

DOES THIS APPEAL TO YOU?

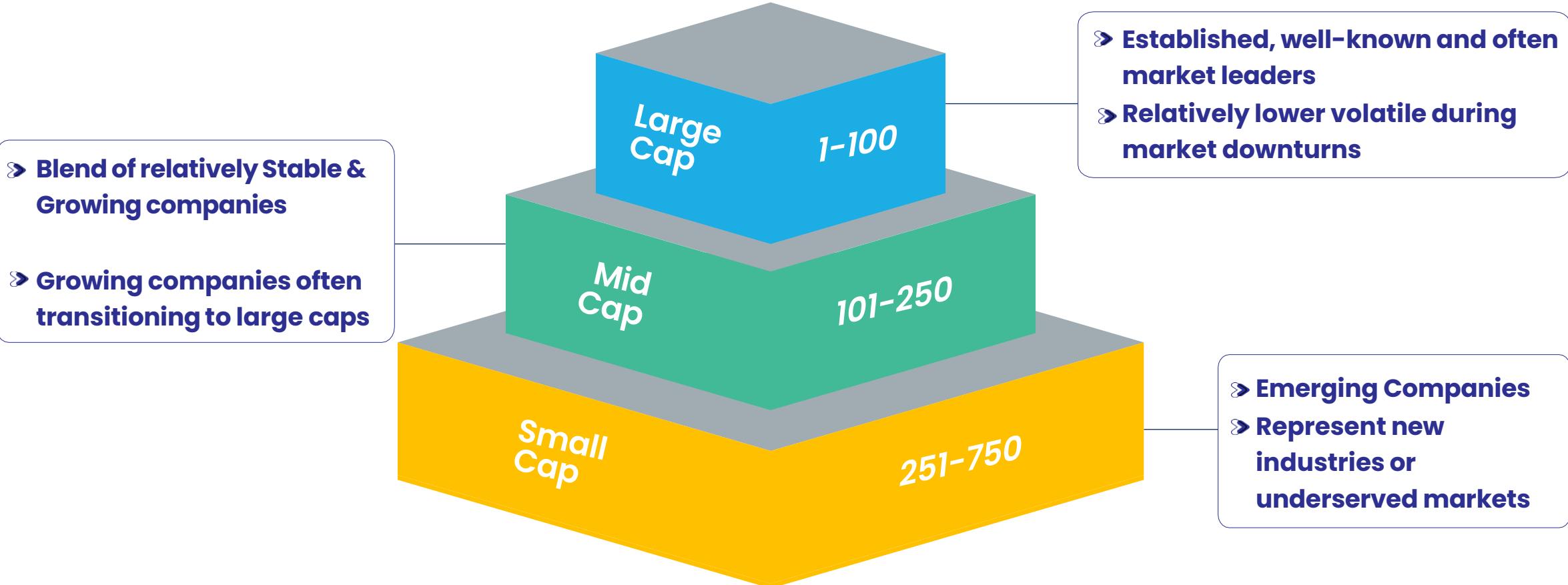
- Flexicap Exposure
- Passive Fund

Introducing
Motilal Oswal
Diversified Equity Flexicap Passive Fund of Funds

NFO Period
2nd to 15th Jan 2026

Three Segments, One Big Question: Where to Invest?

What each segment represents ?



Different Market Caps Reflect Different Industry Profiles

Each segment is led by different **key industries**

Industry	Large Cap	Mid Cap	Small Cap
Diversified FMCG	100%	-	-
Diversified Metals	100%	-	-
Trading - Minerals	97%	-	3%
Consumable Fuels (Coal)	96%	-	4%
Mid caps lead in Fintech and Agri & Commercial vehicles space	-	97%	3%
Financial Technology (Fintech)	-	91%	9%
Cigarettes & Tobacco Products	-	80%	20%
Agricultural, Commercial & Construction Vehicles	-	78%	22%
Small caps led in essential and sustainability driven Industries	-	-	100%
Water Supply & Management	-	-	100%
Paper, Forest & Jute Products	-	-	100%
Media, Entertainment & Publication	-	-	100%
Telecom - Equipment & Accessories	-	-	100%

Source/Disclaimer : NSE. Data as close of 31-Dec-2025. Sectors and Industry as identified by AMFI Sector Model. The stocks/sectors mentioned above are used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. The stocks/sectors may or may not be part of our portfolio/strategy/ schemes. It should not be construed as an investment advice to any party. Large Cap: Nifty 100; Mid Cap: Nifty Midcap 150; Small Cap: Nifty Smallcap 250 & Nifty Microcap 250.

