

**quant**<sup>®</sup>  
**MULTI ASSET  
 ALLOCATION**  
 FUND

(An open ended scheme investing in equity, debt & commodity)

(Formerly known as quant Multi Asset Fund)



**Invest in our philosophy**  
 active | absolute | unconstrained

**PLANS AND OPTIONS:**

**Regular / Direct:** Growth and IDCW  
 (Payout and Re-investment)

**MINIMUM INVESTMENT:**

**LUMP SUM**  
 Rs. 5,000/-

**SUBSEQUENT INVESTMENT**  
 Rs. 1,000/-

**SYSTEMATIC INVESTMENT PLAN (SIP)**

**Weekly:** Rs. 1,000/- (Wednesday)

**Fortnightly:** Rs. 1,000/- (alternate Wednesday)

**Monthly:** Rs. 1,000/-

**Quarterly:** Rs. 3,000/-

and in multiples of Re. 1/- thereafter

**LOAD STRUCTURE:**

**Entry:** Nil | **Exit:** 1% for 15 days

**BENCHMARK INDEX:**

65% S&P BSE 200 TRI + 15% CRISIL  
 Short Term Bond Fund Index +  
 20% ICOMDEX Composite Index

**FUND MANAGERS:**

Sandeep Tandon | Sanjeev Sharma  
 Ankit Pande | Vasav Sahgal | Varun Pattani

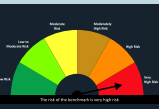
**This Product is suitable for  
 investors who are seeking\***

- To Generate capital appreciation
- To Invest in equity, debt and commodity

**Scheme Riskometer**



**Benchmark Riskometer**



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

## Investment Approach



**Well diversified equity strategy** with a flexible market cap allocation between large, mid, and small cap stocks.



**Adaptive Asset Allocation** to manage allocation between equity, debt, and Gold. Minimum 10% exposure is maintained for each asset class.



**Sector agnostic** investment approach.



Stock selection process uses **unconstrained approach**, allowing exploration of better returns potential.

## Reasons to Buy

- Ideal for investors favouring **exposure to three different asset classes with one single investment**; equity, debt, and Gold.
- Within equity asset class, the fund invests across large, mid, and small cap **ensuring effective risk diversification**.
- **Dynamic rebalancing of portfolio**, to navigate the tides of volatility, can provide **superior risk-adjusted returns**.
- Investment **track record of over 20 years**.

## VLRT Framework| Adaptive Money Management

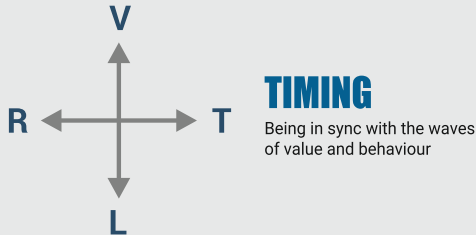
*Being Relevant with 'predictive analytics'*

### VALUATION ANALYTICS

Knowing the difference between price and value.

### RISK APPETITE ANALYTICS

Perceiving what drives market participants to certain actions and reactions.



### TIMING

Being in sync with the waves of value and behaviour

### LIQUIDITY ANALYTICS

Understanding the flow of money across asset classes.

The core engine that drives us and sets us apart is a **robust and differentiated investment framework** that enables us to see beyond the horizon and stay relevant. Our unique analytical framework for enabling 'predictive analytics' encompasses all available asset classes and sectors, formulating a multi-dimensional research perspective.

#### Why multi-dimensional?

The markets are a complex, dynamic system. There is no one formula or strategy or perspective that can consistently outperform. **A diverse set of variables and participants are continuously interacting with each other in myriad ways.**

In the face of this uncertainty and complexity, instead of limiting ourselves to any one school of thought **we have found consistent success by studying markets along four dimensions: Valuation, Liquidity, Risk Appetite, and Time [VLRT].**

**In the past three and five years  
“quant Multi Asset Fund” has exhibited superior performance compared to its benchmark.**

3 year performance		5 year performance	
Scheme*	Benchmark	Scheme*	Benchmark
<b>41.91%</b>	<b>17.54%</b>	<b>20.39%</b>	<b>8.36%</b>

\*direct-growth; Returns are in CAGR form

quant Multi Asset Fund offers a high degree of flexibility and perfect diversification through investing in Equity, Commodities (including Bullion) and Debt (including cash) and thus from risk perspective, scheme helps in mitigating the impact of market fluctuations and still offers long-term capital appreciation. The combination of these asset classes allows for a more stable and consistent performances over time, making this fund an attractive option for investors looking for a comprehensive investment solution.

Most of the mutual fund houses have chosen equity taxation due to its favorable tax treatment, but this decision limits the flexibility offered by this category. quant MF has chosen the debt taxation route to optimize the flexibility in the asset allocation. Previously, it was observed that long-term investors, who invested in a quant Multi Asset Fund with a 5-year investment horizon and benefited from indexation available in debt, experienced a minimal 0.66% difference in debt and equity taxation.

In the recent Finance bill, certain amendments were passed by the Parliament and the most significant amendment was the withdrawal of the benefit of indexation on long term capital gains on debt mutual funds for investments made on or after April 1, 2023. From April 1, 2023, debt mutual fund schemes will be taxed at Income tax rates applicable to an individual's income tax slab. This has affected our positioning and consequently the investors return from a taxation perspective.

In view of this impact, and in the larger interest of our investors, quant AMC has unanimously decided to reposition the quant Multi Asset Fund and modify its taxation for LTCG from Marginal Tax rate to 20% with indexation after 3 year holding period due to said amendments to the Finance Bill, 2023. **Therefore, the effective taxation for long term investors will remain unchanged from its previous state** and the proposed asset allocation will be as follows:

Asset Classes	As per SID	As per last three year average*	As per proposed framework
Equity	10-80%	60.50%	36-80%
Commodities	10-80%	22.80%	10-54%
Debt & Cash	10-80%	13.20%	10-54%

\*April 2020 to March 2023

If we analyse the average holding period in last three years we can easily make an inference that it is close to our proposed framework. Since inception, this fund has given superior risk adjusted returns and with the new positioning our endeavour will remain the same. In the last 3 years, this fund has never fallen below 60% in equities (average quarterly holding period). In the long term basis our thesis is favourable towards Indian equities however other classes are equally important during volatile phases; this fund is well positioned to take active bets based on infection point's data.

Now with the proposed asset allocations, investors can continue to enjoy the indexation benefit as earlier along with our unique dynamic style of money management.