

Balance hai toh Behtar hai.

# NJ BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund



## FOLLOWS RULE-BASED ACTIVE INVESTING

**Investment Objective:** The investment objective of the Scheme is to generate capital appreciation by dynamically allocating its assets between equity and specified debt securities. The scheme allocates its assets and selects securities using a rule-based active approach based on proprietary protocols.

### ■ Why invest in NJ Balanced Advantage Fund?



**All weather\* fund**  
Works efficiently across market cycles



**Avoids tax events**  
Minimal tax exposure



**Rule-based actively managed fund**  
Eliminates human bias in asset allocation decision making



**Manages volatility through periodic rebalancing**  
Better risk adjusted returns

\*Fund intends to work efficiently across various market cycles

## Benefits of Rule-Based Active Investing

- ☑ Selection of securities is on a predefined set of rules, eliminating human bias
- ☑ The investment process is pre-tested for performance and volatility in various scenarios
- ☑ The portfolio stays "True to Label" at all times

## Asset Allocation

Instruments	Indicative Allocation (% of total assets)
Equity & Equity related instruments including Derivatives	0% to 100%
Specified Debt Securities*	0% to 100%

\*TREPS (or any similar instrument), Government Repo / Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and any other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time.

## Fund Features

Type of scheme	An open ended dynamic asset allocation fund
Plan & Options	Regular Plan & Direct Plan Each Plan offers following two Options (i) Growth Option and (ii) Payout of Income Distribution cum Capital withdrawal Option (IDCW)
Minimum Amount	Lumpsum Investment: ₹500/- and in multiples of ₹1/- thereof Additional Application: ₹500/- and in multiples of ₹1/- thereof
Minimum Redemption Amount	There is no minimum redemption criteria
Entry Load	Not applicable
Exit Load	If redeemed / switch-out within 30 days of allotment - 1%. If redeemed / switch-out after 30 days of allotment - Nil
Benchmark Index	NIFTY 50 Hybrid Composite Debt 50:50 Index
Fund Manager	Mr. Rishi Sharma

### This product is suitable for investors who are seeking\*:

- Long term capital growth
- Dynamic asset allocation between equity and specified debt securities.

\*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 **Very High Risk**

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Follow us on    