





- Asset allocation involves dividing your investments among different assets, such as stocks, bonds, cash, gold & other commodities
- A target asset allocation keeps changing at different times in a person's life and depends on one's current financial situation, investment horizon, and risk tolerance level



#### **Time Horizon:**

What is the time horizon available to achieve your financial goals

#### Risk Tolerance:

This defines the Limits or Boundaries of the Risks you can take

#### **Financial Situation:**

What is your Current Net Worth? Assets you can Allocate for your Goals



A multi asset strategy emphasizes on a mix of growth and income oriented assets including traditional stocks, bonds and complementary income sources such as commodities and units of REITs (Real Estate Investment Trusts) that can possibly achieve better investment outcomes



- Multi Asset Funds can be a powerful and flexible tool to achieve your investment goals
- Works on the principle of diversification by spreading money across different investments
- Historically, stocks, bonds, and commodities have not moved up and down at the same time
- Factors that may cause one asset class to perform poorly may improve returns for another asset class
- One should invest in various asset classes so that if one is losing money, the others make up for those losses
- Potential to provide competitive total return with a focus on downside risk management



# **Equity**

Potential to provide alpha

Provides relative stability and accrual income

Debt





**Commodity** 

Hedge against inflation and geo-political risk

Yield enhancement and diversification strategy

**REIT** 

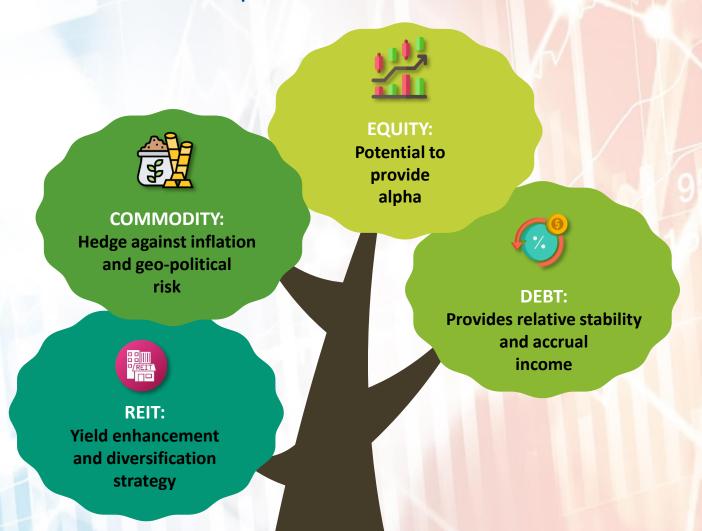


- Every investor needs a healthy mix of assets in their portfolio
- Most investors lack the knowledge or resources to track, understand, and modify the proportion of each asset class in the portfolio to suit their individual investment needs



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# **MULTI ASSET FUND**

A go-anywhere portfolio allows nimble switching between capital growth and capital preservation

strategies



Timing the market for various asset classes is difficult for investors and involves research and knowledge



Investors tend to invest on momentum and fail to notice bigger trends thereby increasing portfolio risk



Combining low or negatively correlated assets reduces risk and facilitates broader participation in opportunities



Performance of any asset class is unpredictable and varies with every market cycle



Multi asset allocation is a fundamental investing principle that helps investors maximize profits and minimize risk

Under or over

diversification is a

leading cause of

suboptimal returns

bringing volatility

to portfolios

# Equity

(10-80% of portfolio)



Long term growth potential Higher risk-reward



Fixed Income (10-80% of portfolio)



Reasonable return
Less volatile than equity



Gold & Silver ETFs (10-80% of portfolio)



Reasonable return Inflation hedge



(120 00%) or porta



Commodity ETFs (0-30% of portfolio)



Reasonable return Inflation hedge



REITs & InvITs (0-10% of portfolio)



Rental income Inflation hedge





Our multi asset strategy is built along dynamically managed exposure to multiple asset classes to build a risk-aware portfolio while geared to capitalize on opportunities



