NJ WEALTH

FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK

# NJ Recommended MF Portfolio

## (Relaunch of NJ MARS)

### April 2025

# NJ MARS is now NJ Recommended MF Portfolio



RECOMMENDED
MF PORTFOLIO

## Ready-to-Invest Portfolios – Created by a team of Experts



- **A bouquet of curated mutual fund portfolios**
- **Built for different risk profiles and goals**
- **Saves time on research and selection**
- **Ideal for quick and confident client recommendations**

# Why Embrace NJ Recommended MF Portfolio?

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- To avoid tedious task of fund research and portfolio construction
- To save time on discussing funds and fund performance with the investor
- Uniformity in portfolio construction across sales team of partners
- Minimizes bias from short-term market trends

# How It Helps You Grow?

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- **Partners can grow their business by focusing more on their core role**
  - Meeting new customer
  - Need identification of customer
  - Deciding Right Asset allocation
  - Hand holding investors in times of volatility
  - Develop Sales Team
  - Strengthening Process

**To ensure productive discussions,**
**we strongly suggest partners avoid focusing only on the performance of individual MF schemes**

# Why Looking at Just Past Performance Can Be Misleading

| Large Cap Schemes | | CY 2020 | CY 2021 | CY 2022 | CY 2023 | CY 2024 |
|---|---|---|---|---|---|---|
| Scheme 1 | Top 5 Ranks in CY 2020 as per Point to Point returns | **1** | 16 | 18 | 21 | 8 |
| Scheme 2 | | **2** | 23 | 32 | 29 | 17 |
| Scheme 3 | | **3** | 5 | 27 | 26 | 28 |
| Scheme 4 | | **4** | 19 | 10 | 4 | 15 |
| Scheme 5 | | **5** | 14 | 29 | 8 | 5 |
| Scheme 6 | Bottom 5 Ranks in CY 2020 as per Point to Point returns | **21** | 3 | 12 | 12 | 20 |
| Scheme 7 | | **22** | 27 | 5 | 19 | 23 |
| Scheme 8 | | **23** | 25 | 17 | 9 | 2 |
| Scheme 9 | | **24** | 9 | 2 | 2 | 27 |
| Scheme 10 | | **25** | 4 | 1 | 1 | 7 |
| **Universe** | | **25** | **27** | **32** | **30** | **30** |

**SCHEMES SHOULD NOT BE SELECTED JUST ON THE BASIS ON POINT-TO-POINT PAST PERFORMANCE**

*Source: Calculation done on the basis on NAVs from AMFI.*
*Note: Ranking mentioned for above schemes are done on CAGR for respective Calendar Years, under Large Cap Category.*

# How NJ Recommended MF Portfolio’s Schemes are Selected?

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**CONSISTENT PERFORMING SCHEMES**

