motilal oswal
think wealth creation

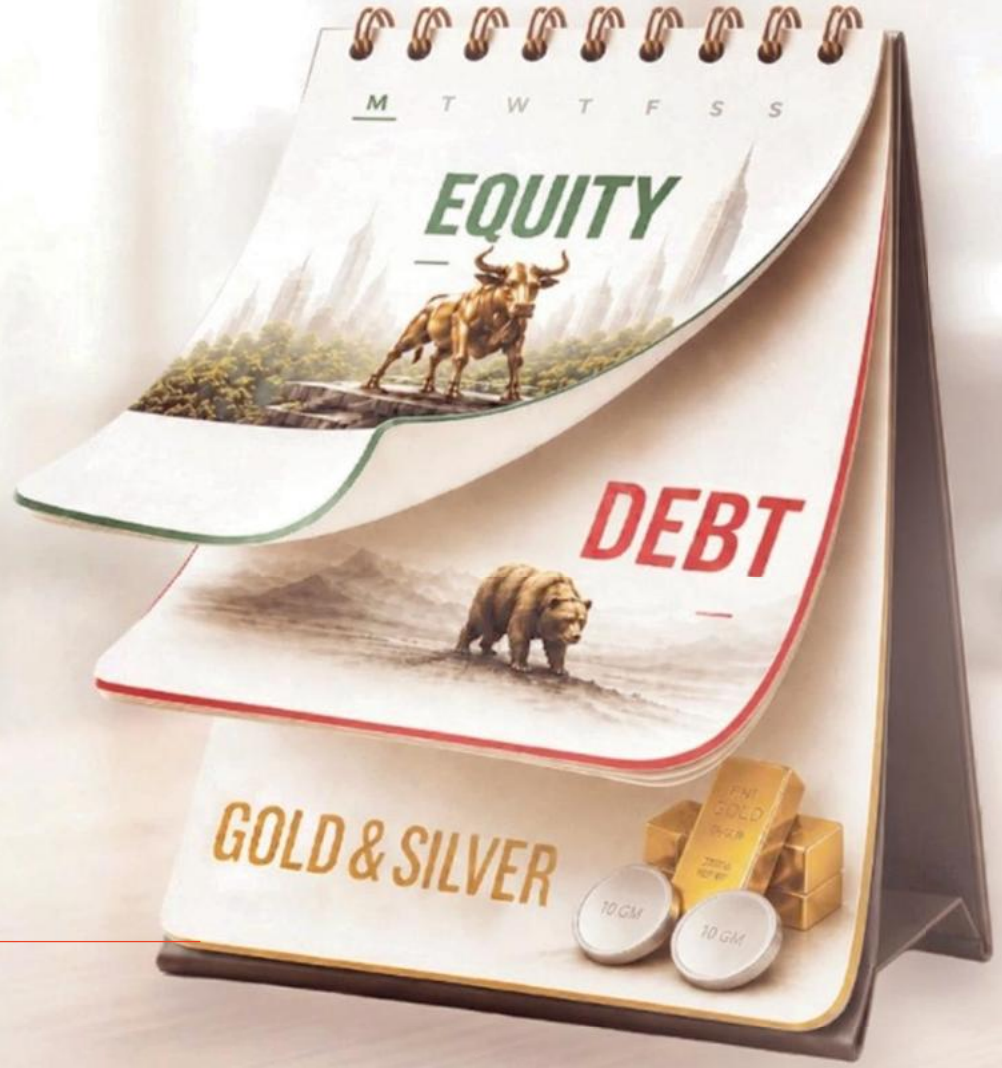
ITI Mutual Fund
Long-term wealth creators

ITI Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)

Different Days call for
Different Assets.

Be Ready for **all of them.**



NFO Opens: August 17, 2026

NFO Closes: August 31, 2026

Registered Name: ITI Mutual Fund SEBI Registration Number: MF/073/18/01

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

The World Is Changing.
Shape Your Portfolio for the Future

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Old World
2010–2020

- **CPI inflation:** Within the range of **4%-10%**
- **RBI Repo Rate:** Volatile interest rate environment driven by inflation
- **Crude Oil:** Relatively stable, driven by demand–supply factors

Equity delivered 9% + CAGR, while debt provided steady returns.



New World
2021 onwards

- **CPI inflation:** Sticky at around **4%**
- **RBI Repo Rate:** Stable policy rate environment
- **Crude Oil:** More volatile, influenced by geopolitical developments

Growth continues, but returns are increasingly shaped by inflation, policy decisions and global events

Equity remains India's growth story. But in a world of inflation, energy shocks, and geopolitical uncertainty, sustaining growth requires preparedness as much as opportunity.

Source: Bloomberg. Equity returns represented by Nifty 500 TRI. Data period: 1 January 2010 to 31 December 2020 for CAGR calculation

In a Storm, You Need a Compass, Not a Watch

We often appreciate the importance of diversification only after markets have declined significantly.
Remember - The compass was invented before the clock. Knowing where you are headed is the first step in any journey.

Old World Mindset

- Timing the market
- Depending on a single asset class
- Chasing recent winners
- Prioritizing returns over risk management
- Reacting to market movements



New Era Vision

- Building a well-balanced portfolio
- Combining different asset classes
- Adapting to changing market cycles
- Balancing growth potential with stability
- Staying invested across market conditions

In today's market environment, success is less about predicting what happens nextand more about building a portfolio that can adapt to different outcomes.

Looking Beyond a Single Asset Class

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The goal is to not simply own different assets, but to own assets that behave differently under the same market conditions.

Asset Categories

	Equity	Fixed Income	Gold	Silver
Equity	**1.00**	0.17	-0.05	0.10
Fixed Income	0.17	**1.00**	0.03	0.03
Gold	-0.05	0.03	**1.00**	0.78
Silver	0.10	0.03	0.78	**1.00**

Equity and Fixed Income show low correlation, supporting portfolio diversification.

Gold has low correlation with equities and fixed income, providing a different return driver.

Gold and Silver tend to move together, reflecting their strong positive correlation.

The advantage of multi-asset allocation comes from combining assets with different return drivers and low correlations, helping investors navigate changing market cycles.

Source: Bloomberg. Data period: 1 January 2010 to 31 July 2026. Correlation based on daily returns. Indices used: Equity – Nifty 500 TRI; Fixed Income – CRISIL Composite Bond Fund Index; Gold – MCX Gold INR Spot; Silver – MCX Silver INR Spot. Past performance may or may not be sustained in future. The above should not be taken as an indication or projection of future returns. Index performance does not signify scheme performance

No Single Asset Class Leads Every Cycle

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Date	Equity	Fixed Income	Gold	Silver
CY 2010	15.27%	4.91%	23.95%	72.86%
CY 2011	-26.40%	6.90%	31.24%	8.11%
CY 2012	33.48%	9.36%	12.34%	13.45%
CY 2013	4.82%	3.79%	-4.50%	-23.48%
CY 2014	39.30%	14.31%	-7.91%	-15.88%
CY 2015	0.22%	8.63%	-6.65%	-9.68%
CY 2016	5.12%	12.94%	11.35%	19.57%
CY 2017	37.65%	4.71%	5.11%	-2.76%
CY 2018	-2.14%	5.91%	7.91%	-0.21%
CY 2019	8.97%	10.72%	23.79%	21.75%
CY 2020	17.89%	12.29%	27.97%	44.40%
CY 2021	31.60%	3.44%	-4.21%	-8.20%
CY 2022	4.25%	2.51%	13.90%	9.74%
CY 2023	26.91%	7.31%	15.37%	7.73%
CY 2024	16.24%	8.93%	20.61%	17.57%
CY 2025	7.76%	6.82%	74.73%	167.27%
YTD 2026	-1.07%	2.96%	7.28%	-5%

In the **last 15 years**,
Equity led **6 times**,
Fixed Income led **1 time**,
Gold led **5 times** and
Silver led **4 times**

A diversified allocation may help reduce dependence on any single leading asset class

Source: Bloomberg, MFI 360. Calendar year returns are on an absolute basis. Data as of 31 July 2026. Indices used: Equity – Nifty 500 TRI; Fixed Income – CRISIL Composite Bond Fund Index; Gold – MCX Gold INR Spot; Silver – MCX Silver INR Spot. Past performance may or may not be sustained in future. The above should not be construed as an indication or projection of future returns. Index performance does not signify scheme performance.

How Asset Classes Behave Across Market Cycles

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Economic and market cycles influence asset classes differently.