#### **Fund Positioning**

- For investors wishing to benefit from a combination of long term growth and income strategies by investing in instruments across equity, debt, commodities, and REITs
- Investors with a long-term horizon (3 years and above) and aiming for reasonable returns with lower volatility over the long term
- Investors who wish to participate in the upside potential of all asset classes through dynamic portfolio rebalancing

#### **Fund Strategy**

- The scheme can invest 10-80 each in equity, debt (including cash), gold and silver ETFs, 0-30% in Exchange Traded Commodity Derivatives, and 0-10% in units of REITs and InvITs
- The scheme has flexibility to invest in companies across market caps, and other asset classes to optimize riskreturn payoffs
- Our money managers construct an unconstrained portfolio and balance asset classes to achieve a number of investment outcomes, such as growth and income, while minimizing risk
- Our signature VLRT Framework and Predictive
   Analytics tools dynamically manages known risks and identify opportunities

### quant multi asset Fund | debt taxation (benefit of indexation on LTCG)



- In the Finance Bill, 2023 the most significant amendment was the withdrawal of the benefit of indexation on long term capital gains (LTCG) on debt mutual funds for investments made on or after April 1, 2023
- Since April 1, 2023, debt mutual fund schemes are being taxed at Income tax rates applicable to an individual's income
  tax slab. This consequently affects investors' return from a taxation perspective
- In view of this impact, and in the larger interest of our investors, we repositioned the asset allocation of quant Multi Asset Fund and modified its LTCG taxation (where equity exposure is >= 35% and < 65% of portfolio) from marginal tax rate to 20% with indexation after a 3 years holding period

Accet Classes	Asset Allocation	Asset Allocation					
Asset Classes	(as per SID)	(current positioning)					
Equities	10-80%	35-65%					
Commodities	10-80%	10-55%					
Debt & Cash	10-80%	10-55%					

Now with our current asset allocation positioning, investors can continue to enjoy the indexation benefit along with our unique dynamic style of money management



#### **Unconstrained in Search of Opportunity**

Diversified across traditional and non-traditional asset classes, and sectors constantly seeking appropriate balance of risk and return. Unconstrained investment strategy searches out compelling growth, income, and hedging opportunities across asset classes



#### **Assets with Low Correlation**

With a careful selection of assets with low correlations, this fund can potentially reduce portfolio volatility. Rigorous research and analysis of historical correlations enable our money managers to construct portfolios that offer more stable returns over time



#### **Competitive Performance**

Proven track record of delivering competitive returns across market cycles. By embracing the power of our multi-asset allocation and dynamic rebalancing strategies, investors can navigate the complexities of the investment world with confidence



#### **Flexible Asset Allocation**

Tactical asset allocation to navigate different market cycles and the flexibility to change exposure as longer term themes evolve sets the tone for pursuit of broad unbiased opportunities



#### **Access to Multi Strategy**

A full range of portfolio building blocks across asset classes, indices, factors, and alpha seeking strategies. The VLRT Framework and Predictive Analytics tools allow us to assess opportunities and risks through multiple lenses



#### **Downside Risk Focus**

Equipped with a risk-first mind set, we have displayed consistent track record of providing downside risk focus during periods of elevated market volatility



#### **Multi Investment Basket**

Invests in several asset classes and cultivates a diversified investment strategy, backed by analysis, insights, technology, and tools, which are instrumental to achieving long-term investment success



#### **Adaptive Asset Management**

Allocating a portion of one's portfolio to multiple assets allows investors to participate in a potential upside while mitigating associated risks. Adapts to changing markets through our 'Dynamic Style of Money Management'



#### **Strong Risk Management Foundation**

Spreading investments across stocks, bonds, cash, commodities, and real estate minimizes the impact of any one investment's performance on the overall portfolio and protects against market volatility and significant losses



#### **Convenience and Simplicity**

Instead of individually managing and securing a diverse set of assets, investors enjoy a single point access to many asset classes. This simplifies the investment process, saves time, and reduces administrative burden



#### **No Missing Out**

Investors can reduce the chance of missing out a rally in any asset class. As various asset classes move at different points in time, the money manager rebalances the portfolio to optimize the fund's risk-return profile



#### **Expertise in Cycles Analytics**

The fund adapts to changing market conditions, with our experienced money managers actively adjusting the portfolio.

