

**RELIANCE** Mutual Fund  
Anil Dhirubhai Ambani Group

## Reliance SIP Insure

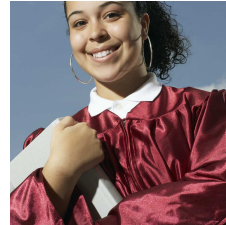
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“A unique facility to Save, Grow & Insure”

A Reliance Capital company

## Most likely reasons to invest.....

Child's Education



Child's Marriage



Housing



Retirement



Safety



Everyone has one or more of the above reasons to invest for!

## 7 Successful habits of investing

- ❑ Start early
- ❑ Don't time the market
- ❑ Prudent Asset allocation
- ❑ Invest regularly
- ❑ Understand the risk reward ratio
- ❑ Have a set investment objective
- ❑ Invest for long term

Would you like  
to guess the  
8<sup>th</sup> habit that  
we got for  
you?

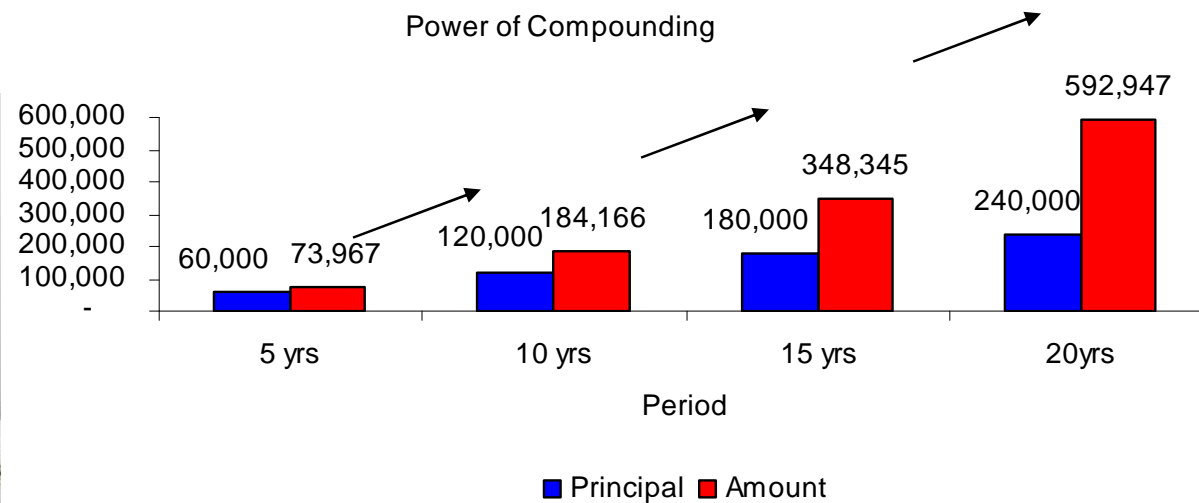
Insure your financial goals.....

Before we know more about this product....let us understand  
the investment climate around us!

# Invest Long term...

Money grows over a period of time...