Asset Class Performance

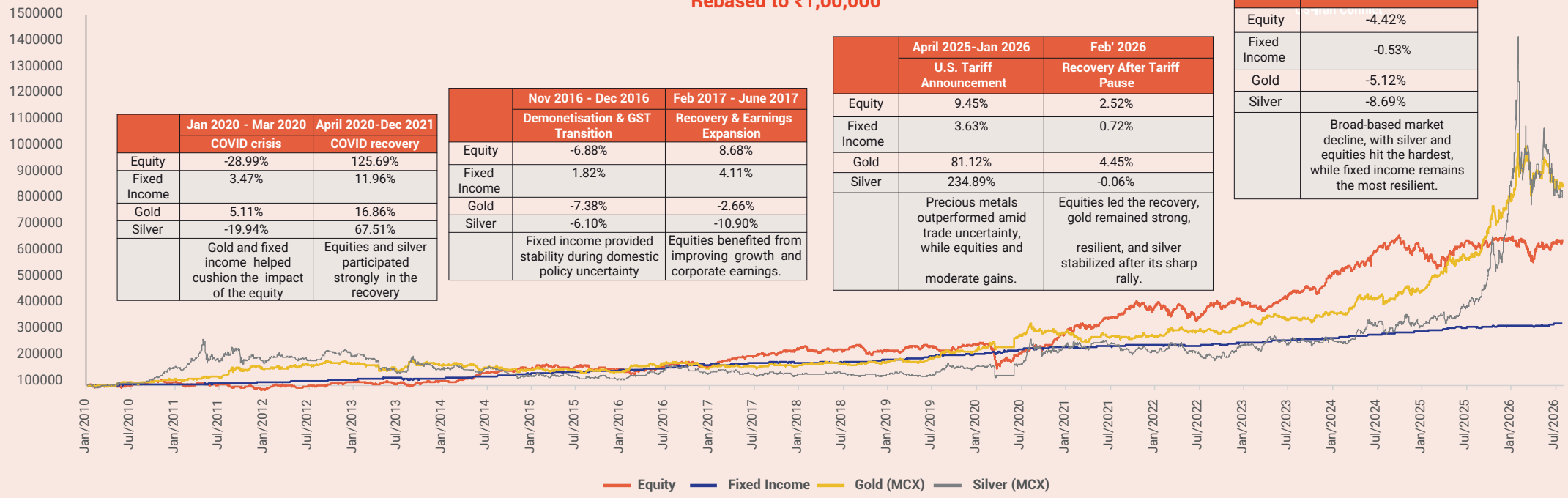
Rebased to ₹1,00,000

	Jan 2020 - Mar 2020	April 2020-Dec 2021
	COVID crisis	COVID recovery
Equity	-28.99%	125.69%
Fixed Income	3.47%	11.96%
Gold	5.11%	16.86%
Silver	-19.94%	67.51%
	Gold and fixed income helped cushion the impact of the equity	Equities and silver participated strongly in the recovery

	Nov 2016 - Dec 2016	Feb 2017 - June 2017
	Demonetisation & GST Transition	Recovery & Earnings Expansion
Equity	-6.88%	8.68%
Fixed Income	1.82%	4.11%
Gold	-7.38%	-2.66%
Silver	-6.10%	-10.90%
	Fixed income provided stability during domestic policy uncertainty	Equities benefited from improving growth and corporate earnings.

	April 2025-Jan 2026	Feb' 2026
	U.S. Tariff Announcement	Recovery After Tariff Pause
Equity	9.45%	2.52%
Fixed Income	3.63%	0.72%
Gold	81.12%	4.45%
Silver	234.89%	-0.06%
	Precious metals outperformed amid trade uncertainty, while equities and moderate gains.	Equities led the recovery, gold remained strong, resilient, and silver stabilized after its sharp rally.

	Feb 2026 - April 2026
Equity	-4.42%
Fixed Income	-0.53%
Gold	-5.12%
Silver	-8.69%
	Broad-based market decline, with silver and equities hit the hardest, while fixed income remains the most resilient.



In today's environment, a well-diversified asset allocation can help improve portfolio performance.

Data Source: Bloomberg. Data period: 1 January 2010 to 31 July 2026. Indices used: Equity – Nifty 500 TRI; Fixed Income – CRISIL Composite Bond Fund Index; Gold – MCX Gold INR Spot; Silver – MCX Silver INR Spot. Absolute returns have been calculated based on daily index levels over the respective market phases: Demonetisation & GST Transition (1 November 2016–31 December 2016), Recovery & Earnings Expansion (28 February 2017–30 June 2017), COVID-19 Shock (1 January 2020–31 March 2020), COVID-19 Recovery (1 April 2020–31 December 2021), U.S. Tariff Announcement (2 April 2025–31 January 2026), Recovery After Tariff Pause (2 February 2026–20 February 2026), and U.S.–Iran Conflict (27 February 2026–8 April 2026). Past performance may or may not be sustained in the future and is not a guarantee of future returns. The information should not be used as a basis for comparison with other investments. Index performance does not represent scheme performance. The illustration is hypothetical and does not represent the actual performance of the scheme.

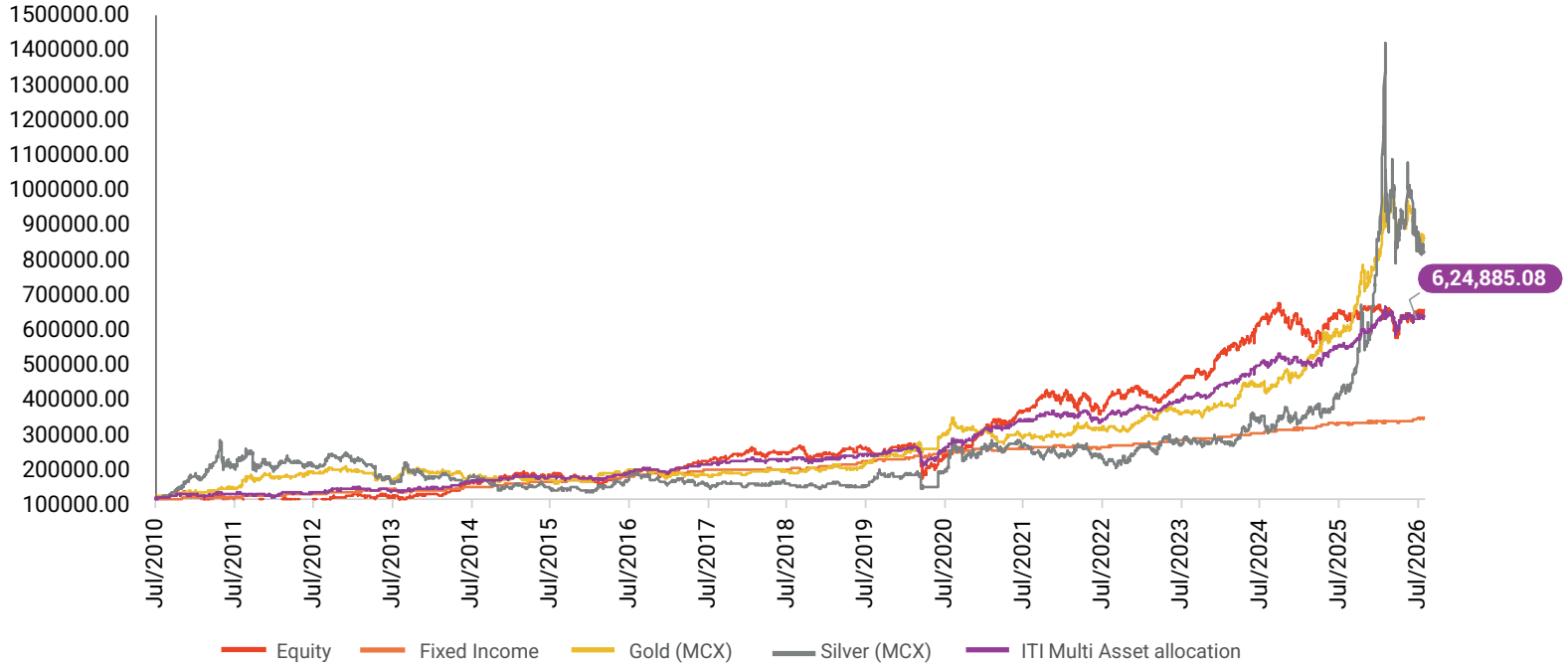
How Diversified Portfolios Have Performed Historically

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Long-term wealth creators

Asset class performance

Rebased at 1,00,000

Over the last 15 years, Rs. 1,00,000 invested in the multi-asset allocation portfolio would have grown 6 times to Rs. 6,26,045



