

QUANTUM GOLD SAVINGS FUND

An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund



Investment Objective : The investment objective of the Scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund Replicating / Tracking Gold an Exchange Traded Fund. The performance of the Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

Scheme Features



Fund Manager

Mr. Chirag Mehta

Work experience: 14 years. He has been managing this fund since May 19, 2011



Benchmark Index

Domestic Price of Gold



Category of Scheme

Fund of Fund - Domestic



Minimum Application Amount (Under each Option)

Purchase : ₹ 500/- and in multiples of ₹ 1/- thereafter. Additional Purchase: ₹ 500/- and in multiples of ₹ 1/- thereafter / 50 units



Inception Date (Date of Allotment)

May 19, 2011



Investment Options

Growth



Declaration of Net Asset Value (NAV)

Every Business Day



Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.



Entry / Sales Load

Not Applicable



Exit Load

NIL



Total Expense Ratio (As on month end)

Regular Plan - Total TER = 0.18 %
(Base TER 0.18 % (inclusive of 0.06 % Other Expenses & 0.12 % Distributor Commission))
Direct Plan - Base TER (Other Expenses) & Total TER = 0.06 %

| NAV (as on February 28, 2019) | Direct Plan (₹/Unit) | Regular Plan (₹/Unit) |
|----------------------------------|-------------------------|--------------------------|
| Growth Option | 13.6708 | 13.6392 |

| AUM ₹(In Crores) (as on February 28, 2019) | |
|---|---------------------|
| Average AUM* | Absolute AUM |
| 15.63 | 15.61 |

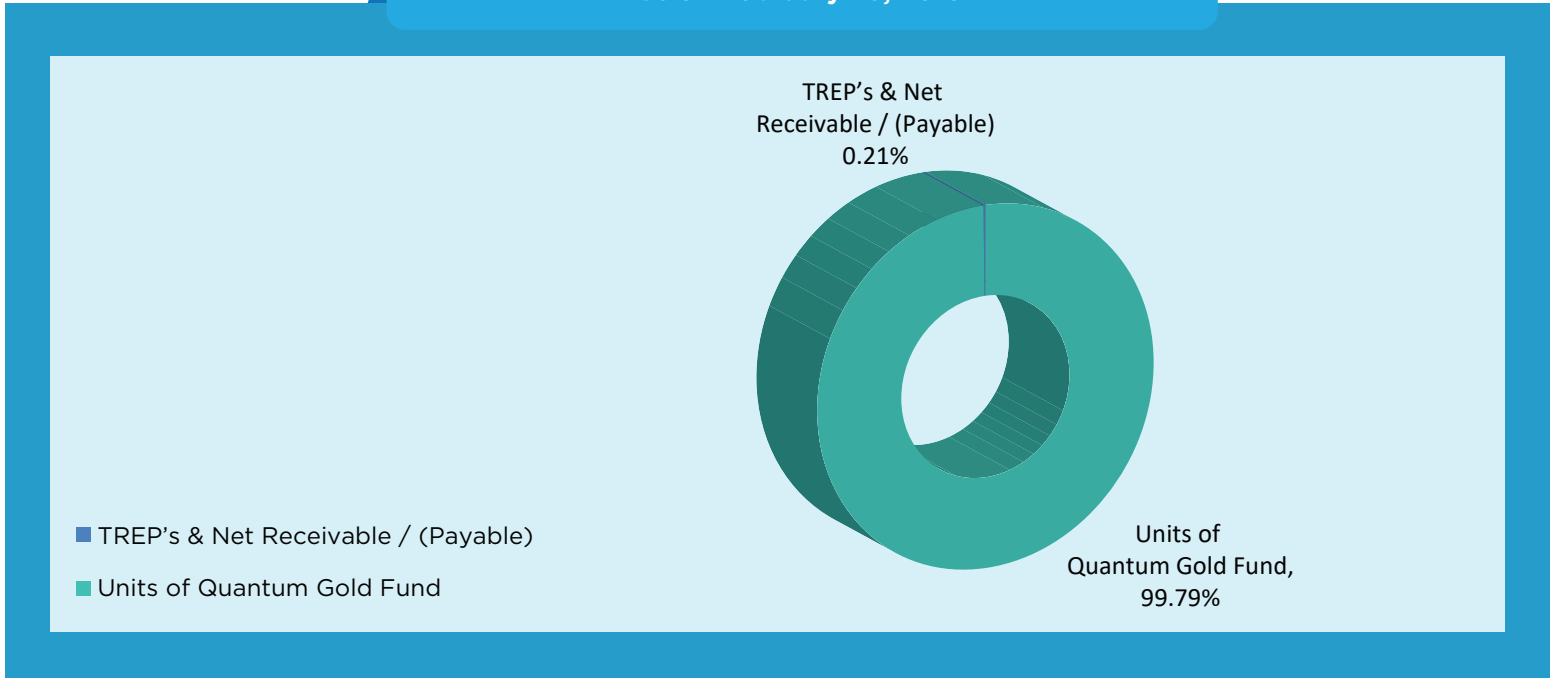
*Cumulative Daily AuM /No of days in the month

