



SCHEME INFORMATION DOCUMENT

SECTION I

LIC MF GOLD ETF FUND OF FUND

(An open-ended Fund of Fund scheme investing in LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF))

This product is suitable for investors who are seeking*:	Scheme Riskometer [#]	Benchmark Riskometer (as applicable) [#]
- To replicate returns of LICMF Gold Exchange Traded Fund with at least medium-term horizon - Investments in units of LICMF Gold Exchange Traded Fund/ Money Market Instruments/ LICMF Liquid Fund Scheme.		Benchmark i.e. Domestic Price of Gold

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

[#]The above Riskometer is based on the Scheme portfolio as on 31st October 2025. The Benchmark Riskometer is based on the evaluation of constituents of the Benchmark as on 31st October 2025.

Continuous offer for Units at NAV based prices (Face Value Rs. 10 per unit)

Name of the Sponsor: Life Insurance Corporation of India (LIC)

Name of Mutual Fund: LIC Mutual Fund

Name of Asset Management Company: LIC Mutual Fund Asset Management Limited

Name of Trustee Company: LIC Mutual Fund Trustee Private Limited

Addresses, Website of the entities:

Mutual Fund	Asset Management Company	Trustee Company
LIC Mutual Fund Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020.	LIC Mutual Fund Asset Management Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020. CIN U67190MH1994PLC077858 No:	LIC Mutual Fund Trustee Private Limited Registered Office: 4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai - 400020. CIN No: U65992MH2003PTC139955
Website: www.licmf.com		

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI(MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of LIC Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.licmf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated **27th November 2025**.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	LIC MF Gold ETF Fund of Fund
II.	Category of the Scheme	FOFs (Domestic)
III.	Scheme type	An open-ended Fund of Fund scheme investing in LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF).
IV.	Scheme code	LICM/O/O/FOD/12/02/0010
V.	Investment objective	The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF). There is no assurance that the investment objective of the Scheme will be achieved.
VI.	Liquidity/listing details	Units may be purchased or redeemed at Net Asset Value (NAV) related prices, subject to applicable Loads/Statutory Levy (if any), on every Business Day on an ongoing basis. Under normal circumstances, the AMC will dispatch Redemption proceeds within three working days from the date of Redemption request. However, in case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated 16th January 2023, redemption payment would be made within the permitted additional timelines. For details, please refer Statement of Additional Information (SAI). The units of the Scheme are not listed on any Stock Exchange.
VII.	Benchmark (Total Return Index)	Domestic Price of Gold Justification for use of Benchmark: This is an appropriate benchmark for the Scheme, since the Scheme will invest in an underlying Scheme which invests at least 95% of its monies in physical Gold.
VIII.	NAV disclosure	The AMC will calculate the NAV on all Business Days and update the NAV of the Scheme on the website of LIC Mutual Fund (www.licmf.com) and on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com) by 10.00 a.m. on the immediately succeeding business day. For further details, please refer Section II.
IX.	Applicable timelines	Redemption proceeds: Under normal circumstances, the AMC will dispatch Redemption or repurchase proceeds within three working days from the date of Redemption request.

		However, in case of exceptional circumstances listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated 16 th January 2023, redemption payment would be made within the permitted additional timelines prescribed. For details, please refer SAI.
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme offers Regular Plan and Direct Plan. Regular Plan – This plan is for investors who wish to route their investment through any distributor. Direct Plan – is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor The Regular and Direct plan have a common portfolio. The Scheme has only Growth Option. For detailed disclosure on default plans and options, kindly refer SAI.
XI.	Load Structure	Exit Load: 1% for exit (redemption/switch out/transfer/SWP) within 15 days from the date of allotment. - Nil, if units of scheme are redeemed or switched out after 15 days from the date of allotment. Load shall be applicable for switches between eligible schemes of LIC Mutual Fund as per the respective prevailing load structure, however, no load shall be charged for switches between Plans/options within the Schemes of LIC Mutual Fund. In accordance with paragraph 10.6 of SEBI Master Circular for Mutual Funds, no exit load shall be charged on bonus units and units allotted on reinvestment of dividend. In accordance with Paragraph 10.3.4 of SEBI Master Circular for Mutual Funds the exit load, if any, charged by mutual fund Scheme shall be credited to the Scheme net of GST. The Trustees shall have a right to modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.
XII.	Minimum Application Amount/switch in	Application Amount – Rs.5,000/-and in multiples of Re.1 thereafter. SIP Amount – Daily – Rs. 100/- and in multiples of Re.1/- thereafter.

		2. Monthly – Rs. 200/- and in multiples of Re.1/- thereafter. 3. Quarterly – Rs. 1,000/- and in multiples of Re.1/- thereafter
XIII.	Minimum Additional Purchase Amount	Additional Purchase – Rs.500/- and in multiples of Re.1/- thereafter
XIV.	Minimum Redemption/switch out amount	Redemption Amount – Rs. 500/- and in multiples of Re.1/- thereafter or account balance whichever is lower (except demat accounts)
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	Not Applicable
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable
XVII.	Segregated portfolio/side pocketing disclosure	No enabling provisions pertaining to creation of segregated portfolio has been created in the Scheme.
XVIII.	Swing pricing disclosure	Not Applicable as the Scheme is a Fund of Fund Scheme.
XIX.	Stock lending/short selling	The Scheme will not engage in Short Selling and Securities lending and borrowing.
XX.	How to Apply and other details	Application form and Key Information Memorandum may be obtained from the offices of the AMC or Investor Services Centers of the RTA or downloaded from www.licmf.com. For further details, please refer paragraph “How to apply?” in Section II.
XXI.	Investor Services	Contact details for general service requests: For enquires/service requests etc. the investors may contact: Phone: -022-66016000 or send an e-mail to: service_licmf@kfintech.com. Contact details for complaint resolution: For Feedback/Complaints/Grievances, you can email us at our email ID redressal@licmf.com. If you are not satisfied with the resolution that you have received, you may contact our Investor Relations Officer at the below mentioned address: Ms. Srividya Baliga, Investor Relations Officer

		4th Floor, Industrial Assurance Building, Opp. Churchgate Station, Mumbai – 400 020. Email: redressal@licmf.com Toll Free Number - 1800 258 5678
XXII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not applicable
XXIII.	Special product/facility available on ongoing basis	SPECIAL PRODUCTS: • Systematic Investment Plan (including SIP Pause, SIP STEP UP Facility, MICRO SIP, Pocket SIP) • Systematic Transfer Plan (Fixed Systematic Transfer Plan and Capital Appreciation STP facility) • Systematic Withdrawal Plan (Monthly, Quarterly, Half Yearly and Yearly Option) • Automatic withdrawal of Capital Appreciation The Investors have an option to cancel the SIP, STP/SWP, for details in this regard, please refer Statement of Additional Information. SPECIAL FACILITIES: • Acceptance of Transactions through Online platforms viz., • AMC Website – www.licmf.com • MF Central • MF Utilities • Stock Exchanges (NSE/ BSE) • Registrar and Transfer Agent platforms For further details of above special products / facilities, kindly refer SAI.
XXIV.	Weblink	➤ Weblink of the Total Expense Ratio of the Scheme (Daily TER and last 6 months TER): https://www.licmf.com/sid-disclosure ➤ Weblink of the Factsheet: https://www.licmf.com/sid-disclosure

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Document and that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that LIC MF Gold ETF Fund of Fund ~~approved by them~~* is a new product offered by LIC Mutual Fund and is not a minor modification of its existing Schemes.

*The said Scheme was taken over from IDBI Mutual Fund subject to necessary approvals and compliances.

LIC Mutual Fund Asset Management Limited

Sd/-

Mayank Arora

Chief Compliance Officer & Company Secretary

PLACE: Mumbai

DATE: 27th November 2025

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of LIC MF Gold Exchange Traded Fund	95	100
Reverse repo/ Short-term fixed deposits/ Money market instruments and in LIC MF Liquid Fund Scheme of LIC Mutual Fund	0	5

Short-term fixed deposits shall be held in the name of the Scheme and the duration of such fixed deposit shall not exceed 91 days from the date of deposit.

The Cumulative Gross Exposure through investment in securities under the scheme, which includes investment in the underlying scheme, Reverse repo / short-term fixed deposits / Money market instruments and in LIC MF Liquid Fund Scheme of LIC Mutual Fund and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the Scheme.