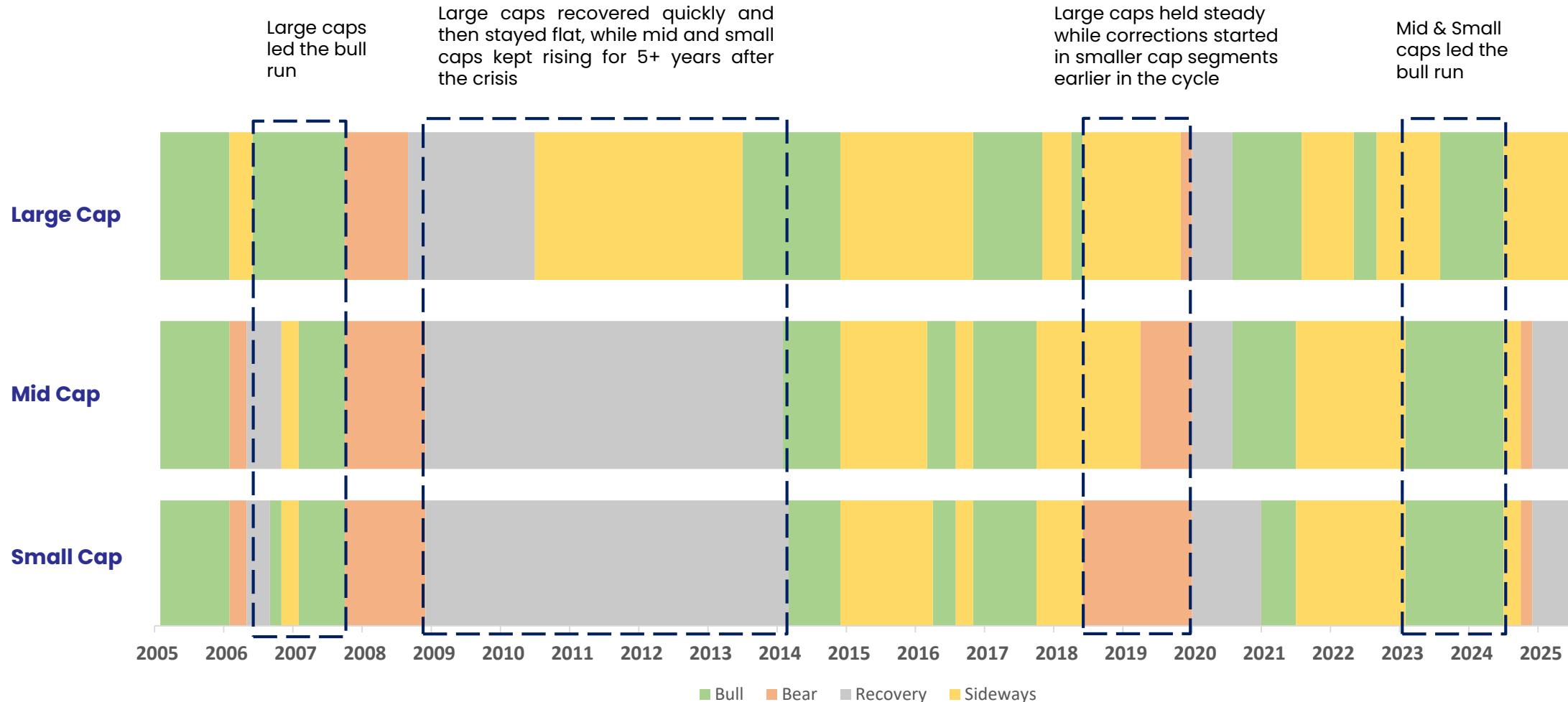
Market-Cap Leadership Rotation

Over 15 years, leadership has rotated among all three segments, with no segment maintaining a long-term lead, making prediction essentially impossible.

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	FYTD
Smallcap 151.48%	Largecap 11.40%	Midcap -4.61%	Largecap 8.80%	Smallcap 25.44%	Smallcap 75.60%	Midcap -1.67%	Smallcap 43.63%	Smallcap 20.53%	Largecap 13.96%	Largecap -24.94%	Smallcap 135.10%	Smallcap 44.05%	Midcap 2.77%	Smallcap 75.88%	Midcap 8.17%	Midcap 17.06%
Midcap 135.77%	Midcap 4.74%	Largecap -7.80%	Midcap 4.47%	Largecap 19.94%	Midcap 59.73%	Smallcap -2.42%	Midcap 37.21%	Midcap 16.66%	Midcap -0.65%	Midcap -30.09%	Midcap 101.57%	Midcap 25.05%	Smallcap -1.55%	Midcap 57.54%	Smallcap 8.02%	Largecap 11.98%
Largecap 84.87%	Smallcap -1.35%	Smallcap -11.74%	Smallcap -4.78%	Midcap 18.01%	Largecap 30.76%	Largecap -6.89%	Largecap 22.59%	Largecap 12.22%	Smallcap -15.41%	Smallcap -45.82%	Largecap 71.18%	Largecap 20.63%	Largecap -1.58%	Largecap 34.79%	Largecap 6.14%	Smallcap 10.08%

Note : All segment returns are calculated on a financial-year basis.

Not All Segments are in a Bull or Bear at the Same Time



Source/Disclaimer: NSE. MOAMC. Data as of 31-Dec-2025. Segments are classified into three categories – Large Cap: Nifty 100, Mid Cap: Nifty Midcap 150, Small Cap: Nifty Smallcap 250. Bear market defined as >20% fall from peak to trough. Recovery defined as the recovery from trough to previous peak. Bull market defined as rising market after recovery and forming new peak. Sideways market defined as either fall upto 20% or till it makes new peak. Past performance may or may not be sustained in future and is not a guarantee of future returns.

Past Performance Doesn't Guarantee Future Success

A **disciplined equal-weight approach** has outperformed the habit of “chasing the top performers & bottom fishing”

Growth of ₹1,00,000 invested on 01-April-2007 (~19 years)			
	Total Investment	Portfolio Value (31-Dec-25)	Annualised Return (CAGR)
Chasing the Leaders: (Investing in top performing segment of last FY)	₹ 1,00,000	₹ 9,19,800	12.56%
Bottom Fishing: (Investing in worst performing segment of last FY)	₹ 1,00,000	₹ 10,43,327	13.32%
Equal Weighted: (Investing consistently across the 3 segments in equal proportions)	₹ 1,00,000	₹ 13,57,722	14.93%

How to reduce risk?

Which segment to invest in?



When to rebalance?

How much to invest?

When to invest?

Three Segments, One Simple Strategy

Equal Exposure to All Market Caps in One Fund

Large Cap

1/3rd

Mid Cap

1/3rd

Small Cap

1/3rd

**Motilal Oswal
Diversified Equity
Flexicap Passive
FoFs**



Note : The scheme will start with equal allocation across all segments. Allocations will be reviewed quarterly and rebalanced if any segment deviates by at-least $\pm 5\%$. However, this strategy is subject to change as per fund manager's discretion.

Source/Disclaimer : MOAMC. This information is for general purposes only and is not an offer, recommendation, or solicitation to invest. The characteristics described are for informational purposes and do not imply any guarantee of returns or performance.



