Introducing India's First **Life Cycle Funds**

A Finish Line for Every Goal

- Zerodha Life Cycle Fund 2036
- Zerodha Life Cycle Fund 2041

Funds Built Around Your Goals

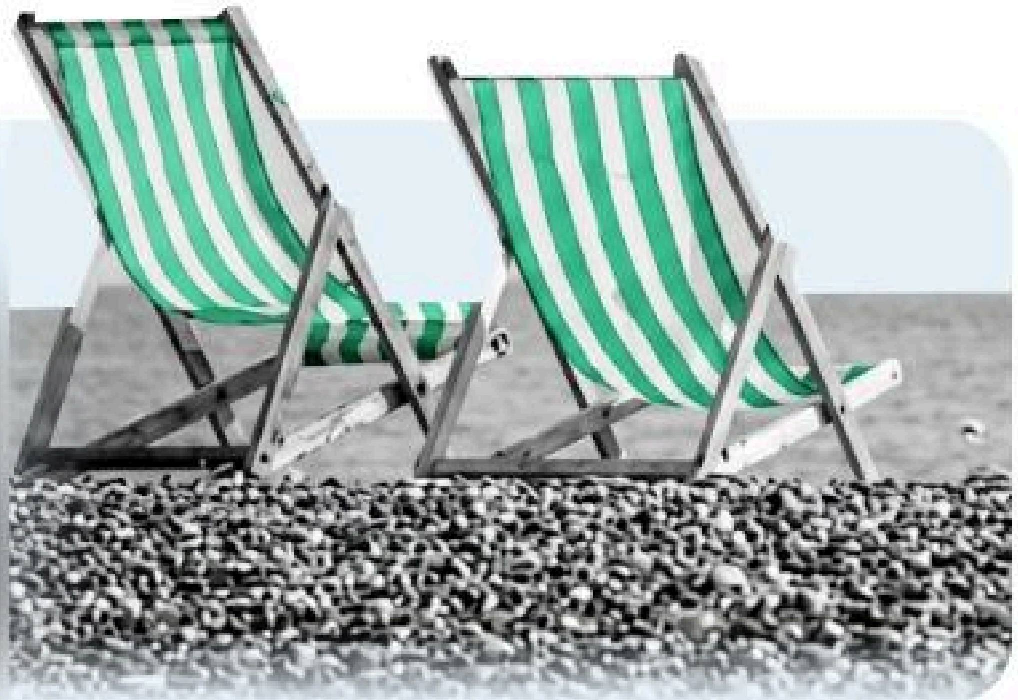
In ~10 Years
Down Payment For
Your Dream Home

In ~15 Years

To Fund Your
Child's Higher Education

In ~25 Years

For Your Much Deserved
Retirement Life



Pick A Year
The Fund Does The Rest

Pick your target year that matches your goal

Start an SIP or invest one-time in the fund closest to your goal year

The fund does the asset allocation

It starts with a growth-oriented allocation tilted towards equity and automatically shifts to a more conservative allocation

Withdraw your investments on maturity

When you reach the target year, withdraw your investment

Different Funds That Suit Your Goals

Zerodha Life Cycle Fund 2036

NFO Live

Suitable for

Loan Down Payment · Start a Business

Matures in **10 Years**

Zerodha Life Cycle Fund 2041

NFO Live

Suitable for

Child's Education · Financial Independence

Matures in **15 Years**

More funds coming soon

In 20 years, plan for a

Peaceful Retirement

COMING SOON

Life Cycle Fund for 2046

In 25 years, aim to build

Wealth to Pass-on

COMING SOON

Life Cycle Fund for 2051

Rule-Based Multi-Asset Exposure

These funds invest across a mix of asset classes including equity, debt and commodities like gold and silver

Equity - Tracks the Nifty LargeMidcap 250 Index

Invests in India's Top 250 companies for growth-oriented (higher risk) allocation

Commodities - Gold & Silver ETFs

Adds diversification to the portfolio without the hassle of storing/securing physical metals

