past Performance may or may not be sustained in future.

*Scheme Benchmark(Tier-1) – Nifty 500 TRI, *Scheme Benchmark (Tier-2)– Nifty 200 TRI ^Additional Benchmark - S&P BSE Sensex TRI

The above table shows performance since inception for Mirae Asset Tax Saver Fund - Regular Plan - Growth Option.

For computation of since inception returns (%) the allotment NAV has been taken as Rs.10.00. The data is as on 30th August 2022.

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

Performance of Other Funds Managed by the Same Fund Manager

Lump sum Investment	Fund NAV/ Date of Allotment	1 Year (Return in %)	3 Year (Return in %)	5 Year (Return in %)	Since Inception\$ (Return in %)	Value of Rs. 10000 invested (in Rs.) Since Inception
Mirae Asset Emerging Bluechip Fund		1.72%	23.40%	15.60%	20.55%	96,840
Nifty Large Mid 250 TRI*	Rs. 96.84/ 9 th July, 2010	8.79%	23.84%	14.22%	13.43%	46,252
S&P BSE Sensex TRI**		4.80%	18.16%	14.75%	11.95%	39,408

Past Performance may or may not be sustained in future.

Note:1. For computation of since inception returns (%) the allotment NAV has been taken as Rs. 10.00 for the Schemes. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. The calculations of returns shall assume reinvestment of all pay-outs at the then prevailing NAV. CAGR - Compounded Annualised Growth returns. NAV (per unit) is at the end of the period. Load is not considered for computation of return.

Different Plans under the scheme has different expense structure. The reference and details provided herein are of Regular Plan - Growth Option

*Scheme Benchmark **Additional Benchmark Source: Internal and ACEMF, 30th August 2022

Mirae Asset Emerging Bluechip Fund: Mr. Neelesh Surana, (since inception of the fund)

Product Label

PRODUCT LABELLING

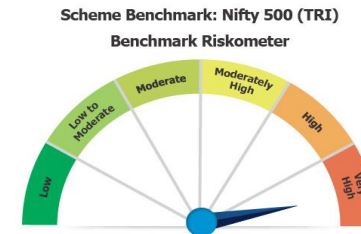
Mirae Asset Tax Saver Fund is suitable for investors who are seeking*

- 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.



Investors understand that their principal will be at Very High Risk



The Benchmark is at Very High Risk

PRODUCT LABELLING

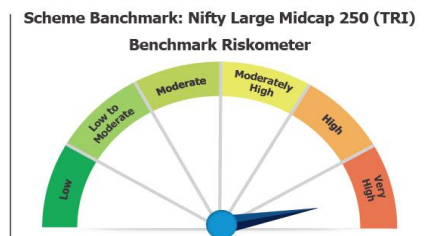
Mirae Asset Emerging Bluechip Fund is suitable for investors who are seeking*

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



Investors understand that their principal will be at Very High Risk



The Benchmark is at Very High Risk

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.

The information contained in this document is compiled from third party and publicly available sources and is included for general information purposes only. There can be no assurance and guarantee on the yields. Views expressed by the Fund Manager cannot be construed to be a decision to invest. The statements contained herein are based on current views and involve known and unknown risks and uncertainties. Whilst Mirae Asset Investment Managers (India) Private Limited (the AMC) shall have no responsibility/liability whatsoever for the accuracy or any use or reliance of such information. The AMC, its associate or sponsors or group companies, its Directors or employees accepts no liability for any loss or damage of any kind resulting out of the use of this document. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein. Any reliance on the accuracy or use of such information shall be done only after consultation to the financial consultant to understand the specific legal, tax or financial implications .

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

Please consult your financial advisor or mutual fund distributor before investing

MIRAE ASSET
Mutual Fund