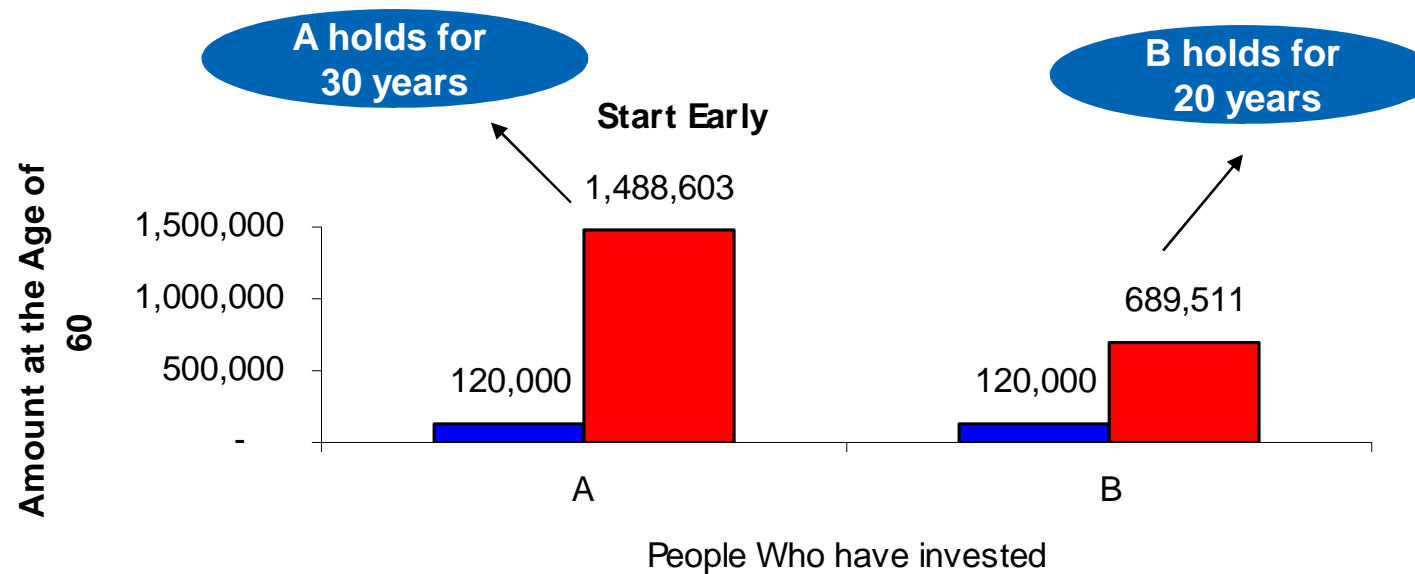
Rs 1000 invested at 8%p.a every month for...



... just like a rolling snowball gathers snow & grows.

This is an hypothetical illustration to explain the concept of "Power of Compounding".  
Past Performance may or may not be sustained in future.

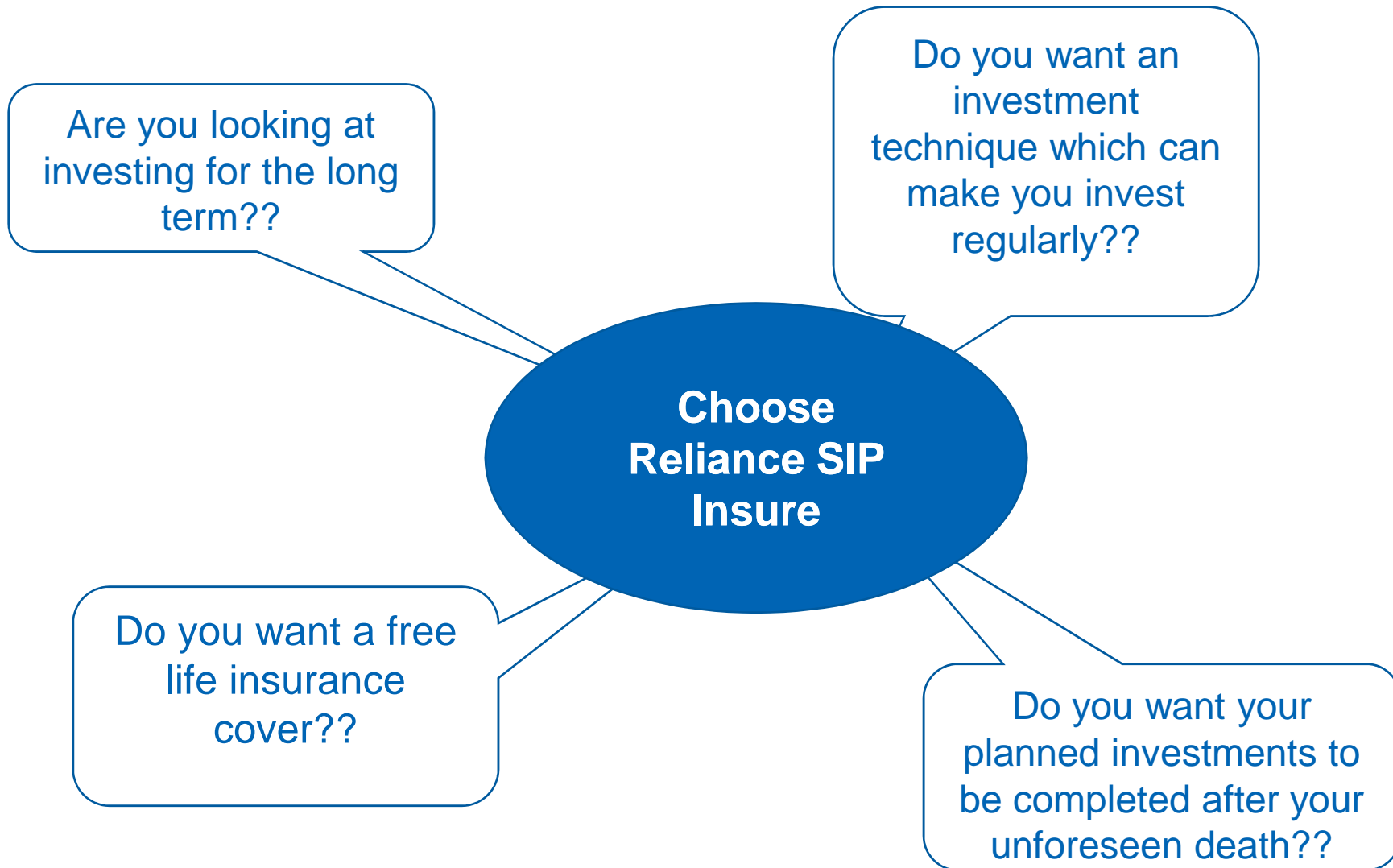
# It always pays to start early & save for retirement