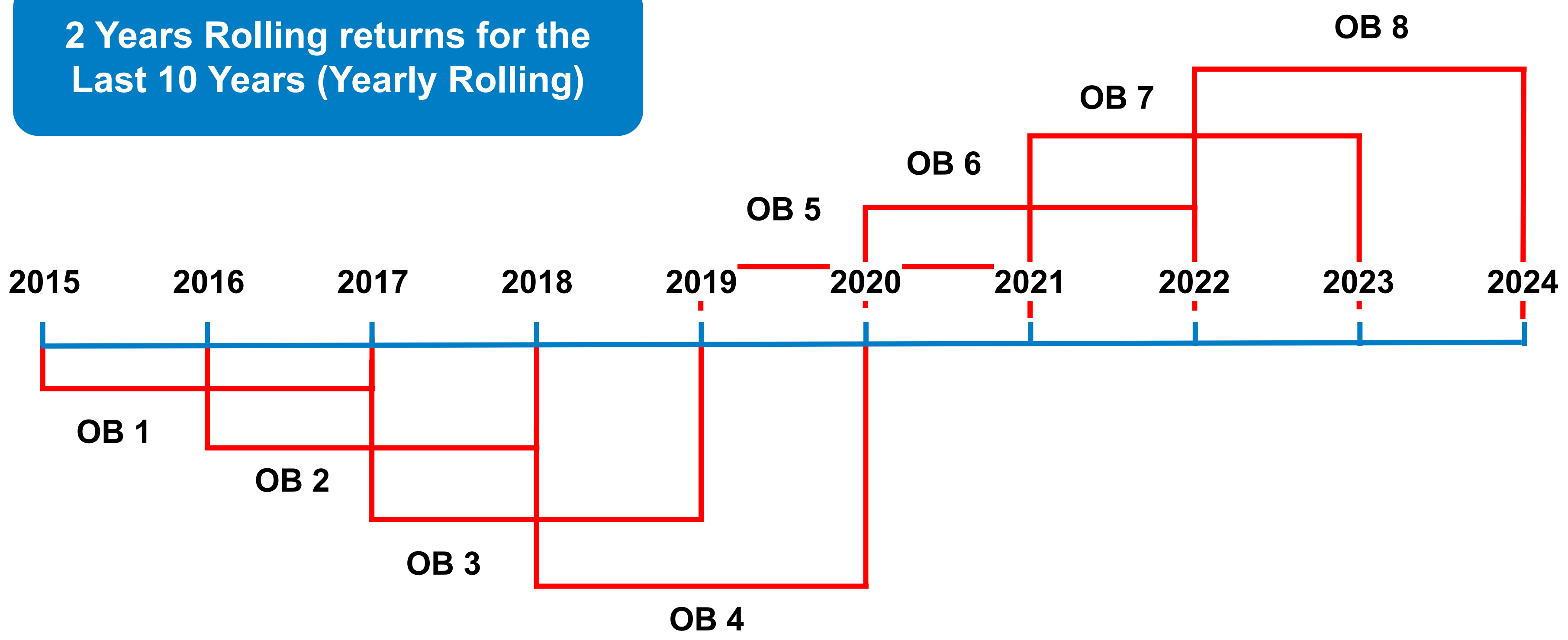
- Rolling Returns

**UNDERSTAND THE RISK INVOLVED**

- Negative Observations
- Drawdown

NJ WEALTH FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

## 2 Years Rolling returns for the Last 10 Years (Yearly Rolling)



# Understanding Negative Observations

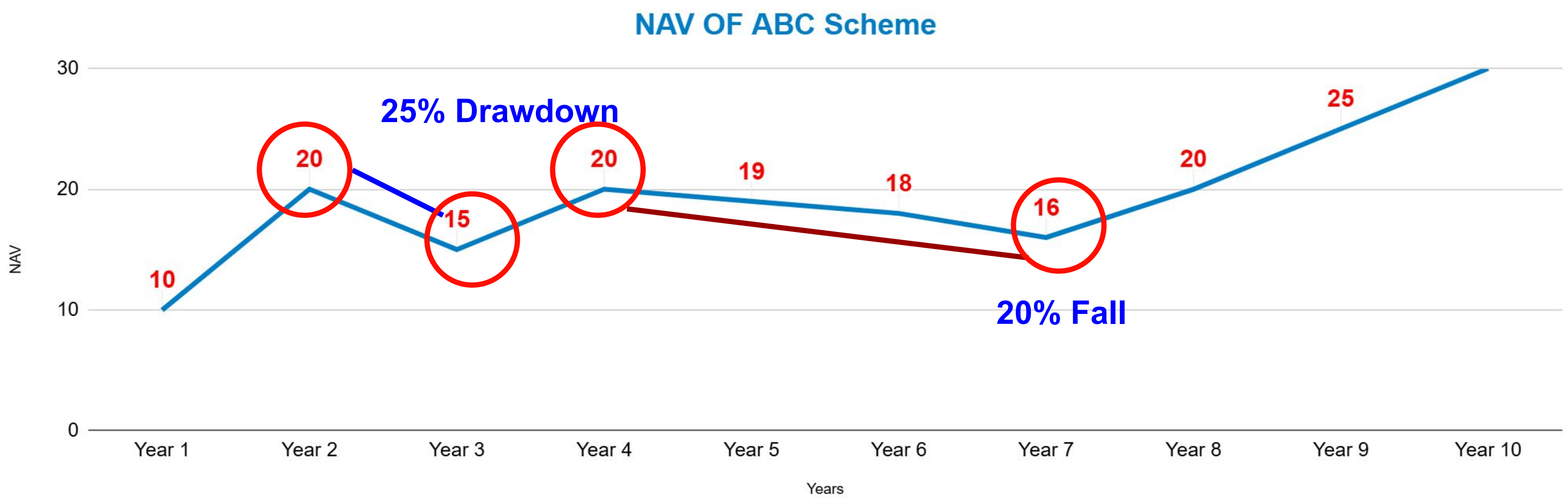
FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