The Scheme will subscribe/redeem according to the value equivalent to unit creation size as applicable for the underlying scheme directly from/to the underlying scheme. Alternatively, the units of the underlying scheme may be acquired/ redeemed through the stock exchange where the units of the underlying schemes are listed.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated 3rd November 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

Indicative Table

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	Nil	Not applicable
2.	Derivatives (Investment in derivatives shall be for portfolio balancing, and such other purposes as may be permitted from time to time)	Nil	Not applicable
3.	Securitized Debt	Nil	Not applicable
4.	Overseas Securities	Nil	Not applicable

5.	ReITS and InVITS	Nil	Not applicable
6.	Securities with Special features i.e. AT1 and AT2 Bonds	Nil	Not applicable
7.	Any other instrument		
	Triparty Repo (TREPS)	Upto 5% of the Net Assets of the Scheme	-
	Mutual Fund units	The Scheme may invest in another scheme (except fund of funds Schemes) under the AMC or any other mutual fund without charging any fees, provided that the aggregate inter-scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.	Clause 4 of Seventh Schedule of SEBI Mutual Fund Regulations, 1996
	Repo/ reverse repo transactions in corporate debt securities	Nil	Not applicable
	Short Term Deposits of Scheduled Commercial Banks – pending deployment	The Scheme shall park not more than 15% of their net assets in short term deposits of all scheduled commercial banks put together. This limit however may be raised to 20% with prior approval of the Trustees. Further, the parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the Mutual Fund in short term deposits. The Scheme shall park not more than 10% of the net assets in short term deposits with any one scheduled commercial bank including its subsidiaries.	Paragraph 12.16 of SEBI Master Circular for Mutual Funds
	Debt Instruments with Structured Obligations (SO) / Credit Enhancement (CE)	Nil	Not applicable

	Unrated Debt and money market instruments (except G-Secs, T-Bills and other money market instruments)	Nil	Not applicable
	Credit Default Swaps	Nil	Not applicable
	Covered call option	Nil	Not applicable
	Short Selling	Nil	Not applicable

The Scheme does not intend to invest in the following instruments:

Sr. No.	Type of the Instruments
1.	Overseas Securities
2.	Debt Instruments with Structured Obligations (SO) / Credit Enhancement (CE)
3.	Credit Default Swaps
4.	Derivatives
5.	Unrated Debt and money market instruments (except G-Secs, T-Bills and other money market instruments)
6.	Securities with Special Features i.e. AT1 and AT2 Bonds
7.	ReITs and InVITs
8.	Repo/ reverse repo transactions in corporate debt securities
9.	Covered call option
10.	Unlisted Debt Instruments
11.	Bespoke or complex debt products
12.	Inter Scheme Transactions
13.	Short Selling
14.	Securitised Debt

Portfolio rebalancing due to passive breaches:

As per Paragraph 2.9 of SEBI Master Circular for Mutual Funds , in the event of any deviation from the mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the Investment Manager shall rebalance the portfolio within 30 business days from the date of said deviation. Where the portfolio is not rebalanced within 30 business days, justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines up to 60 business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. The AMC shall not levy exit load, if any, on the investors exiting such scheme. The AMC will comply with the reporting and disclosure requirements as stated in Paragraph 2.9 of SEBI Master Circular for Mutual Funds and other applicable guidelines and circulars issued from time to time. Further in terms of SEBI Circular no. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated 26th June 2025, the provisions prescribed as per paragraph 2.9 of SEBI Master Circular for Mutual Funds as stated above shall also be applicable for all types of passive breaches for the actively managed mutual fund schemes.

Short Term Defensive Consideration:

As per Paragraph 1.14.1.2 of SEBI Master Circular for Mutual Funds, the asset allocation pattern given above may be altered by the Investment Manager for a short term period on defensive considerations. In the event of any deviations, the Investment Manager shall rebalance the portfolio within 30 calendar days from the date of said deviation.

B. WHERE WILL THE SCHEME INVEST?

A. Atleast 95% of the corpus of the Scheme will be invested in LIC MF Gold Exchange Traded Fund.

B. Money Market Instruments

The Scheme may also invest up to 5% of its net assets in Reverse repo/ short-term fixed deposits/ Money market instruments including Commercial Paper, Certificates of Deposits, Treasury Bills/Securities, Tri-party repo, reverse repo or LIC MF Liquid Fund Scheme to meet the liquidity requirements or to meet expenses arising in the Scheme. Presently, the Scheme proposes to carry out reverse repo transactions only in Central Government Securities, State Government securities and T-Bills. The Scheme may also hold cash from time to time.

1. Government Debt including Treasury Bills and Securities created and issued by the Central and State Governments
2. Certificate of Deposit (CD)
3. Triparty Repo (TREPS)
4. Commercial Paper (CP)
5. Short Term deposit of Scheduled Commercial Banks (pending deployment) as per applicable guidelines.
6. Repo/Reverse Repo in Government Securities

Investments in the above instruments will be with maturity upto 91 days.

C. Mutual Fund Units (LIC MF Liquid Fund)

Such other securities/assets as may be permitted by SEBI from time to time.

Investments in Instruments stated above will be as per the limits specified in the asset allocation table as mentioned subject to restrictions / limits laid under SEBI (Mutual Funds) Regulations 1996 mentioned under section 'WHAT ARE THE INVESTMENT RESTRICTIONS?'

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme follows a passive investment strategy. The investment objective of the Scheme is to generate returns that closely correspond to the returns generated by LIC MF Gold Exchange Traded Fund and the annualized tracking error is expected to be maintained within 2% in the underlying Scheme. To realize this objective, the investment strategy of the Scheme would be to invest passively in LIC MF Gold Exchange Traded Fund. The Scheme will remain invested in the underlying scheme regardless of the prevailing gold price or future outlook for this asset class.

PORTFOLIO TURNOVER:

Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time.

Due to the inherent nature of the Scheme, it is expected that there could be regular subscriptions and redemptions on an ongoing basis. In view of the above, it will difficult to provide an estimate/range with a reasonable measure of accuracy for the anticipated portfolio turnover in the Scheme, but it will be the endeavour of the fund manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the scheme and purchase/redemption transactions on an ongoing basis in the Scheme.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Domestic Price of Gold

Justification for use of Benchmark: This is an appropriate benchmark for the scheme, since the Scheme proposes to invest in the underlying Scheme which invests atleast 95% of its monies in physical Gold.

E. WHO MANAGES THE SCHEME?

Name and Age of the Fund Manager	Educational Qualification	Experience (last 10 years' experience)	Name of other Schemes managed by the Fund Manager
Mr. Sumit Bhatnagar, Fund Manager (48 Years) (Managing the Scheme since 1st June 2024)	• CFA – CFA Institute, USA • Masters of Business Administration – Finance from Rotman School of Management, university of Toronto • Master of Business Administration – Finance from I.M.S., Devi Ahilya University, Indore • Bachelors of Business Administration – P.I.M.R, Devi Ahilya University, Indore	Mr. Sumit Bhatnagar has an overall experience of 25 years in financial markets. • Fund Manager (Equity) – LIC Mutual Fund Asset Management Limited (With effect from 3rd October 2023) • Fund Manager (Equity) – Indiabulls Asset Management Co. Ltd. (May 2021 – June 2023) • Head – Equity - Indiabulls Asset Management Co. Ltd. (February 2009 – January 2019)	• LIC MF Nifty 50 Index Fund • LIC MF BSE Sensex Index Fund • LIC MF Nifty 50 ETF • LIC MF BSE Sensex ETF • LIC MF Nifty 100 ETF • LIC MF Nifty Next 50 Index Fund • LIC MF Large Cap Fund • LIC MF Nifty Midcap 100 ETF • LIC MF Arbitrage Fund (Equity and Arbitrage portfolio) • LIC MF Gold Exchange Traded Fund • LIC MF Equity Savings Fund (Equity and Arbitrage Portfolio) • LIC MF Aggressive Hybrid Fund (Equity Portfolio) • LIC MF Focused Fund

Name and Age of the Fund Manager	Educational Qualification	Experience (last 10 years' experience)	Name of other Schemes managed by the Fund Manager
			• LIC MF Multi Asset Allocation Fund (Equity and Commodity Portfolio) • LIC MF Value Fund LIC MF Consumption Fund

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

The Scheme being a Fund of Fund Scheme is not comparable with other Schemes of LIC Mutual Fund as there are no other Schemes categorized as Fund of Fund Scheme.