This approach aims for consistent returns and effective navigation through market cycles



#### **Investment Process**

Global Risk Appetite Analysis and Global Liquidity Analysis to determine the flow of money across asset classes, regions and countries

Indian Risk Appetite Analysis and Domestic Liquidity Analysis to determine whether it is a "Risk On / Risk Off" Environment

Money Flow Analysis can help identify stocks at inflection points that are experiencing a shift in perception

The VLR components of our VLRT framework spring into action and help us shortlist stocks

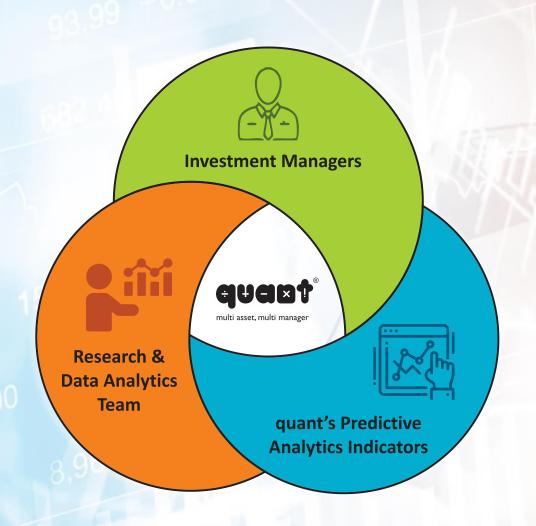
Lastly, it comes down to "Timing" – a function of all our analytical factors

> quant Portfolio

quant pursues global research with a focus on financial markets and the real economy which includes the real economy and leveraged economy. We place a large emphasis on the role of participants' behavior. This idea has evolved into a multi-dimensional research perspective which is now formulated in our VLRT framework.

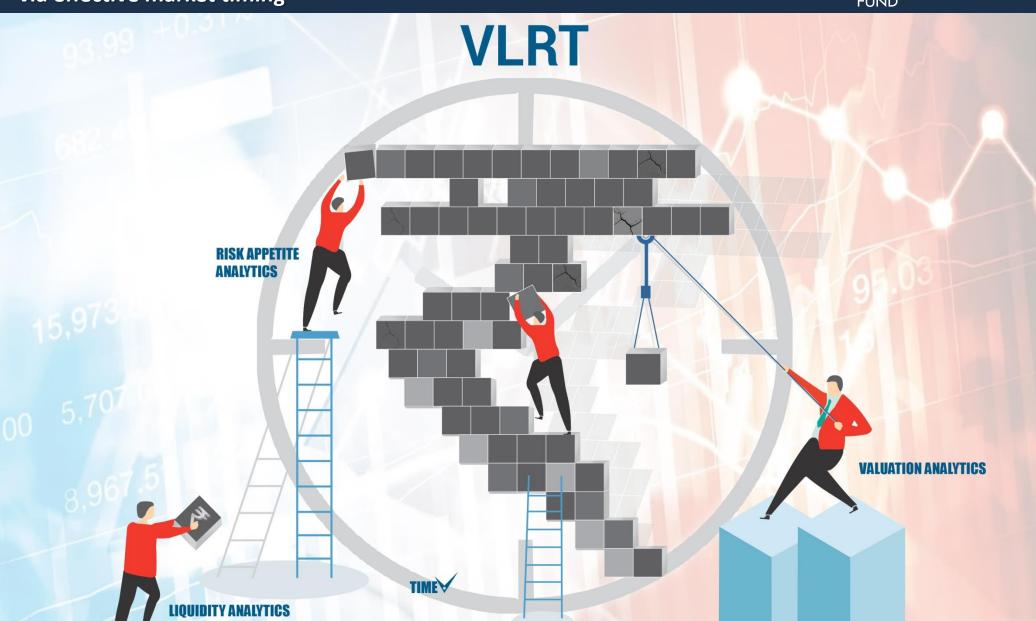
In a dynamic world, it is not just a choice but a necessity to adopt a multi-dimensional approach