## No. of times a scheme has given Negative Returns in a Specific Period

| Years | Scheme 1 | Scheme 2 | Scheme 3 |
|---|---|---|---|
| Year 1 | 2% | 3% | 2% |
| Year 2 | **-5%** | **-4%** | **-5%** |
| Year 3 | 6% | 7% | 6% |
| Year 4 | 3% | 1% | **-3%** |
| Year 5 | **-1%** | 1% | **-1%** |
| Year 6 | 3% | 2% | 2% |
| Year 7 | 4% | 3% | 3% |
| Year 8 | **-3%** | **-2%** | **-2%** |
| Year 9 | **-1%** | 1% | 4% |
| Year 10 | 2% | 3% | **-1%** |
| Total Observations | 10 | 10 | 10 |
| Negative Observations | 4 | 2 | 5 |
| **% of Negative Observations** | **40** | **20** | **50** |

illustrative Purpose Only

# Understanding Drawdown




## Here the fall from 20 to 15, i.e 25% is the Drawdown

illustrative Purpose Only

# How NJ Recommended MF Portfolios are Created?

**SCHEME SELECTION**

- CONSISTENT PERFORMING SCHEMES
- UNDERSTAND THE RISK INVOLVED

**PORTFOLIO CREATION**

- IDENTIFYING QUALITY AMCs
- DIVERSIFICATION

# Quality : What Makes a Good AMC

- Process of Managing Funds
- Adherence to Process
- Consistency with the process
- Sizable team of Research Analysts
- Clearly Defined Do’s and Don’ts
- Defined Risk Mechanism
- Decisions are Individualistic or Non-Individualistic.

# Why Diversification is Important in Mutual Fund investing?

NJ WEALTH FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

- Different **market caps** (Large, Mid, Small) perform differently each year
- Different investment **styles** work under different market conditions
- Includes varied **fund management** types: Active, Passive, Rule-based
- Helps smooth out volatility and improve **long-term stability**
- Core principle behind NJ Recommended Portfolio for **risk-adjusted returns**

# CAP-WISE PERFORMANCE 2009 - 2024

| Rank | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | SC | MC | LC | MC | LC | SC | SC | MC | SC | LC | LC | SC | SC | LC | SC | SC |
| 2 | MC | LC | MC | SC | MC | MC | MC | LC | MC | MC | MC | MC | MC | MC | MC | MC |
| 3 | LC | SC | SC | LC | SC | LC | LC | SC | LC | SC | SC | LC | LC | SC | LC | LC |

*Source:- NSE website. Data period is from Jan 2009 to December 24.*

RECOMMENDED MF PORTFOLIO

# WHAT'S NEW?

# Why the New Name?

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- New Name. Same Smart Investing.
- The new name reflects what the offering is – NJ Recommended MF Portfolio.
- Easier to communicate and connect with clients.
- Positions you as a trusted guide with ready-made solutions.

**You don’t need to research 100s of schemes - we’ve done it for you.**

# SIP INVESTORS

- SIP Aggressive Portfolio ➔ **SIP Portfolio - Aggressive**
- SIP Diversified Portfolio ➔ **SIP Portfolio - Diversified**

# EQUITY INVESTORS

- Fixed Asset Allocation E100 Portfolio ➤ **Growth Portfolio - Equity 100%**
- Fixed Asset Allocation E100 Aggressive Portfolio ➤ **Growth Portfolio - Aggressive Equity 100%**
- ELSS Portfolio ➤ **Tax Saving Portfolio**
- Fixed Asset Allocation E70 Portfolio ➤ **Growth Portfolio - Equity 70%**
- Fixed Asset Allocation E80 Portfolio ➤ **Growth Portfolio - Equity 80%**
- Fixed Asset Allocation E90 Portfolio ➤ **Growth Portfolio - Equity 90%**

# MODERATE EQUITY INVESTORS

| Old Name | | New Name |
|---|---|---|
| Balanced Advantage Portfolio | ➤ | **Hybrid Portfolio - Balanced Advantage** |
| Aggressive Hybrid Portfolio | ➤ | **Hybrid Portfolio - Aggressive** |
| Multi-Asset Allocation | ➤ | **Multi-Asset Portfolio** |
| DAA Aggressive Portfolio | ➤ | **Dynamic Portfolio - Aggressive** |
| Fixed Asset Allocation E40 Portfolio | ➤ | **Balanced Portfolio - Equity 40%** |
| Fixed Asset Allocation E50 Portfolio | ➤ | **Balanced Portfolio - Equity 50%** |
| Fixed Asset Allocation E60 Portfolio | ➤ | **Balanced Portfolio - Equity 60%** |