Weblink: Not applicable

G. HOW HAS THE SCHEME PERFORMED

Regular Plan- Growth Option

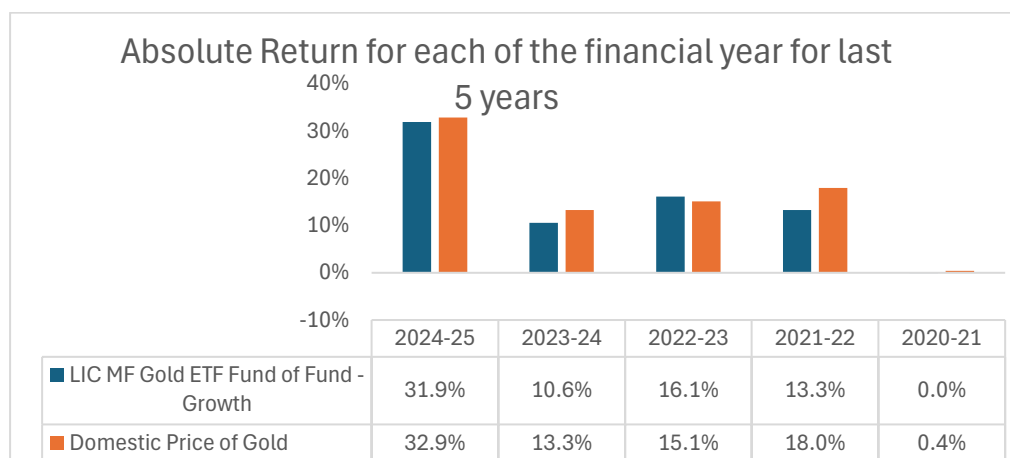
Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns (%) (Domestic Price of Gold)
Returns for the last 1 year	48.98	52.07
Returns for the last 3 years	29.97	31.47
Returns for the last 5 years	17.17	17.81
Returns since inception^	8.73	10.63

Returns are as on 30th September 2025

^ Date of Inception/ Allotment – 14th August 2012

Different Plans have different structure. The performance given herein above is that of Regular Plan – Growth Option. The returns are calculated based on Compounded Annualized Growth returns (CAGR) and date of inception is deemed to be date of allotment. The performance of the scheme is benchmarked to the Total Return variant of the Index. Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years – Regular Plan – Growth Option



Past performance may or may not be sustained in the future.

Direct Plan- Growth Option

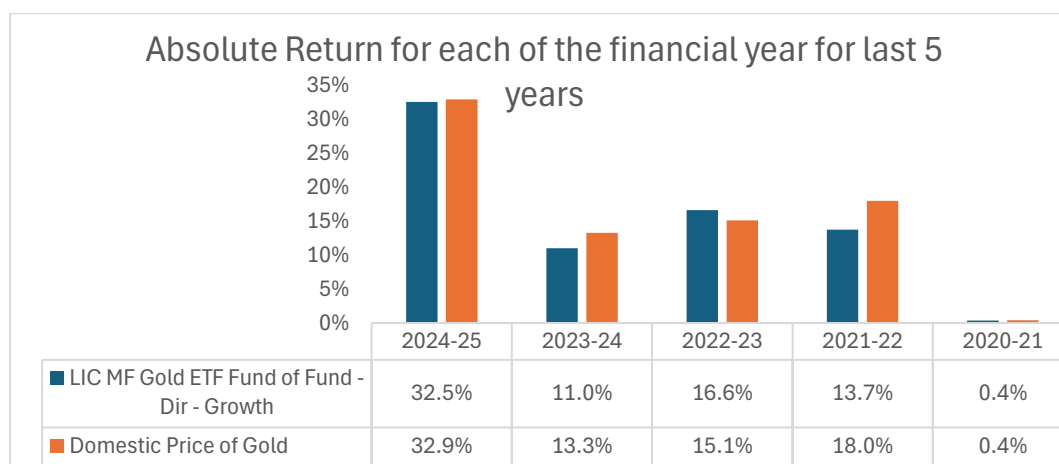
Compounded Annualised Returns	Scheme Returns (%)^	Benchmark Returns (%) (Domestic Price of Gold)
Returns for the last 1 year	49.62	52.07
Returns for the last 3 years	30.51	31.47
Returns for the last 5 years	17.65	17.81
Returns since inception^	9.47	10.83

Returns are as on 30th September 2025

^ Date of Inception/ Allotment – 1st January 2013

Different Plans have different structure. The performance given herein above is that of Direct Plan – Growth Option. The returns are calculated based on Compounded Annualized Growth returns (CAGR) and date of inception is deemed to be date of allotment. The performance of the scheme is benchmarked to the Total Return variant of the Index. Past performance may or may not be sustained in the future.

Absolute Returns for each financial year for the last 5 years – Direct Plan – Growth Plan



Past performance may or may not be sustained in the future.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. **Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) -** : <https://www.licmf.com/sid-disclosure>
- ii. **Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds –** Not applicable
- iii. **Functional website link for Portfolio Disclosure –**

Sr. No.	Frequency of disclosure	Weblink
1	Fortnightly Portfolio	Not applicable
2	Monthly Portfolio	https://www.licmf.com/sid-disclosure
3	Half Yearly Portfolio	https://www.licmf.com/sid-disclosure

- iv. **Portfolio Turnover Rate** (as on 30th September 2025): Not applicable

v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons (Fund Manager)	Net Value		Market Value as on 30 th September 2025
		Units	NAV per unit	
1	Mr. Sumit Bhatnagar	NIL	NIL	NIL

Please refer Statement of Additional Information, for disclosure with respect to investments by key personnel and AMC directors.

vi. Investments of AMC in the Scheme

The AMC may invest in the Scheme subject to the SEBI (MF) Regulations. However, the AMC will not charge Investment Management and Advisory fees on the investment made by it in the Scheme.

The market value of investment made by the AMC in the Scheme (if any) as on 30th September 2025 is available at: <https://www.licmf.com/sid-disclosure>.

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) per unit of the Scheme will be computed by dividing the net assets of the Scheme by the number of units outstanding under the Scheme on the valuation date. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (Mutual Funds) Regulations, 1996 or such norms as may be specified by SEBI from time to time.

NAV of units under Scheme shall be calculated as shown below:

$$\text{NAV per unit} = \frac{\text{Market or Fair Value of the Scheme's Investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under the Scheme}}$$

The NAV of the Scheme will be calculated and disclosed at the close of every Business Day. Separate NAV will be calculated and announced for each of the Options of the respective Plan(s) at the close of every Business Day. The NAV will be calculated upto 4 decimals. Units will be allotted upto 3 decimals.

Illustration of NAV: If the net assets of the Scheme, after considering applicable expenses, are Rs.10,05,55,700 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows: Rs. 10,05,55,700 / 1,00,00,000 units = Rs. 10.0556 per unit (rounded off to four decimals).

a) Methodology of calculating sale price

The price or NAV a unitholder is charged while investing in Scheme is called sale or subscription price. Pursuant to paragraph 10.4.1.a of SEBI Master Circular for Mutual Funds, no entry load will be charged by the Scheme to the unitholders. Therefore,

Sale/Subscription price = Applicable NAV (subject to Statutory levies applicable, if any.)

For Example: An investor invests Rs. 20,000/- and the current NAV is Rs. 20/- then the sale/subscription price will be Rs. 20/- and the investor will receive $20000/20 = 1000$ units

b) Methodology of calculating repurchase price

Repurchase or redemption price is the price or NAV at which scheme purchases or redeems its units from the Unitholders. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price. Therefore,

Repurchase or Redemption Price = Applicable NAV *(1- Exit Load, if any).

For example, If the Applicable NAV of the Scheme is Rs.10 and the Exit Load applicable at the time of investment is 2% if redeemed before completion of 1 year from the date of allotment of units and the unitholder redeems units before completion of 1 year, then the repurchase or redemption price will be: Rs. $10 * (1-0.02) = \text{Rs.}9.80$.

The Redemption Price will not be lower than 97% of the NAV or as permitted / prescribed under the SEBI (Mutual Funds) Regulations, 1996 from time to time.

Please refer Statement of Additional Information for details such as policies with respect to computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc.

B. NEW FUND OFFER (NFO) EXPENSES

This section does not apply to the Scheme, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 1.00% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the AMC.

Expense Head	% p.a. of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communication	
Costs of fund transfer from location to location	
Cost towards investor education & awareness*	
Brokerage & transaction cost (inclusive of GST) over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Goods & Services Tax on expenses other than investment and advisory fees**	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (As per Reg 52 of SEBI (Mutual Funds) Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	1.00%
Additional expenses under regulation 52 (6A) (C)##	0.05%

* In accordance with SEBI (Mutual Funds) Regulations and Circulars issued there under, the amount of funds to be allocated towards investor education and awareness initiatives for Fund of Funds (investing more than 80% of its NAV in the underlying domestic passive fund) is Nil.

** Mutual funds /AMCs may charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations.

Total expenses of the Scheme including weighted average of charges levied by the underlying schemes shall not exceed the maximum limit mentioned for the FOF scheme.