Asset Class	CAGR	Standard deviation
Multi Asset Allocation	11.75%	9.34%
Equities	11.95%	16.04%
Fixed Income	7.57%	2.72%
Gold	13.80%	14.51%
Silver	13.48%	28.13%

Historically, a Multi-Asset Portfolio exhibited returns comparable to equities and lower observed volatility

Source: Bloomberg. Data period: 1 January 2010 to 31 July 2026. Daily return data has been used to construct the hypothetical multi-asset portfolio. Equity is represented by the Nifty 500 TRI, Fixed Income by the CRISIL Composite Bond Fund Index, Gold by MCX Gold INR Spot, and Silver by MCX Silver INR Spot. The hypothetical Multi Asset Allocation portfolio assumes an allocation of 50% Nifty 500 TRI, 30% CRISIL Composite Bond Fund Index, 10% Gold, and 10% Silver. CAGR denotes Compounded Annual Growth Rate. Past performance may or may not be sustained in the future. This illustration is for informational purposes only and should not be construed as an indication or projection of future returns. Index performance does not represent the performance of any mutual fund scheme. Illustration based on historical index data and should not be construed as indicative of future performance

ITI Mutual Fund
Long-term wealth creators

Introducing ITI Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)



ITI Multi Asset Allocation Fund: Designed to Balance Growth, Stability & Diversification

ITI Mutual Fund
Long-term wealth creators

Growth



Equity

Seeks long-term capital appreciation

Stability



Fixed Income

Aims to provide portfolio stability through debt and money market investments

Diversification



Commodities (Gold/Silver)

Aims to provide diversification and may help mitigate the impact of market volatility

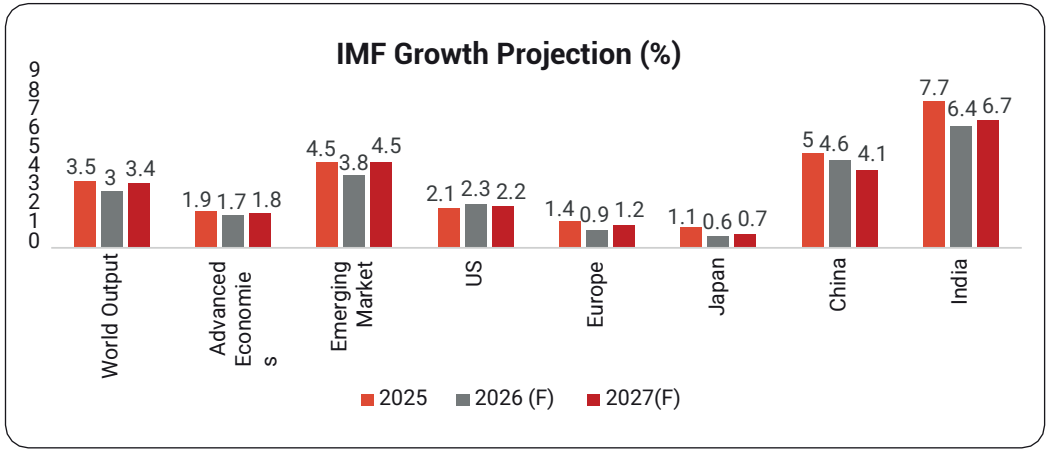
Invest Once. Gain Exposure Across Three Asset Classes.

Note: Non exhaustive. Investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document.

Equity Outlook – The Growth Engine

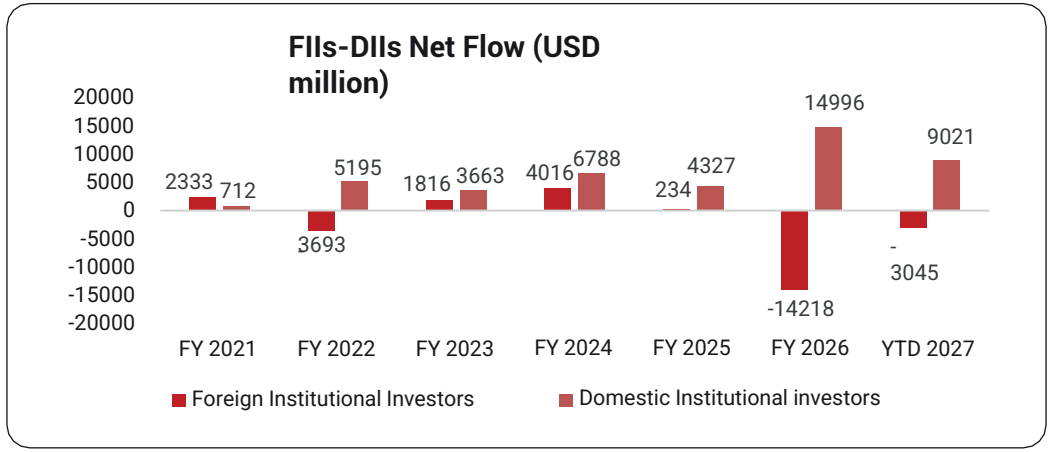
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India is expected to continue outpace major global economies, supported by strong demand, favourable demographics, and sustained policy reforms.



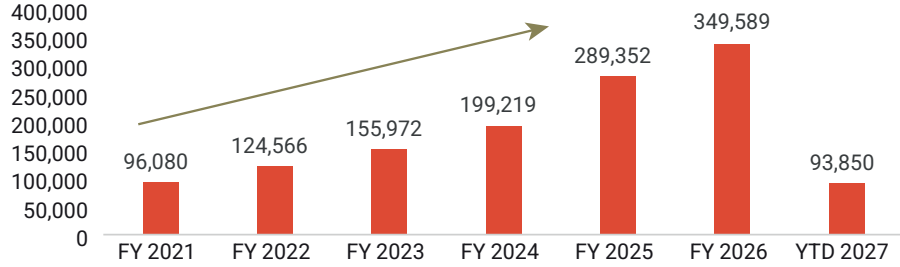
Source: IMF, World Economic Outlook Update, July 2026

Domestic investors continue to strengthen market resilience, driving a shift from foreign-flow dependence to domestic ownership



Source: IMF, World Economic Outlook Update, July 2026

Growing SIP inflows highlight increasing household participation and provide a steady source of equity capital.



Source: Association of Mutual Funds in India, Data: As of June 2026

India's equity market stands at the cusp of a historic transformation - From an emerging market to a structurally driven investment economy Key Investment Drivers

Fixed Income Outlook - The Stability Engine

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Long-term wealth creators

India's Bond Market continues to grow in size, depth and participation, creating more opportunities for investors.



India's bond market is at

Rs. 230+ lakh crores

(As of March 2025)

Deeper market indicates better liquidity, issuer diversity and price transparency



Foreign Portfolio investor inflows in Gsec is at

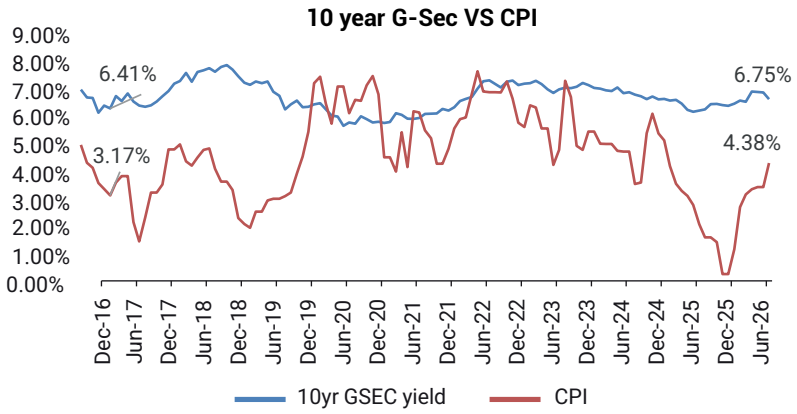
Rs.3.75+ lakh crores

(As of May 2026)

Strong confidence in india's macroeconomic stability and Improved visibility through global bond index inclusion initiatives.

