

#QualityPeFocus

**Ni MUTUAL FUND**  
BUILT ON RULES



**Invest Now!**

## **NJ ELSS Tax Saver Scheme**

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

Rule-based Approach  Long Term Orientation  Focused Portfolio

**NFO Opens: March 13, 2023 | NFO Closes: June 9, 2023**

### **Who Should Invest?**

- Investors seeking capital appreciation through long term investments in a rule based focused equity portfolio
- Investors seeking to adopt an inherently disciplined approach to investing
- Investors seeking to save upto ₹46,800 in tax with the lowest lock-in period of all options under section 80C

# Additional Features of **NJ** ELSS

## Rule-based Approach

- The rules are based on data and analysis, rather than subjective opinions or intuition.
- Helps avoid impulsive decisions or being swayed by market hype.
- Rules are pre-determined and disclosed
- Rules are pre-tested for risk and return

## Long Term Oriented Portfolio

- A portfolio designed for the long term will inherently prioritise quality
- Quality offers stability and lower transaction costs as well
- Long term oriented portfolios allow compounding to accrue
- Longer compounding periods may lead to higher returns
- A higher quality portfolio combined with higher conviction helps in volatile times
- Thinking long term protects against short term noise

## Focused Portfolio

- Each stock in a focused portfolio has greater relevance to overall performance
- Lower stocks mean a clearer picture of characteristics
- Sources of performance and impact can be identified easily
- Since only the highest scoring stocks are selected from NJ AMC's proprietary model, confidence in each is high
- Lower number of stocks impart more certainty to outcome over long periods

## Investment Objective

The investment objective of the Scheme is to generate income and long term capital appreciation from a diversified portfolio of predominantly equity and equity-related instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## 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 ₹500/-  
Additional Application: ₹500 and in multiples of ₹500/-

## Asset Allocation


Equity and equity related instruments : 80% to 100%  
Debt and Money market instruments: 0% to 20%

**Entry Load:** Not applicable

**Exit Load:** Nil

**Fund Manager:** Viral Shah

For SID, SAI, KIM and detailed risk factors of the Scheme, please log onto [www.njmutualfund.com](http://www.njmutualfund.com)

 <p><b>RISK-O-METER</b></p> <p><b>RISK-O-METER</b> Investor understand that their principal will be at Very High Risk</p>	<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"><li>• Capital appreciation &amp; generating income over long term</li><li>• Investment in a portfolio predominantly consisting of equity and equity related instruments</li></ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>
---	--

The product labelling 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.