

Product Label for the Schemes of NJ Mutual Fund, based on SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020

Sr. No	Name and Type of Scheme	This product is suitable for investors who are seeking*	Revised Risk-o- meter
<b>Risk: Very High</b>			
1	NJ Balanced Advantage Fund  (An open ended Dynamic Asset Allocation Fund)	<ul style="list-style-type: none"> <li>- Long term capital growth</li> <li>- Dynamic asset allocation between equity and specified debt securities</li> </ul>	 <p style="text-align: center;">RISK - O - METER</p> <p style="text-align: center;">Investors understand that their principal will be at <b>Very High Risk</b></p>

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

The above Risk-o-meters are based on evaluation of the risk level of Scheme’s portfolio as at December 31, 2021.

The applicable Risk-o-meters can be reviewed on a monthly basis and notice about changes, if any, shall be issued. All other details of the Product Label and all other terms and conditions of the aforesaid Schemes will remain unchanged.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**