- ❑ A & B invest Rs. 2000 every month, earning interest @ 8% p.a. on a monthly compounding basis
- ❑ A starts at the age of 25 yrs, while B starts investing at the age of 35 yrs
- ❑ Both of them invest for 5 yrs ( Rs. 1.2 lacs ) and hold their investments till 60 yrs. of age
- ❑ A's investment appreciated to over Rs.14,88,603 while B's investment grew to only Rs. 6,89,511

Only an illustration to explain the power of compounding.

Here comes the most sought after product.....



# Reliance sip+insure

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“A unique facility to Save, Grow & Insure”

## Reliance SIP Insure- What is it?

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 death of an investor before completing the opted SIP tenure, the balance amount towards the SIP installments remaining unpaid shall be made good from the life insurance cover and the nominee\* would be able to continue in the scheme without having to make any further contribution

*\*Nominee account would mean nominee in case of single holding & second or joint holder in case of Joint Holding*

# Reliance SIP Insure – Product Features

## Load Structure

- The Entry Load under Reliance SIP Insure shall be same as applicable to normal purchase /additional purchase transactions.
- However, there will be an Exit Load of 2%, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out to another scheme before the maturity of SIP tenure as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be.
- In the event of the death of the unitholder, if the Nominee chooses to redeem the outstanding balance of units before completing the opted SIP tenure the repurchase of units shall be subject to an exit load of 2%
- However, if the units are redeemed on completing the opted SIP tenure, there will not be any exit load in the respective scheme.

## Reliance SIP Insure – Product Features

**Commencement of Insurance Cover:** The Insurance cover shall commence after “waiting period” of 90 days from the commencement of SIP installments. However the waiting period will not be applicable in respect of accidental deaths.

### Amount of Life Insurance Cover Available

- ❑ An amount equivalent to the aggregate balance of unpaid SIP installments, subject to a **maximum of Rs.10 lakhs per investor across all schemes / plans and folios**
- ❑ This amount will be invested in the Nominee’s account, in the same scheme/s under which the deceased investor has enrolled for SIP
- ❑ The investment will be at the applicable price based on the closing NAV on the date on which the cheque for insurance claim settlement is received by the AMC from the insurance company, subject to completion of requisite procedure for transmission of units in favour of the nominee.