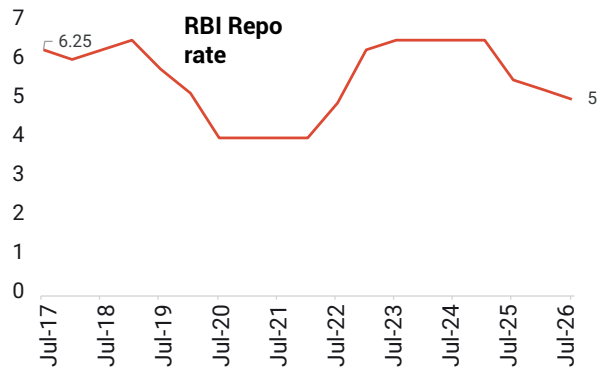
The rate cut cycle favours fixed income

Real yields remain attractive with inflation under control

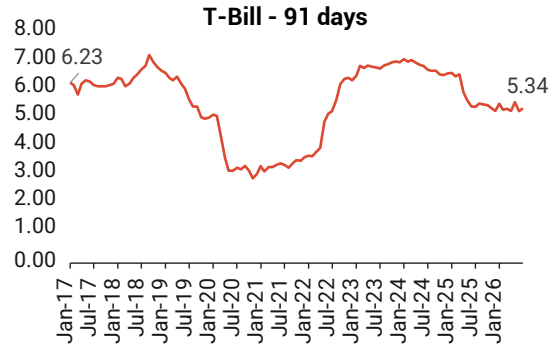


Source: Bloomberg, June 2026. The shaded area is the real yield

RBI repo rate easing signifies attractive opportunity to lock in attractive yields



Source: Bloomberg, July 2026



Source: Bloomberg, July 2026

Source: NISM – India's Bond Market (G-Secs, SDLs, T-Bills, Floating Rate Bonds, UDAY Bonds, Special Securities and Corporate Bonds); Ministry of Finance, Government of India (PIB) – FPI inflows.

Gold Outlook - The Portfolio Balancer

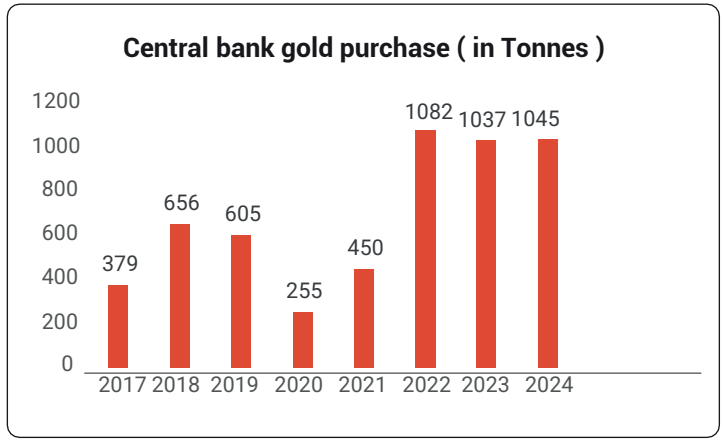
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Factors Driving Gold Price

Central Bank buying



Central banks have accumulated an average of 1,000 tonnes of gold over the past four years, which is significantly higher from the 500 tonnes average over the preceding decade.

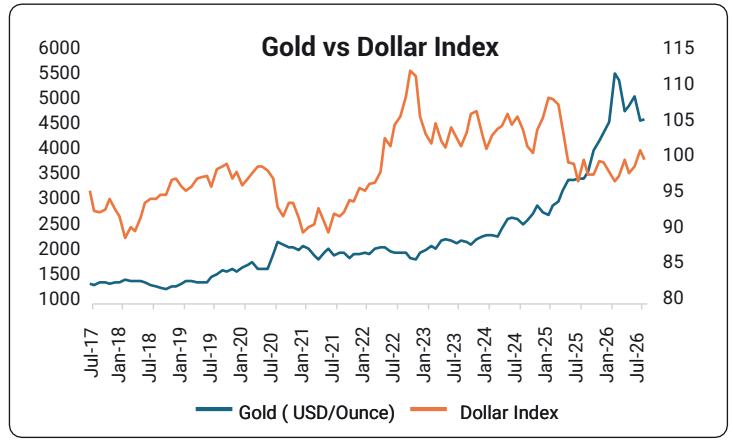


Source: Metals Focus, Refinitiv GFMS, World Gold Council Data as of 31 June, 2026, *Years in Calendar Year

Currency movements (USD/INR)



For Indian investors Since June 2017, the rupee has weakened by nearly 40% against the US dollar, amplifying domestic gold returns to nearly 430%, compared with around 230% in US dollar terms.

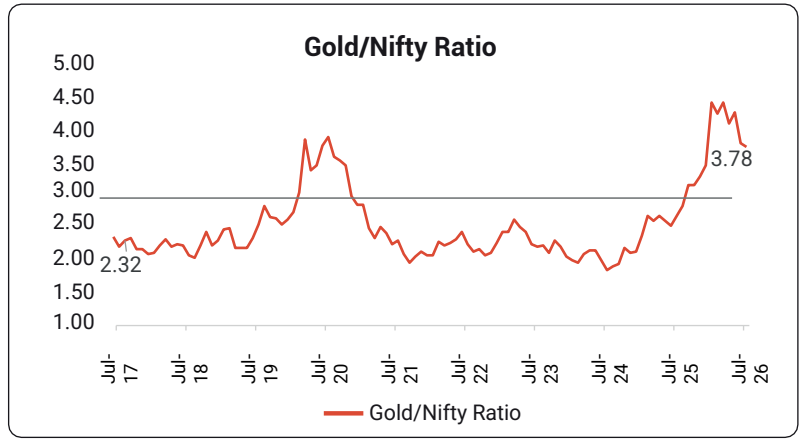


Source: Bloomberg; internal calculations. Gold prices converted from INR/10 grams to USD/ounce using the USD/INR exchange rate. Data as of July 2026.

Domestic Demand and Valuation support



Recent normalization has reduced the premium, yet Gold and Silver continue to trade above their long-term averages relative to the Nifty.



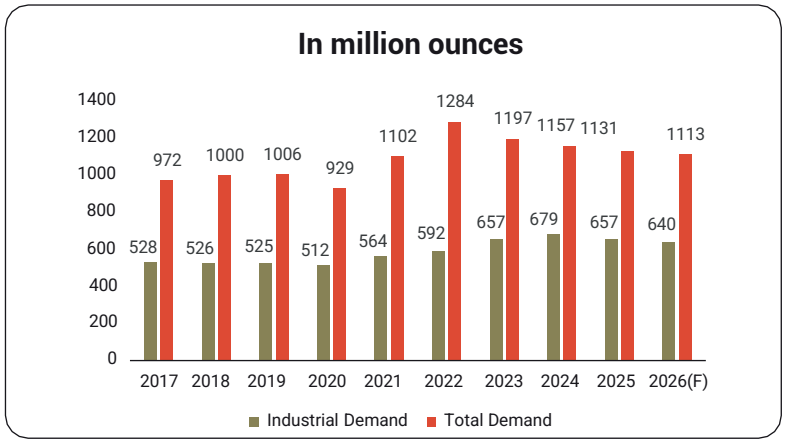
Source: Bloomberg; ITI AMC calculations. Data as of June 2026. Dotted line denotes the long-term average (2.59) for the period July 2017 - July 2026.

Gold continues to provide portfolio diversification during uncertain market cycles.

Silver Outlook - The Future Metal

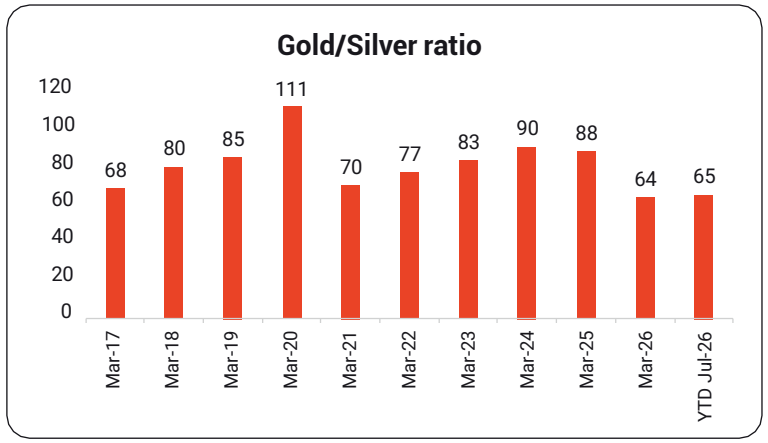
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Industrial demand constitutes more than 50% of total silver demand



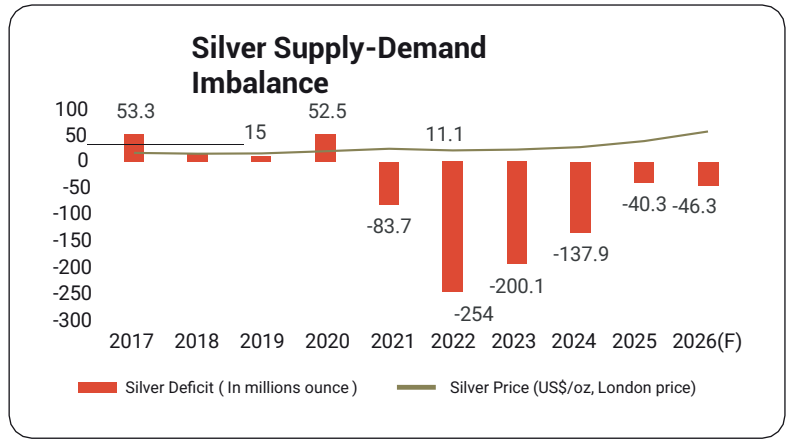
Source - Metals focus, Silver Institute – World Silver Survey 2026.