The world is becoming non-linear and parabolic and to stay relevant, money managers must think with an unconstrained mind, actively update their methods and earnestly search for absolute returns, considering all markets and asset classes



# "Analysis Adds Up"

We believe safeguarding investor wealth is paramount. Apart from reducing risk by investing across asset classes, we take diversification to another dimension by ensuring every investment decision comes from a focused discussion between investment managers, research analysts and analytics team - each with diverse sets of capabilities and experiences







Folios\* **94 Lacs**+



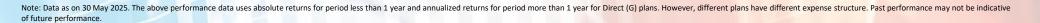
# quant MF – Equity schemes

Freed	Diamou Diamonaus	3 Months		6 Months		1 Year		3 Years		5 Years		Since Inception	
Fund	Money Managers	Fund	BM	Fund	BM	Fund	ВМ	Fund	BM	Fund	ВМ	Fund	BM
quant Small Cap Fund (Inception Date: Oct. 29, 1996)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	17.12%	21.64%	-6.64%	-4.85%	2.25%	8.89%	28.97%	26.07%	50.27%	37.65%	18.26%	16.82%
quant Tax Plan (Inception Date: Apr. 13, 2000)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	15.99%	14.89%	-3.06%	0.87%	-5.17%	9.43%	19.47%	18.38%	35.76%	25.12%	20.57%	14.60%
quant Mid Cap Fund (Inception Date: Mar. 20, 2001)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	15.89%	19.12%	-2.35%	1.24%	-5.93%	10.68%	23.77%	26.63%	35.52%	34.12%	18.21%	19.09%
quant Multi Asset Fund (Inception Date: Apr. 17, 2001)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	13.19%	9.26%	1.94%	3.18%	8.20%	7.95%	23.22%	10.72%	34.42%	13.33%	15.73%	N.A.
quant Absolute Fund (Inception Date: Apr. 17, 2001)	Sandeep Tandon, Ankit Pande, Lokesh Garg, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	14.61%	9.35%	1.81%	4.07%	2.08%	11.23%	16.42%	13.19%	28.67%	16.88%	17.09%	N.A.
quant Active Fund (Inception Date: Apr. 17, 2001)	Sandeep Tandon, Ankit Pande, Lokesh Garg, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	14.74%	16.60%	-5.15%	0.05%	-5.48%	9.76%	17.71%	21.21%	32.17%	29.18%	19.60%	16.04%
quant Liquid Fund (Inception Date: Oct. 03, 2005)	Sanjeev Sharma, Harshvardhan Bharatia	1.76%	1.74%	3.61%	3.48%	7.29%	7.15%	6.89%	6.93%	5.90%	5.56%	7.24%	6.77%
quant Large & Mid Cap Fund (Inception Date: Jan. 08, 2007)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	14.64%	16.03%	-2.34%	1.55%	-3.44%	10.10%	22.29%	21.29%	27.77%	28.25%	19.01%	16.56%
quant Infrastructure Fund (Inception Date: Sep. 20, 2007)	Sandeep Tandon, Ankit Pande, Lokesh Garg, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	16.15%	17.05%	-5.41%	2.94%	-7.62%	4.88%	23.91%	23.68%	43.00%	27.26%	17.94%	11.97%
quant Focused Fund (Inception Date: Aug. 28, 2008)	Sandeep Tandon, Ankit Pande, Lokesh Garg, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	12.48%	14.89%	-2.47%	0.87%	-0.33%	9.43%	19.19%	18.38%	26.52%	25.12%	17.53%	14.60%
quant Flexi Cap Fund (Inception Date: Oct. 17, 2008)	Sandeep Tandon, Ankit Pande, Lokesh Garg, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	15.06%	14.89%	-1.61%	0.87%	-2.63%	9.43%	22.44%	18.38%	34.87%	25.12%	19.36%	14.60%