# Change in Portfolio Names

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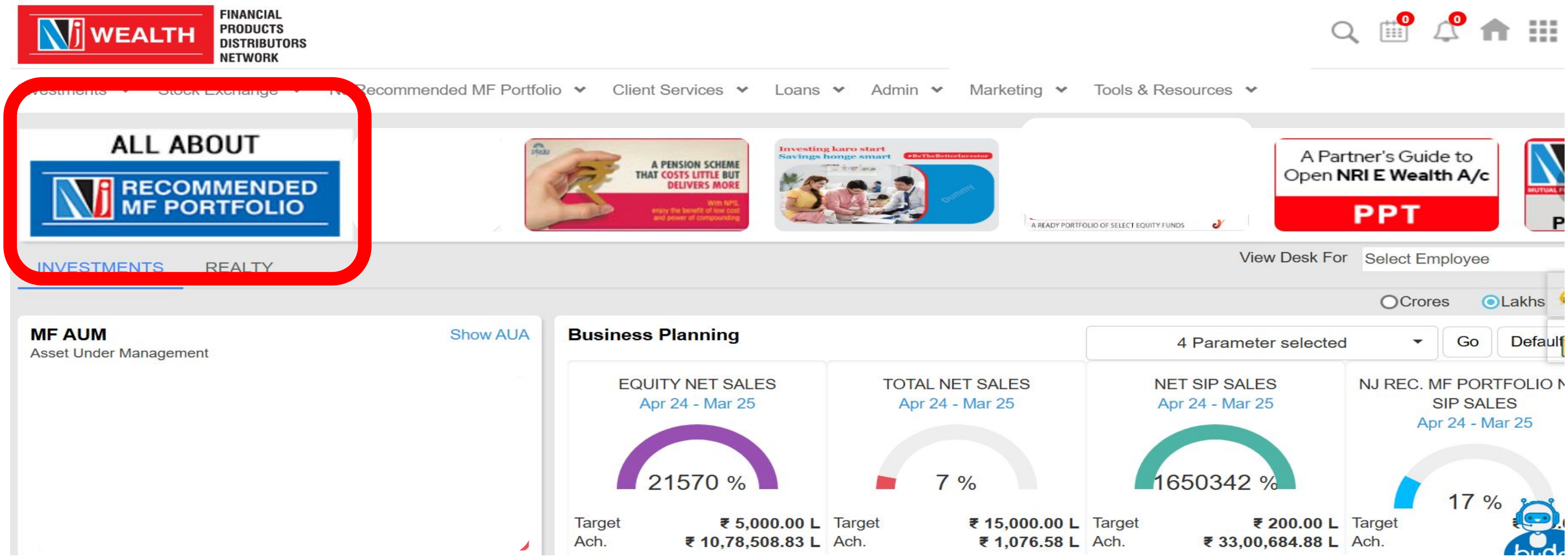
## CONSERVATIVE EQUITY INVESTORS

- Conservative Hybrid Portfolio ➤ **Hybrid Portfolio - Conservative**
- Fixed Asset Allocation E30 Portfolio ➤ **Conservative Portfolio - Equity 30%**

## CONSERVATIVE INVESTORS

- Liquid Portfolio

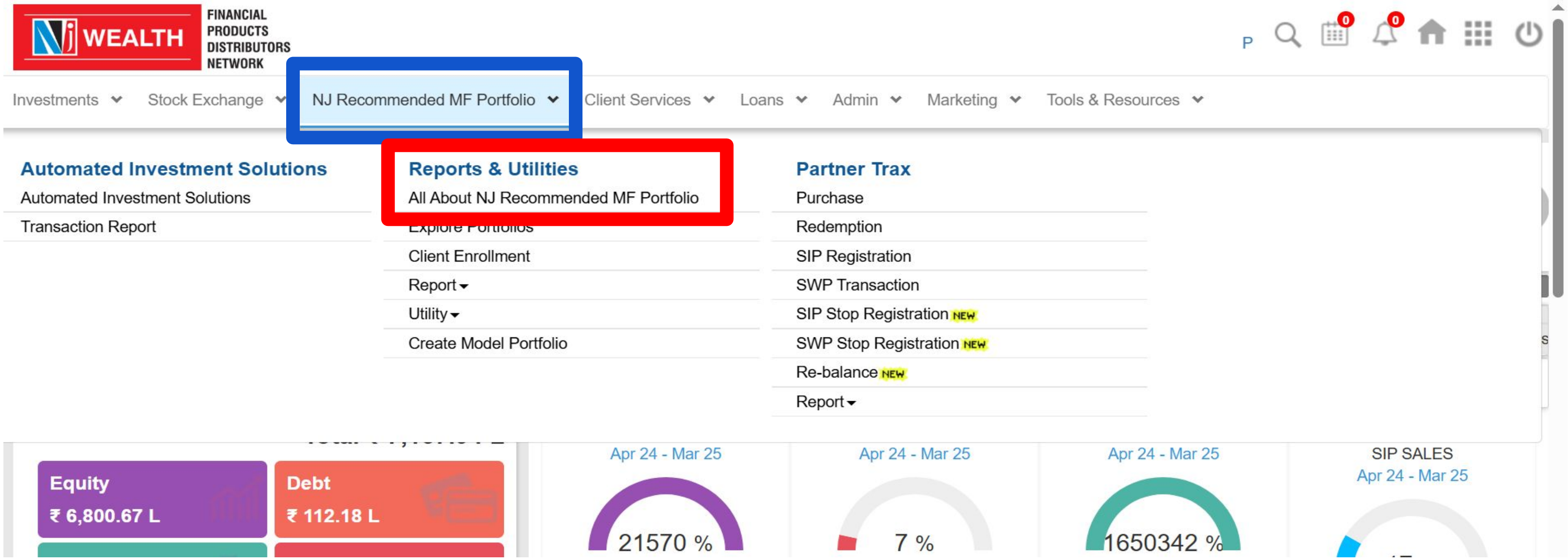
# Dedicated Link for “All About NJ Recommended MF Portfolio”