Silver performance has historically reflected a range of market factors, including demand trends and supply considerations



Source – Bloomberg, Data as of: 31 July 2026. F – Forecasted Graph.
For Gold/Silver ratio prices used are in INR

Five straight years of silver deficits have erased the cumulative surpluses built over the previous ten years



Source - Metals focus, Silver Institute – World Silver Survey 2026.

New age silver usage

EV Adoption:
EVs use nearly 2x more silver than conventional vehicles.

Solar Growth:
A single solar panel usually holds about 20 grams of silver

Electrical conductivity:
Low resistance and signal loss make silver critical for high-performance electronics.

AI Infrastructure Growth:
AI data centres, semiconductors and servers drive silver demand.

Silver has both precious metal characteristics and industrial applications.

Our Investment Approach Across Asset Classes

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Long-term wealth creators

Seeks to balance risk and return potential through asset allocation

Equity (35-80%)

Combination of top-down sector selection and bottom-up stock selection

Flexibility to invest across market capitalizations

Stock selection based on growth potential and valuation discipline

Emphasis on business quality and competitive advantages

Fixed Income (10-50%)

Dynamic duration and credit allocation across market cycles

Allocation across corporate bonds and government securities

Focus on liquidity management through adequate buffers

Emphasis on credit quality and issuer assessment

Commodities (10-40%)

Exposure through Gold/Silver ETFs, ETCDs and permitted commodity-linked instruments

Allocation based on macroeconomic factors, liquidity and market dynamics

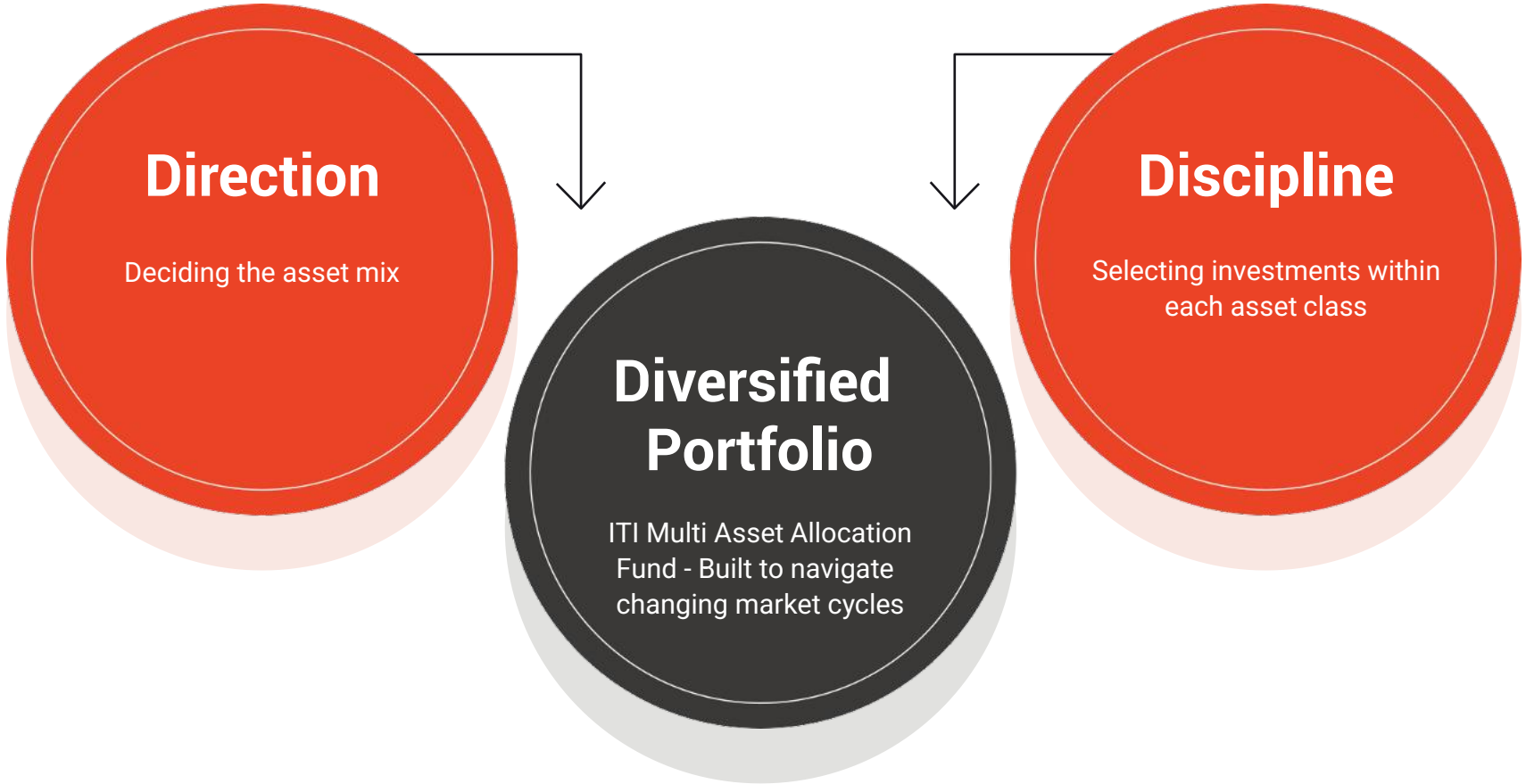
Active evaluation of opportunities based on price trends and technical factors

The above is for representation only and should not be construed as return projection or be used for development or implementation of an investment strategy. The portfolio allocation will be based on investment stated objective and asset allocation and will be subject to changes depending on the fund manager's view of the equity markets. Kindly refer the SID(Scheme information document) for the asset allocation pattern of the scheme.

ITI Multi Asset Allocation Fund - Investment Strategy

ITI Mutual Fund
Long-term wealth creators

Our 3D Methodology: Direction. Discipline. Diversification.



Direction in Action: How We Drive Allocation Decisions

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Four signals guide our dynamic allocation across equity, fixed income and commodities.

Macro Signals
Understanding the economic cycle



- Growth outlook
- Inflation trajectory
- Interest rate cycle
- Liquidity conditions

Valuation Signals
Identifying attractive opportunities



- Relative attractiveness across asset classes
- Valuation vis-à-vis growth
- Expected risk–return trade-offs

Market Signals
Adapting allocation to changing market conditions



- Market trends
- Corporate Earnings outlook
- Technical considerations

Risk Signals
Managing portfolio volatility



- Volatility management
- Drawdown risk
- Portfolio risk management

The above is for representation only and should not be construed as return projection or be used for development or implementation of an investment strategy. The portfolio allocation will be based on investment stated objective and asset allocation and will be subject to changes depending on the fund manager's view of the equity markets. Kindly refer the SID(Scheme information document) for the asset allocation pattern of the scheme.

Discipline in Action: How We Select Investments

ITI Mutual Fund
Long-term wealth creators

A rigorous framework drives security selection within each asset class.

EQUITY – GEMS Framework

G – Growth
- Earnings visibility across cycles
- Durable competitive advantages
- Improving business momentum and turnaround potential

E – Earnings & Cash Quality
- Balance sheet quality
- Cashflow strength
- Efficient capital utilisation

M – Management Quality
- Track record and execution capability
- Governance standards

S – Sensible Valuation
- Reasonable valuation relative to growth potential
- Risk–return assessment

Combining top-down sector insights with bottom-up stock selection

Fixed Income – DCC Framework

D – Duration
- Active duration management based on interest rate cycle and inflation outlook
- Positioning based on macroeconomic conditions

C – Credit
- Sector and business model assessment
- Financial strength and credit quality
- Management quality and governance standards

C – Curve
- Yield curve positioning
- Credit spread opportunities

Commodities

1 – Macro Environment
- Interest rates and inflation outlook
- Broader economic conditions

2 – Liquidity & Market Considerations
- Liquidity conditions
- Market dynamics and technical considerations

3 – Opportunity Assessment
- Arbitrage opportunities
- Price corrections and event-driven opportunities

Tactical calls may be taken to enhance risk-adjusted returns. Liquidity buffers maintained for risk mitigation.

