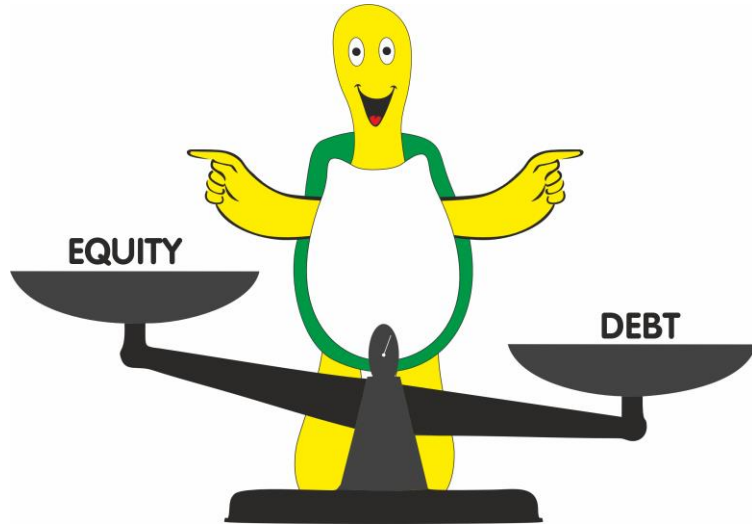


Parag Parikh Dynamic Asset Allocation Fund (PPDAAF)

An open ended dynamic asset allocation fund



NFO opens on 20th February 2024 (Tuesday)

NFO Closes on 22nd February 2024 (Thursday)

What is Dynamic Asset Allocation Fund?

- An open ended dynamic asset allocation fund invests in a combination of equity and debt securities
- Asset allocation is not fixed but rather changes over time based on market conditions
- The goal is to provide investors with a balance of risk and return

Our rationale of launching Dynamic Asset Allocation Fund:

- To provide an investment option to those investors, desiring debt allocation with indexation benefits
- Most of our investors needed a debt product that was clearer and easier to understand
- The mandate gives us the freedom to invest dynamically in both the asset classes - debt and equity

Asset Allocation

| Type of Instruments | Normal Allocation (% of Net Assets) | Risk Profile |
|---|-------------------------------------|-----------------|
| Equities & Equity related instruments | 0-100 | Very High |
| Debt securities & Money Market instruments including Units of Debt oriented mutual fund schemes** | 0-100 | Low to Moderate |

“The fund will predominantly invest in debt instruments and endeavour to maintain equity allocation between 35% and 65% (Some of it will be hedged via approved derivative instruments as permitted by SEBI from time to time)”.

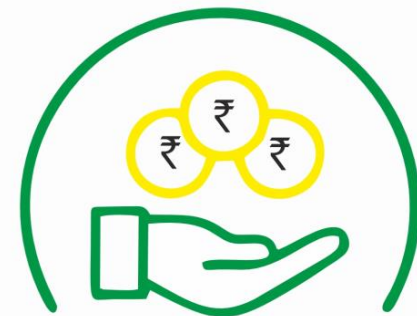
Portfolio Construction Strategy – Debt

- Securities combining "accrual" and "duration" will make up the portfolio.
- Predominance of AAA papers, high-quality PSU securities, and Sovereign and State Government
- Adaptability to changing maturities
- Focus on offering modest returns with minimal volatility



Portfolio construction Strategy – Equity

- Strong cash flow stocks are preferred (greater dividend payout/buybacks)
- To lessen volatility, some portion of the equity will be hedged.
- Pay attention to selecting stocks with a “margin of safety.”
- Certain circumstances in which it can yield returns comparable to debt investment



Parag Parikh Conservative Hybrid Fund Vs. Dynamic Asset Allocation Fund

| Particulars | Parag Parikh Conservative Hybrid Fund | Parag Parikh Dynamic Asset Allocation Fund |
|---|---|---|
| Fund Strategy | Diversification across three asset classes | Diversification across two asset classes |
| Asset Allocation | Equity + Debt + REIT and InvIT (3 Asset Classes) | Equity + Debt (Manage dynamically) |
| Indexation benefit | No | Yes |
| Taxation (LTCG – If holding is more than 36 months) | Debt Fund (As per income slab rate) | Debt Fund (20% with Indexation benefit) |
| Fund Manager | Rajeev Thakkar, Raunak Onkar, Raj Mehta, Rukun Tarachandani, Mansi Kariya | Rajeev Thakkar, Raunak Onkar, Raj Mehta, Rukun Tarachandani, Mansi Kariya |
| Derivatives/ Covered Call | Yes | Yes |

*Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme

Suitability

- Wish to allocate various assets inside a single scheme
- Preferring to contract out the responsibility of handling the intricacies of debt investing
- Who refrain from actively trading in debt securities with the intention of profiting from interest-rate movements

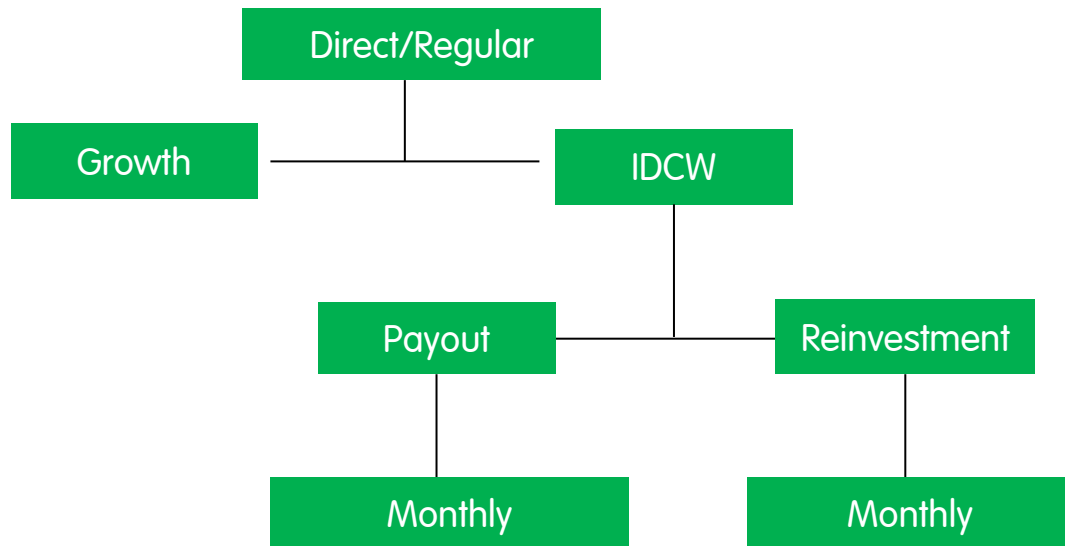


Who should not invest?

- Enthusiasts for timing the interest-rate cycle
- Investors who find the NAV's fluctuation unsettling
- Investors looking for returns similar to those offered by equity schemes
- Investors who wants to invest for short term period only



Scheme features – Plans offered and Benchmark



Tier – I benchmark and risk-o-meter

CRISIL Hybrid 50+50 Moderate Index

Exit Load and Expense Ratio

Entry Load: Not applicable

Exit Load: In respect of **each** purchase / switch-in of Units, **10% of the units** ("the limit") may be redeemed without any exit load from the date of allotment.

Any redemption or switch-out in excess of the limit shall be subject to the following exit load:
#Exit load of 1.00% is payable if Units are redeemed/switched out **within 1 year** from the date of allotment of units. No Exit Load is payable if Units are redeemed / switched-out **after 1 year** from the date of allotment. Any exit load charged (net off GST, if any) shall be credited back to the Scheme.

Expense Ratio

Direct: 0.30% + GST

Regular: 0.60% + GST

Scheme features

- Initial purchase - Rs 5,000/- and any amount thereafter
- Additional purchase - Rs 500/- and any amount thereafter
- Redemption - Re.1/- or 1 unit in respect of each Option.
- Switch out - Rs. 500/- and any amount thereafter in respect of each option

Systematic Investment Plan (SIP)

Systematic Transfer Plan (STP)

SIP Top Up Facility

Systematic Withdrawal Plan (SWP)

SIP Pause Facility

Registration of Multiple Bank Accounts in respect of an Investor

Transaction through physical mode

Transactions through Electronic Mode

Transactions through channel distributors

Transactions through PPFAS Selfinvest Apps (Mobile and Web)

Transaction through Stock Exchange Platforms for MF.

