SAMCO MUTUAL FUND
The Momentum House.

Make your idle **savings** work towards your **financial goals.**



Introducing

Samco Equity Savings Fund

(An open-ended scheme investing in equity, arbitrage and debt)

Want equity's growth potential without the full equity exposure?

Equity has historically rewarded long-term investors, but the ride is rarely smooth. Sharp market falls can test patience and lead investors to exit at the wrong time. **Samco Equity Savings Fund** aims to make that journey steadier.

Instead of a fixed allocation, the fund actively adjusts its mix of unhedged equity, hedged equity (arbitrage) and debt as market conditions change. When conditions are favourable, it can raise net equity exposure to participate in the upside. When markets turn volatile, it can increase hedged positions and debt to help cushion the downside. These decisions are guided by Samco's **proprietary model** that reads a range of market indicators to determine the portfolio's net equity exposure.

Asset Allocation

Asset Class	Role in the portfolio	Average*	Range (Normal Circumstances)	Range (Defensive Circumstances)
Unhedged equity	Driven by proprietary model	**32%**	**10% - 40%**	**0% - 15%**
Equity arbitrage (hedged)	Equity classification + accrual, near-zero market risk	**38%**	**25% - 80%**	**50% - 80%**
Debt (short duration)	Stability and accrual anchor	**25%**	**10% - 35%**	**20% - 35%**
Gold / Silver	Diversifier	**5%**	**0% - 10%**	**0% - 10%**
Gross equity (unhedged + arbitrage)	**Equity taxation threshold ≥ 65%**	**70%**	**≥ 65% by design**	**≥ 65% by design**

*The average range shown above are for illustrative purposes only and are based on internal research for the period 31st March 2010 to 31st August 2026. They are not indicative of future allocation, performance or returns. Actual allocation may vary from time to time within the limits specified in the SID. Past information is not indicative of future results, and there is no assurance that the Scheme will perform as illustrated. Please refer to the SID & KIM for complete details, available at www.samcomf.com.

How the fund is managed?

Equity Allocation Framework

Proprietary models determine the portfolio's net equity exposure using different market indicators.

Simply: *Some equity is hedged to manage risk, some is left open to grow. The blend shifts with the market.*

Flexible Investment Approach

Allocates across hedged and unhedged equity, debt, ETCDs and InvITs as conditions evolve.

Simply: *Asset classes are rebalanced as market evolves. The mix shifts as conditions change.*

Anti-momentum detection

Designed to identify changes in market trends and adjust equity exposure.

Simply: *When market trends start to weaken, the fund can adjust equity exposure.*

Who is it for?

Moving beyond traditional fixed income

You seek the potential for growth and tax-efficient returns through a blend of equity, arbitrage and fixed-income exposure, while being comfortable with market-linked fluctuations.

Taking a first step into equity

You want to participate in equity markets while seeking a more balanced approach to market volatility.

Parking money for 12 months or more

A bonus, maturity or lumpsum, with tax treatment applicable to equity-oriented funds. Also works as a source fund for an STP into equity funds.

Reasons to invest

1 Balanced Equity Exposure

Only 10–40% is unhedged equity in normal conditions. The rest is hedged equity and debt.

2 Rules, not Moods

Models set market exposure basis market indicators, macro data and more.

3 Built for Tax Efficiency

Taxed as an equity-oriented fund, subject to applicable tax laws.

Taxation at a glance

Particulars	Equity Savings Fund	Debt Mutual Funds
Short-term gain (under 1 year)	20% + Surcharge(SC) & Cess	Applicable slab rate
Long-term gain (1 year and above)	12.5% + SC & Cess, only on gains above ₹1.25 lakh in a financial year	Not applicable
Classification	Equity-oriented hybrid scheme	Specified Mutual Fund Scheme

Disclaimer: Tax rates and provisions are as per the Income Tax Act, 2025 as applicable to resident individuals for FY 2026-27, and are subject to change. The tax treatment depends on the investor's individual circumstances and may differ for other categories of investors.

Scheme features

Plans	Regular - Growth and Direct - Growth	**Minimum Application Amount**	₹5,000 and in multiples of ₹1/- thereafter
Minimum SIP Amount	₹250 and in multiples of ₹1/- up to ₹1,000 - 12 instalments **OR** ₹1,000/- and above in multiples of ₹1/ - 6 instalments.		
Exit Load	1.00% - If the investment is redeemed or switched out on or before 30 days from the date of allotment of units. No exit load will be charged if investment is redeemed or switched out 30 days after the date of allotment of units.		
Fund Managers	Umeshkumar Mehta, Nirali Bhansali	**Benchmark Index**	NIFTY Equity Savings TRI

This product is suitable for investors who are seeking* :	Scheme Risk-o-meter	Benchmark Risk-o-meter
• To generate long-term capital growth and wealth creation • To generate income and capital appreciation by investing in equity and equity related instruments and regular income through investments in fixed income securities, arbitrage and other derivative strategies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them. (The above 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)	 The risk of the scheme is Moderately High	 The risk of the Benchmark (Nifty Equity Savings TRI) is Moderate

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

SEBI registered name: Samco Mutual Fund | SEBI Mutual Fund registration no: MF/077/21/03