





Why is Asset Allocation important?

- » Perception and reality of risk are opposite to each other
- » When markets are high the perceived risk is low
- » When markets are low the perceived risk is high
- » Investors decisions are generally driven by emotions and revolve around the cycle of fear, greed and hope

INVESTMENT STRATEGY:

The fund endeavours to generate superior risk adjusted returns and shall achieve this by investing in a basket of Balanced Advantage Funds selected on the basis of pre-defined set of rules. The fund presents an opportunity to investors in two parts:

ASSET ALLOCATION

Investment into Balanced Advantage Funds present an asset allocation strategy i.e. when the market risk is high the asset allocation towards equity shall be low and vice-versa.

FUND DIVERSIFICATION

Since the Fund has invested in three Balanced advantage funds, it brings to the investors equity selection and asset allocation of three different styles through three different fund managers.

PORTFOLIO	6 MONTHS		1 YEAR		3 YEARS		5 YEARS		SINCE INCEPTION*	
	INR	USD	INR	USD	INR	USD	INR	USD	INR	USD
NJ Global Opportunities Fund	9.59	8.92	10.66	6.22	9.56	6.20	8.24	4.34	8.63	5.48
NIFTY 500 TRI	14.83	14.14	15.91	11.25	24.91	21.08	13.29	9.20	14.29	10.97
MSCI India	12.23	11.56	10.78	6.33	20.83	17.13	12.32	8.27	12.82	9.55

Past performance may or may not be sustained in the future.

NJGOF PORTFOLIO PERFORMANCE



NJGOF PERFORMANCE

PORTFOLIO	6 MONTHS		1 YEAR		3 YEARS		5 YEARS		SINCE INCEPTION [^]	
	INR	USD	INR	USD	INR	USD	INR	USD	INR	USD
NJ Global Opportunities Fund	9.59	8.92	10.66	6.22	9.56	6.2	8.24	4.34	8.63	5.48
MSCI India	12.23	11.56	10.78	6.33	20.83	17.13	12.32	8.27	12.82	9.55
NIFTY 500 TRI	14.83	14.14	15.91	11.25	24.91	21.08	13.29	9.2	14.29	10.97

UNDERLYING SCHEMES PERFORMANCE

MUTUAL FUND SCHEMES (Direct Plan - Gr)	6 MONTHS		1 YEAR		3 YEARS		5 YEARS		SINCE INCEPTION [^]	
	INR	USD	INR	USD	INR	USD	INR	USD	INR	USD
Edelweiss Balanced Advantage Fund	5.08	5.42	13.81	9.24	17.18	13.59	12.59	8.54	12.64	9.37
Kotak Balanced Advantage Fund	8.74	8.08	12.74	8.22	13.86	10.37	11.44	7.61	11.44	7.61
NJ Balanced Advantage Fund	10.87	10.20	12.91	8.38	NA	NA	NA	NA	5.66	0.11
TATA Balanced Advantage Fund	10.73	10.06	14.23	9.64	16.51	12.94	13.94	10.42	13.94	10.42

Performance in CAGR as on 31, July 2023

[^]Inception Date: July 14, 2016. Source: Bloomberg, from the inception date of NJ Global Opportunities Fund
Past performance may or may not be sustained in the future.

INDIA VIS A VIS GLOBAL ECONOMIES

INDEX	3 YEARS	5 YEARS	10 YEARS	15 YEARS
S&P 500 (USA)	13.69	12.17	12.64	11.15
FTSE 100 (UK)	12.52	3.27	3.69	3.30
Hang Seng (Hong Kong)	-3.79	-3.59	2.59	2.67
Topix (Japan)	7.51	3.30	5.90	4.30
Seoul Composite (S. Korea)	5.30	2.15	3.87	3.58
Straits Times (Singapore)	16.39	4.83	3.78	4.73
Bovespa (Brazil)	9.13	3.99	2.03	-2.57
RTS Index (Russia)	2.76	5.37	4.10	1.03
Shanghai Composite (China)	1.49	4.31	6.01	3.16
NIFTY 50 (India)	19.19	9.17	11.34	7.39
Gold (USD)	3.23	3.69	3.01	4.50
Rs/Dollar	0.24	10.71	4.38	6.14
Crude Oil(Brent \$)	25.73	3.09	-2.42	-2.44

