#Quality PeFocus

Quality aur Flexibility, Nivesh mein Zaroori.

Invest in

NJ Flexi Cap Fund

(An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.)

Why invest in Equity funds?

CAPITAL GROWTH

DIVERSIFICATION

BETTER LIQUIDITY

Why NJ Flexi Cap Fund?

☑ **Rule-Based:**
- Decisions based on predetermined rules
- Proprietary SMART BETA Platform
- Use of advanced data analysis techniques
- Incorporates global knowledge with local expertise

☑ **Quality Focused:**
- Quality first approach
- Improves long term stability
- Eliminates low quality stocks in all portfolios
- Final selection based on advanced value parameters
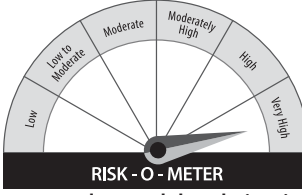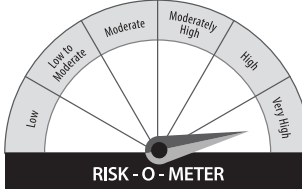
☑ **Flexible :**
- Invests across market capitalization ranges
- No mandatory allocation to any capitalisation range
- Minimum 65% invested in equity and equity-related instruments

☑ **Technology Driven:**
- Backed by state-of-the-art proprietary Smart Beta Research Platform

Objective	The investment objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related instruments across market capitalizations. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.
Asset Allocation	Equity and equity related instrument - 65% to 100% Debt and money market - 0% to 35%
Benchmark	Nifty 500 TRI
Plans / Options	**The Scheme offers following Plans:** (1) Regular Plan (2) Direct Plan **Each Plan offers following two Options:** (i) Growth Option and (ii) Payout of Income Distribution cum Capital withdrawal Option* (IDCW)
Minimum Application Amount	Lumpsum Investment: ₹500/- and in multiples of ₹1/- thereafter. Additional Application: ₹500/- and in multiples of ₹1/- thereafter.
Face Value	Face Value ₹10/- (Rupees Ten only)

Load	**Entry Load :** Not Applicable
	Exit Load:
	1) Nil Exit load - for 5% of the units upto completion of 30 days
	   • The "First In First Out (FIFO)" logic will be applied while selecting the units for redemption.
	   • Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows.
	   • The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase.
	2) All units redeemed /switched-out in excess of the 5% load free units will be subject to the below mentioned exit load.
	   • 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment.
	   • Nil - if redeemed after 30 days from the date of allotment.

Fund Manager	**Dhaval Patel**

For SID, SAI, KIM and detailed risk factors of the Scheme, please log onto www.njmutualfund.com

This product is suitable for investors who are seeking*:

• **Long-term Capital appreciation.**

• **Investment predominantly in equity and equity related instruments.**

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

RISK-O-METER

Investors understand that their principal will be at **Very High Risk**

BENCHMARK - RISK-O-METER

Nifty 500 TRI: **Very High Risk**