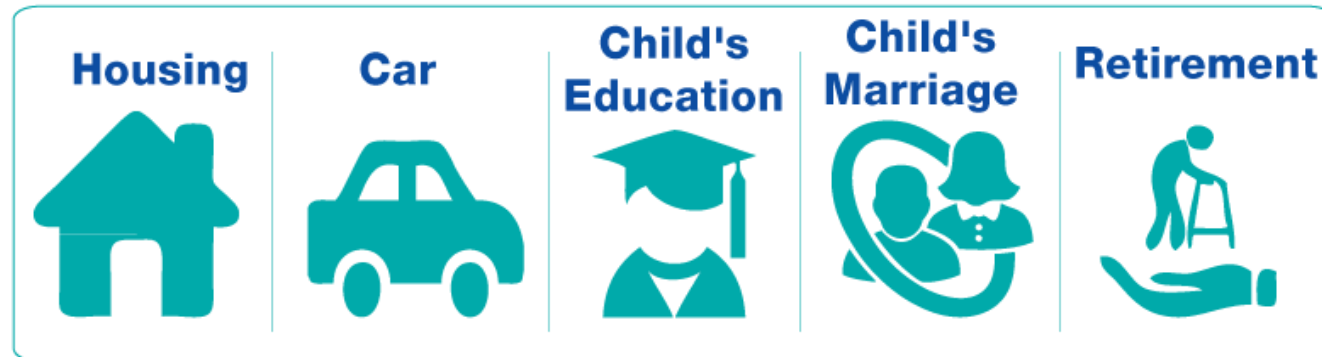


RELIANCE

MUTUAL
FUND

SIP INSURE

Achieve your Dreams



**But The Challenge Is How Do We
Accomplish These Dreams?**

**Most Dreams remain unfulfilled
until action is taken**

Dreams remain unachieved **unless they are quantifiable into measurable goals**



**“ Never Invest In Any Idea
You Can’t Illustrate With A Crayon”**

- Peter Lynch

SIP helps in achieving your financial goals



Systematic Investment Plan “Aligning Life And Wealth”

For Internal Circulation Only

Systematic Investment Plan (SIP) is a method of investing a **fixed sum, regularly, in a mutual fund scheme**

An **ideal way for first-time investors** to enter capital markets with an aspiration to create wealth

SIP helps **investors create wealth** due to **power of compounding** over a longer period of time

SIP



Features

- Helps to adopt **disciplined approach towards savings**
- Investment is **averaged without worry of market movement**

Benefits

- Aims for **Wealth Creation**
- SIP is considered an efficient way to reach your **financial goals**

Mr. A invests **Rs.5000 pm**
in a SIP for next 30 years



His total savings
over 30 years is
Rs 18 lacs



His corpus grows
to **Rs 1.8 crs** at
the end of 30 years

‘Please note that the above mentioned illustration is purely to explain the power of compounding and does not take into consideration any other external factors. The said illustration in any manner is not related with the performance of any scheme.’

Assuming 12% returns over the investment period.

SIP is considered an **effective tool** for achieving your financial goals

**Mr. A has a Goal of having
Rs. 2 Crs in 20 Years**



To achieve this, Mr. A needs to Invest Rs.21,718 pm

‘Please note that the above mentioned illustration is purely to explain the power of compounding and does not take into consideration any other external factors. The said illustration in any manner is not related with the performance of any scheme.’

Assuming 12% returns over the investment period.

Value of **Rs. 10000 SIP per month**

Years	Amount Invested (Rs. Lakhs)	Value of Investment (Rs. Lakhs)			
		8%	10%	12%	15%
5	6	7.3	7.7	8.2	8.9
10	12	18.3	20.5	23.0	27.5
15	18	34.6	41.4	50.0	66.9
20	24	58.9	75.9	98.9	149.7

The above illustration shows the Corpus accumulated at different returns for various time horizons



Is there
more to your SIP??

Introducing SIP Insure



Get cover upto Rs. 50 lacs*

Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' is arranged and funded by Reliance Nippon Life Asset Management Limited through "Reliance Group Term Assurance Plus" (UIN 121N104V01) of Reliance Nippon Life Insurance Company Limited (IRDAI Reg. No. 121). Under Reliance SIP Insure, the investors are provided with life insurance cover without any extra cost (i.e free of cost). The cost of the insurance premia will be borne by the AMC. **Please refer to annexure for more details**