Scheme features – Systematic Investment Plan (SIP)

| Frequencies | Monthly | Quarterly |
|---|--|---|
| Minimum Amount | Rs. 1,000/- and any amount thereafter | Rs. 3,000/- and any amount thereafter |
| Minimum No. of Installment/ Instructions | 6 | 4 |
| Frequency of dates | Any date upto a maximum of 6 dates per application Default date - 10th | Any date upto a maximum of 6 dates per application |

Scheme features – Systematic Transfer Plan (STP)

| | | | |
|--------------------------------|--|--------------------------------|--|
| STP transaction frequency date | Daily - On all days between Monday to Friday | Minimum no. of installments | Daily, Weekly and Monthly: 6 Installments |
| | Weekly - Any day of the week | | Fortnightly and Quarterly: 4 Installments |
| | Fortnightly - Any date within 15 days | Minimum amount per installment | Daily, Weekly and Monthly: Rs 1000 & any amount thereafter |
| | Monthly - Any date within month (up to a maximum of 6 dates per application) | | Fortnightly: Rs. 1500 and any amount thereafter |
| | Quarterly - Any date within Quarter (up to a maximum of 6 dates per application) | | Quarterly: Rs. 3000 and any amount thereafter |
| | | | |

Scheme features – Systematic Withdrawal Plan (SWP)

- The unit-holder can choose 1st, 5th, 10th, 15th, 20th and 25th of the month as the SWP date (in case the date selected falls on a non-business day, the transaction will be effected on the next business day of the scheme.) the default SWP date will be 10th of every month. The SWP frequency will be monthly.
- The minimum SWP installment size is Rs. 1000/- and any amount thereafter and SWP request should be for a minimum period of 12 months
- The minimum unit holder's account balance or minimum amount of application at the time of SWP enrolment in the Transferor Scheme should be Rs.12000/-

Allotment and Reopening date:

Allotment Date: 27th February 2024

Reopening Date: 28th February 2024

Investment Team

Fund Managers



Rajeev Thakkar
CIO & Equity Fund Manager



Raunak Onkar
Head - Research & Co-Fund Manager



Raj Mehta
Fund Manager - Debt



Rukun Tarachandani
Equity Fund Manager



Co- Fund Manager
Debt & Credit Research Analyst

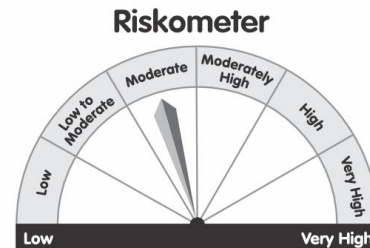
The same investment team manages all other schemes offered by PPFAS Mutual Fund

Product labelling and Riskometer

This product is suitable for investors who are seeking*

- Capital Appreciation & Income generation over medium to long term.
- Investment in equity and equity related instruments as well as debt and money market instruments while managing risk through active asset allocation

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



Investors understand that their principal will be at moderate risk.

Note: 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

SID and KIM – Parag Parikh Dynamic Asset Allocation Fund

To Download the Scheme Information Document (SID) of the scheme
please visit

amc.ppfas.com/downloads/kim-sid-and-sai/

Branch network and contact point

<https://amc.ppfas.com/contact/>

Branches

1. Mumbai
2. Ahmedabad
3. Bengaluru
4. Chandigarh
5. Chennai
6. Gurugram
7. Hyderabad
8. Kolkata
9. Lucknow
10. New Delhi
11. Pune
12. Vadodara



Representatives

1. Bhopal
2. Coimbatore
3. Ernakulam
4. Jaipur
5. Nagpur
6. Nashik
7. Rajkot
8. Surat

Thank you

Registered Office:

81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230, Nariman Point,
Mumbai - 400 021, Maharashtra, INDIA.

Tel: 91 22 6140 6555

Fax: 91 22 6140 6590

Email: mf@ppfas.com

Corporate Office:

305, 3rd Floor, 349 Business Point Commercial Premises Co-op. Society Ltd., Western
Express Highway, Andheri (East), Mumbai - 400 069, Maharashtra, INDIA.

Tel: 022 6906 6100

Email: mf@ppfas.com

