

### About Kotak Multi Asset Active FOF

The Investment Objective of the scheme is To generate long term capital appreciation from a portfolio created by investing in units of actively managed Equity oriented schemes , Debt oriented schemes and commodity-based schemes.

However, there is no assurance that the objective of the scheme will be achieved.

## Frequently Asked Questions

### 1. What is Kotak Multi Asset Active FOF?

Kotak Multi Asset Active FOF is an open-ended hybrid fund of fund aims at optimizing risk adjusted return through investments in equity-oriented schemes, debt-oriented schemes, and commodity-based schemes (Gold & Silver ETFs).

### 2. How is this fund different from a normal multi-asset fund?

Unlike a single-portfolio multi-asset fund, this scheme follows a Fund of Fund structure, investing in multiple underlying mutual fund schemes across asset classes. This allows multi-manager expertise, diversified strategies, and reduced reliance on any single fund manager, backed by a structured selection process.

### 3. What asset classes will the fund invest in?\*

The fund invests across three key asset classes:

- Equity – for long-term capital appreciation
- Debt – for portfolio relative stability during volatile phases
- Commodities (Gold & Silver) – as a potential hedge against inflation and market volatility

The scheme maintains a minimum 10% allocation in each asset class.

### 4. How does active asset allocation help investors?

Asset class leadership keeps changing over time. The fund uses active asset allocation, dynamically adjusting exposure across equity, debt and commodities to maintain target allocation, guided by macroeconomic outlook, asset class attractiveness at a fund Manager discretion, helping investors benefit from various market cycles.

### 5. How is the scheme Multi Manager FOF?

While the fund can invest in Kotak Mahindra Mutual Fund schemes, it also has the flexibility to invest in schemes of other mutual funds, enabling broader opportunity capture and diversification.

## 6. How is this fund better than DIY investing?

DIY investing requires selecting multiple funds, tracking performance, rebalancing and managing tax implications.

Kotak Multi Asset Active FOF offers:

- Research-driven scheme selection
- Professional portfolio monitoring and rebalancing
- No investor-level tax impact during internal rebalancing
- Operational convenience through a single scheme and single NAV

## 7. Is this fund tax-efficient?

Yes. The fund follows a FOF tax structure, where:

- Long term capital gains are taxed at 12.5% (holding period of 24 months and above\*)
- Rebalancing within the fund does not create tax liability for investors, improving post tax efficiency

## 8. Who should consider investing in this fund?

This fund may be suitable for:

- Investors seeking diversification across asset classes
- Investors aiming for a blend of long-term growth, relative stability and inflation hedge
- First time investors looking for a simple multi asset solution
- Investors seeking tax efficient long-term investing

## 9. What is the recommended investment horizon?

Investment Horizon of 5 years & above can be suitable to potentially benefit from the stability and long-term growth potential multi asset allocation.

## 10. How will the scheme allocate its assets?

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
A. Units of Equity oriented schemes, Debt oriented schemes and Commodity based schemes.	95	100
(i) Units of Equity oriented schemes	10	80
(ii) Units of Debt oriented schemes	10	60
(iii) Commodity Based Schemes (ETFs)	10	30
Debt & Money Market Instruments	0	5

## 11. What will the scheme's performance be benchmarked to?

The performance of the scheme will be benchmarked to 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver

## 12. What is the Exit Load of the Fund?

1% for 6 Months (8% of the units allotted shall be redeemed without any Exit Load on or before completion of 6 months from the date of allotment of units.)<sup>^</sup>

### 13. Who are the fund managers of the scheme?

**Mr. Devender Singhal** (Over 23 years of experience in fund management and equity research with Mutual Funds.) will be the fund manager for the Scheme.

**Mr. Abhishek Bisen** (has been associated with Kotak Mahindra Asset Management Company Limited since October 2006 and has extensive experience in fund management of debt schemes) will be the Fund Manager for Debt Oriented Schemes and Commodity based ETF's.

### 14. What are the NFO details?

---

NFO Opens on: <b>8th April 2026</b>	NFO Closes on: <b>22<sup>nd</sup> April 2026</b>
-------------------------------------	--

---

New Fund Offer Price: **Rs. 10 per unit**

---

#### Minimum Application Amount:

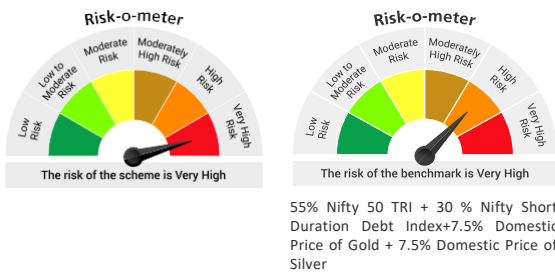
- During NFO: Rs. 1000/- and any amount thereafter
- SIP Purchase: Rs. 500/- (Subject to a minimum of 2 SIP instalments of at least Rs. 500/- each)
- Initial Purchase/Switch-in/Additional Purchase (Non-SIP): Rs. 1000/- and any amount thereafter

#### Special facilities during NFO:

Switch-In and Systematic Investment Plan (SIP) are available during the NFO.

Investors of Kotak Liquid Fund and Kotak Overnight Fund (growth option) can switch-in their units in the Scheme during the NFO period, subject to terms in the respective SID. In the event of the withdrawal/cancellation/calling off of the NFO, the switch request submitted by the investor shall not be processed and the investment shall be retained in the source scheme.

## Product Labelling



### Kotak Multi Asset Active FOF

An open-ended fund of fund scheme investing in units of equity-oriented schemes, debt-oriented schemes and commodity-based schemes.

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

- Long-term capital growth.
- An open-ended fund of fund scheme investing in units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes.

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

(The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made)

The information contained in this (communication) is extracted from different public sources/KMAMC internal research. All reasonable care has been taken to ensure that the information contained herein is not misleading or untrue at the time of publication. This is for the information of the person to whom it is provided without any liability whatsoever on the part of Kotak Mahindra Asset Management Co Ltd or any associated companies or any employee thereof. Investors should consult their financial advisors if in doubt about whether the product is suitable for them before investing.

This communication includes/may include statements/opinions which contain words or phrases such as "will", "believe", "expect" and similar expressions or variations of such expressions, that are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with the statements mentioned with respect to but not limited to exposure to market risks, general economic and political conditions in India and other countries globally, which may have an impact on services and/or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc.

The stocks/sectors mentioned/referred to do not constitute any kind of recommendation and are for information purposes only. Kotak Mahindra Mutual Fund may or may not hold position in the mentioned stock(s)/sector(s). The details provided for the underlying fund(s) do not constitute or refer to any portfolio/probable portfolio composition of Kotak Quality Overseas Equity Omni FOF("scheme"). The portfolio composition is subject to change as per the prevailing market conditions.

This communication is not intended for distribution to or use by any person in any jurisdiction where such distribution would be contrary to local law or regulation. The distribution of this communication in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this communication are required to inform themselves about, and to observe, any such restrictions.

Past performance may or may not be sustained in future. KMAMC is not guaranteeing or promising any returns/future returns. For detailed portfolio and related disclosures including details of the underlying funds and asset allocation details for the scheme please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>. The portfolio and its composition is subject to change and the same position may or may not be sustained in future. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

[www.kotakmf.com](http://www.kotakmf.com) | Toll free number 1800 309 1490 |     

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