The total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme. Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme, subject to the overall ceilings of 1.00 percent stated above.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Schemes will bear directly or indirectly.

The fund shall update the current expense ratios on the website (www.licmf.com) at least three working days prior to the effective date of the change. The exact web link for TER is <https://www.licmf.com/downloads/total-expense-ratio>.

The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the maximum permissible limits prescribed under the SEBI (Mutual Funds) Regulations.

Additional expenses incurred towards different permissible heads under sub-regulation 52(2) & 52(4), not exceeding 0.05 percent of daily net assets of the concerned scheme. Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.

In Addition to expenses under Regulation 52 (6) and (6A), AMC may charge GST on investment and advisory fees, expenses other than investment and advisory fees and brokerage and transaction cost as below:

- a. **GST on investment and advisory fees:** AMC may charge GST on investment and advisory fees of the scheme in addition to the maximum limit of TER as per the Regulation 52(6).
- b. **GST on expenses other than investment and advisory fees:** AMC may charge GST on expenses other than investment and advisory fees of the scheme, if any within the maximum limit of TER as per the Regulation under 52(6).
- c. **GST on brokerage and transaction cost:** The GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of TER as per the Regulation 52(6).

These estimates have been made in good faith by the AMC and are subject to change inter-se. The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI Regulations.

Direct Plan under the aforementioned Scheme shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan.

Any other expenses that are directly attributable to the Scheme, and permissible under SEBI (Mutual Funds) Regulations, 1996 from time to time, may be charged within the overall limits as specified in the Regulations.

The Scheme shall strive to reduce the level of these expenses so as to keep them well within the maximum limits currently allowed by SEBI and any revision in the said expenses limits by SEBI would be applicable.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associate, sponsor, trustee or any other entity through any route.

Further, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the Scheme upto 12 bps and 5 bps for cash market transactions and derivative transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations.

The investors of the Scheme will bear dual recurring expenses, if any, viz, those of the Scheme and those of the underlying scheme.

Illustration of impact of expense ratio on Scheme's returns :-

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (in Rs.)	20,000	20,000
Returns before expenses (in Rs.)	2000	2000
Returns before expenses (%)	10%	10%
Expenses other than Distribution commission (in Rs.)	200	200
Distribution Commission (in Rs.)	100	-
Returns after expenses at the end of the Year (in Rs.)	1700	1800
Returns after expenses at the end of the Year (%)	8.5%	9%

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.licmf.com) or may call at (toll free no. 1800 258 5678) or at Official Points of Acceptance for Schemes of LIC Mutual Fund (List of Official Point of Acceptance available on the website of the AMC i.e. www.licmf.com).

Type of Load	Load chargeable (as percentage of NAV)
Exit	1% for exit (redemption/switchout/transfer/SWP) within 15 days from the date of allotment. - Nil, if units of scheme are redeemed or switched out after 15 days from the date of allotment.

- No exit load shall be levied for switching between Plans within the Scheme. However, any subsequent switch-out or redemption of such investments from the Scheme shall be subject to exit load based on the original date of investment.
- No exit load will be levied on Bonus Units and Units allotted on Reinvestment of Income Distribution cum capital withdrawal option.
- While determining the price of the units, the mutual fund will ensure that the repurchase price of an open ended scheme is not lower than 97 per cent of the Net Asset Value.

Under the Scheme, the Trustee reserves the right to modify / change the Load structure depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the SEBI (Mutual Funds) Regulations, Exit load charged, if any, shall be credited to the Scheme. The investor is requested to check the prevailing load structure of the Scheme before investing.

Any imposition or enhancement of Exit Load shall be applicable on prospective investments only.

However, AMC shall not charge any load on issue of bonus units and units allotted on Reinvestment of Income Distribution cum Capital Withdrawal for existing as well as prospective investors.

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres. In case of changes in load structure the addendum carrying the latest applicable load, structure shall be attached to all KIM and SID already in stock till it is updated.

The Trustee/AMC reserves the right to change the load structure subject to the limits prescribed under the Regulations. Any change in load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).

Section II

I. Introduction

A. Definitions/interpretation

Definitions

Definitions pertaining to the Scheme are available at the below link: <https://www.licmf.com/sid-disclosure>

Interpretation

For all purposes of the SID, except as otherwise expressly provided or unless the context otherwise requires:

- All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- All references to "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- All references to timings relate to Indian Standard Time (IST).

B. Risk factors

Scheme specific risk factors

Risk Factors specific to underlying Scheme i.e. LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF)

Counterparty Risk: There is no Exchange for physical gold in India. The Mutual Fund may have to buy or sell gold from the open market, which may lead to Counterparty risks for the Mutual Fund for trading and settlement. The Scheme does not intend to lend/lease Gold to third parties and all purchase/sale of Gold will be routed only through RBI nominated agencies/Banks permitted to import Gold into the country to mitigate counterparty risk.

Liquidity Risk: The Mutual Fund can sell gold only to bullion bankers/traders who are authorized to buy gold. Though, there are adequate numbers of players (nominated agencies/Banks) to whom the Fund can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.

Trading in units of the scheme on the Exchange may be halted because of abnormal market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged

Currency Risk: The domestic price of gold will depend upon both the international market price of gold (denominated in US\$) as well as the conversion value of US dollar into Indian rupee. The formula for determining NAV of the units of the Scheme is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. Investors will be exposed to fluctuations in the value of US dollar against the rupee as the Mutual Fund will not be hedging this risk exposure.

Regulatory Risk: Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorized Participant to arbitrage resulting into wider premium/ discount to NAV. Any changes in the regulations relating to import and export of gold (including customs duty, sales tax and any such other statutory levies) may affect the ability of the scheme to buy/sell gold against the purchase and redemption requests received. Any

measures introduced by government /RBI from time to time to curb the demand for gold can impact the ability of LIC MF Gold ETF to purchase gold in the portfolio. In such cases, Scheme may have higher exposure to cash than the limit defined in the asset allocation pattern (maximum 5% of net asset)

Asset Class Risk: The returns from physical Gold may underperform returns from the securities or other asset classes and this may have an impact on the performance of the Scheme.

Physical gold: There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units. The Mutual Fund will ensure that the Gold held under the Scheme with the Custodian will be fully insured against the occurrence of such events.

Tracking Error: The Scheme may have to hold cash (not exceeding 5% of net assets) to meet on-going recurring expenses, redemption requirements, delay in purchase of Gold, transactions costs, non-fulfilment of creation unit size etc. The performance of the Scheme may, therefore, be impacted by Tracking Error (deviation in the performance of the Scheme vis-à-vis the benchmark). However, the Mutual Fund shall endeavor to keep the annualized tracking error lesser than 2% (annualized) at all times.

Passive Investment: Since the Scheme will adopt a passive investment strategy the Scheme will have at least 95% of its monies invested in Gold and gold related instruments and will stay invested regardless of the price of Gold or the outlook for the metal. The scheme's performance may be affected by a general price decline in the gold prices.

Risk related to investment in Gold Monetization Scheme (GMS) of banks: LICMF Gold Exchange Traded Fund will seek to invest in Gold Monetization Scheme (GMS) of banks. As the Scheme invests in such GMSs offered by Bank, Scheme lends the portion of gold holding to an Issuer of such GMS scheme. This may lead to the credit risk where Issuer of GMS is unable to return the principal physical gold to the Scheme upon maturity or in case of an early redemption. GMS (Gold Monetization Scheme), being an unlisted and non-transferrable security, can be redeemed only with the issuer and, hence, is subject to the risk of an issuer's inability to meet principal and interest payments on the obligation (credit risk).

The AMC will ensure adequate diligence prior to making investment in GMS of banks. Investments in GMS will be made in various tenors to minimize any asset liability mismatches. Prior approval of trustees will be obtained for each investment proposal in GMS.

Risks associated with investments in money market instruments

- i. **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest.

The AMC seek to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.

- ii. **Interest Rate risk:**
This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.

Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy.

- iii. **Liquidity risk:** The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

The AMC will endeavour to mitigate liquidity risk by mapping investor profile and potential redemption expectations into the portfolio construction to allow the scheme to liquidate assets without significantly impacting portfolio returns.

- iv. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.

The AMC will endeavour to manage this risk by diversifying the investments in instruments with appropriate maturity baskets.

- v. **Settlement risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV. The AMC will endeavor to manage this risk by diversifying the investments in instruments with appropriate maturity baskets.
- vi. **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

RISKS ASSOCIATED WITH INVESTING IN MUTUAL FUNDS

To the extent of the investments in mutual funds, the risks associated with investing in mutual funds like market risk, credit & default risk, liquidity risk, redemption risk including the possible loss of principal etc. will exist.