Note:For informational purposes only. The strategy does not assure returns or capital protection and is subject to market and derivative risks. For complete details on investment objective, strategy, asset allocation and risk factors, please refer to the Scheme Information Document.

Key Features For This World

ITI Mutual Fund
Long-term wealth creators



Tax Efficient Structure

Eligible for long-term capital gains tax after 2 years, with LTCG taxed at 12.5% (plus applicable surcharge and cess), or else STCG at Applicable Tax Rate.

Exposure To Alternative Assets

Exposure to gold, silver & other commodities via ETFs
Access alternative assets through a single investment
Diversifies beyond traditional equity and debt investments





Low Correlation Potential

Diversifies across assets with varying return patterns
Seeks to mitigate the impact of market volatility
Aims for a more resilient portfolio across market cycles

Source: Union Budget 2026-27. SC = Surcharge, STCG = Short Term Capital Gain, LTCG = Long Term Capital Gain. Kindly consult your investment advisor/tax advisor for clarity on suitability of the scheme/fund based on your investment goals. Past performance may or may not be sustained in future and is not a guarantee of any future returns and should not be used as a basis of comparison with other investments. Index performance does not signi y scheme performance

Kindly consult your investment advisor/tax advisor for clarity on suitability of the scheme/fund based on your investment goal

Who Should Invest?

ITI Mutual Fund
Long-term wealth creators

The Multi Asset Fit

Seek Diversification
First-time investors building a core portfolio

Looking beyond a single asset class

Changing Market Conditions
Seeking flexibility across market environments

Reduce dependence on market timing decisions

Adapt allocation as opportunities evolve

Seek Professional Management
Prefer professionally managed asset allocation

Avoid tracking multiple investments

Seeking a disciplined approach to portfolio rebalancing

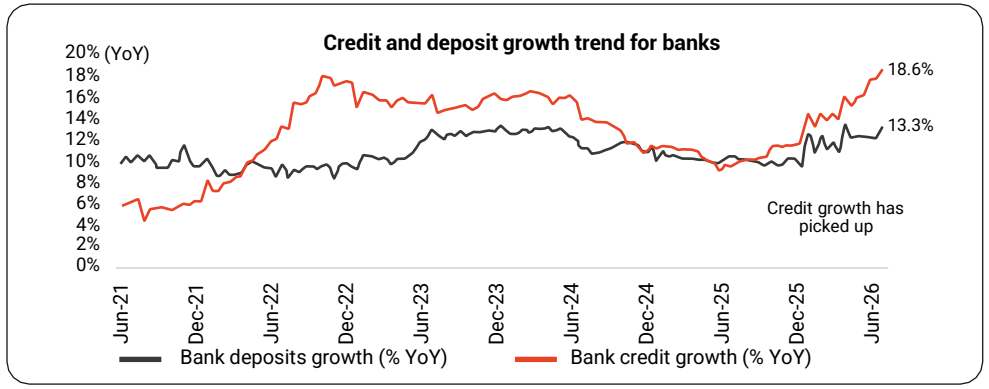
Lump Sum Investors
Looking to deploy surplus capital effectively

Kindly consult your investment advisor/tax advisor for clarity on suitability of the scheme/fund based on your investment goals

Consumption: A Long-Term Play on Urban Discretionary Spending

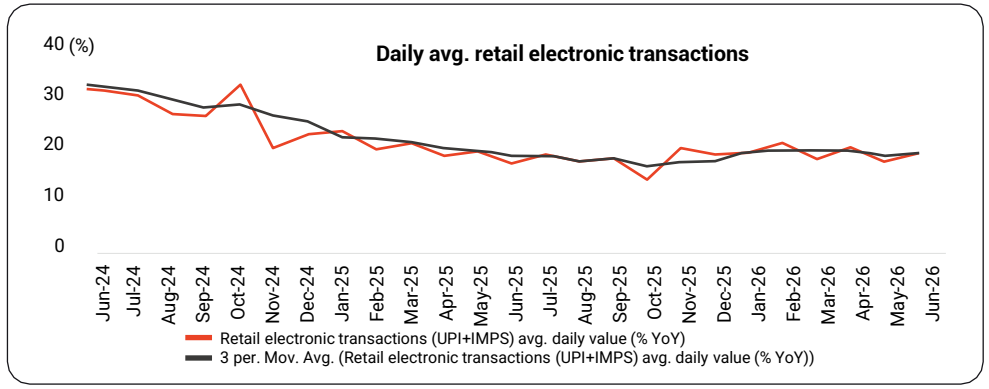
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1 Robust credit growth reflects healthy consumer demand.



Source :RBI Data as of:June 2026

3 Digital adoption accelerates

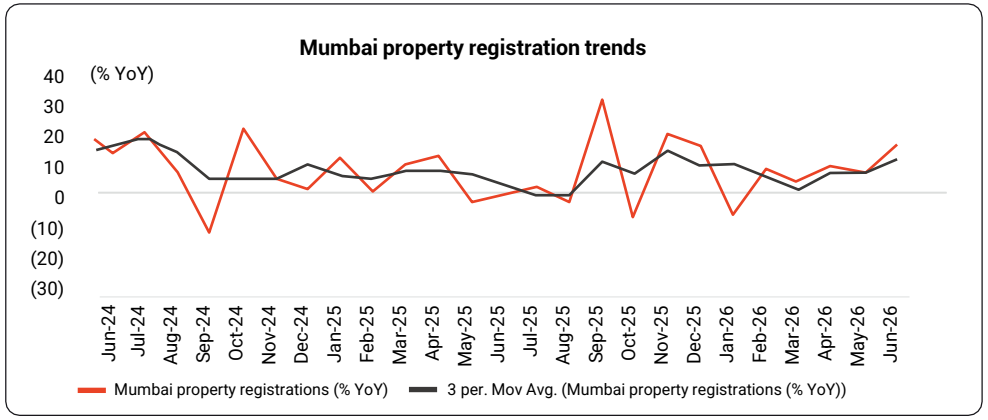


Source :RBI Data as of:June 2026

Key Drivers — **Key Structural Theme Premiumisation remains the strongest structural theme**

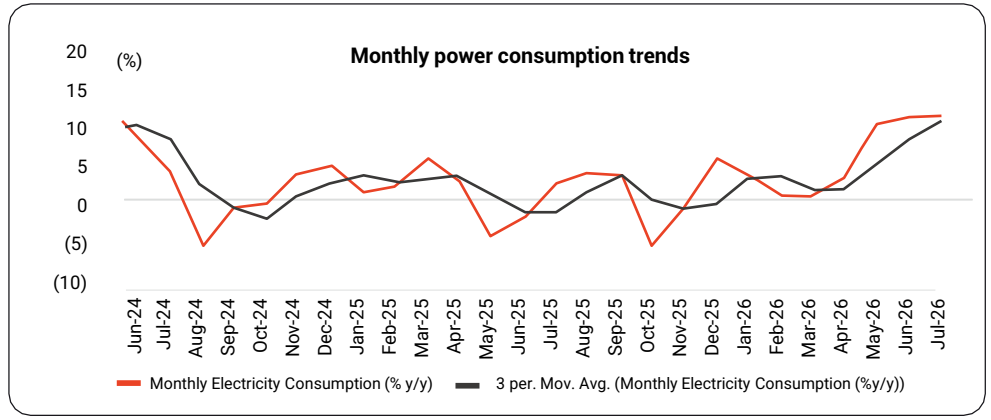
Jewellery | Travel | Hotels | QSR | Beauty | Consumer Durables

2 Rising property registrations indicate strengthening urban demand



Source :Government of Maharashtra. Data as of:June 2026

4 Higher electricity demand highlights broad-based consumption



Source :Ministry of power. Data as of:June 2026

Note :The sectors/themes mentioned are for illustration only and should not be construed as investment advice or recommendation.