Discipline

Objective driven approach to maintain allocations and prevents bias



Consistency

Maintains steady exposure across all segments



Diversification

Spreads risk evenly across market caps



How it Works

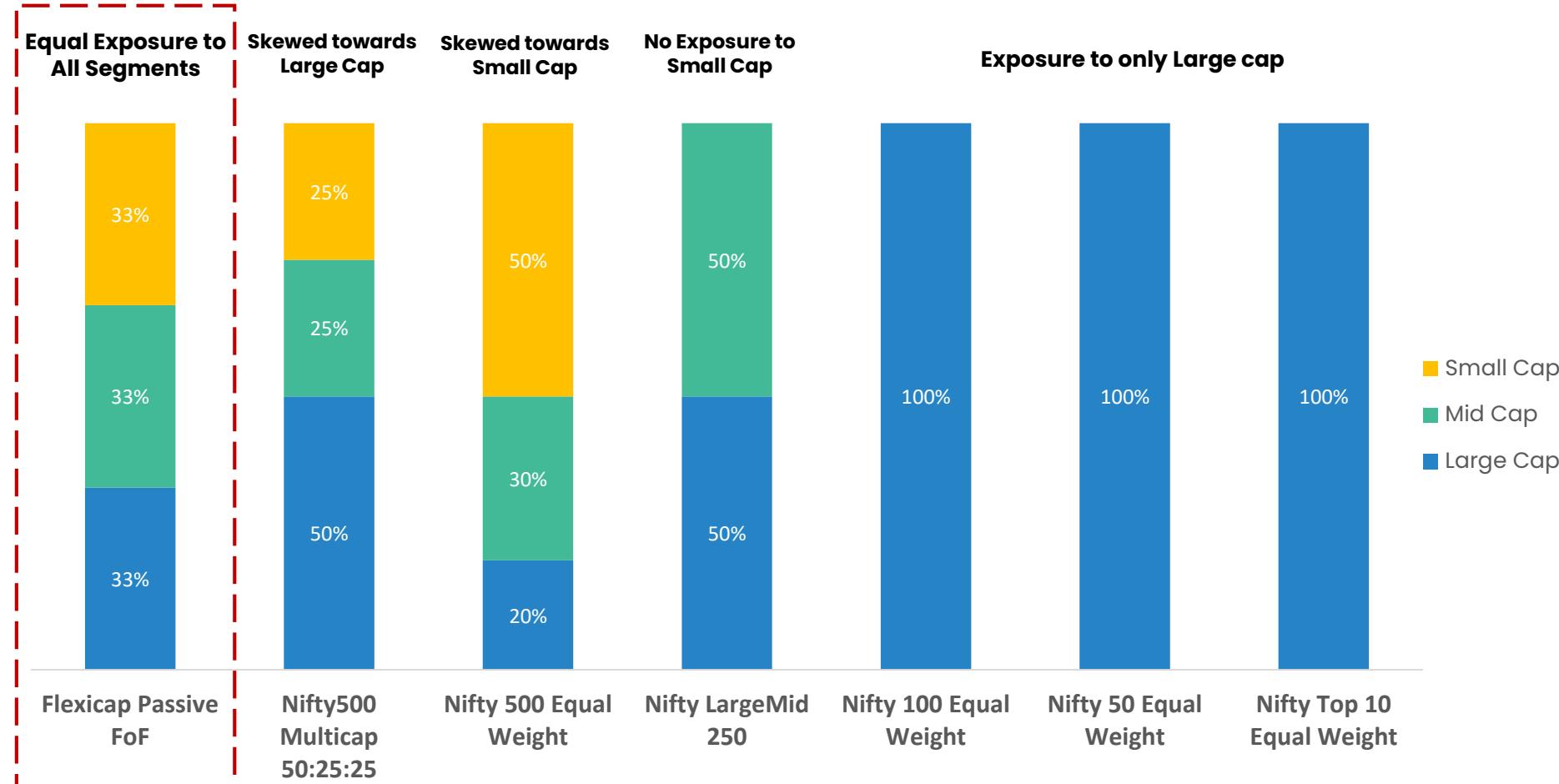
When one Segment rallies, profits are trimmed and reinvested in underweighted segments.

- 'Buy Low, Sell High' mechanism.

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Source/Disclaimer : MOAMC. The information / data herein alone is not sufficient and should not be used for implementation of an investment strategy. The table/charts mentioned above are used to explain the concept and is for illustration purpose only. It should not be construed as an investment advice to any party. Diversification does not guarantee returns or protect against losses.

Un-biased exposure to all market cap segments



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Over long term, the strategy has outperformed other variants

		Large cap : Mid cap : Small cap (33% each)	Nifty500 Multicap 50:25:25 TR Index	Nifty 500 Equal Weight TR Index	Nifty LargeMid 250 TR Index	Nifty 100 Equal Weight TR Index	Nifty 50 Equal Weight TR Index	Nifty Top 10 Equal Weight TR Index
Annualized Returns	1 Year	2.68%	5.29%	1.02%	8.19%	9.40%	14.81%	9.48%
	3 Year	21.37%	18.89%	21.00%	19.43%	18.89%	18.59%	12.50%
	5 Year	22.84%	19.43%	22.01%	19.52%	18.17%	19.47%	13.22%
	7 Year	19.57%	17.35%	18.09%	17.68%	15.86%	17.17%	14.33%
	10 Year	17.27%	15.48%	14.59%	16.30%	14.13%	14.72%	15.62%
	15 Year	15.16%	13.48%	12.43%	14.11%	12.11%	11.54%	13.23%
Annualized Volatility	1 Year	15.59%	14.39%	17.04%	14.15%	14.29%	12.59%	12.01%
	3 Year	14.72%	13.61%	15.80%	13.36%	13.83%	12.32%	11.80%
	5 Year	15.81%	14.88%	16.51%	14.75%	14.98%	14.01%	13.88%
	7 Year	17.89%	17.31%	18.34%	17.26%	17.52%	17.37%	17.82%
	10 Year	17.07%	16.40%	17.77%	16.25%	16.57%	16.31%	16.84%
	15 Year	16.89%	16.40%	17.92%	16.23%	17.03%	16.83%	17.27%

Note : The scheme will start with equal allocation across all segments. Allocations will be reviewed quarterly and rebalanced if any segment deviates by at-least $\pm 5\%$. However, this strategy is subject to change as per fund manager's discretion.