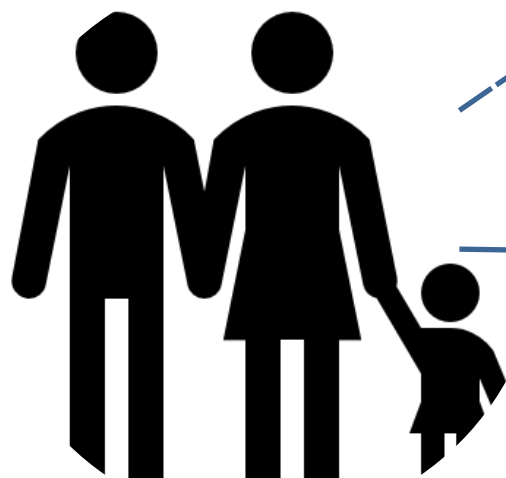
Equity

- Reliance Growth Fund
- Reliance Vision Fund
- Reliance Retirement Fund
- Reliance Tax Saver (ELSS)
- Reliance Large Cap Fund
- Reliance Value Fund
- Reliance Multi Cap Fund
- Reliance Small Cap Fund
- Reliance Banking Fund
- Reliance Pharma Fund
- Reliance Power & Infra Fund
- Reliance Consumption Fund
- Reliance Focused Equity Fund

Hybrid

- Reliance Balanced Advantage Fund
- Reliance Equity Hybrid Fund
- Reliance Equity Savings Fund
- Reliance Hybrid Bond Fund

**Mr. A Invests
Rs.10,000 pm into SIP**



Sip Cover
Year 1
 $10x = 1$ lac

Year 2
 $50x = 5$ lacs

Year 3
 $120x = 12$ lacs

Annexure

An **add-on feature** of life insurance cover under a Group Term Insurance provided to individual investors with a **view to encourage individual investors** to save and invest regularly through Systematic Investment Plan (SIP) and help them achieve their financial objective without any extra cost.

Objective:

In the unfortunate event of the demise of an investor during the tenure of the SIP, nominee will get the Insurance cover and the corpus accumulated.

Thus, the nominee is compensated with the sum assured without having to make any further contribution.

Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' is arranged and funded by Reliance Nippon Life Asset Management Limited through "Reliance Group Term Assurance Plus" (UIN 121N104V01) of Reliance Nippon Life Insurance Company Limited (IRDAI Reg. No. 121). Under Reliance SIP Insure, the investors are provided with life insurance cover without any extra cost (i.e free of cost). The cost of the insurance premia will be borne by the AMC. **Please refer to annexure for more details**



Are you
eligible?

- All individual investors enrolling for investments via SIP and opting for 'Reliance SIP Insure'
- Frequencies/options: Monthly, Quarterly and/or Yearly
- Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment
- In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.

Commencement of Insurance Cover

The Insurance cover shall commence after “**waiting period**” of 45 days from the commencement of SIP installments. However, the waiting period will not be applicable in respect of accidental deaths.

❑ Minimum Investment per installment:

- Monthly - Rs.500 per month & in multiples of Re 1[^] thereafter
- Quarterly - Rs.3000 per quarter & in multiples of Re 1[^] thereafter
- Yearly - Rs.12000 per year & in multiples of Re Re 1[^] thereafter

- [^]In the schemes of Reliance Tax Saver (ELSS) Fund & Reliance Retirement Fund
- where minimum installment shall be in multiples of Rs 500 thereafter.
- There is no upper limit.

❑ Minimum Period of Contribution: Monthly –36 installments; Quarterly –12 installments; Yearly – 3 installments)

❑ Maximum Period of Contribution: No upper limit for SIP tenure. The investor can opt for Perpetual SIP also. However the insurance cover ceases when the investor attains 55 years of age or upon the completion of the SIP insure tenure whichever is earlier.

❑ Mode of payment of SIP installments is only through OTM and Direct Debit (Post Dated Cheques shall not be accepted)

Amount of Life Insurance Cover Available:

Under Reliance SIP Insure, the investors are provided with life insurance cover **without any extra cost** (i.e free of cost) under a Group Term Insurance scheme. The cost of the insurance premia will be borne by the AMC.

The Life Insurance Cover under 'Reliance SIP Insure' facility will be as per the following clause across all options / frequencies;

- Year 1 – **10** Times the equivalent # Monthly SIP Installment
- Year 2 – **50** Times the equivalent # Monthly SIP Installment
- Year 3 onwards – **120** Times the equivalent # Monthly SIP Installment

Limits above are subject to maximum coverage of **Rs. 50 lakhs per investor** **

**Since the limit is per investor, all his existing investments in Reliance SIP Insure across all eligible schemes will be considered for calculating the maximum sum assured limit.

Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' is arranged and funded by Reliance Nippon Life Asset Management Limited through "Reliance Group Term Assurance Plus" (UIN 121N104V01) of Reliance Nippon Life Insurance Company Limited (IRDAI Reg. No. 121). Under Reliance SIP Insure, the investors are provided with life insurance cover without any extra cost (i.e free of cost). The cost of the insurance premia will be borne by the AMC. **Please refer to annexure for more details**

The Life Insurance Cover under “Reliance SIP Insure” facility shall be as per the above terms and conditions, subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios, in lumpsum, which will be paid/credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

Note: Investors are requested to note the terms and conditions of the respective lock in period clause that shall be applicable for each SIP Insure installment under the respective Scheme(s) e.g. 3 years in case of Reliance Tax Saver (ELSS) Fund and 5 years in case of Reliance Retirement fund – (Wealth Creation Scheme & Income Generation Scheme)

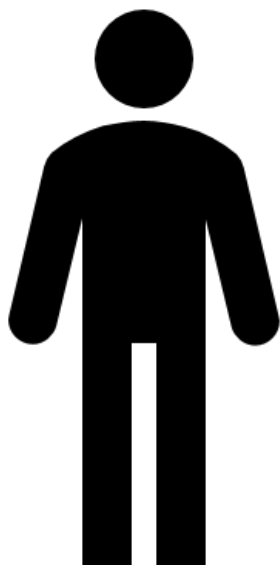
Insurance cover would cease, if investor redeems (fully / partially) or switches out^^ (fully / partially) units before completion of the Reliance SIP Insure tenure or discontinues his SIP before completion of minimum period of contribution (Monthly –36 installments; Quarterly –12 installments; Yearly – 3 installments) of the opted SIP tenure

^^Switch out / Auto transfer between Reliance Retirement Fund - Wealth Creation Scheme to Reliance Retirement Fund -Income Generation Scheme or vice a versa will not be considered for Cessation of Insurance Cover.

However, the insurance cover will continue if the SIP stops after the minimum period of contribution (Monthly –36 installments; Quarterly –12 installments; Yearly – 3 installments) of the opted SIP tenure & the sum assured, in such a scenario, will be equivalent to the fund value* subject to maximum of 120 times the equivalent # Monthly SIP Installment or max sum assured limit i.e 50 Lakhs whichever is lower. The insurance cover will be continued till the committed tenure is completed or till 55 yrs of age whichever is earlier.

* Fund Value = Value of units, accumulated under SIP Insure, at the last successfully executed SIP date seen from the day on which SIP is discontinued.

The insurance amount as per the above sum assured clause under revised features subject to a maximum of Rs. 50 lakhs in a lumpsum will be paid/credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).



An investor does a yearly SIP of Rs.1,50,000 for 10 years in Reliance Retirement Fund- Wealth creation plan

Upon his unfortunate demise post 5 yrs of SIP Insure, if one were to calculate the eligible sum assured, it will be as follows;

$$\begin{aligned}\text{Sum Assured} &= 120 \text{ times} * \text{equivalent monthly sip installment} \\ &= 120 \times 12,500 \\ &= \text{Rs } \mathbf{15,00,000} \text{ (15 lacs)}\end{aligned}$$

This amount will be paid/credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

The insurance cover shall cease upon occurrence of any of the following:

1. At the end of mandated Reliance SIP Insure tenure. i.e., upon completion of payment of all the installments as registered or till attaining 55 years of age whichever is earlier
2. Discontinuation of SIP installments before completing the minimum period of contribution (Monthly –36 installments; Quarterly –12 installments; Yearly – 3 installments) of the opted SIP tenure
3. Partial or Full Redemption / switch-out[^] of units purchased under Reliance SIP Insure before completion of the mandated SIP tenure / installments or till attaining 55 years of age, whichever is earlier
4. In case of default in payment of three consecutive monthly /quarterly /yearly SIP installments or five separate occasions of such defaults during the tenure of the SIP duration chosen or till attaining 55 years of age, whichever is earlier.

^{^^}Switch out / Auto transfer between Reliance Retirement Fund - Wealth Creation Scheme to Reliance Retirement Fund -Income Generation Scheme or vice a versa will not be considered for Cessation of Insurance Cover.

Exclusions for Insurance Cover under 'Reliance SIP Insure Scheme': No insurance cover shall be admissible in respect of death of the SIP-Insure unit-holder (the insured person) on account of -

- Death due to suicide shall be dealt with as per IRDAI Regulations
- Death within 45 days from the commencement of SIP installments. However the waiting period will not be applicable in respect of accidental deaths.
- Death due to pre-existing illness, disease(s) or accident which has occurred prior to the start of cover.

Load Structure

Exit load structure as prevailing at the time of investment /registration of SIP in the respective eligible schemes of Reliance SIP Insure shall be applicable.

It is mandatory for each investor to sign and submit the following documents under this facility;

- a. Application Form (Nomination is mandatory for all investors with mode of holding as single, Joint & Any one or Survivor)
- b. SIP Insure Enrollment / One Time Bank Mandate (OTBM)
- c. Authorization Mandate (forms part of Application Form)

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RELIANCE

MUTUAL
FUND

Thank you for
your time.