RISKS ASSOCIATED WITH INVESTING IN TREPS SEGMENTS

The mutual fund is a member of securities and TREPS segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in TREPS segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.

C. Risk mitigation strategies

This being a passive Scheme carries lesser risk as compared to active Scheme. The portfolio would replicate the underlying index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking errors. Thus there would be no additional element of volatility or stock concentration on account of fund manager decisions. The fund manager would endeavor to keep cash levels at the minimal to control tracking errors. The Risk Mitigation strategy revolves around

reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Underlying Index as well as the incremental inflows into/redemptions from the Scheme. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

II. Information about the Scheme:

A. Where will the scheme invest?

A. Atleast 95% of the corpus of the Scheme will be invested in LIC MF Gold Exchange Traded Fund.

B. Money Market Instruments

The Scheme may also invest up to 5% of its net assets in Reverse repo/ short-term fixed deposits/ Money market instruments including Commercial Paper, Certificates of Deposits, Treasury Bills/Securities, Tri-party repo, reverse repo or LIC MF Liquid Fund Scheme to meet the liquidity requirements or to meet expenses arising in the Scheme. Presently, the Scheme proposes to carry out reverse repo transactions only in Central Government Securities, State Government securities and T-Bills. The Scheme may also hold cash from time to time.

1. Government Debt

Treasury Bills (T-Bills) are issued by the Government of India or State Governments to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-Bills are issued at a discount and for a fixed period.

Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government Securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

2. Certificate of Deposit (CD)

Certificate of Deposit (CD) is a negotiable money market instrument issued by Scheduled Commercial Banks (SCBs) and select All India Financial Institutions (FIs) that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the SCBs is between 7 days to 1 year, whereas, in case of FIs, maturity is 1 year to 3 years from 47 the date of issue. CDs also are issued at a discount to face value and can be traded in secondary market.

3. Triparty Repo (TREPS)

Tri-party Repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. The Scheme shall undertake Tri-party Repo transactions in Government Securities.

4. Commercial Paper (CP)

Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a

promissory note, generally issued by the corporates, primary dealers and All India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity. CP can be issued for maturities between a minimum of 15 days and a maximum up to 1 year from the date of issue.

5. Short Term Deposit of Scheduled Commercial Banks (pending) as per applicable guidelines

Pending deployment of funds as per the investment objective of the Scheme, and for margin purposes, the funds may be parked in short term deposits of Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time.

6. Repo/Reverse Repo in Government Securities

Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, Central Government Securities, State Government securities, T-Bills and corporate debt securities are eligible for Reverse Repo. The Scheme intends to participate in Reverse Repo in Central Government Securities, State Government securities, T-Bills.

Investments in the above instruments will be with maturity upto 91 days.

C. Mutual Fund Units

The Scheme may also invest in Liquid Scheme managed by the AMC (without charging any fees) in conformity with the investment objective of the Scheme and in the terms of the prevailing SEBI (Mutual Funds) Regulations, 1996. Provided the aggregate interscheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

The Scheme may undertake interscheme transfers subject to compliance of the provisions of Paragraph 12.30 of SEBI Master Circular for Mutual Funds .

Such other securities/assets as may be permitted by SEBI from time to time.

Investments in Instruments stated above will be as per the limits specified in the asset allocation table as mentioned subject to restrictions / limits laid under SEBI (Mutual Funds) Regulations 1996 mentioned under section 'WHAT ARE THE INVESTMENT RESTRICTIONS?'

B. What are the investment restrictions?

Investment restrictions as contained in the Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder and applicable to the Scheme have been given below: –

1. The Scheme may invest in another scheme (except fund of funds Schemes) under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund:

No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund

2. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
3. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, the Mutual Fund may invest them in short term deposits of scheduled commercial banks, subject to such Guidelines as may be specified by the Board.

The Scheme(s) shall abide by the following guidelines for parking of funds in short term deposits:

- i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- ii. Such short-term deposits shall be held in the name of the Scheme.
- iii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- iv. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- v. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- vi. The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme.
- vii. The AMC will not charge any investment management and advisory fees for funds under a Plan parked in short term deposits of scheduled commercial banks

The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

4. The Scheme shall not make any investment in,—
 - (a) Any unlisted security of an associate or group company of the sponsor; or
 - (b) Any security issued by way of private placement by an associate or group company of the sponsor; or
 - (c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets of the Scheme except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by SEBI from time to time.
5. The Scheme shall not make any investment in any fund of funds scheme.
6. The Scheme shall not invest its assets other than in LIC MF Gold Exchange Traded Fund except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed elsewhere in this document.
7. The Scheme shall not engage in short selling or securities lending.
8. The mutual fund shall not advance any loans for any purpose.
9. The Scheme shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of redemption of Units or payment of interest and Income Distribution cum Capital Withdrawal (IDCW) to the Unit holders.

Provided that the Mutual Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such borrowing shall not exceed a period of 6 (six) months.

All investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule

VII thereof.

The Scheme will comply with other Regulations applicable to the investments of mutual funds from time to time.

These investment limitations/parameters as expressed (linked to the Net Asset/Net Asset Value/capital) shall, in the ordinary course, apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Mutual Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, the AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unit Holders.

The Trustee /AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Schemes to make their investments in the full spectrum of permitted investments in order to achieve their investment objective. All the investment restrictions shall be applicable at the time of making investments.

C. Fundamental Attributes

Following are the Fundamental Attributes of the Scheme, in terms of paragraph 1.14 of SEBI Master Circular for Mutual Funds :

- **TYPE OF A SCHEME**

An open-ended Fund of Fund scheme investing in LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF).

- **INVESTMENT OBJECTIVE**

- a. **Main Objective:** The investment objective of the Scheme will be to generate returns that correspond closely to the returns generated by LIC MF Gold Exchange Traded Fund (LIC MF Gold ETF). There is no assurance that the investment objective of the Scheme will be achieved.

- b. **Investment Pattern:** The indicative portfolio break-up with minimum and maximum asset allocation is detailed in the section “**HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**”. The fund manager reserves the right to alter the asset allocation for a short-term period on defensive considerations.

- **TERMS OF ISSUE**

- a. **Liquidity provisions such as listing, repurchase, redemption** - Repurchases shall be allowed on all business days on ongoing basis from the date of allotment. The units of the scheme are not listed on any Stock Exchange. Units of the schemes held in demat form shall be freely transferable, in order to facilitate transferability of units held in one demat account to another demat account, pursuant to Paragraph 14.4.4 of SEBI Master Circular for Mutual Funds. The units of the Scheme held in Statement of Account mode are transferable subject to compliance of provisions prescribed in this regard in the Statement of Additional Information

- b. **Aggregate fees and expenses charged to the Scheme:** The aggregate fees and expenses charged to the Scheme will be in line with the limits defined in the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time. The aggregate fee and expenses to be charged to the Scheme is detailed in Section I Part III (C) of this document.

- c. **Any safety net or guarantee provided:**

The Scheme does not provide any safety net or guarantee, nor does it provide any assurance regarding the realization of the investment objective of the Scheme or in respect of declaration of Income Distribution cum Capital Withdrawal.

Changes in Fundamental Attributes

In accordance with Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996 and paragraph 1.14.1.4 of SEBI Master Circular for Mutual Funds, the trustees shall ensure that no change in the fundamental attributes of the Scheme, the fees and expenses payable or any other change which would modify the scheme and affect the interest of the unit holders is carried out by the Asset Management Company, unless:

- (i) it complies with sub-regulation (26) of regulation 25 of SEBI (Mutual Funds) Regulations;
- (ii) Comments from SEBI are obtained on the proposal.

Further, in accordance with Regulation 25 (26) of the SEBI (Mutual Funds) Regulations, the asset management company shall ensure that no change in the fundamental attributes of any scheme or the trust, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless:

- (i) a written communication about the proposed change is sent to each unit holder and an advertisement is issued in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the mutual fund is situated; and
- (ii) the unit holders are given an option to exit (not less than calendar 30 days from the notice date) at the prevailing Net Asset Value without any exit load.