**Home Page of NJ Partner Desk**

# New Design Page of “All About NJ Recommended MF Portfolio”

NJ WEALTH FINANCIAL PRODUCTS DISTRIBUTORS NETWORK




**Home Page of NJ Partner Desk>>NJ Recommended MF portfolio**

# New Design Page of "All About NJ Recommended MF Portfolio"

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eSAATHI

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NJ RECOMMENDED MF PORTFOLIO

Every investor aims to maximize returns while minimizing risk. While asset allocation and scheme selection are proven strategies, selecting the right schemes is a complex and time - consuming task that requires continuous monitoring and expertise. Managing this at an individual level can be challenging due to operational constraints and behavioral biases, often leading to less effective investment decisions. To ensure the right asset allocation, investors should consult their **NJ Partner** for better guidance.

**NJ Recommended MF Portfolio**, formerly MARS, offers curated baskets of mutual fund schemes tailored to specific investment needs, risk profiles and asset allocation strategies. These ready-to-invest portfolios simplify the investment process by eliminating the complexities of selecting and managing multiple schemes.

BENEFITS

HOW TO INVEST

**Home Page of NJ Partner Desk>>NJ Recommended MF portfolio>>All About NJ Recommended Portfolio**

# New Design Page of “All About NJ Recommended MF Portfolio”



## NJ Recommended MF Portfolios with New Names

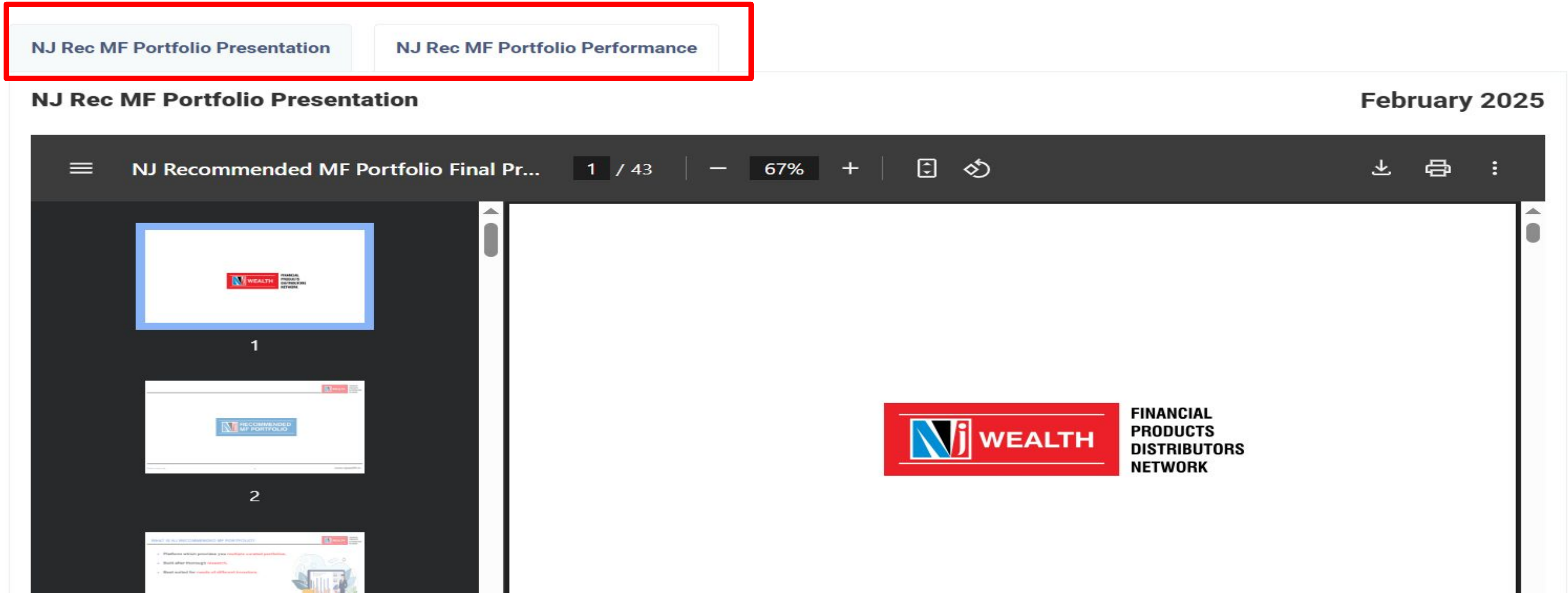
### NJ Recommended MF Portfolios

- Growth Portfolio - Equity 100%
- Growth Portfolio - Aggressive Equity 100%
- Tax Saving Portfolio
- SIP Portfolio - Diversified
- SIP Portfolio - Aggressive