Debt - Government Securities

Offers balance and lowers risk using government securities

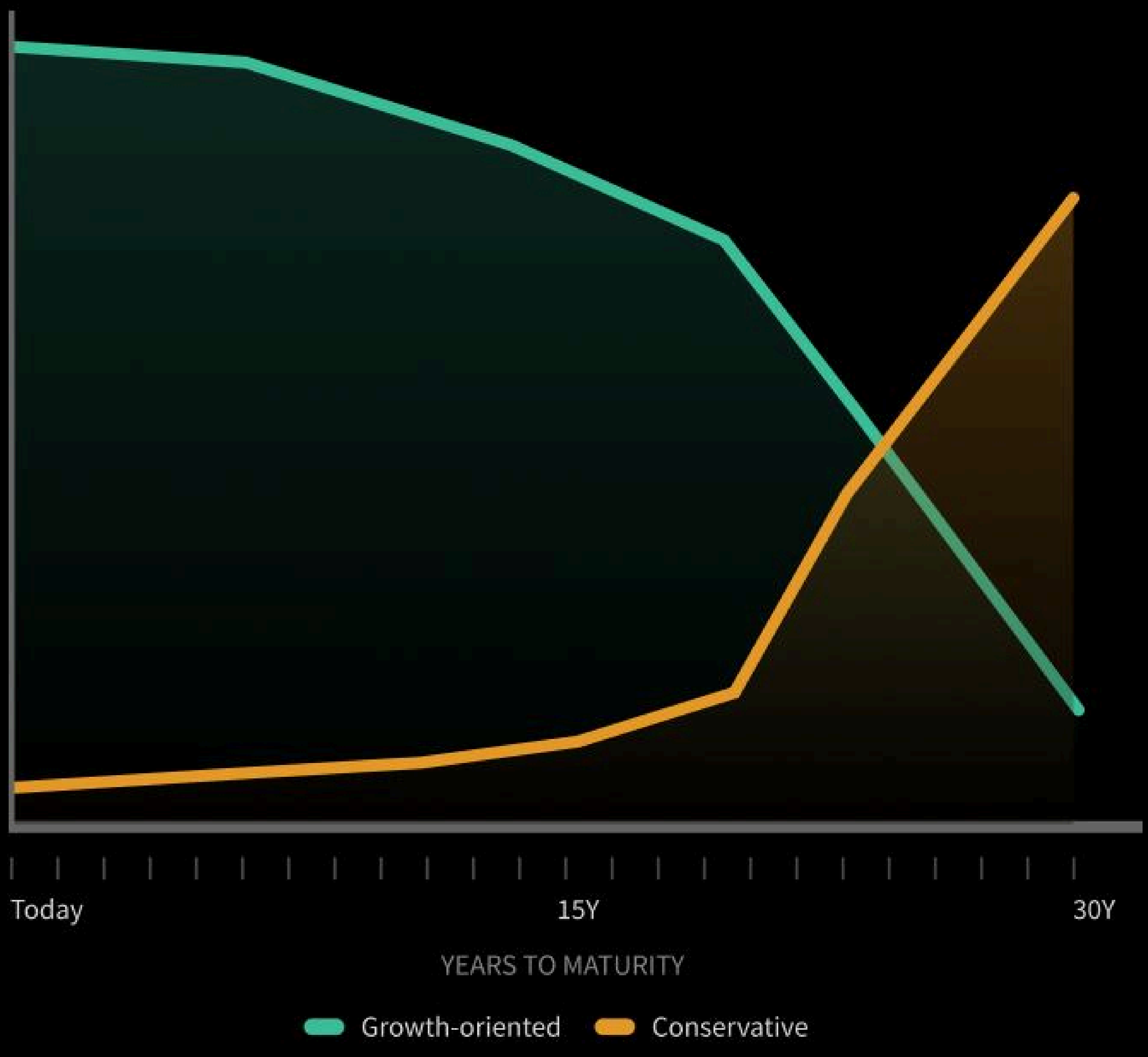
Arbitrage

Offers a low risk, tax-efficient investment exposure

Please refer the last slide for Nifty Disclaimers

Allocation That Shifts Over Time

It starts with a growth-oriented allocation tilted towards equity and automatically shifts to a more conservative allocation



The graph above is shown for representational purposes only. For actual asset allocation pattern, please refer the SID and KIM of the respective schemes

Designed For Goal Based Investing

⚡ Suitable for you

- ✅ Can stay invested for the long term
- ✅ Have a specific target in mind
- ✅ Want the allocation to shift automatically
- ✅ Comfortable with higher risk in the early years

⚡ Suitable NOT for you

- ❌ Need money in the short term. Exit loads apply for the first 3 years
- ❌ No specific goal or target year in mind
- ❌ Prefer to actively manage your own allocation across funds
- ❌ Need a stable, low-volatility portfolio from day one

Disciplined & Tax Efficient

Min Investment Amount	Lock-in Period	Exit load (For Year 1, 2, 3)	Exit load (> 3 years)
₹100	**No**	**3%, 2%, 1%**	**NIL**

Short-term capital gains

Taxed **at 20%**

For investment period <= 12 month, gains are treated as short-term capital gains & taxed at 20% (plus 4% cess and surcharge, if any)

Long-term capital gains

Taxed **at 12.5%**

For investment period > 12 month, gains are treated as long-term capital gains & taxed at 12.5% (plus applicable surcharge and 4% cess)

Min investment amount is Rs.100/- and in multiples of any amount thereafter
Tax treatment is subject to conditions specified from time to time under applicable tax laws. Investors are advised to consult their tax advisor.