D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF) – Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents - Not applicable

E. Principles of incentive structure for market makers (for ETFs) - Not Applicable

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds (only for close ended debt schemes) - Not Applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	The units of the scheme are not listed on any Stock Exchange. Units of the Schemes held in demat form shall be freely transferable, in order to facilitate transferability of units held in one demat account to another demat account, pursuant to Paragraph 14.4.4 of SEBI Master Circular for Mutual Funds. The units of the Scheme held in Statement of Account mode are transferable subject to compliance of provisions prescribed in this regard in the Statement of Additional Information.
Dematerialization of units	The Unit holders would have an option to hold the Units in demat form or account statement (non-demat) form. Units held in Demat Form are freely transferable. The Applicant intending to hold Units in demat form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units. For more details, please refer Statement of Additional Information.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Not applicable
Maximum Amount to be raised (if any)	Not applicable
Dividend Policy (IDCW)	Not applicable
Allotment (Detailed procedure)	All Applicants whose money towards purchase of Units have been realized by the Fund, will receive a full and firm allotment of Units in compliance with Paragraph 8.4 of SEBI Master circular for Mutual Funds, provided also the applications are complete in all respects and are found to be in order. Accounts Statements - In case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement. - For those unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail. Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the

	Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. • The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/RTA. In case of specific request received from the Unit Holders, the AMC/Fund will provide the Account Statement to the Investors within 5 business days from the receipt of such request. Consolidated Accounts Statements Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with Paragraph 14.4 of SEBI Master Circular for Mutual Funds , the investor whose transaction has been accepted by LIC Mutual Fund/RTA shall receive a confirmation by way of email and /or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. In view of the said requirements the account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner: Investors who do not hold DEMAT Account Consolidated account statement[^], based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding DEMAT account, for each calendar month on or before 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month. Consolidated account statement shall be sent by AMC/RTA every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period. [^]Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc., and holding at the end of the month. II. Investors who hold DEMAT Account Consolidated Account Statement, based on PAN of the holders, shall be sent by Depositories to investors holding DEMAT account. If there is any transaction in any of the demat accounts of the investor or in any of the mutual fund folios, then CAS shall be sent to that investor on monthly basis. The depositories shall dispatch the CAS to investors that have opted for delivery
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	via electronic mode, within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors on half yearly basis. The depositories shall dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. In case of DEMAT accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories. CAS shall not be sent to the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN, email ID and mobile number to prevent fraudulent transactions.
Refund	Not Applicable
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions and relevant statutory regulations): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor through parent / legal guardian; 4. Partnership Firms and Limited Liability Partnerships (LLPs); 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and Societies registered under the Societies Registration Act, 1860(so long as the purchase of Unit is permitted under the respective constitutions); 7. Banks Financial Institutions; 8. Mutual Fund/ Alternative Investment Fund registered with SEBI. 9. Trusts including, Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs)residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Portfolio Investors (FPIs) / Foreign Institutional Investors (FIIs) and their subaccounts registered with SEBI on repatriation basis;

	12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies /Bilateral Development Corporation Agencies/ Bodies Corporate incorporated outside India with the permission of Government of India / RBI 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 16. Other schemes of LIC Mutual Fund or any other Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations; 17. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme. 18. Such other categories of investors permitted by the Mutual Fund from time to time, in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list.
Who cannot invest	•United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not invest in units of Scheme and should note the following: a. No fresh purchases (including Systematic Investment Plans and Systematic Transfer Plans) /additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund. b. All existing registered Systematic Investment Plans and Systematic Transfer Plans would be ceased on completion of the registered mandate with effect from 18th September 2023. c. For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions would be rejected. d. In case the Fund subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value. •Persons residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTs). •Such other persons as may be specified by Mutual Fund from time to time.
How to Apply (and other details)	Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC (www.licmf.com). List of official points of acceptance, collecting banker details etc. shall be available at https://www.licmf.com/sid-disclosure.

	Details of the Registrar and Transfer Agent (RTA), official points of acceptance, collecting banker details etc. are available on back cover page. Transactions through online facilities/electronic modes: Investors may undertake transactions viz. purchase / redemption / switch through the online/electronic modes/ sources like its official website - www.licmf.com, through email (Only for Non Individual Investor)* etc and may also submit transactions in electronic mode offered by specified banks, financial institutions, distributors etc., with whom AMC has entered or may enter into specific arrangements including through secured internet sites operated by RTA. Accordingly, the servers (maintained at various locations) of the AMC and RTA will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC. The time of receipt of funds in the scheme's collection account and the time of receipt of application with all the correct details at AMC's /RTA server shall be taken into consideration for the purpose of NAV applicability. * <i>ACCEPTANCE OF FINANCIAL TRANSACTIONS THROUGH ELECTRONIC MAIL FROM NON- INDIVIDUAL INVESTORS:</i> In line with AMFI Best Practice Guidelines No. 118/2024-25 dated January 31, 2025 and AMFI email dated February 27, 2025, the practice to accept financial transactions has been standardized and the following requirements will be applicable w.e.f. May 1, 2025 for financial transactions received from Non-Individual Investors in schemes of LIC Mutual Fund. The Mutual Fund / AMC / Trustee Company / Registrar or any other agents or representatives of the Mutual Fund / AMC / Trustee Company / Registrar ("Receiver") may accept Financial Transaction Request through Electronic Mail (Email) from Non - Individual Investor ("Sender / Entity"), as may be permitted by the AMC from time to time and subject to the Sender fulfilling applicable terms and conditions as may be stipulated / prescribed in the Scheme Information Document(s) of the scheme and by the AMC from time to time: A. The Entity shall provide a copy of the Board resolution or an authority letter on the Entity's letter head, granting appropriate authority to the designated officials of the Entity. The board resolution/ authority letter shall explicitly mention the following:
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	a. List of approved authorized officials who are authorized to transact on behalf of non - individual investors along with their designation and email IDs. b. An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. B. In case the document is executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s, the same shall be considered as valid and acceptable, and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. C. The Financial Transaction request with requisite information and complete in all respects shall be required to be sent to the designated email address only as may be notified by the AMC at the time of permitting the use of this facility, post completion of the requisite process. D. In addition to the acceptance of financial transactions via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor will be accepted, and shall be binding on the Entity provided – a. The email is also CC'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and b. The domain name of the email ID of the sender of the email is from the same organization's / Entity official domain name. E. No non-financial transactions including but not limited to change in bank details or addition of bank account of the entity etc., shall be allowed / accepted via email. F. Request for change in bank details or addition of bank account of the Entity shall be submitted by the Entity using the prescribed service request form duly signed by the Entity's authorized signatories. G. Further, any change in the registered email address / contact details of the Entity shall be accepted only through a physical letter (including scan copy thereof) with wet signature of the designated authorized officials of the Entity, duly supported by copy of the board resolutions/authority letter on the Entity's letter head. H. In addition to the acceptance of financial transactions via email, scanned copies of signed transaction form/request letter bearing wet signatures of the authorized signatories of the Entity, received from the registered mutual fund distributor of the Entity or a third party duly authorized by the Entity will be accepted subject to fulfilment of the following requirements:
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	a. Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf of the Entity. b. In such cases, the non-individual unitholder's registered email ID shall also be copied in the email sent by the MFD/person sending the scanned copies of the duly signed transaction form/request letter. I. For the purpose of determining the applicable NAV the system recorded date and time of the Email received by the Server of the AMC / Registrar will be considered subject to the entire amount of subscription / purchase as per the request are credited to the bank account of the scheme and are available for utilization before the cut-off timing. J. The Sender / Entity agrees and acknowledges and is aware that there may be delays in delivery / difference in the date and time of the email received at the server of the AMC/Receiver and the date and time of the server through which investor has sent the email and also the AMC / Receiver server may not receive / reject the email sent by the Sender at all. The transaction receipt time will be the date and time of the email received at the server of the AMC/ receiver. All other terms and conditions of NAV applicability will be as per the applicable regulatory guidelines. K. The Sender / Entity shall retain records of transactions submitted through email in line with the applicable laws / regulations. L. The AMC shall collect the board resolution or an authority letter or an undertaking from existing Non-Individual Investors if the same are not available in its records. All the terms and conditions specified in the Statement of Additional Information with respect to acceptance of transactions through electronic mode shall be applicable to this Facility. Transactions through MF Utility portal & MFUI Points of Services pursuant to appointment of MF Utilities India Pvt. Ltd. Investors may be provided facility to subscribe to Units of the Scheme through MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. The AMC reserves the right to discontinue the facility(ies) at any point of time.
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	Transactions through MFCentral Platform In line with paragraph 16.6 of SEBI Master Circular for Mutual Funds , on RTA inter-operable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, KFin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral can be accessed using https://mfcentral.com/ and as a Mobile App. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS. Please refer to the SAI and Application form for further details and the instructions.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Units in dematerialized form are freely transferable. The units of the Scheme held in Statement of Account mode are transferable subject to compliance of provisions prescribed in this regard in the Statement of Additional Information. Restriction on Redemption in Mutual Funds In accordance with paragraph 1.12 of SEBI Master Circular for Mutual Funds , the AMC reserves the right to impose restriction on redemptions subject to certain conditions as specified in the Statement of Additional Information under the heading ‘Suspension of redemption of Units’.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of	In accordance with provisions of Paragraph 8.4 of SEBI Master Circular for Mutual Funds , the following cut-off timings shall be observed by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case: i. APPLICABLE NAV FOR SUBSCRIPTIONS/ PURCHASE INCLUDING SWITCH-IN OF UNITS