- Growth Portfolio - Equity 90%
- Growth Portfolio - Equity 80%
- Growth Portfolio - Equity 70%
- Balanced Portfolio - Equity 60%
- Balanced Portfolio - Equity 50%
- Balanced Portfolio - Equity 40%
- Conservative Portfolio - Equity 30%
- Hybrid Portfolio - Aggressive
- Hybrid Portfolio - Balanced Advantage
- Hybrid Portfolio - Conservative
- Dynamic Portfolio - Aggressive
- Multi-Asset Portfolio
- Liquid Portfolio

**Home Page of NJ Partner Desk>>NJ Recommended MF portfolio>>All About NJ Recommended Portfolio**

# Sample Booklet of Growth Portfolio - Equity 100

# New Design Page of “All About NJ Recommended MF Portfolio”




**Home Page of NJ Partner Desk>>NJ Recommended MF portfolio>>All About NJ Recommended Portfolio**

# New Design Page of "All About NJ Recommended MF Portfolio"

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**FAQ's**

Download

**What is NJ Rec MF Portfolio?**

NJ Rec MF Portfolio is a platform that provides multiple ready-made curated portfolios built after thorough research, best suited for the needs of different investors.

**What is the objective of NJ Rec MF Portfolio?**

**How many portfolios are there in NJ Rec MF Portfolio?**

**Which are currently Active NJ Rec MF Portfolio Portfolios where fresh subscription is allowed?**

**On what basis are the schemes selected in the NJ Rec MF portfolio?**

**How to decide the ideal NJ Rec MF Portfolio for investors?**

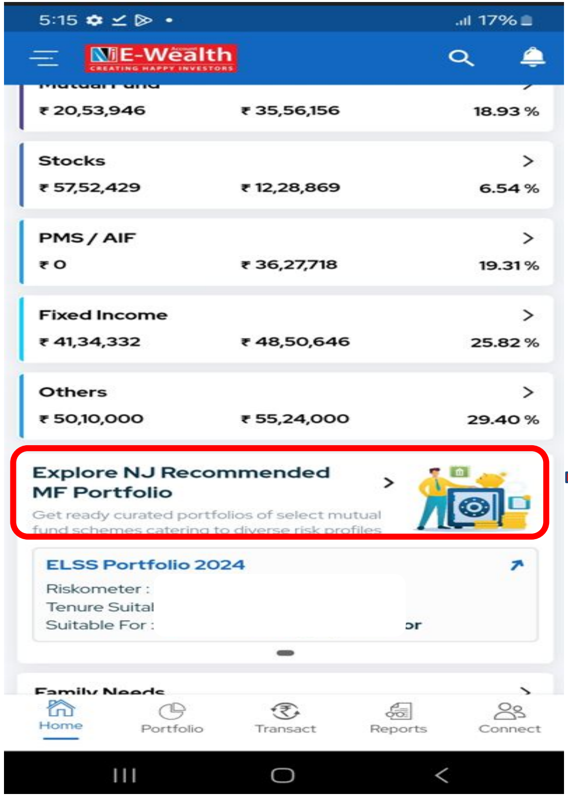
**What will be the frequency of scheme changes within the NJ Rec MF Portfolios?**

**When will NJ re-balance the existing NJ Rec MF Portfolios?**

**Can partners generate a re-balance order any time for the existing NJ Rec MF Portfolio or this facility will be available at a fixed interval?**