“ The mutual fund industry has historically been organised around products. We believe the next phase of investing will be organised around goals. Target-date funds, as a category, have transformed long-term investing globally, and we're excited to introduce something similar to Indian investors for the first time.

Vishal Jain

CEO, Zerodha Fund House

NFO Live on

All Major Platforms

Coin

Groww

Kuvera

5 Paisa

Paytm Money

INDmoney

Dhan

MFU

CAMS online

and more...

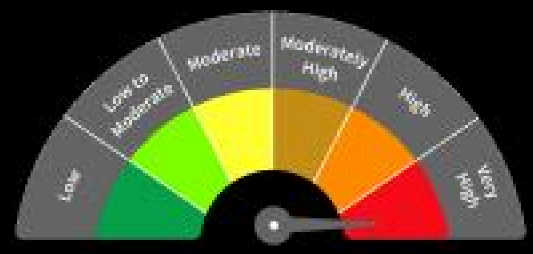
Zerodha Life Cycle Fund 2036

(An open ended fund with attributes of pre-defined maturity and glide path for goal based investing)

This Product is Suitable for Investors who are seeking*:

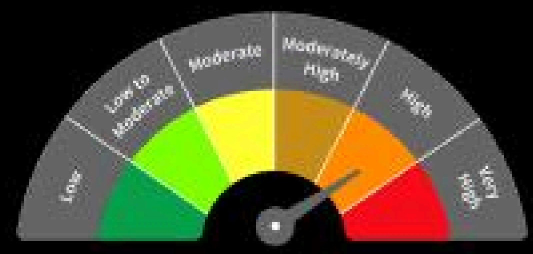
1. Capital appreciation over the long term aligned with a specific target year (2036).
2. Investment in a dynamically managed portfolio of equity,debt, commodity and other instruments, where the asset allocation follows a pre-defined glide path that becomes more conservative as the target maturity date approaches.
3. Goal-based investing designed for long-term objectives with a target date of 2036

Risk-o-meter of the scheme



Risk-o-meter of the Benchmark

(50% Nifty 200 TRI + 5% Domestic prices of Physical Gold + 5% Domestic prices of Physical Silver + 40% CRISIL 10 year Gilt Index)



Investors should understand that their principal will be at **Very High Risk** and the riskometer of the benchmark will be **High.**

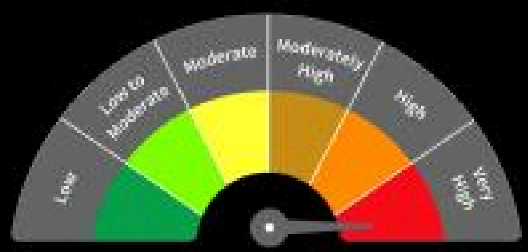
Zerodha Life Cycle Fund 2041

(An open ended fund with attributes of pre-defined maturity and glide path for goal based investing)

This Product is Suitable for Investors who are seeking*:

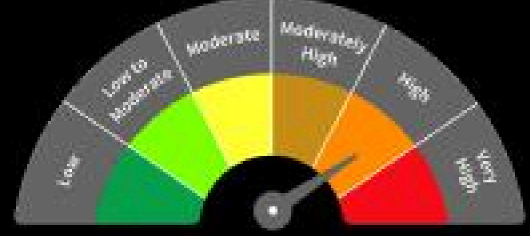
1. Capital appreciation over the long term aligned with a specific target year (2041).
2. Investment in a dynamically managed portfolio of equity,debt, commodity and other instruments, where the asset allocation follows a pre-defined glide path that becomes more conservative as the target maturity date approaches.
3. Goal-based investing designed for long-term objectives with a target date of 2041

Risk-o-meter of the scheme



Risk-o-meter of the Benchmark

(65% Nifty 200 TRI + 5% Domestic prices of Physical Gold + 5% Domestic prices of Physical Silver + 25% CRISIL 10 year Gilt Index)



Investors should understand that their principal will be at **Very High Risk** and the riskometer of the benchmark will be **High.**

**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 (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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