LUMPSUM INVESTMENT OF USD \$ 5,00,000



YEARS / EXPECTED RETURN	2%	4%	8%	10%	12%	15%
10	\$6,09,497	\$7,40,122	\$10,79,462	\$12,96,871	\$15,52,924	\$20,22,779
15	\$6,72,934	\$9,00,472	\$15,86,085	\$20,88,624	\$27,36,783	\$40,68,531
20	\$7,42,974	\$10,95,562	\$23,30,479	\$33,63,750	\$48,23,147	\$81,83,269

BENEFITS OF ACCESSING DAAP THROUGH OFFSHORE FUND



EASE IN OPERATION

- » No requirement of PAN card
- » No requirement of NRE-NRO bank account
- » Transaction account not required



EASE IN COMPLIANCE

- » No filing of Tax return in India
- » No intermittent bank hassles as redemption money is transferred to its origin bank account



TAX BENEFIT

- » No Capital Gain Tax
- » No TDS

Capital gains from alienation of Units of Indian Mutual Fund continue to be exempt under the India - Mauritius Tax Treaty

Any information contained in this publication does not constitute and shall be deemed to constitute an advice, an offer to sell/purchase or as an invitation or solicitation to do so for any security of any entity and further, NJ Global Invest Limited/its affiliates/sponsors/employees, directors shall not be liable for any loss, damage, liability whatsoever for any direct or indirect loss arising from the use of access of any information that may be displayed in this presentation. Recipients of the information contained herein should exercise due care and caution and read the offer document (including if necessary, obtaining the advice of tax/legal/accounting/financial/other professionals) prior to taking of any decision, acting or omitting to act, on the basis of the information contained herein.

Regulatory Disclaimer: The Brochure has been issued by NJ Global Opportunities Fund, a company regulated by Financial Services Commission, Mauritius. "In issuing a Global Scheme license to the NJ Global Opportunities Fund (the Company), the Financial Services Commission, Mauritius states that-"Investors in NJ Global Opportunities Fund are not protected by any statutory compensation arrangements in Mauritius in the event of the fund's failure."The Mauritius Financial Services Commission does not vouch for the financial soundness of the fund or for the correctness of any statements made or opinions expressed with regard to it." The Company's Share classes are denominated in a currency other than that of Mauritius, the investor must be warned that changes to the rates of exchange may have an effect on the value, price or income of his holding in this fund.

Legal Disclaimer: The brochure is the marketing tool & whilst it aims to print out the main features and benefits of the NJ Global Opportunities Fund, it is not a full description of the product. All detailed queries should be referred to customer services. In the event of conflict between this brochure and any of these reference documents, the more detailed documents take precedence over this brochure. All information contained within this brochure is correct at the time of production. Errors and omissions excepted.

This publication is made for private circulation only. The information mentioned in this publication is taken from various sources for which we do not assume any responsibility or liability and neither does guarantee its accuracy or adequacy. Mutual Fund investments are subject to market risks. Investors are advised to read the offer documents and other risk factors carefully before investing in any scheme. The past performance of a scheme is not indicative of its future performance. Investors are advised to take advice from experts before making any investment decisions. The data/information/comparisons in this document is aimed to provide better understanding and knowledge to the reader. This publication should not be construed as a financial advice and/or as solicitation/advice to buy or sell Mutual Funds.

www.njgof.com



FUND ADMINISTRATOR: NJ Global Opportunities Fund, IQ EQ Fund Services (Mauritius) Ltd. 33,
Edith Cavell Street , Port Louis, Mauritius. Tel: +230 212 4080 / 212 9800
Fax: +230 212 5265 | Website: www.njgof.com | For enquire/Query: admin@njgof.com