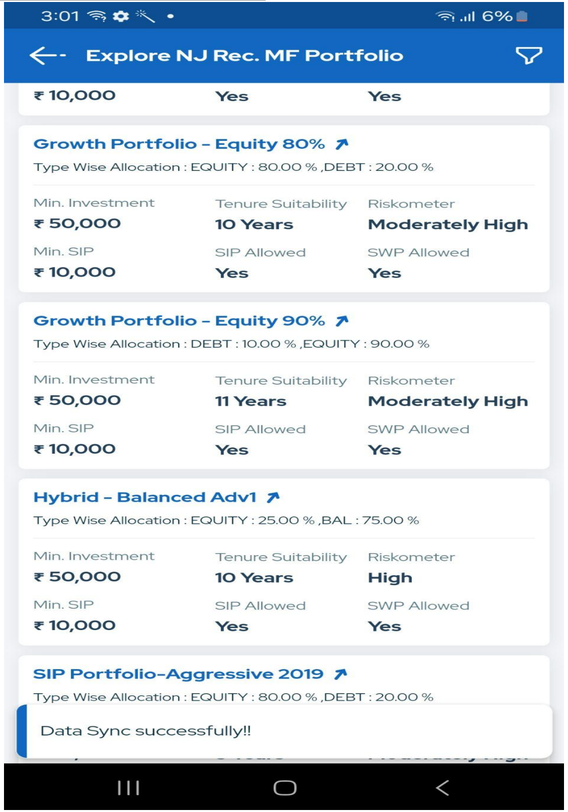
**Home Page of NJ Partner Desk>>NJ Recommended MF portfolio>>All About NJ Recommended Portfolio**

# NJ E-WEALTH & E-MF CHANGES: MOBILE APP



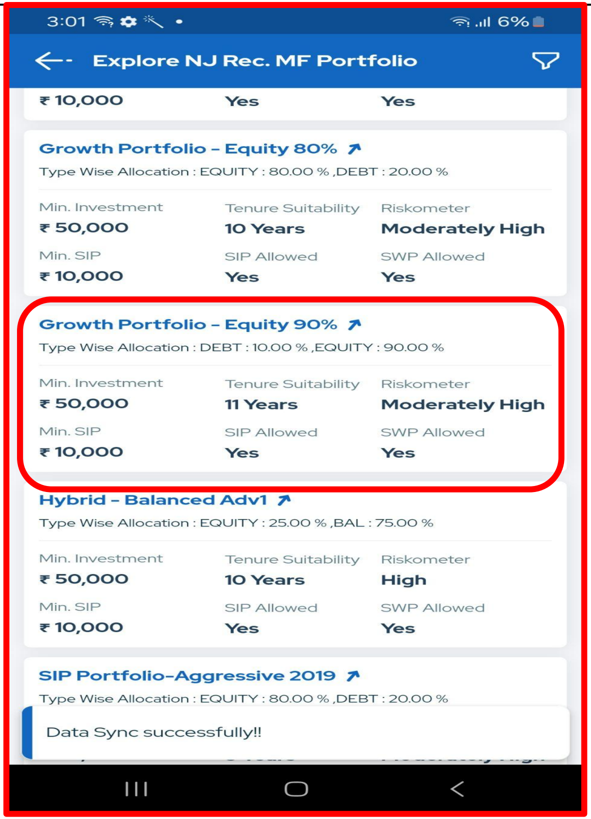

On a Click All Active Portfolios will be displayed.

Scroll down to check the Active Portfolios



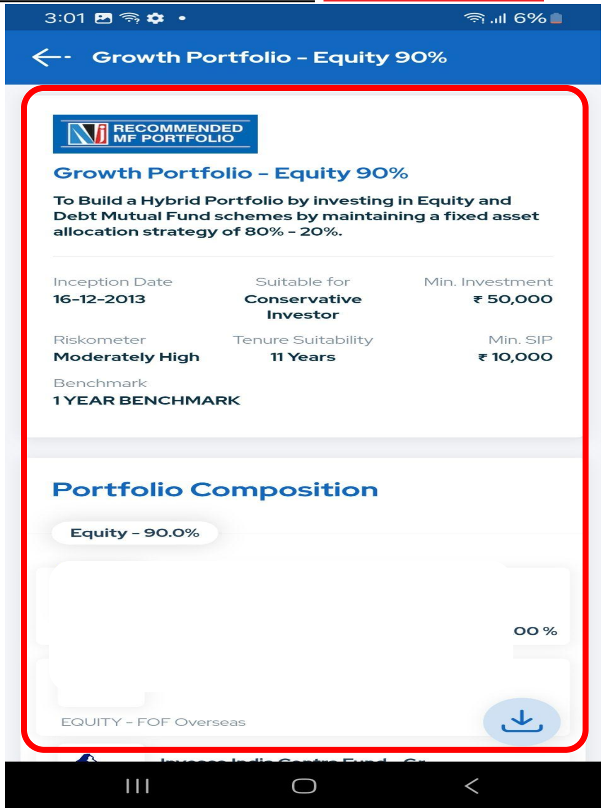
# NJ E-WEALTH & E-MF CHANGES: MOBILE APP

