

NOT A BET

A **model-guided** investment approach across asset classes such as equity, debt and commodities*.

JM Multi Asset Allocation Fund






(An open-ended scheme investing in equity and equity related instruments, debt & money market securities, gold / silver related instruments and other exchange traded commodity derivatives)

NFO Opens : 24th June 2026 | NFO Closes : 8th July 2026

*as permitted by SEBI from time to time


Reasons that make Multi Asset Allocation Fund a core portfolio offering

- 1 Participation in the growth phases of different asset classes with lower volatility, leading to better risk-adjusted returns

	 Multi Asset Portfolio	 Equity	 Debt	 Gold	 Silver
Average	12.2%	13.1%	7.7%	13.4%	11.7%
Standard Deviation	3.7%	6.8%	1.2%	10.5%	16.9%
Max	22.7%	29.0%	10.1%	42.6%	70.2%
Min	2.2%	-3.1%	4.9%	-7.3%	-18.6%
RAR*	1.8	1.1	1.8	0.8	0.4

The above-mentioned parameters are based on 3-year rolling returns with a monthly rolling frequency from June 2006 to May 2026 – a period of 20 years. We created a monthly rebalanced multi asset portfolio taking benchmark allocation of our upcoming Multi Asset Allocation Fund. Every month the portfolio is rebalanced to the initial allocation. In the above table, Equity is represented by Nifty 500 TRI, Debt by CRISIL Short Term Bond Index, Gold by MCX spot gold which is the domestic price of gold, silver by MCX spot silver rate which represents the domestic price of silver. Benchmark weights Composite of Nifty 500 (55%) + CRISIL Short Term Bond Index (30%)+Domestic Price of Gold (10%)+Domestic Price of Silver (5%). Past performance may or may not be sustained in the future and the same may not necessarily provide the basis for comparison with other investments. RAR*- Risk-Adjusted Returns (compares portfolio returns with Risk free rate and the risk taken).

- 2 Tax efficient asset allocation

 Hybrid taxation at 12.50%

Portfolio rebalancing execution within the scheme without creating taxable events for investors.

- 3 Enable disciplined investor behavior



Performance Chasing

The fund trims allocation to overheated assets instead of just riding rallies.



Emotional Reaction

Allocation moves are driven by an investment framework rather than short-term emotions.



Loss Aversion

Diversified allocations and periodic shifts within ranges reduce the tendency of loss aversion.

Introducing JM Multi Asset Allocation Fund

JM Multi Asset Allocation Fund is built as a research-driven, actively managed multi-asset solution designed to adapt dynamically across market regimes.

Active allocation between Equity, Debt & Commodities

A structured approach to multi asset investing across market cycles

Macroeconomic regime-based framework# guiding dynamic asset allocation

Active security selection within each asset class by experienced fund managers

Aims to deliver optimum returns with prudent risk management over the medium to long term.

Source: JMF MF Internal Research. Investors are advised to refer to the Scheme Information Document (SID) for detailed asset allocation and investment strategy of the scheme. Past performance may or may not be sustained in the future and the same may not necessarily provide a basis for comparison with other investments. The above exposure/ positions / strategy is subject to change basis fund manager's views and market conditions but will be within the limits of the Scheme Information Document/(s) of the respective scheme/(s).

Our Regime-based Framework#



Growth - Inflation framework to identify market phases



Asset allocation guided by regime specific opportunities



Model recommendations implemented with fund manager discretion

Where does the fund invest?

Equity and Equity Related Instruments including derivatives and REITs

35%-80%

Debt Securities and Money Market Instruments including mutual funds units

10%-55%

Gold/silver - Related Instruments (including ETFs and Sovereign Gold Deposit Schemes) & Exchange Traded Commodity Derivatives (ETCDs) of gold/silver and other commodities as permitted by SEBI from time to time

10%-50%

Units issued by InVITs

0%-10%

For complete details on asset allocation, kindly refer 'How will the Scheme Allocate its assets?' section in the Scheme Information Document ("SID") of the Scheme.

Scheme Facts



NFO Opens On: 24th June 2026
NFO Closes On: 8th July 2026



Allotment Date: 15th July 2026



Benchmark : Composite of Nifty 500 (55%) + CRISIL Short term bond Index (30%) + Domestic Price of Gold (10%) + Domestic Price of silver (5%).



Fund Manager Details :
Fund Manager: Mr. Asit Bhandarkar (Equity),
Co - Fund Manager: Mr. Deepak Gupta (Equity),
Debt Portion: Mr. Killol Pandya,
Mr. Satish Ramanathan (CIO – Equity) - advise on the asset allocation of the scheme.



Open For Subscription: 20th July 2026



Minimum application amount: Minimum amount of Rs. 5,000/- per Plan / Option / Sub-Option and in multiples of any amount thereafter.



Exit load : In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 60 days from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 60 days from the date of allotment. No Entry / Exit Load shall be levied on units allotted on Reinvestment of Income Distribution cum Capital Withdrawal Option. In respect of Systematic Transactions such as SIP, STP, SWP, Exit Load, if any, prevailing on the date of registration / enrolment for SIP/STP/SWP shall be levied for all the opted instalments.

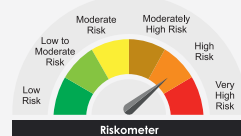
Product Label

This product is suitable for investors who are seeking*

- ◆ Long term wealth creation
- ◆ Investment in equity and equity related instruments, debt & money market securities, gold / silver related instruments and other exchange traded commodity derivatives

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

Scheme Risk-o-meter



The risk of the scheme is high

Distributed By

The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme. Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

Information stated above does not construe to be any investment, legal or taxation advice. Any action taken by you based on the information contained herein is your responsibility alone and JM Financial Asset Management Limited will not be liable in any manner for the consequences of such action taken by you. Please consult your Mutual Fund Distributor / Financial Advisor before investing.

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