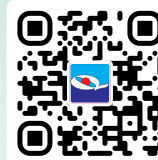


Triple Power - One Fund, Multiple Asset Classes

Quantum Multi Asset Allocation Fund

An Open-Ended Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments



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Each asset has a role in an investment portfolio. Equities give returns over long-term, but are too volatile. Fixed income avenues are relatively safer, but returns are low. Purity, storage, divisibility of physical gold is a concern. With an efficient asset allocation, the Quantum Multi Asset Allocation Fund aims to spread the risk across three major asset classes i.e. Equity, Debt and Gold, to deliver better risk-adjusted returns in the long run as down cycle of one asset class can be balanced by the up cycle of another asset class.

Asset Class Performance in 19 years

| 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Sensex | Sensex | Gold | Sensex | Gold | Gold | Sensex | Sensex | Sensex | Bonds | Bonds | Sensex | Gold | Gold | Gold | Sensex | Gold | Sensex | Sensex |
| 49% | 49% | 26% | 83% | 23% | 32% | 28% | 11% | 32% | 9% | 13% | 30% | 8% | 16% | 28% | 23% | 14% | 20% | 15% |
| Gold | Gold | Bonds | Gold | Sensex | Bonds | Gold | Bonds | Bonds | Sensex | Gold | Gold | Sensex | Sensex | Sensex | Bonds | Sensex | Gold | Gold |
| 20% | 16% | 9% | 24% | 19% | 7% | 12% | 4% | 14% | 4% | 11% | 5% | 7% | 14% | 17% | 3% | 6% | 15% | 14% |
| Bonds | Bonds | Sensex | Bonds | Bonds | Sensex | Bonds | Gold | Gold | Gold | Sensex | Bonds | Bonds | Bonds | Bonds | Gold | Bonds | Bonds | Bonds |
| 4% | 7% | -52% | 4% | 5% | -24% | 9% | -5% | -8% | -7% | 3% | 5% | 6% | 11% | 12% | -6% | 2% | 7% | 6% |

Indices Used: BSE Sensex; MCX Gold Commodity Index and CRISIL Composite Bond Fund Index, Data as on August 31, 2024. **Past performance may or may not be sustained in the future.**

Equities out-performed the indices 10 times, Gold out-performed the indices 7 times, Bonds out-performed the indices 2 times.

Quantum Multi Asset Allocation Fund

The Quantum Multi Asset Allocation Fund (QMAAF) is a scheme that invests across various asset classes as follows:

- Equity – 35%-65% Pre-dominantly into – securities of Nifty50 index
- Debt - 25%-55% into – Sovereign and PSU debt and Money Market Securities
- Gold - 10 - 20% into Quantum Gold Fund - ETF

Reasons to Invest



Diversification across Equity, Debt, and Gold - Constant monitoring of assets according to the changing market conditions



Regular rebalancing to capitalize on buying low and selling high and provide risk-adjusted returns



Smarter option to Bank Fixed Deposite - The Equity component in the scheme can generate risk adjusted long-term market-linked returns.



Favorable Tax Changes post the Union Budget 2024 – Long-term capital gains tax reduced from 20% with indexation to 12.5% without indexation (effective 1st April, 2025)

More Dynamic and Resilient Option than FD's

Fixed deposits offer guaranteed returns but not linked with the market linked return which often results in less real growth of investments. This fund offers potential for better returns with tax efficiency

| | Risk-Return | Equity+Debt+Gold* | Equity + Debt** | Equity | Debt | Gold |
|---|-------------------------|-------------------|-----------------|--------|-------|--------|
| A well-diversified Portfolio helps navigating market uncertainty by diversifying across the three asset classes of equity, debt and gold. | Avg. Annualized Returns | 11.17% | 11.15% | 13.08% | 6.97% | 11.90% |
| | Annualized SD | 8.88% | 12.75% | 20.83% | 3.13% | 16.60% |
| | Maximum Drawdown | 0.21 | 0.36 | 0.56 | 0.06 | 0.25 |
| | Sharpe Ratio | 0.484 | 0.337 | 0.299 | 0.033 | 0.304 |

The most diversified strategy yields slightly lower returns but with lower volatility, compared to a pure equity strategy

Time frame is December 2004 to July 2024. The period is taken from 2004 since the asset allocation weights are calculated based on normalizing the historical monthly equity and debt indicators. Given the normalization time frame used in the strategy, data availability for certain parameters beyond the time frame analyzed was a constraint. Compiled by Quantum AMC. *Equity-Debt-Gold in ratio of 40-40-20. **Equity-Debt allocated in 60-40 range. Based on Sensex Index, Crisil Composite Bond Fund Index, and Domestic Gold Prices.

Note: **Past performance may or may not be sustained in the future.**


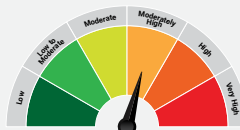
The Multi Asset Allocation Fund helps in diversification of a portfolio. It helps in spreading investments across different asset classes to reduce the overall risk of an investment portfolio. The idea is that by investing across a variety of asset classes, the poor performance of any one asset class can be offset by the better performance of another asset class.

| Fund Information | |
|---|---|
| Category of Scheme: Multi Asset Allocation | |
| Current Expense Ratio as on August 31, 2024 | : Direct Plan: 0.37% : Regular Plan: 1.97% |
| Tier I Benchmark | NIFTY 50 TRI (40%) + CRISIL Short Term Bond Fund All Index (45%) + Domestic Price of Gold (15%) |
| Minimum Investment amount | : ₹500 |

| Fund Manager | |
|---|--|
| Mr. Chirag Mehta (Work experience: 22 years) Managing the fund since March 07, 2024. | |
| Mr. Pankaj Pathak (Work experience: 14 years) Managing the fund since March 07, 2024. | |

| Top 10 Portfolio Holdings as on August 31, 2024 | |
|---|----------------|
| Name of Instrument | % to NAV Asset |
| EQUITY & EQUITY RELATED | |
| a) Listed /Awaiting listing on Stock Exchanges | |
| 1. HDFC Bank Limited | 3.55% |
| 2. Infosys Limited | 2.44% |
| 3. ICICI Bank Limited | 2.06% |
| 4. State Bank of India | 1.80% |
| 5. Eicher Motors Limited | 1.66% |
| 6. ICICI Prudential Life Insurance Company Limited | 1.61% |
| 7. Bharti Airtel Limited | 1.54% |
| 8. LIC Housing Finance Limited | 1.53% |
| 9. Mahindra & Mahindra Limited | 1.51% |
| 10. Wipro Limited | 1.49% |

For complete portfolio refer factsheet

| Product Labeling | | | |
|---|---|--|---|
| Name of the Scheme & Tier I Benchmark | This product is suitable for investors who are seeking* | Risk-o-meter of Scheme | Risk-o-meter of Tier I Benchmark |
| Quantum Multi Asset Allocation Fund (An Open-Ended Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments) Tier I Benchmark: NIFTY 50 TRI (40%) + CRISIL Short Term Bond Fund All Index (45%) + Domestic Price of Gold (15%) | <ul style="list-style-type: none"> Long term capital appreciation and current income Investment in a Diversified Portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments |  <p>Investors understand that their principal will be at High Risk</p> |  |

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

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