Consumption: A Long-Term Play on Urban Discretionary Spending

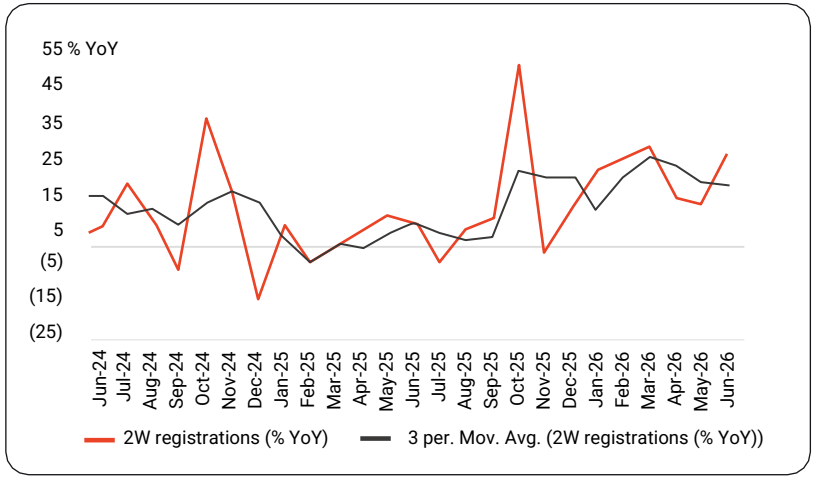
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Key Drivers

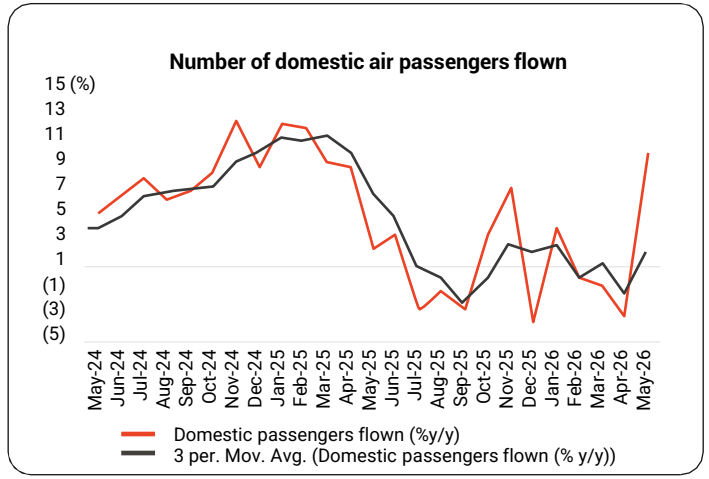
Premium mobility and travel demand remain growth drivers

Passenger vehicles and premium two-wheelers continue to drive urban demand, while entry-level two-wheeler recovery remains a key rural indicator.

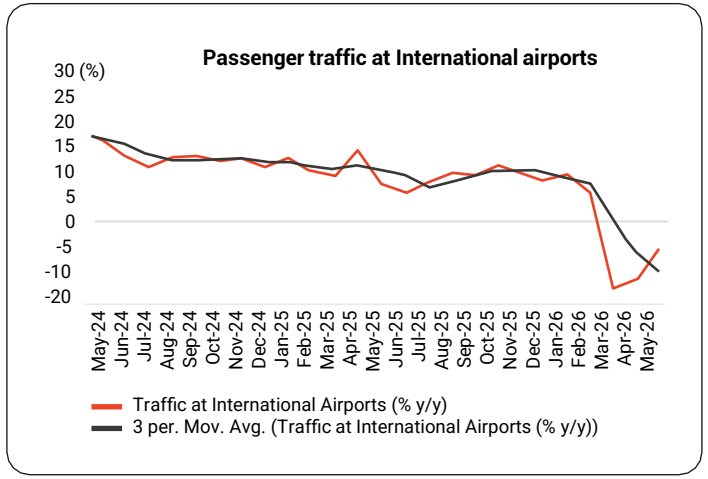
Domestic air travel continues to expand, supported by rising incomes and growing leisure demand.



Source :Ministry of transport, Data as of:June 2026



Source :DGCA, Data as of:May 2026



Source :Airport authority of India, Data as of:May 2026

Note :The sectors/themes mentioned are for illustration only and should not be construed as investment advice or recommendation.

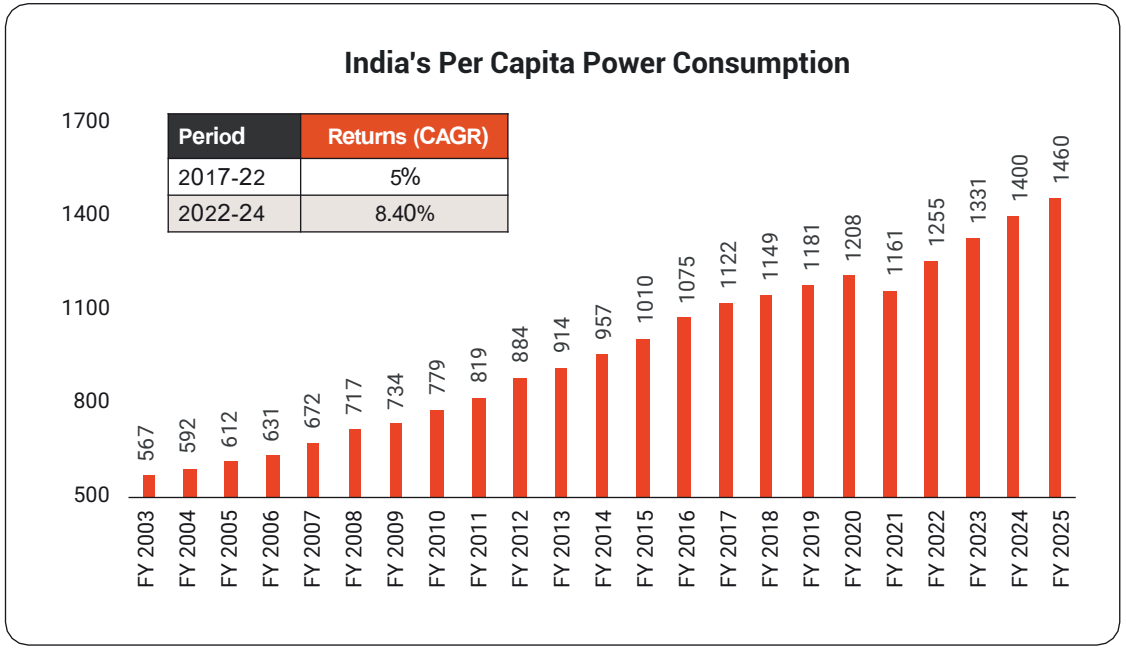
India's Power Sector: Entering a Multi-Year Growth & Investment Cycle

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Key Drivers

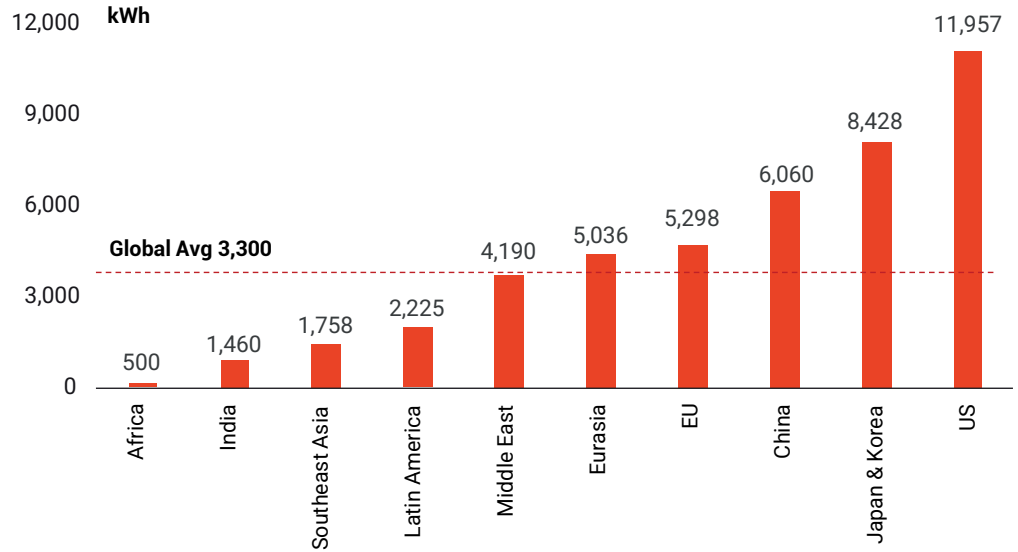
- Rising power demand driven by urbanisation
- Growing cooling requirements supported by rising temperatures
- Industrial & infrastructure expansion
- Data centres demand
- Generation & Grid Investments
- Renewable Energy Transition

India is expected to see an increase of 6.4% growth in electricity over 2026-2030*



Source: CEA, Macquarie Research, June 2026

Low power penetration, coupled with urbanisation and industrialisation, offers significant demand growth potential.