Source/Disclaimer: NSE; All performance data in INR. Data as of close of 31-Dec-2010 – 31-Dec-2025; Hypothetical performance results may have many inherent limitations and no representation is being made that any investor will, or is likely to achieve the performance similar to that shown. Large Cap: Nifty 100; Mid Cap: Nifty Midcap 150; Small Cap: Nifty Smallcap 250 & Nifty Microcap 250. The above graph is used to explain the concept and is for illustration purpose only. It should not be used for development or implementation of any investment strategy. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Flexicap doesn't predict rotation—it captures it automatically.

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	FYTD
Smallcap 151.48%	Largecap 11.40%	Midcap -4.61%	Largecap 8.80%	Smallcap 25.44%	Smallcap 75.60%	Midcap -1.67%	Smallcap 43.63%	Smallcap 20.53%	Largecap 13.96%	Largecap -24.94%	Smallcap 135.10%	Smallcap 44.05%	Midcap 2.77%	Smallcap 75.88%	Midcap 8.17%	Midcap 17.06%
Midcap 135.77%	Midcap 4.74%	Largecap -7.80%	Midcap 4.47%	Flexicap 20.97%	Midcap 59.73%	Smallcap -2.42%	Midcap 37.21%	Flexicap 17.73%	Flexicap -0.36%	Midcap -30.09%	Flexicap 103.14%	Flexicap 31.75%	Flexicap -0.19%	Midcap 57.54%	Smallcap 8.02%	Flexicap 13.10%
Flexicap 122.92%	Flexicap 4.45%	Flexicap -8.16%	Flexicap 2.96%	Largecap 19.94%	Flexicap 55.57%	Flexicap -3.55%	Flexicap 34.75%	Midcap 16.66%	Midcap -0.65%	Flexicap -33.32%	Midcap 101.57%	Midcap 25.05%	Smallcap -1.55%	Flexicap 55.76%	Flexicap 7.97%	Largecap 11.98%
Largecap 84.87%	Smallcap -1.35%	Smallcap -11.74%	Smallcap -4.78%	Midcap 18.01%	Largecap 30.76%	Largecap -6.89%	Largecap 22.59%	Largecap 12.22%	Smallcap -15.41%	Smallcap -45.82%	Largecap 71.18%	Largecap 20.63%	Largecap -1.58%	Largecap 34.79%	Largecap 6.14%	Smallcap 10.08%

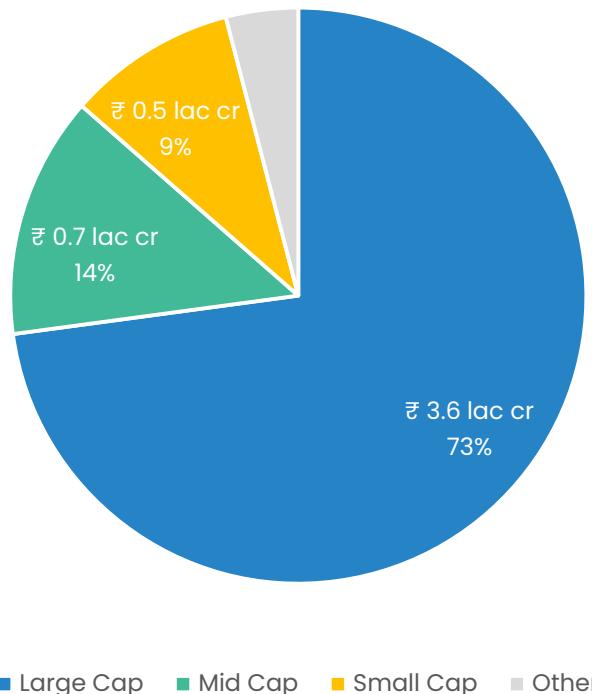
Note : All segment returns are calculated on a financial-year basis.

Beyond the Conventional Allocation

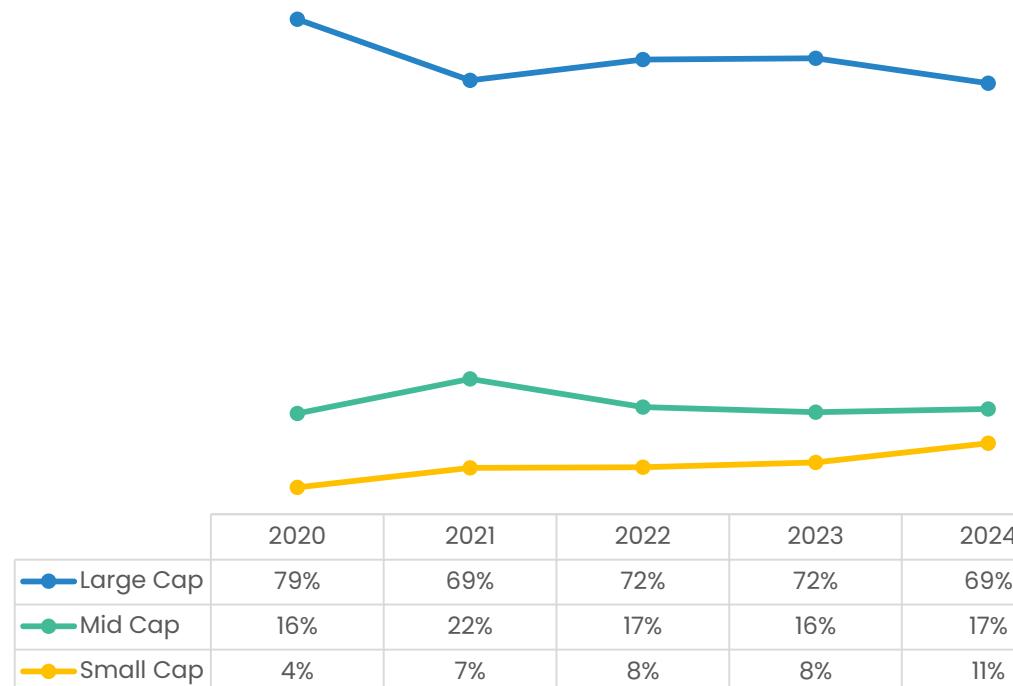
Flexi-cap AUM tilted towards Large Caps

Historically, **Flexi Cap category** has predominantly maintained a **large cap bias**, with relatively **lower allocation** to **mid & small** cap segments