February 2019

Brokerages & Commissions Details

| | |
|---|------------|
| Brokerages on Investments for February 2019 | ₹ 4,168.45 |
| Distributor Commissions paid during February 2019 | ₹ 956.27 |
| *Portfolio Turnover Ratio (Last one year): | 16.09% |

Asset Allocation (% of Net Assets) as on February 28, 2019



Quantum Gold Savings Fund Performance as on February 28, 2019

For other Schemes Managed by Mr. Chirag Mehta please see **page no.5**
Mr. Chirag Mehta is the Fund Manager effective from May 19, 2011.

Performance of the Scheme

Quantum Gold Savings Fund - Direct Plan

| Period | Scheme Returns (%) | Domestic Price of Gold Returns (%) | Current Value ₹ 10,000 Invested at the beginning of a given period | |
|--|--------------------|------------------------------------|--|------------------------------------|
| | | | Scheme Returns (₹) | Domestic Price of Gold Returns (₹) |
| Since Inception (19th May 2011) | 4.10 | 5.50 | 13,671 | 15,174 |
| February 29, 2012 to February 28, 2019 (7 years) | 0.85 | 2.06 | 10,611 | 11,536 |
| February 28, 2014 to February 28, 2019 (5 years) | 0.55 | 2.46 | 10,277 | 11,292 |
| February 29, 2016 to February 28, 2019 (3 years) | 3.51 | 3.22 | 11,090 | 10,997 |
| February 28, 2018 to February 28, 2019 (1 year) | 9.50 | 9.81 | 10,950 | 10,981 |

Past performance may or may not be sustained in the future.

Different Plans shall have a different expense structure.

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Performance of the Scheme

Quantum Gold Savings Fund - Regular Plan

| Period | Scheme Returns (%) | Domestic Price of Gold Returns (%) | Current Value ₹ 10,000 Invested at the beginning of a given period | |
|---|--------------------|------------------------------------|--|------------------------------------|
| | | | Scheme Returns (₹) | Domestic Price of Gold Returns (₹) |
| Since Inception (1st April 2017) | 6.13 | 7.76 | 11,206 | 11,539 |
| February 28, 2018 to February 28, 2019 (1 year) | 9.38 | 9.81 | 10,938 | 10,981 |

Past performance may or may not be sustained in the future.

Different Plans shall have a different expense structure.

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Regular plan launched on 1 April 2017 but not yet completed 3 years period since its launch.

SIP Performance

SIP Performance of Quantum Gold Savings Funds as on February 28, 2019 - Direct Plan

| | Total Amount Invested (₹ '000) | Mkt Value as on February 28, 19 (₹ '000) | Returns (XIRR*) (%) | Domestic Price of Gold (XIRR*) |
|---------------------|--------------------------------|--|---------------------|--------------------------------|
| 1 Year SIP | 120.00 | 127.84 | 12.72 | 14.96 |
| 3 Years SIP | 360.00 | 392.12 | 5.69 | 6.73 |
| 5 Years SIP | 600.00 | 673.27 | 4.58 | 5.88 |
| 7 Years SIP | 840.00 | 923.38 | 2.68 | 4.06 |
| SIP Since Inception | 930.00 | 1,028.45 | 2.57 | 3.93 |

Past performance may or may not be sustained in the future. Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years and since inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

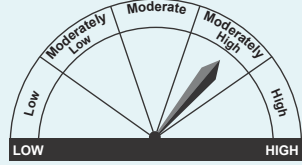
Portfolio as on February 28, 2019 QUANTUM GOLD SAVINGS FUND

| Name of Instrument | Quantity | Market Value In Lakhs | % to Net Assets |
|---------------------------------------|----------|-----------------------|-----------------|
| A) EXCHANGE TRADED FUND UNITS | | | |
| 1. Quantum Gold Fund | 106,226 | 1,557.27 | 99.79% |
| Total of Exchange Traded Funds | | 1,557.27 | 99.79% |
| B) MONEY MARKET INSTRUMENTS | | | |
| 1. TREP's* | | 3.23 | 0.21% |
| Net Receivable/(payable) | | 0.09 | 0.00% |
| Grand Total | | 1,560.59 | 100.00% |