acceptance.	• In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the Business day shall be applicable. • In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day -the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. ii. APPLICABLE NAV FOR REDEMPTIONS INCLUDING SWITCH-OUTS • In respect of valid applications received up to 3.00 p.m., the closing NAV of the day on which the application is received; • In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day. For determining the applicable NAV for allotment of units in respect of purchase / switch-in in the Scheme, it shall be ensured that: • Application is received before the applicable cut-off time. • Funds for the entire amount of purchase/switch-in as per the application are credited to the bank account of the Scheme before the cut-off time. The funds are available for utilization before the cut-off time. The aforesaid provisions shall also be applicable to systematic transactions like Systematic Investment Plan, Systematic Transfer Plan, etc. The above-mentioned cut-off timing shall also be applicable to transactions through the online platform.
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	A. Application Amount (Other than fresh purchase through SIP) – Rs.5,000/-and in multiples of Re.1 thereafter. B. Additional Purchase – Rs.500/- and in multiples of Re.1/- thereafter. Redemption Amount – Rs.500/- and in multiples of Re.1/- thereafter or account balance whichever is lower (except demat units).. C. SIP Amount – a. Daily – Rs. 100/- and in multiples of Re.1/- thereafter.

	b. Monthly – Rs. 200/- and in multiples of Rs.1/- thereafter. c. Quarterly – Rs. 1,000/- and in multiples of Re.1/- thereafter In case the investor specifies the number of units and amount to be redeemed, the number of units shall be considered for redemption. In case the unit holders does not specify the number of units or amount to be redeemed, the redemption request will not be processed. The AMC reserves the right to change the minimum amounts for various purchase/ redemption/ switch. Such changes shall only be applicable to transactions on a prospective basis.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holdings at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month on registered email address on or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy. Half-yearly CAS shall be issued to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable, at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month on registered email address and 21st day of succeeding month through physical copy for those who do not have registered email addresses. For further details, refer SAI.
Dividend/ IDCW	Not applicable
Redemption	Under normal circumstances, the redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. However, in case of exceptional circumstances listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated 16th January 2023, redemption payment would be made within the permitted additional timelines prescribed. For details, please refer SAI.
Bank Mandate	In order to protect the interest of Unit holders from fraudulent encashment of redemption / Income Distribution cum capital withdrawal cheques, it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit.

	For further details please refer to the SAI.
Delay in payment of redemption /repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at 15% per annum rate as specified vide paragraph 14.2 of SEBI Master Circular for Mutual Funds or such other rate as may be specified by SEBI from time to time, for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Necessary forms / documents required for claiming unclaimed redemption and IDCW (dividend) amounts are available on the website of LIC Mutual Fund. Further, the information on unclaimed amount along-with its prevailing value (based on income earned on deployment of such unclaimed amount), shall be separately disclosed to investors through the periodic statement of accounts / Consolidated Account Statement sent to the investors. Please refer SAI for disclosures pertaining to treatment of unclaimed redemption and IDCW (dividend) amounts in terms of paragraph 14.3 of SEBI Master Circular for Mutual Funds.
Disclosure w.r.t investment by minors	Process for Investments made in the name of a Minor through a Guardian: As per Paragraph 17.6 of SEBI Master Circular for Mutual Funds, the following Process for Investments in the name of a Minor through a Guardian will be applicable: Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption /Income Distribution cum Capital Withdrawal proceeds shall be credited only in the verified bank account of the minor (i.e., bank account of the minor or minor's joint bank account with parent/legal guardian). Investors are requested to update the minor's bank account details in the respective folios by submitting the mandatory documents for receiving redemption/ IDCW payout. Minor Unit Holder on becoming Major may inform the RTA about attaining Majority Age and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN and other necessary details as required as per Paragraph 17.6 of SEBI Master Circular for Mutual Funds to enable the RTA to update their records and allow him to operate the Account in his own right. The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted till the documents for changing the status is received.
Any other disclosure in terms of Consolidated Checklist on Standard Observations	Minimum balance to be maintained and consequences of non maintenance: There is no minimum balance requirement.

Requirement of minimum investors in the scheme	In accordance with paragraph 6.11 of SEBI Master Circular for Mutual Funds , the Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Scheme does not have a minimum of 20 investors, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over 25% limit. Failure on the part of the said investor to redeem his exposure over 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.
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III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund–

Name of the underlying Scheme	LIC MF Gold Exchange Traded Fund (BSE Scrip Code: 533719, NSE Code: LICMFGOLD)
Benchmark of underlying Scheme	Domestic Price of Gold
Investment Objective of the underlying Scheme	To invest in physical Gold and Gold related Instruments with the objective to replicate the performance of Gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset. There is no assurance that the objective of the scheme will be achieved.
Investment Strategy of the underlying Scheme	The Scheme follows a passive investment strategy. The investment strategy for the Scheme would be to invest passively atleast 95% of the corpus of the Scheme in physical Gold and Gold related Instruments with the objective to replicate the performance of Gold in domestic prices by minimizing the tracking error between the NAV of the Scheme and price of Gold. The AMC will remain invested in physical Gold regardless of the prevailing gold price or future outlook for this asset class. Tracking Errors Tracking errors are inherent in a passively managed fund and such errors may cause the Scheme to generate returns, which are not in line with the performance of the designated benchmark. Tracking error, in respect of this Scheme, is defined as the annualized standard deviation of the difference in returns between the Scheme and the domestic price of Gold. Tracking error in the Scheme may arise due to various factors including but not limited to – i. Annual recurring expenses charged by the Scheme including investment management fees, custodian fees, taxes, levies, etc. ii. The Scheme may buy or sell gold at different points of time during the trading session at the then prevailing spot prices which may not correspond to the closing price used for NAV computation. iii. Cash held by the Scheme (not exceeding 5%) iv. Delay experienced in the purchase or sale of Gold due to creating a lot size required for the transaction, illiquidity of gold etc. v. Sale of Gold to meet redemptions, defray annual recurring expenses etc. The tracking error i.e. the annualised standard deviation of the difference in daily returns between physical Gold and the NAV of the Scheme based on past one year

	rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2% or as may be prescribed by regulations from time to time. In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMCs, the tracking error may exceed 2%, for which approval of Board of AMC and Trustees shall be taken and the same shall prominently be disclosed on the website of the AMC. In relation to the various measures taken by government to curb the demand of Gold, government may impose various restrictions on buying of gold. This may lead to the increase in cash holding more than the specified limit of 5% to total net asset of the Scheme. In such cases, annualized tracking error may exceed 2% limit mentioned in asset allocation pattern. Tracking error will be calculated and disclosed as required under SEBI (MF) Regulations. Tracking Difference: The tracking difference i.e. the difference of returns between physical Gold and the ETF Scheme, on the website of the AMC on monthly basis for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.															
Total Expense Ratio of the underlying Scheme	The Expense Ratio of LIC MF Gold Exchange Traded Fund: <table><tr><td>Plans/Options</td><td>TER as on 30th September 2025</td><td>TER as on 31st October 2025</td></tr><tr><td>Growth Option</td><td>0.41%</td><td>0.41%</td></tr></table>	Plans/Options	TER as on 30th September 2025	TER as on 31st October 2025	Growth Option	0.41%	0.41%									
Plans/Options	TER as on 30th September 2025	TER as on 31st October 2025														
Growth Option	0.41%	0.41%														
Asset Under Management of the underlying Scheme	As on 30th September 2025 - Rs. 708.81 crores As on 31st October 2025 – Rs. 858.57crores															
Year wise performance of the underlying Scheme	<table><tr><td>Compounded Annualised Returns</td><td>Scheme Returns (%)[^]</td><td>Benchmark Returns (%) Domestic Price of Gold- without GST)</td></tr><tr><td>Returns for the last 1 year</td><td>50.54</td><td>52.07</td></tr><tr><td>Returns for the last 3 years</td><td>30.67</td><td>31.47</td></tr><tr><td>Returns for the last 5 years</td><td>17.23</td><td>17.81</td></tr><tr><td>Returns since inception[^]</td><td>9.58</td><td>10.37</td></tr></table> Returns are as on 30th September 2025 [^] Date of Inception/ Allotment – 9th November 2011 The returns are calculated based on Compounded Annualized Growth returns (CAGR) and date of inception is deemed to be date of allotment. The performance of the scheme is benchmarked to the Total Return variant of the	Compounded Annualised Returns	Scheme Returns (%)[^]	Benchmark Returns (%) Domestic Price of Gold- without GST)	Returns for the last 1 year	50.54	52.07	Returns for the last 3 years	30.67	31.47	Returns for the last 5 years	17.23	17.81	Returns since inception[^]	9.58	10.37
Compounded Annualised Returns	Scheme Returns (%)[^]	Benchmark Returns (%) Domestic Price of Gold- without GST)														
Returns for the last 1 year	50.54	52.07														
Returns for the last 3 years	30.67	31.47														
Returns for the last 5 years	17.23	17.81														
Returns since inception[^]	9.58	10.37														

