

#QualityPeFocus



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**



This PPT contains 11 slides and should be read in its entirety.



Rule-based Investing Strategy

Benefits of Rule-based Investing



Disciplined

- Takes emotion out of investment decisions
- The rules are based on data and analysis, rather than subjective opinions or intuition
- Helps avoid impulsive decisions or being swayed by market hype



Pre-Tested

- Rules are pre-tested for risk and return
- Helps select the most appropriate ones



Transparent

- Rules are pre-determined and disclosed
- Always true-to-label
- Promotes understanding and confidence



Long Term Oriented Portfolio

Benefits of a Long Term Oriented Portfolio



High Quality

- A portfolio designed for the long term will inherently prioritise quality
- Quality offers stability and lower transaction costs as well



Overcomes Market Volatility

- A higher quality portfolio combined with higher conviction helps in volatile times



Allows Compounding

- Long term oriented portfolios allow compounding to accrue
- Longer compounding periods may lead to higher returns



Promotes Rational Thinking

- Thinking long term protects against short term noise



Focused Portfolio

Benefits of a Focused Portfolio



Simple

- A focused portfolio is easier to understand
- Lower stocks mean a clearer picture of characteristics



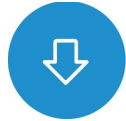
Confident

- Since 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



Relevant

- Each stock in a focused portfolio has greater relevance to overall performance
- Sources of performance and impact can be identified easily



Lower lock-in compared to other tax saving investments



Growth potential from investment in equities



Propagates inherent investment discipline



Transparent and always true-to-label



Focused portfolio with quality stocks



Option to invest through SIP



Leverages the power of compounding

Objective	<p>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.</p>
Type of scheme	<p>An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.</p>
Asset Allocation	<p>Equity & Equity related instruments Minimum 80% - Maximum 100% Risk Profile - Medium to High</p> <p>Debt and money market instruments- Minimum 0% - Maximum 20% Risk Profile - Low to Medium</p>
Plans and Options	<p>Regular Plan and Direct Plan Each plan offers two options (i) Growth Option and (ii) Payout of Income Distribution cum Capital withdrawal option (IDCW)</p>
Minimum Investment Amount	<p>Lumpsum investment:Rs.500/- and in multiples of Rs.500 thereafter Additional investment:Rs.500/- and in multiples of Rs.500 thereafter</p>
Minimum Redemption Amount	<p>Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of units proposed to be redeemed as prescribed in the ELSS. There will be no minimum redemption criteria.</p>

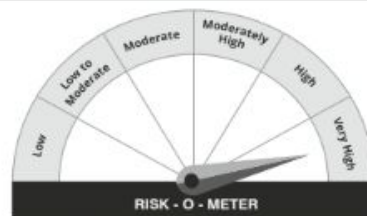
Load	Entry Load:Not Applicable Exit Load:NIL
SIP/STP/SWP	Available
Benchmark	NIFTY 500 TRI
Fund Manager	Mr. Viral Shah and Mr. Dhaval Patel

This product is suitable for investors who are seeking*:

- Capital appreciation & generating income over long term
- Investment in a portfolio predominantly consisting of equity and equity related instruments

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

SCHEME RISK-O-METER



RISK - O - METER
Investors understand that their principal will be at **Very High Risk**

BENCHMARK RISK-O-METER



RISK - O - METER
NIFTY 500 TRI: **Very High Risk**

The riskometer is based on the portfolio of October 31, 2023 and is subject to periodic review and change, log onto www.njmutualfund.com for updates.



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THANK YOU