quant ESG Equity Fund (Inception Date: Nov. 05, 2020)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	17.12%	12.75%	-3.17%	1.80%	3.66%	11.02%	22.01%	15.23%	N.A.	N.A.	31.98%	18.03%
quant Quantamental Fund (Inception Date: May. 03, 2021)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	14.88%	14.10%	-1.38%	1.66%	-3.71%	9.68%	27.12%	17.46%	N.A.	N.A.	23.85%	16.65%
quant Value Fund (Inception Date: Nov. 30, 2021)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	14.78%	14.89%	-5.34%	0.87%	-2.19%	9.43%	27.24%	18.38%	N.A.	N.A.	22.56%	14.61%
quant Large Cap Fund (Inception Date: Aug. 11, 2022)	Sandeep Tandon, Ankit Pande, Lokesh Garg, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	12.99%	12.98%	-2.56%	1.60%	0.28%	9.20%	N.A.	N.A.	N.A.	N.A.	16.14%	14.28%
quant Overnight Fund (Inception Date: Dec. 04, 2022)	Sanjeev Sharma, Harshvardhan Bharatia	1.46%	1.49%	3.11%	3.12%	6.55%	6.52%	N.A.	N.A.	N.A.	N.A.	6.88%	6.66%
quant Gilt Fund (Inception Date: Dec. 21, 2022)	Sanjeev Sharma, Harshvardhan Bharatia	3.95%	5.05%	5.52%	6.57%	10.01%	12.01%	N.A.	N.A.	N.A.	N.A.	8.55%	9.74%
quant Dynamic Asset Allocation Fund (Inception Date: Apr. 12, 2023)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	15.59%	8.17%	2.49%	4.50%	4.97%	11.10%	N.A.	N.A.	N.A.	N.A.	28.52%	13.63%
quant Business Cycle Fund (Inception Date: May. 30, 2023)	Sandeep Tandon, Ankit Pande, Lokesh Garg, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	16.45%	14.89%	-7.05%	0.87%	1.25%	9.43%	N.A.	N.A.	N.A.	N.A.	28.69%	21.27%
quant BFSI Fund (Inception Date: Jun. 20, 2023)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	18.92%	15.30%	6.57%	10.64%	3.29%	23.45%	N.A.	N.A.	N.A.	N.A.	31.26%	18.00%
quant Healthcare Fund (Inception Date: Jul. 17, 2023)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	17.30%	9.50%	-4.55%	-1.48%	13.06%	17.18%	N.A.	N.A.	N.A.	N.A.	28.12%	26.00%
quant Manufacturing Fund (Inception Date: Aug. 14, 2023)	Sandeep Tandon, Ankit Pande, Lokesh Garg, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	15.31%	16.85%	-6.84%	0.62%	-2.87%	3.99%	N.A.	N.A.	N.A.	N.A.	26.02%	24.89%
quant Teck Fund (Inception Date: Sep. 05, 2023)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	15.97%	0.58%	-6.56%	-12.51%	8.54%	16.60%	N.A.	N.A.	N.A.	N.A.	15.68%	10.50%
quant Momentum Fund (Inception Date: Nov. 20, 2023)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	15.33%	14.89%	-0.74%	0.87%	0.38%	9.43%	N.A.	N.A.	N.A.	N.A.	28.53%	19.64%
quant Commodities Fund (Inception Date: Dec. 27, 2023)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	14.47%	13.01%	-6.19%	0.97%	7.70%	-1.84%	N.A.	N.A.	N.A.	N.A.	22.16%	9.40%
quant Consumption Fund (Inception Date: Jan. 24, '24)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	12.84%	12.30%	-5.41%	-0.15%	0.78%	9.62%	N.A.	N.A.	N.A.	N.A.	3.83%	14.74%
quant PSU Fund (Inception Date: Feb. 20, '24)	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma	17.74%	22.55%	-3.28%	-1.52%	-6.94%	-3.58%	N.A.	N.A.	N.A.	N.A.	4.55%	5.13%