Current Equity Allocation of Flexi cap AUM



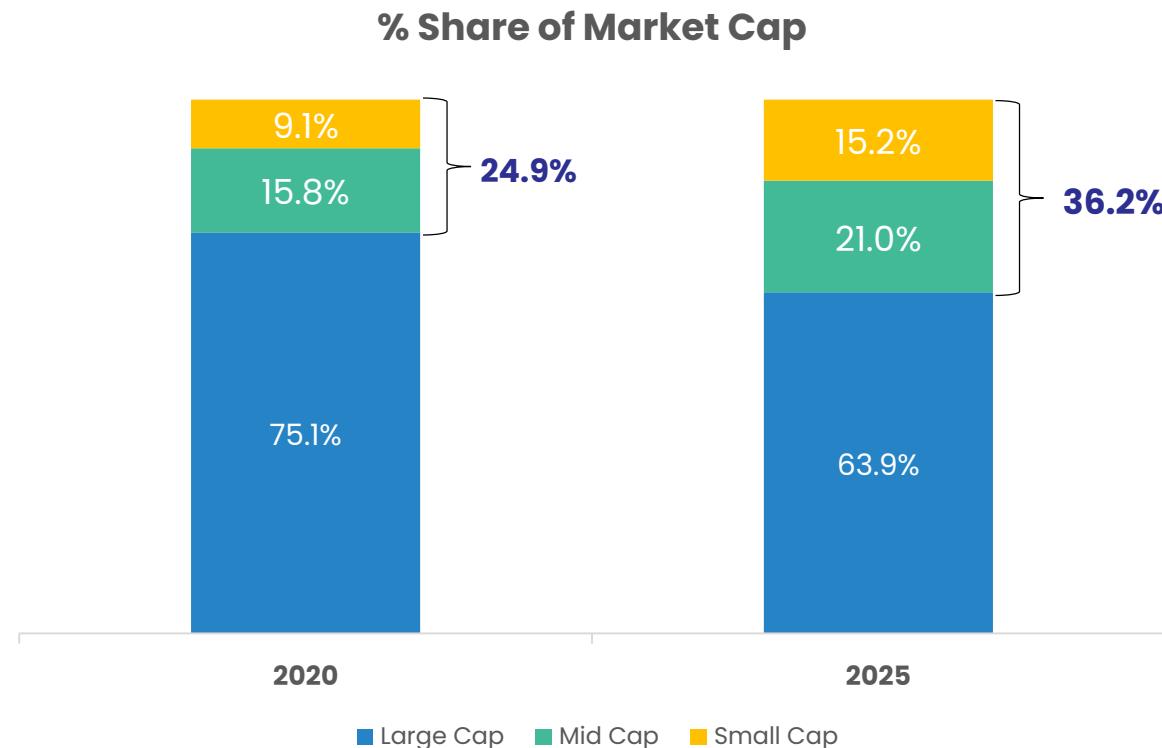
Historical Equity Allocation of Flexi cap AUM



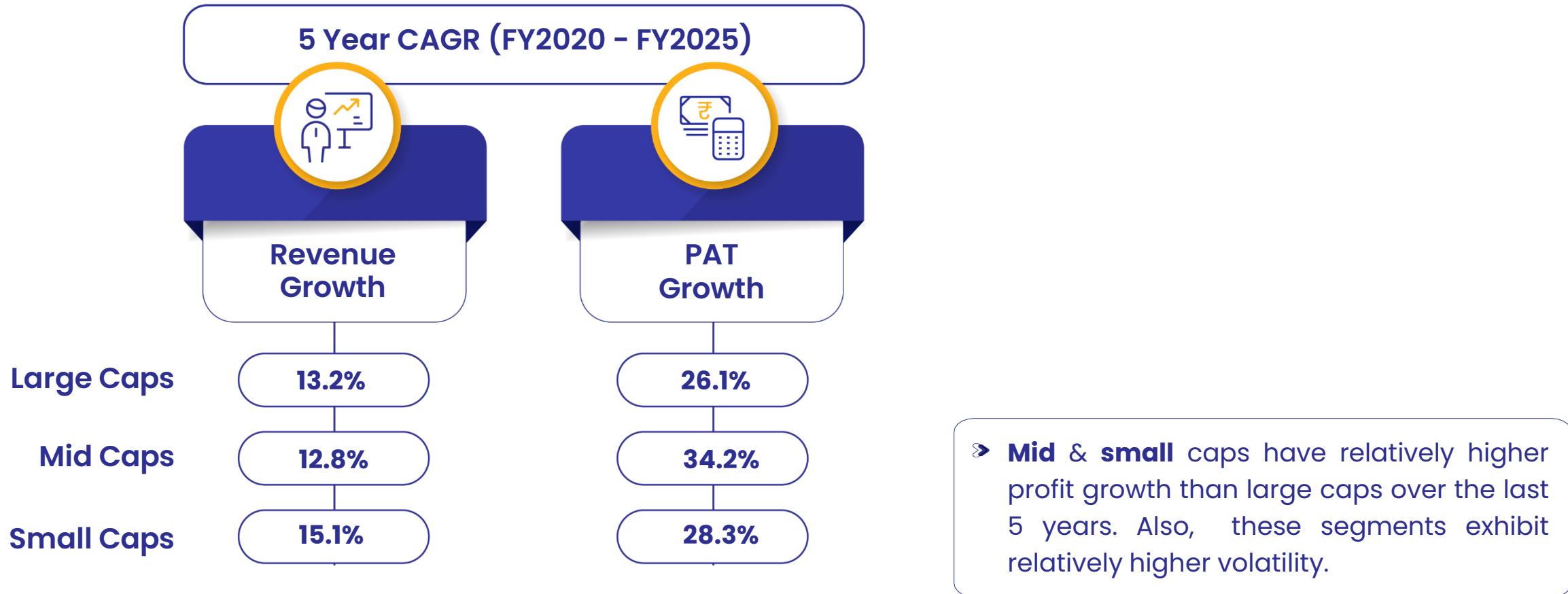
Source/Disclaimer: AceMF. Data as of 30-Nov-2025. Companies are considered based on SEBI's size classification. Large Caps: 1-100, Mid Caps: 101-250, Small Caps: 251-750. AUM = Assets Under Management. The information above is for informational purposes only. This is not an offer or solicitation to buy or sell any mutual fund units, securities, or investment products. Past performance may or may not be sustained in future and is not a guarantee of future returns.