	Index. Past performance may or may not be sustained in the future. Absolute Returns for each financial year for the last 5 years Absolute Return for each of the financial year for last 5 years <table><tr><td></td><td>2024-25</td><td>2023-24</td><td>2022-23</td><td>2021-22</td><td>2020-21</td></tr><tr><td>LIC MF Gold ETF</td><td>32.3%</td><td>12.7%</td><td>14.8%</td><td>17.4%</td><td>-0.3%</td></tr><tr><td>Domestic Price of Gold</td><td>32.9%</td><td>13.3%</td><td>15.1%</td><td>18.0%</td><td>0.4%</td></tr></table> Past performance may or may not be sustained in the future.		2024-25	2023-24	2022-23	2021-22	2020-21	LIC MF Gold ETF	32.3%	12.7%	14.8%	17.4%	-0.3%	Domestic Price of Gold	32.9%	13.3%	15.1%	18.0%	0.4%
	2024-25	2023-24	2022-23	2021-22	2020-21														
LIC MF Gold ETF	32.3%	12.7%	14.8%	17.4%	-0.3%														
Domestic Price of Gold	32.9%	13.3%	15.1%	18.0%	0.4%														
Top 10 holdings of the underlying Scheme	<table><tr><th>Particulars</th><th>Percentage holdings as on 30th September 2025</th><th>Percentage holdings as on 31st October 2025</th></tr><tr><td>LIC MF Gold Exchange Traded Fund</td><td>98.29%</td><td>97.86%</td></tr><tr><td>Cash & Other receivables</td><td>1.71%</td><td>2.14%</td></tr></table>	Particulars	Percentage holdings as on 30 th September 2025	Percentage holdings as on 31 st October 2025	LIC MF Gold Exchange Traded Fund	98.29%	97.86%	Cash & Other receivables	1.71%	2.14%									
Particulars	Percentage holdings as on 30 th September 2025	Percentage holdings as on 31 st October 2025																	
LIC MF Gold Exchange Traded Fund	98.29%	97.86%																	
Cash & Other receivables	1.71%	2.14%																	

B. Periodic Disclosures

Disclosures: Portfolio (Monthly and Half Yearly)	The Mutual Fund/AMC will disclose portfolio of the Scheme (along with ISIN) as on the last day of the month/ half year for all their schemes in the format prescribed by SEBI on its website (www.licmf.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half year respectively in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Funds/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.
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	Mutual Fund/ AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its Schemes portfolio on their respective website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Mutual Funds/AMCs shall provide a physical copy of the statement of its scheme portfolio without charging any cost, on specific request received from a Unitholder.
Half Yearly Results	Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.licmf.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.
Annual Report or Abridged annual Report	The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.licmf.com) and Association of Mutual Funds in India (www.amfiindia.com). In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email. The unitholders whose e-mail addresses are not registered with the Fund are requested to update / provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. The AMC shall publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.licmf.com) and on the website of AMFI (www.amfiindia.com).
Product Labeling/ Risk-o-meter	In terms of Paragraph 17.4 of SEBI Master Circular for Mutual Funds , the Mutual Fund/AMC shall evaluate the Risk-o-meter of the Scheme and its Benchmarks on a monthly basis and shall disclose the same along with portfolio disclosure of the Scheme on its website viz. www.licmf.com and on the website of AMFI viz. www.amfiindia.com within 10 days from the close of each month. Further, any change in Risk-o-meter of the Scheme and/or Benchmark shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of the Scheme. The risk level of the Scheme as on March 31 of every year, along with the number of times the risk level has changed over the year shall be disclosed on its website and AMFI website. Risk-o-meter details shall also be disclosed in scheme-wise Annual Reports and Abridged summary.
Scheme Summary Document (SSD)	In accordance with SEBI letter No. SEBI/HO/OW/IMD-II/DOF3/P/397002021 dated 28th December 2021 and AMFI emails dated 16th March 2022 and 25th

	March 2022, Scheme summary document for all schemes of LIC Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis or on changes in any of the specified fields, whichever is earlier on the website of: LIC Mutual Fund i.e. www.licmf.com, • LIC Mutual Fund i.e. www.licmf.com, • AMFI (https://www.amfiindia.com/research-information/other-data/scheme-details) • National Stock Exchange of India Limited (https://www.nseindia.com/market-data/securities-available-for-trading) • BSE Limited (https://www.bseindia.com/Static/Markets/MutualFunds/listOfAmc.aspx).
Product Dashboard	The AMC shall have a dashboard on their website providing performance and key disclosures pertaining to the schemes managed by AMC. The Dashboard shall include information such as the scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance, among others. The Dashboard shall be provided in a comparable, downloadable (spreadsheet) and machine-readable format.

C. Transparency/NAV Disclosure –

The Mutual Fund / AMC shall update the NAVs on the website of LIC Mutual Fund (www.licmf.com) and on the website of Association of Mutual Funds in India - hereinafter referred to as AMFI (www.amfiindia.com) by 10.00 a.m. on the immediately succeeding business day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

The NAV shall be calculated on all business days. Investors may write to the AMC for availing the facility of receiving the latest NAVs through SMS.

D. Transaction charges and stamp duty

• Transaction Charges

Pursuant to SEBI circular reference no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/115 dated August 08, 2025 payment of transaction charges to distributors have been discontinued.

• Stamp Duty

Pursuant to part I of Chapter IV of the Notification dated 21st February 2019, issued by the Legislative Department, Ministry of Law and Justice, Government of India, on the Finance Act, 2019, read with subsequent notifications dated 10th December 2019 and 30th March 2020 issued by Department of Revenue, Ministry of Finance, Government of India, Paragraph 2.9 of SEBI Master Circular for Mutual Funds, stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including Income Distribution cum Capital Withdrawal (IDCW) reinvestment and Switch in) to the unitholders would be reduced to that extent.

E. Associate Transactions- Please refer to Statement of Additional Information (SAI)

F. Taxation- For details on taxation please refer to the clause on Taxation in the SAI apart from the

following:

Income	Resident Investors (Individuals/ Hindu Undivided Family/Association of Person/Body of Individuals and Domestic Companies)	Foreign Portfolio Investors	Mutual Fund (as an investor)
Tax on dividend	As per Slab rates/income tax rate	20%	NIL
Capital Gain Long Term (Period of holding more than 24 months):	12.5% (No indexation)	12.5%	NIL
Short Term (Period of holding less than or equal to 24 months):	Income tax rate applicable to the Unit holders as per their income.	30%	NIL

All tax rates mentioned above are base rates and will be increased by applicable surcharge and cess.

Long term capital gain exemption of Rs. 1,25,000 available on aggregate gains under section 112A of the Income-tax Act, 1961 ('the Act') in a financial year.

The information set out is neither a complete disclosure of every material fact of the Income-tax Act, 1961 nor does it constitute tax or legal advice. In view of the individual nature of tax implications, investors should make his/her/their own investigation and/or are advised to consult their professional tax advisor. For further details on taxation, please refer Statement of Additional Information (SAI).

G. Rights of Unitholders- Please refer to SAI for details.

H. List of official points of acceptance: Please refer Link for complete List of Official Points of Acceptance at <https://www.licmf.com/sid-disclosure> .

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority
– Please refer the link <https://www.licmf.com/sid-disclosure> .

Notes:

The said Scheme has been taken over from IDBI Mutual Fund subject to necessary approvals and compliances.

Any dispute arising out of this issue shall be subject to the exclusive jurisdiction of the Courts in India. Statements in this Scheme Information Document are, except where otherwise stated, based on the law, practice currently in force in India, and are subject to changes therein.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under and guidelines and directives issued by SEBI from time to time shall be applicable.

**For and on behalf of the Board of Directors of
LIC Mutual Fund Asset Management Limited**

Sd / -

Date: 27th November 2025

Place: Mumbai

**Ravi Kumar Jha
Managing Director & Chief Executive Officer**