Note: Data as on 30 May 2025.All returns are for direct plan. The calculation of returns since inception uses 07-01-2013 as the starting date for quant Small Cap Fund, quant ELSS Tax Saver Fund, quant Mid Cap Fund, quant Multi Asset Fund, quant Absolute Fund, quant Liquid Fund, quant Liquid Fund, quant Large & Mid Cap Fund, quant Infrastructure Fund, quant Flexi Cap Fund

# quant MF – Debt schemes

Fund	Fund	7 Days und		15 Days		1 Month		3 Month		6 Months		1 Year		3 Years		5 Years		Since Inception	
Tunu	Manager	Fund	ВМ	Fund	ВМ	Fund	ВМ	Fund	ВМ	Fund	ВМ	Fund	ВМ	Fund	ВМ	Fund	ВМ	Fund	ВМ
quant Liquid Fund (Inception Date: Oct. 03, 2005)	Sanjeev Sharma & Harshvardha n Bharatia	6.36%	6.15%	6.63%	6.59%	6.47%	6.34%	7.03%	5.22%	7.22%	6.96%	7.2 <mark>9</mark> %	7.15%	6.89%	6.93%	5.90%	5.56%	7.24%	6.77%
quant Overnight Fund (Inception Date: Dec. 04, 2022)	Sanjeev Sharma & Harshvardha n Bharatia	5.60%	5.74%	5.50%	5.65%	5.53%	5.68%	5.83%	4.48%	6.21%	6.24%	6.55%	6.52%	N.A.	N.A.	N.A.	N.A.	6.88%	6.66%
quant Gilt Fund (Inception Date: Dec. 21, 2022)	Sanjeev Sharma & Harshvardha n Bharatia	-4.17%	-3.80%	8.36%	6.11%	8.19%	9.55%	15.79%	15.16%	11.04%	13.15%	10.01%	12.01%	N.A.	N.A.	N.A.	N.A.	8.55%	9.74%





	TOND
Investment Objective	The investment objective of the scheme is to generate capital appreciation & provide long-term growth opportunities by investing in instruments across the three asset classes viz. Equity, Debt and Commodity. There is no assurance that the investment objective of the Scheme will be realized.
Benchmark Index	Composite Benchmark of 65% S&P BSE 200 + 15% CRISIL Short Term Bond Fund Index + 20% iCOMDEX Composite Index (Total Return variant of the index (TRI) will be used for performance comparison).
Investment Category	An open ended scheme investing in equity, debt and commodity
Plans Available	quant Multi Asset Fund – Growth Option – Direct & Regular quant Multi Asset Fund – Income Distribution cum Capital Withdrawal Option (Payout & Re-investment facility)– Direct & Regular
Entry Load	Nil /
Exit Load	1% for 15 days
Fund Managers	Sandeep Tandon, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Yug Tibrewal, Sameer Kate, Sanjeev Sharma
Minimum Application	Purchase: Rs.5,000/- plus in multiple of Re.1 thereafter
Additional Investment	Additional Purchase: Rs. 1,000/- and in multiples of Rs. 1/- thereafter Repurchase: Rs. 1,000/-
Systematic Investment Plan (SIP)	Rs. 1000/- and multiple of Re. 1/-
Bank Details	Account Name: QUANT MULTI ASSET FUND Account Number: 00030350001256 IFSC Code: HDFC0000003, Branch: HDFC Bank, Surya Kiran, K.G Marg

#### Riskometer, Links & Disclaimer



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

- To Generate Capital appreciation
- To invest in equity, debt and commodity

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

# Moderate Noterate Nick Nigh Risk Nigh Risk Noterate Risk Nigh Risk Nigh Risk Nigh Risk The risk of the scheme is very high risk

**Scheme Riskometer** 





Scheme Information Document Click here



LINKS

Scheme One Pager Click here



quant Mutual Fund Website

<u>Click here</u>

#### **ALSO AVAILABLE ON**









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# MULTI ASSET FUND

#### quant Money Managers Limited