* Cash & Cash Equivalents

February 2019

Product Labeling

| Name of the Scheme | This product is suitable for investors who are seeking* | Riskometer |
|---|--|--|
| Quantum Gold Savings Fund (An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund) | <ul style="list-style-type: none"> • Long term returns • Investments in units of Quantum Gold Fund - Exchange Traded Fund whose underlying investments are in physical gold. |  <p>Investors understand that their principal will be at Moderately High Risk</p> |

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

| Tax on Capital Gains* | Resident Individuals & HUF | FII's / Overseas Financial Organisations | Partnership Firm | Non Resident Indians | Indian Companies | Foreign Companies |
|-----------------------|----------------------------|--|---------------------|---|---------------------|---|
| Long Term | 20% with Indexation | 10% without Indexation | 20% with Indexation | 20% with Indexation (on transfer of long term capital assets being listed securities) | 20% with Indexation | 20% with Indexation (on transfer of long term capital assets being listed securities) |
| Short Term | Maximum 30% | 30% | 30% | Maximum 30% | 30% | 40% |

#The mentioned Tax Rates shall be increased by applicable surcharge, If any, Health and Education Cess @ 4% where ever as applicable. Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.

TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

***Portfolio Turnover Ratio** is the percentage of a funds assets that have changed over the course of a year.

SCHEME PERFORMANCE - FUND MANAGER-WISE

CHIRAG MEHTA / NILESH SHETTY

QUANTUM MULTI ASSET FUND

Mr. Chirag Mehta, Mr. Nilesh Shetty effective from July 11, 2012

| Period | February 28, 2018 to Feb. 28, 2019 (1 year) | | February 29, 2016 to Feb. 28, 2019 (3 years) | | February 28, 2014 to Feb. 28, 2019 (5 years) | |
|---|---|------------------------------------|--|------------------------------------|--|------------------------------------|
| | Scheme Return (%) | Benchmark Return ^{#@} (%) | Scheme Return (%) | Benchmark Return ^{#@} (%) | Scheme Return (%) | Benchmark Return ^{#@} (%) |
| Quantum Multi Asset Fund - Direct Plan | 5.55 | 7.59 | 10.55 | 10.87 | 9.40 | 9.49 |
| Quantum Multi Asset Fund - Regular Plan | 5.42 | 7.59 | NA | NA | NA | NA |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation.

Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%)

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund. Mr. Nilesh Shetty manages 2 schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 3 years period since its launch.

@The Benchmark Return for the scheme till August 2018 is calculated and shown excluding daily rebalancing of weights of 3 Asset Classes in which Scheme invests i.e. Equity, Debt and Gold. As the Scheme is a daily price scheme and to represent daily rebalancing of weights of the Asset Classes in the Benchmark to make fair comparison with scheme performance, the Benchmark computation as of 30th November, 2018 is done to daily rebalancing of weights of the Asset Classes effective from inception date of the scheme i.e. July 11, 2012 in case of Direct Plan and April 1, 2017 in case of the Regular Plan.

CHIRAG MEHTA

QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 01, 2009.

| Period | February 28, 2018 to Feb. 28, 2019 (1 year) | | February 29, 2016 to Feb. 28, 2019 (3 years) | | February 28, 2014 to Feb. 28, 2019 (5 years) | |
|-------------------------|---|-----------------------------------|--|-----------------------------------|--|-----------------------------------|
| | Scheme Return (%) | Domestic Price of Gold Returns(%) | Scheme Return (%) | Domestic Price of Gold Returns(%) | Scheme Return (%) | Domestic Price of Gold Returns(%) |
| Quantum Gold Fund (ETF) | 8.71 | 9.81 | 2.14 | 3.22 | 1.40 | 2.46 |

Past performance may or may not be sustained in the future.

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund.

The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure.

CHIRAG MEHTA

QUANTUM EQUITY FUND OF FUNDS

Mr. Chirag Mehta effective from November 1, 2013.

| Period | February 28, 2018 to Feb. 28, 2019 (1 year) | | February 29, 2016 to Feb. 28, 2019 (3 years) | | February 28, 2014 to Feb. 28, 2019 (5 years) | |
|---|---|-----------------------------|--|-----------------------------|--|-----------------------------|
| | Scheme Return (%) | S&P BSE 200 TRI Returns (%) | Scheme Return (%) | S&P BSE 200 TRI Returns (%) | Scheme Return (%) | S&P BSE 200 TRI Returns (%) |
| Quantum Equity Fund of Funds - Direct Plan - Growth Option | -4.18 | 0.67 | 15.49 | 17.23 | 16.28 | 14.35 |
| Quantum Equity Fund of Funds - Regular Plan - Growth Option | -4.27 | 0.67 | NA | NA | NA | NA |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation.

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 3 years period since its launch .

The Factsheet Published as on 14 March 2019

February 2019