Rising Market-Cap Share of Mid & Small Caps

Mid & small caps now hold a relatively **larger share of the market cap** compared to 5 years ago



Source/Disclaimer: Factset. Data as of 31-Dec-2025. Companies are considered based on SEBI's size classification. Large Caps: 1-100, Mid Caps: 101-250, Small Caps: 251-750. The information above is for informational purposes only. This is not an offer or solicitation to buy or sell any mutual fund units, securities, or investment products. Further, please note that mid & small cap segments exhibit relatively higher volatility as well. Past performance may or may not be sustained in future and is not a guarantee of future returns.



^ To enable meaningful CAGR calculation, Mid-cap profit growth excludes one company from both base-year and current-year profits

Source/Disclaimer: Factset. Data as of 31-Mar-2025. Companies are considered based on SEBI's size classification. Large Caps: 1-100, Mid Caps: 101-250, Small Caps: 251-750. The information above is for informational purposes only. This is not an offer or solicitation to buy or sell any mutual fund units, securities, or investment products. Past performance may not be sustained in future and is not a guarantee of future returns.

Recent Corrections open up Recovery Potential

With **61% of small caps & 37% of mid caps** correcting over 20% from their annual peak, the segments show strong **potential for recovery**

Fall from Peak range	% of the stocks of each segment		
	Large Cap	Mid Cap	Small Cap
Upto 10%	53%	35%	14%
-10% to -20%	26%	29%	24%
More than 20%	21%	37%	61%

Motilal Oswal Diversified Equity Flexicap Passive Fund of Funds



Type of Scheme

An open ended fund of funds scheme investing in Passive Funds.



Minimum Application Amount

During the NFO:

Lumpsum – Rs 500/- and in multiples of Re 1/- thereafter

Ongoing basis:

Lumpsum – Rs 500/- and in multiples of Re 1/- thereafter

Multiple **SIP** frequency options are available, for more details, please refer [SID](#)



Total Expense Ratio*

Regular- 0.66% Direct-0.06%

Investors may please note that they will be bearing the expenses of the fund of funds scheme in addition to the expenses of the underlying schemes in which the fund of funds scheme makes investment.

The weighted average expense ratio of the underlying schemes is ~0.34%.



Fund Managers

Mr. Swapnil Mayekar (equity component)

Mr. Rakesh Shetty (debt component)



Investment Objective

The investment objective of the scheme is to generate long term growth/capital appreciation by predominantly investing in passive funds such as ETFs/Index Funds of equity and equity related instruments that offers diversified exposure across all market capitalization segments.



Exit Load

1% - If redeemed on or before 15 days from the date of allotment.

Nil - If redeemed after 15 days from the date of allotment.

Exit Load will be applicable on switch amongst the Schemes of MOMF. No Load shall be imposed for switching between Options within the Scheme. Further, it is clarified that there will be no exit load charged on a switch-out amongst the plans within the same scheme.



Taxation

Long-term Capital Gains – 12.5% (held for more than 24 months)

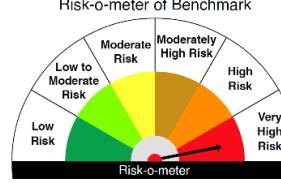
Short-term Capital Gains – Slab Rate (held for up-to 24 months)

Tax treatment of mutual funds is subject to change. The tax information provided is for general informational purposes only and is not intended as tax advice. Investors are advised to consult their tax advisor before making any investment decisions and tax advice.



Date of Allotment

21st January, 2026

Scheme Riskometer	Benchmark Riskometer (Nifty 500 Total Return Index)
<p>Risk-o-meter of Scheme</p>  <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter of Benchmark</p>  <p>The risk of the Benchmark is Very High</p>

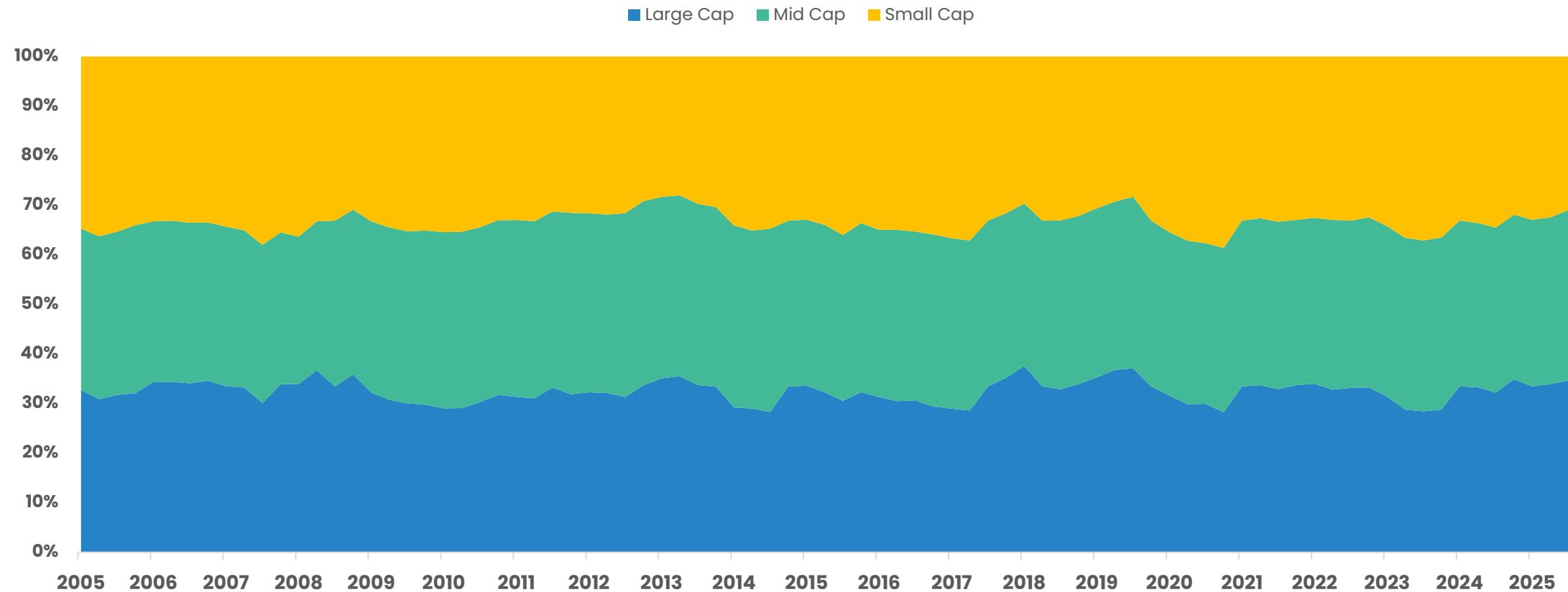
Objective: Equal exposure across large, mid and small cap segments

