

One Investment with the **Power of 3**

Gold

Debt

Equity

Quantum Multi Asset Allocation Fund

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

Scheme Reopens | 13th Mar, 2024



Know More

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

Consider Inflation in Your Investment Plans

Are your returns inflation-proof? Though interest rates have inched higher, you cannot count on traditional investments such as Bank FDs to cope with inflation. If you are looking to potentially earn better inflation-adjusted & tax-efficient returns while having access to your money anytime, you need to consider other market-linked options such as equity investments.

Fixed Deposits: A Losing Proposition

Consumer Basket	1990*	2000	2010	2015	2020	CAGR
Total Spending per Annum per household	23,759	68,923	151,279	280,064	427,619	10.1%
Price of gold, INR/10 grams	3,409	4,528	18,268	26,335	50,104	9.4%
Units (Grams) of gold to consume my basket	70	152	83	106	85	
BSE Sensex	730	4,659	15,585	26,557	47,751	14.9%
Units of BSE-30 Index to consume my basket	33	15	10	11	9	
Fixed Deposit Basket Index Value (Value of initial investment Jan 1, 1990 =1000) (SBI 1 Year Deposit Rate)*	1,064	2,220	3,550	4,628	5,814	6.0%
Units of FD Basket to consume my basket	22	31	43	61	73	

Past performance may or may not be sustained in future. Quarterly compounding and Tax rate on Fixed Deposit assumed to be 30%. The consumption basket data is derived from Private Final Consumption-Expenditure data from CMIE using the components that make a typical consumption basket and how average spending on such consumption basket has increased over time.

Diversification is the Key

While an equity investment is indispensable to build wealth over the long term and potential to cope with inflation, it is also subject to drawdowns. At the onset of Covid back in March 2020 and after 2008 crises, markets fell in just a few months. So, you don't know when the trigger will come, which leads to uncertainty in equity markets. As a matter of fact, Markets are cyclical and there is no consistent winning asset class.

During periods where equities have generated negative or lackluster returns, it is usually debt and gold that have done well and added stability to the portfolio.

Asset Allocation - Better Risk Adjusted Returns

Risk-Return	Equity+Debt+Gold*	Equity+Debt **	Equity	Debt	Gold
CAGR	10.85%	10.80%	12.60%	6.76%	11.62%
Annualized SD	9.00%	12.93%	21.14%	3.18%	16.74%
Maximum Drawdown	-21%	-36%	-56%	-6%	-25%
Sharpe Ratio	0.390	0.267	0.249	-0.186	0.255

Time frame is December 2004 to December 2023. 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.

Instead of focusing on things beyond your control (Investment Returns) focus on factors we can control.

What We Control



What We Don't Control



As the old adage goes, "Don't keep all your eggs in one basket, investors need to get a diversified portfolio of Equity, Debt, and Gold assets. The key reason behind using a diversified strategy is that it is futile to predict the next best asset class or wait for the right time to invest as the economic backdrop keeps changing. Therefore, it makes more sense to follow an Asset Allocation approach to free you from timing the market and help you override emotions. However, if you want to simplify the process of asset allocation and avoid the hassle of rebalancing and the resultant taxes, then a multi asset allocation strategy may be the right fit for you.

Quantum Multi Asset Allocation Fund

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

About the Fund - 3 Asset Classes, 1 Fund

Growth of Equity

Stability of Debt

Diversification of Gold

Quantum Multi Asset Allocation Fund can be a sensible option to a traditional investment option like bank FD that offers growth, stability and diversification. With efficient asset allocation, the Quantum Multi Asset Allocation Fund aims to spread risk across three major asset classes i.e. Equity, Debt and Gold for potentially better inflation adjusted and tax-efficient returns as compared to an FD. Fund Managers employs strategic portfolio positioning to optimize returns, adjusting exposure to equities based on market valuations.

There are two ways to balance your portfolio. One is the DIY Approach where you can do the asset allocation yourself. However, if you do not have the time or bandwidth to track multiple asset classes required in a DIY asset allocation, you can consider the option that offers a variety of asset classes in a single investment that offers a readymade one-stop investment solution.

Asset Allocation - Readymade vs DIY

Asset Allocation

Readymade, One Stop Solution

- No playing the quessing game
- Fund Manager re-balance portfolio basis market dynamics
- Tax efficient re-balancing

Do it Yourself (DIY)

- Which asset classes do I select?
- How do il time my entry into an asset class?
- When and how often should I rebalance?
- Taxation on re-balancing



Tax-efficient Returns with Indexation Benefit

Unlike traditional fixed income investments where returns are taxed as per your income tax slab, the long term capital gains from this fund is taxed at 20% with the benefits of indexation (effective rate of tax between ~8% and 12%). This translates to a better return on investment, especially for investors in the highest income tax bracket.

