

# Asset Allocation

## Why diversification across asset classes is important?

Financial Year	Annual Returns of Assets					Annual Rank of Assets				
	Equity	Debt	Gold	International	Hybrid: Aggressive	Equity	Debt	Gold	International	Hybrid: Aggressive
2004 - 2005	14.22 %	-4.73 %	0.79 %	4.62 %	8.02 %	1	5	4	3	2
2005 - 2006	67.38 %	2.09 %	37.72 %	12.60 %	41.75 %	1	5	3	4	2
2006 - 2007	11.99 %	5.52 %	11.96 %	6.71 %	10.08 %	1	5	2	4	3
2007 - 2008	31.59 %	8.12 %	27.33 %	-14.33 %	24.13 %	1	4	2	5	3
2008 - 2009	-35.51 %	10.47 %	29.36 %	-26.34 %	-19.89 %	5	2	1	4	3
2009 - 2010	73.03 %	0.30 %	8.63 %	27.74 %	44.81 %	1	5	4	3	2
2010 - 2011	11.48 %	4.88 %	26.83 %	11.63 %	9.58 %	3	5	1	2	4
2011 - 2012	-8.06 %	3.45 %	35.32 %	20.78 %	-3.68 %	5	3	1	2	4
2012 - 2013	8.27 %	11.41 %	4.37 %	18.42 %	9.62 %	4	2	5	1	3
2013 - 2014	19.02 %	-1.14 %	-5.07 %	31.75 %	11.75 %	2	4	5	1	3
2014 - 2015	27.85 %	14.99 %	-6.21 %	14.10 %	23.42 %	1	3	5	4	2
2015 - 2016	-8.85 %	7.82 %	8.18 %	6.16 %	-3.03 %	5	2	1	3	4
2016 - 2017	20.55 %	11.91 %	-0.07 %	11.66 %	17.68 %	1	3	5	4	2
2017 - 2018	10.98 %	-0.31 %	6.05 %	12.13 %	7.12 %	2	5	4	1	3
2018 - 2019	15.33 %	5.96 %	3.25 %	16.83 %	12.26 %	2	4	5	1	3
2019 - 2020	-25.31 %	14.26 %	35.52 %	-1.83 %	-12.31 %	5	2	1	3	4

# Meta Investment

AMFI Registered Mutual Fund Distributor

Financial Year	Annual Returns of Assets					Annual Rank of Assets				
	Equity	Debt	Gold	International	Hybrid: Aggressive	Equity	Debt	Gold	International	Hybrid: Aggressive
2020 - 2021	79.73 %	3.31 %	3.42 %	54.24 %	48.97 %	1	5	4	2	3
2021 - 2022	18.83 %	0.94 %	14.40 %	16.74 %	12.44 %	1	5	3	2	4
2022 - 2023	-0.58 %	3.26 %	15.45 %	-2.23 %	0.92 %	4	2	1	5	3
2023 - 2024	29.80 %	8.79 %	12.49 %	29.22 %	22.17 %	1	5	4	2	3
2024 - 2025	6.19 %	6.82 %	12.40 %	17.13 %	6.52 %	5	3	2	1	4
CAGR as on 31-03-2024	15.4 %	7.22 %	12.8 %	9.58 %	13.13 %					
Value of 1 Lakh	₹ 23.36 L	₹ 4.64 L	₹ 14.15 L	₹ 7.48 L	₹ 15.09 L					

Equity: Nifty 50 TRI, Debt: Nifty 10 year Benchmark G-Sec Index, Gold: Domestic price of gold, International: S&P 500 in INR, Hybrid Aggressive: 65% Nifty 50 TRI + 35% Nifty 10 year Benchmark G-Sec Index (rebalanced monthly)

Winners rotate across asset classes. Different asset classes outperform / underperform in different market cycles. However, investors are biased by short term returns, therefore, they tend to invest in assets which performed well in the recent past.

Over the last 20+ years, different asset classes like Equity, Debt, Gold and International outperformed each other at different times. Hence Rank 1 rotates across asset classes.

Investors should invest in multiple asset classes to diversify portfolio risks and get risk adjusted returns.

Different asset classes have different risk profile. Your asset allocation will depend on your risk taking appetite.

**Disclaimer :** We have gathered all the data, information, statistics from the sources believed to be highly reliable and true. All necessary precautions have been taken to avoid any error, lapse or insufficiency; however, no representations or warranties are made (express or implied) as to the reliability, accuracy or completeness of such information. We cannot be held liable for any loss arising directly or indirectly from the use of, or any action taken in on, any information appearing herein. The user is advised to verify the contents of the report independently. It is not an investment recommendation or personal financial, investment or professional advice and should not be treated as such.

The Risk Level of any of the schemes must always be commensurate with the risk profile, investment objective or financial goals of the investor concerned. Therefore, the Investors should assess their risk profile before making any investment decision and consider the asset allocation accordingly.

Returns less than 1 year are in absolute (%) and greater than 1 year are compounded annualised (CAGR %). SIP returns are shown in XIRR (%).

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.** Past performance may or may not be sustained in the future. Investors should consult with their Mutual Fund Distributor or Financial Advisor before investing.