Large Cap	Mid Cap	Small Cap
Nifty 100 Index	Nifty Midcap 150 Index	Nifty Smallcap 250 Index + Nifty Microcap 250 Index
33%	33%	17% + 17%

- » **Rebalancing Frequency:** Quarterly
- » **Buffer:** ±5% tolerance band around each target
- » **Mechanism:** Rebalance only when any segment breaches band;
otherwise let weights drift with market performance

Note : The scheme will start with equal allocation across all segments. Allocations will be reviewed quarterly and rebalanced if any segment deviates by at-least ±5%. However, this strategy is subject to change as per fund manager's discretion.

Post rebalancing, **segment weights remain flexible to market movements**



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Over long term, the strategy has delivered better performance than the benchmark

		Large cap : Mid cap : Small cap (33% each)	Nifty 500 TRI	Nifty 50 TRI
Annualized Returns	1 Year	2.68%	7.76%	11.88%
	3 Year	21.37%	16.71%	14.32%
	5 Year	22.84%	16.88%	14.68%
	7 Year	19.57%	15.86%	14.71%
	10 Year	17.27%	14.78%	14.04%
	15 Year	15.16%	12.31%	11.49%

Annualized Volatility	1 Year	15.59%	13.25%	11.76%
	3 Year	14.72%	12.81%	11.93%
	5 Year	15.81%	14.30%	13.92%
	7 Year	17.89%	17.23%	17.47%
	10 Year	17.07%	16.09%	16.16%
	15 Year	16.89%	16.17%	16.41%

Note : The scheme will start with equal allocation across all segments. Allocations will be reviewed quarterly and rebalanced if any segment deviates by at-least $\pm 5\%$. However, this strategy is subject to change as per fund manager's discretion.

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Large cap : Mid cap : Small cap (33% each)	1 Year	3 Year	5 Year	10 Year	15 Year
Returns	10.50%	15.84%	18.42%	19.08%	18.30%
Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	18,00,000
Market Value	1,26,698	4,55,176	9,49,892	32,78,174	82,30,587

Nifty 500 TRI	1 Year	3 Year	5 Year	10 Year	15 Year
Returns	13.43%	14.27%	14.90%	15.60%	14.76%
Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	18,00,000
Market Value	1,28,532	4,45,061	8,71,261	27,16,833	60,41,367

Data as of close of December 31, 2025 . For SIP returns, monthly investment of ₹ 10000 invested on the first business day of every month has been considered. Performance is calculated using Total Return Index, with zero cost/expenses. Past performance may or may not be sustained in the future and is not a guarantee of any future returns.

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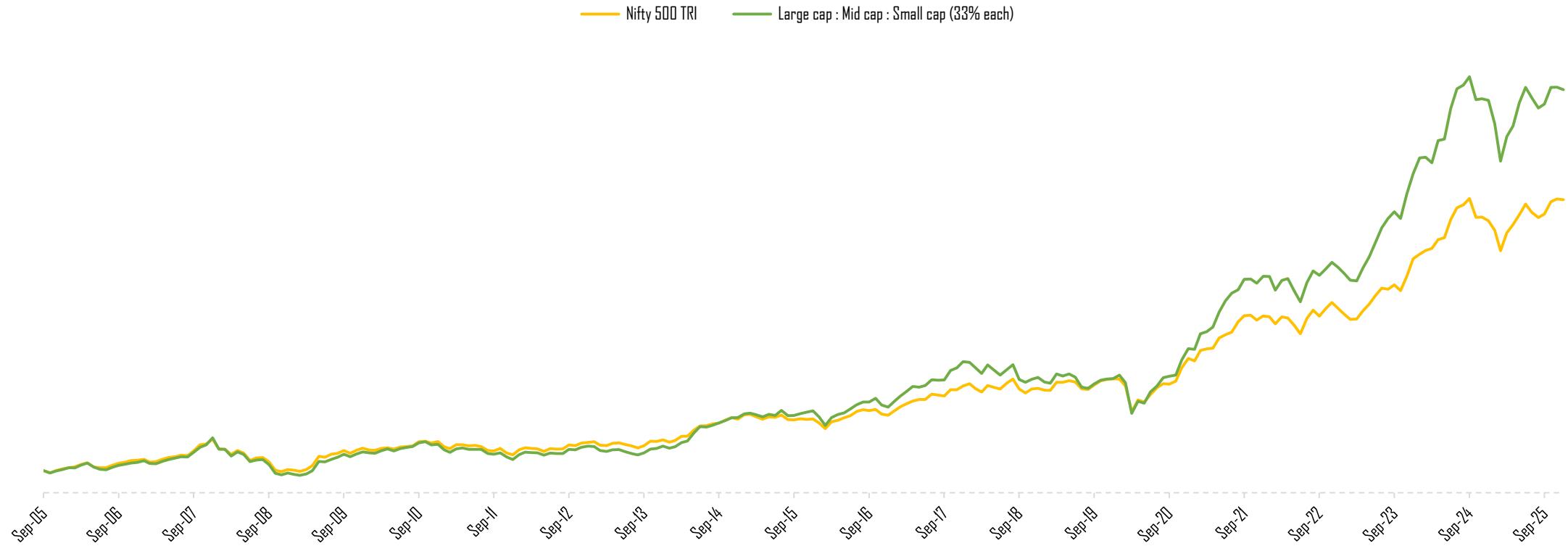
	3 Year Rolling Returns		5 Year Rolling Returns	
	Large cap : Mid cap : Small cap (33% each)	Nifty 500 TRI	Large cap : Mid cap : Small cap (33% each)	Nifty 500 TRI
Average	15.40%	12.74%	15.56%	12.99%
Median	16.70%	13.47%	15.41%	13.40%
Min	-13.87%	-8.71%	-4.21%	-1.62%
Max	43.43%	34.12%	37.86%	29.24%
Returns Range	% of Total Observation			
Negative	11.62%	5.97%	2.13%	0.77%
0% to 10%	21.49%	25.65%	22.86%	27.15%
10% to 15%	12.65%	28.12%	23.71%	31.68%
15% to 20%	13.24%	24.45%	20.60%	32.08%
Above 20%	41.01%	15.80%	30.70%	8.31%