Capital Gains Taxation	Quantum Multi Asset Allocation Fund	Other Fixed Income Products
Short Term (< 3 years)	Marginal Rate of Tax	Marginal Rate of Tax
Long Term (> 3 years)	20% with Indexation Benefits	Marginal Rate of Tax



Reasons to Invest in this Fund



Dynamic Research

backed asset allocation to mitigate risks



Smarter Option

to Bank Fixed Deposits



Periodic Rebalancing

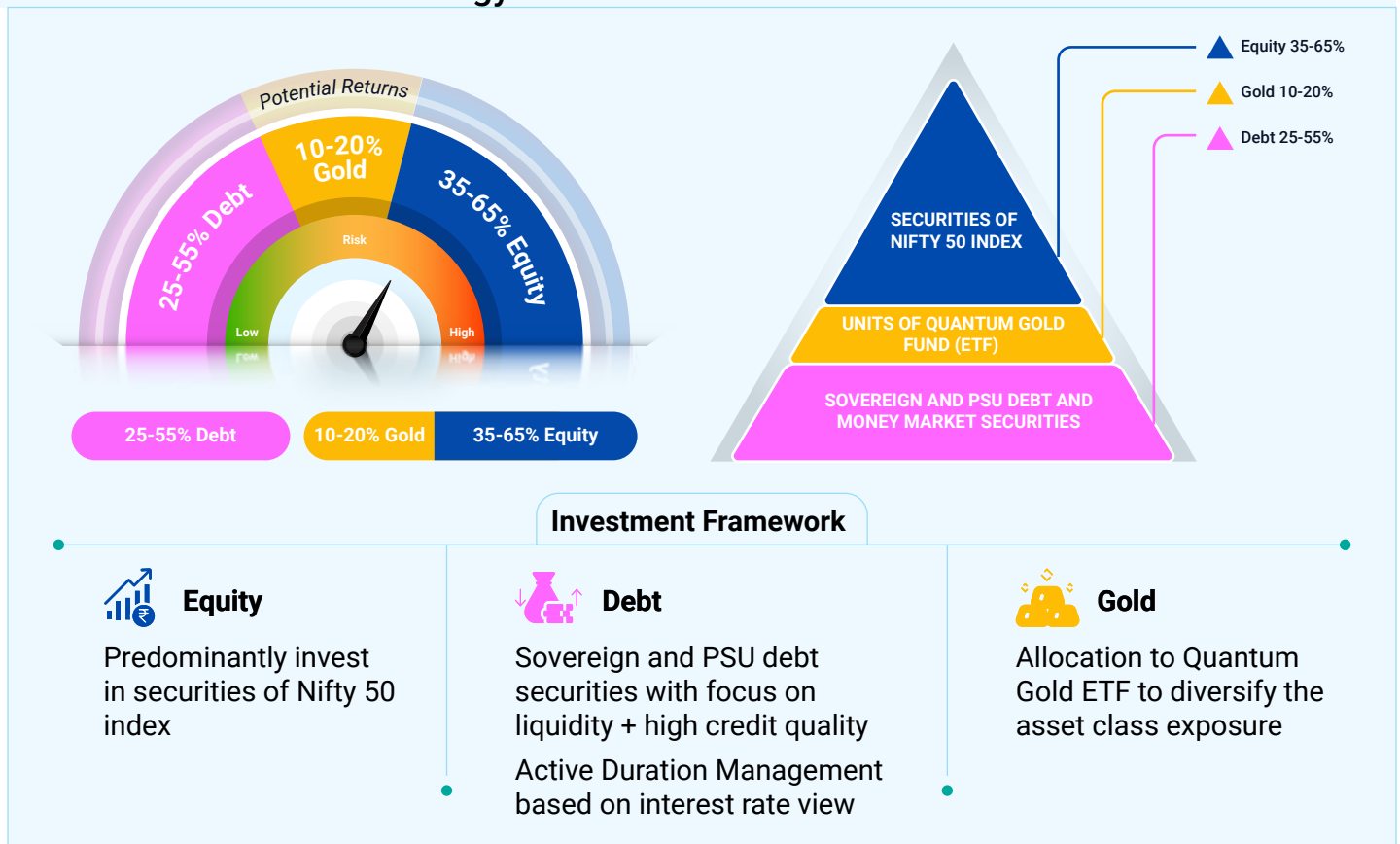
to buy low & sell high



Tax Efficient

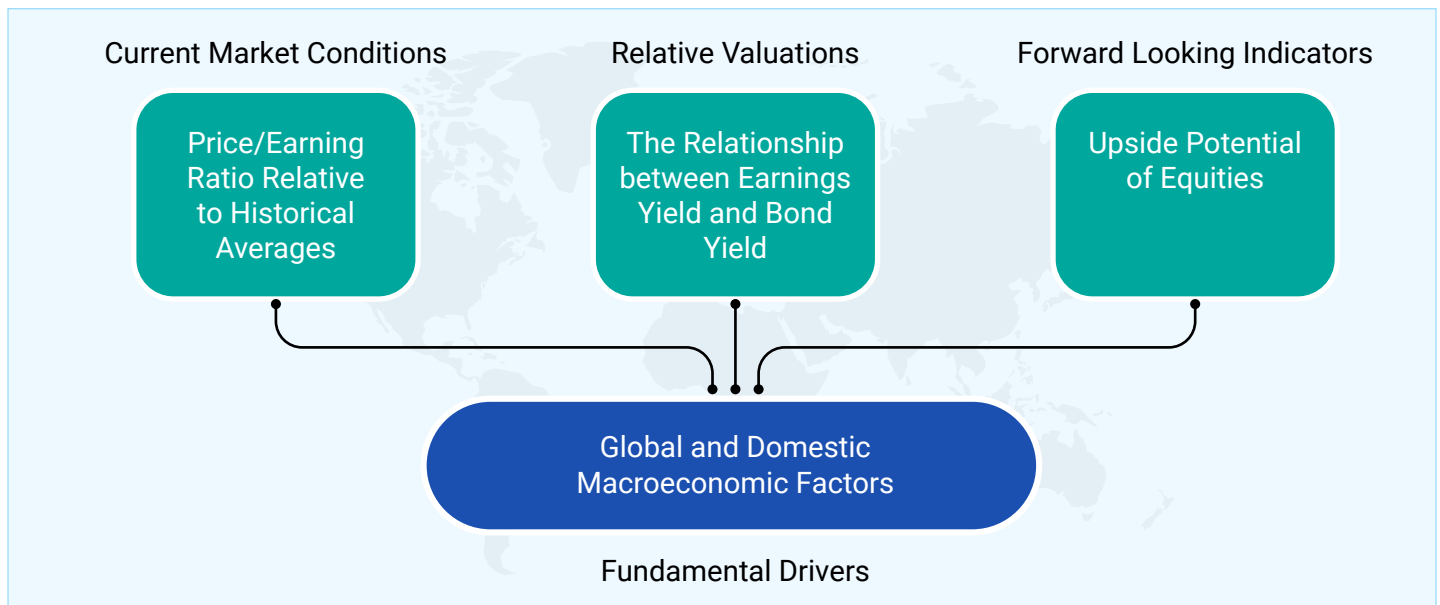
re-balancing & indexation benefits

Multi Asset Allocation Strategy



Research-backed Process based on In-house Model

Portfolio allocation between the equity, debt/ money markets and gold broadly depends on the relative valuations between the asset classes. Relative valuations are determined basis current, forward and backward looking parameters such as:



Navigate the Market Cycles with a Balanced Approach

The balanced allocation of the Quantum Multi Asset Allocation Fund (QMAAF) skillfully helps navigate the market cycles to generate risk adjusted returns in tandem with inflation over the long run.

Rebalancing as per Market Conditions

You have the flexibility to sit back and relax as the fund manager does the rebalancing for you, depending on the market scenario.

If the fund manager of a Multi-Asset Allocation Fund believes that the equity market is overvalued and is likely to correct, he will trim exposure to equities and simultaneously hike its exposure in debt and/or gold in line with the asset allocation of the scheme.

Fund Managers



Mr. Chirag Mehta,
CIO & Fund Manager for Equity & Gold



Mr. Pankaj Pathak,
Sr. Fund Manager, Fixed Income

Make advantage of this readymade asset allocation option that enhances tax efficiency with indexation benefit.

Invest in Quantum Multi Asset Allocation Fund

Name of the Scheme	This product is suitable for investors who are seeking*	#Risk-o-meter of Scheme	Tier I Benchmark
Quantum Multi Asset Allocation Fund (Investment in a Diversified Portfolio of 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 Very High Risk</p>	

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. *The product labeling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund www.QuantumAMC.com.



Website: www.QuantumAMC.com



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