Source: IEA, Macquarie Research, June 2026

Note: The sectors/themes mentioned are for illustration only and should not be construed as investment advice or recommendation.

India's CRDMO Sector: Emerging as a Global Pharma Outsourcing Hub

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Strategic Transformation

- Indian CRDMOs gaining investor recognition with >US$50bn combined market capitalisation
- Evolved from chemical outsourcing to a strategic partner for global pharma innovators

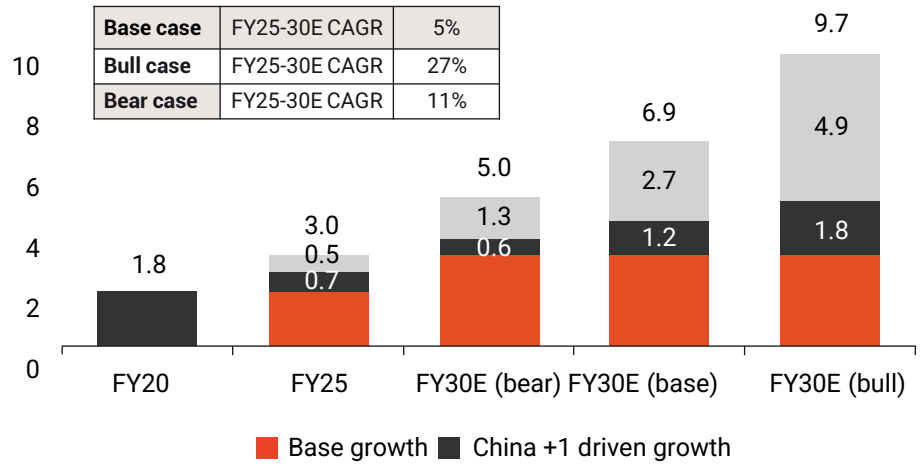
Strong Growth Trajectory

- Expected to grow at 16–18% CAGR (FY26–30)
- Key drivers - Robust capacity expansion, China+1 supply chain shift and Rising obesity & diabetes therapies demand

Structural Tailwinds

- Global pharma supply chains diversifying beyond China, creating a long-term outsourcing opportunity

India CRDMO market size (USD bn)



	2000-10	2011-15	2016-20	2021-23	2024-2025
# of Listed Firms	5	6	6	9	11
Market Cap ($ bn)	<2	2-6	6-23	20-30	30-50
Valuation (P/E)	15-20	15-20	20-40	40-50	50-60

Source - Jefferies

Fund Managers



Mr. Nilay Dalal

Fund Manager - Equity

Mr. Nilay has professional experience of more than 15 years, and his primary responsibilities include Investment Analysis & Fund Management.

He focuses on Research in the Banking Financial Services sector.

His previous assignment was as Equity Analyst in Axis Asset Management Company. He has earlier worked with SBI Life Insurance Company Ltd & MAQ Software Pvt Ltd.



Mr. Laukik Bagwe

Fund Manager – Fixed Income

Mr. Laukik Bagwe brings over 25 years of experience in fund management, portfolio management, and fixed-income markets, with a specialization in money markets, government securities and corporate bonds.

Before joining the organization, he served as Vice President at DSP Asset Managers Private Limited. Earlier, he was associated with Derivium Securities India Private Limited as Senior Dealer.

Scheme Details

ITI Mutual Fund
Long-term wealth creators

Scheme Name: ITI Multi Asset Allocation Fund

Particulars of the Scheme	Details
Scheme Name	ITI Multi Asset Allocation Fund (An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)
Scheme code	ITIM/O/H/MAA/26/04/0022
NFO Date	NFO opening date – 17 August 2026, NFO closing date:31 August 2026
Benchmark	50% NIFTY 500 TRI + 30% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold +10% Domestic Price of Silver
Investment Objective	The investment objective of the Scheme is to seek to generate long-term capital appreciation and income by investing in equity and equity-related securities, debt & money market instruments, Gold/Silver ETFs and Exchange Traded Commodity Derivatives (ETCDs) However, there can be no assurance that the investment objective of the scheme would be achieved.as permitted by SEBI from time to time.
Fund Manager	Mr. Nilay Dalal and Mr. Laukik Bagwe
Face Value	Rs. 10 price per unit
Plans	- Regular - Direct
Options	- Growth option - Income Distribution cum capital withdrawal (IDCW) – Payout & Reinvestment option
Minimum Application Amount	Lumpsum – Rs. 5,000/- and in multiples of Re. 1/- thereafter Additional purchase amount – Rs. 1,000/- and in multiples of Rs. 1/- thereafter Systematic Investment Plan- Rs. 500 and in multiples of Rs. 1/- thereafter
Exit Load	**Exit Load –** • 0.50% if redeemed or switched out on or before completion of 3 months from the date of allotment of units •Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units Redemption of units would be done on First in First out Basis (FIFO).

Source: Internal Data.

Product Labelling

ITI Mutual Fund
Long-term wealth creators

ITI Multi Asset Allocation Fund

(An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives)

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- Investments across equity and equity related instruments, debt and money market instruments, units of Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives

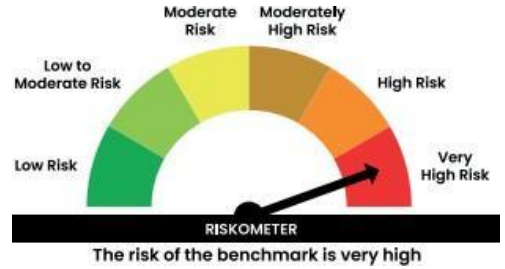
Scheme Risk-o-meter



The risk of the scheme is very high

Benchmark Risk-o-meter

As per AMFI, Tier I Benchmark is 50% NIFTY 500 TRI + 30% CRISIL Composite Bond Index +10% Domestic Price of Physical Gold+10% Domestic Price of Silver



The risk of the benchmark is very high

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

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics of model portfolio and the same may vary post NFO when the actual investments are made.

Disclaimer

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

Website: www.itiamc.com
Toll Free Number: 1800 266 9603 | **Email**: mfassist@itiorg.com

Motilal Oswal Financial Services Ltd (MOFSL)* Member of NSE, BSE, MCX, NCDEX CIN No.: L67190MH2005PLC153397
Registered Office Address: Motilal Oswal Tower, RahimtullahSayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai-400025;
Tel No.: 022-71934263; **Website** www.motilaloswal.com. **Correspondence Office Address:** Palm Spring Centre, 2nd Floor, PalmCourt Complex, New Link Road, Malad (West), Mumbai-400 064. Tel No: 022 7188 1000. Registration Nos.: Motilal Oswal Financial Services Ltd (MOFSL)*: INZ000158836. (BSE/NSE/MCX/NCDEX); CDSL and NSDL: IN-DP-16-2015; Research Analyst: INH000000412. AMFI: ARN -146822; ; Insurance Corporate Agent: CA0579. Motilal Oswal AMC Ltd (MOAMC): PMS (Registration No.: INP000000670); PMS and Mutual Funds are offered through MOAMC which is group Co of MOFSL. Motilal Oswal Wealth MgmtLtd (MOWML): PMS (Registration No.: INP000004409) is offered through MOWML, which is a group Co of MOFSL. • Motilal Oswal Financial Services Ltd is a distributor of Mutual Funds, PMS, Fixed Deposit, Bond, NCDs, Insurance Products, Invest. advisor and IPOs etc. These are not Exchange traded products and the Trading Member is just acting as distributor. All disputes with respect to the distribUTIonactivity would not have access to Exchange Investor Redressal Forum or Arbitration mechanism • Research & Advisory services is backed by proper research. Please read the Risk Disclosure Document prescribed by the Stock Exchanges carefully before investing. There is no assurance or guarantee of the returns. Details of Compliance Officer: Name: Neeraj Agarwal, Email ID: na@motilaloswal.com,
Contact No.:022-40548085.The securities quoted are exemplary and are not recommendatory. Brokerage will not exceed SEBI prescribed limit. Customer having any query/feedback/ clarification may write to query@motilaloswal.com. In case of grievances for Securities Broking write to grievances@motilaloswal.com, for DP to dpgrievances@motilaloswal.com.
*Such representations are not indicative of future results.
Invest in securities market are subject to market risks, read all the related documents carefully before investing.

ITI Mutual Fund

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