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Historical Performance

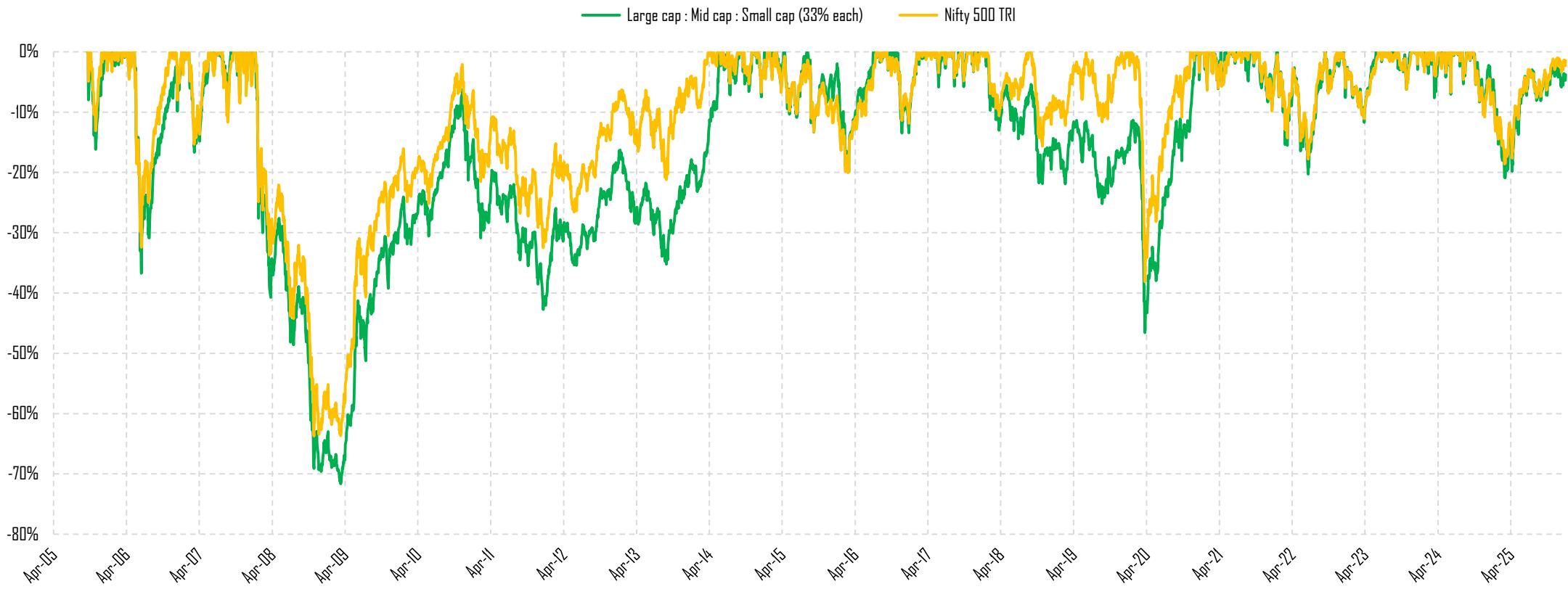
Historically, the strategy has delivered better performance than the benchmark



Note : The scheme will start with equal allocation across all segments. Allocations will be reviewed quarterly and rebalanced if any segment deviates by at-least ±5%. However, this strategy is subject to change as per fund manager's discretion.

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The strategy has observed slightly deeper drawdowns than the benchmark



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**Equal Exposure to all
segments**

**Capturing growth
potential of Mid & Small
caps**

**Automatic Buy Low – Sell
High mechanism upon
rebalancing**

**Better Risk adjusted
returns**

This has been issued on the basis of internal data, publicly available information and other sources believed to be reliable. The information contained herein is for general purposes only and not a complete disclosure of every material fact. The stocks/sectors mentioned herein are used for explaining the concept and is for illustration purpose only and shall not be construed as an investment advice to any party. The stocks/sectors mentioned may or may not be part of our portfolio/strategy/ schemes. Past performance may or may not be sustained in future. The information/data/charts herein alone is not sufficient and should not be used for development or implementation of any investment strategy. All opinions, figures, estimates and data are as on date.

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Investors may please note that they will be bearing the expenses of the fund of funds scheme in addition to the expenses of the underlying scheme in which the fund of funds scheme makes investment.

All opinions, figures, charts/graphs, estimates and data included in this presentation are as on date and are subject to change without notice. The statements contained herein may include statements of future expectations and other forward-looking statements that are based on our current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Readers shall be fully responsible / liable for any decision taken on the basis of this presentation. Investments in Securities are subject to market and other risks and there is no assurance or guarantee that the objectives of any of the Schemes will be achieved. The scheme may not be suited to all categories of investors.

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Passive Investments - The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

Index Fund - The Scheme being an index scheme follows a passive investment technique and shall only invest in Securities comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease.

Country Risk: The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests.

Scheme Specific Risk Factor : The scheme's exposure across large, mid, and small cap segments may result in higher volatility and liquidity risk, particularly due to the relatively higher risk associated with mid and small cap securities.

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

Thank you