FINANCIAL PRODUCTS DISTRIBUTORS NETWORK



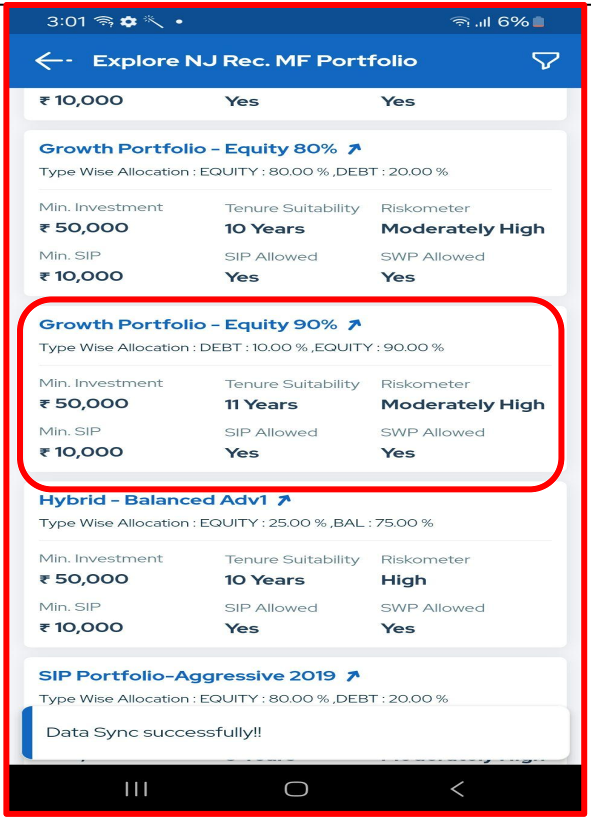

To Know More About the Portfolio "Click"

Detailed Information About the Portfolio Will be displayed



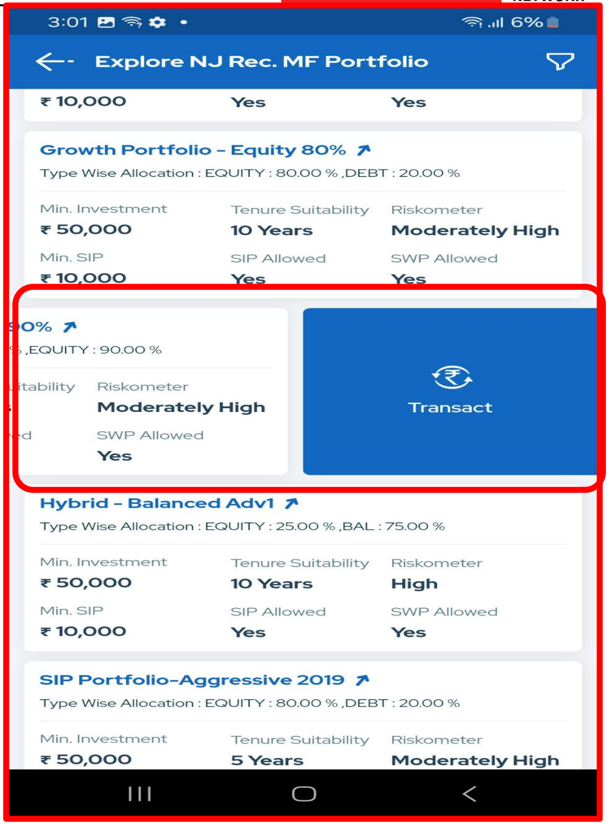
# NJ E-WEALTH & E-MF CHANGES: MOBILE APP

NJ WEALTH FINANCIAL PRODUCTS DISTRIBUTORS NETWORK




Select the Portfolio

**Swipe Left to Transact**



## Summary - NJ Recommended MF Portfolio

WEALTH
FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

**Simplified Investing:** Ready-to-invest portfolios for various risk profiles and goals.

**Saves Time:** Reduces the burden of fund research and selection for partners.

**Focus on Partner's Role:** Enables partners to concentrate on client needs, asset allocation, and investor support.

**Smart Scheme Selection:** Portfolios built on consistent performance, risk management, and quality AMCs.

**Emphasis on Diversification:** A core principle for risk-adjusted returns.

# THANK YOU

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