# Reliance SIP Insure – Product Features

## Eligible schemes

- ❑ Reliance Growth Fund - Retail Plan
- ❑ Reliance Vision Fund - Retail Plan
- ❑ Reliance Equity Opportunities Fund - Retail Plan
- ❑ Reliance Equity Fund - Retail Plan
- ❑ Reliance Equity Advantage Fund- Retail Plan
- ❑ Reliance Regular Savings Fund – Equity option
- ❑ Reliance Regular Savings Fund – Balanced option
- ❑ Reliance Banking Fund
- ❑ Reliance Pharma Fund
- ❑ Reliance Media & Entertainment Fund
- ❑ Reliance Diversified Power Sector Fund – Retail Plan
- ❑ Reliance Natural Resources Fund – Retail Plan
- ❑ Reliance (ELSS) Tax Saver Fund
- ❑ Reliance Quant Plus Fund

## Reliance SIP Insure – Expiry of the policy

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

- ❑ At the end of mandated Reliance SIP Insure tenure, i.e., upon completion of payment of all the monthly installments as registered.
- ❑ Discontinuation SIP installments midway by the investor i.e., before completing the opted SIP tenure /installments.
- ❑ Redemption / switch-out of units purchased under Reliance SIP Insure before completion the mandated SIP tenure / installments
- ❑ In case of default in payment of two consecutive monthly SIP installments or four separate occasions of such defaults during the tenure of the SIP duration chosen.

## Reliance SIP Insure –

### Exclusions for Insurance cover

No insurance cover shall be admissible in respect of death of the SIP-Insure unitholder (the insured person) on account of -

- ❑ Death due to suicide
- ❑ Death within 90 days from the commencement of SIP installments except for death due to accident.
- ❑ Death due to pre-existing illness, disease(s) or accident which has occurred prior to the start of cover.

## Reliance SIP Insure – Documentation

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

- ❑ Application Form
- ❑ ECS/ Direct Debit Form
- ❑ Personal Statement of Health
- ❑ Authorization Mandate (which forms a part of application form)

**For our existing investors there is no need to give the first SIP cheque**

## Invest India Incomes and Savings Survey 2007

\*\*The Survey consisted of two components:

1. Complete household listing (over one million households) from randomly selected 1815 wards covering 852 towns and 931 villages, and
2. 96,088 representative individual respondent interviews (urban sample 72,979 respondents and rural sample of 23,109 respondents) carried out in the same locations.

Respondents were drawn mainly from earning members of the Indian workforce who derive cash incomes from salaries, wages, profits and earnings from self employment and business activities (approximately 321 million persons nationally).

The 321 million figure is the base figure from which they have done about over a million households and 96,088 in depth interviews.

Data Source for this presentation

- This presentation is drawn from the data of the Invest India Incomes and Savings Survey which was completed in June 2007.
- This is based on in-depth interviews with 1 lakh respondents aged 18-59 yrs with cash incomes and supported by a household listing sample of 1 million.
- The figures projected refer to the 321 million paid work force of India in the presentation.

*Source: IIMS Data Works survey*

**Statutory Details: Sponsor:** Reliance Capital Limited **Trustee:** Reliance Capital Trustee Co. Limited **Investment Manager:** Reliance Capital Asset Management Limited. The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' arranged and funded by Reliance Capital Asset Management Limited through "Reliance Group Term Insurance Scheme" of Reliance Life Insurance Company Limited for insuring the outstanding SIP Insure installments. Subject to Conditions

**Risk Factors: Reliance Growth Fund (Open-ended Equity Growth Scheme):** The primary investment objective of the scheme is to achieve long term growth of capital by investing in equity and equity related securities through a research based investment approach. **Reliance Vision Fund (Open-ended Equity Growth Scheme):** The primary investment objective of the scheme is to achieve long-term growth of capital by investment in equity and equity related securities through a research based investment approach. **Reliance Equity Opportunities Fund (Open-ended Diversified Equity Scheme):** The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity securities & equity related securities and the secondary objective is to generate consistent returns by investing in debt and money market securities. **Reliance Equity Fund (An open-ended Diversified Equity Scheme):** The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio constituted of equity & equity related securities of top 100 companies by market capitalization & of companies which are available in the derivatives segment from time to time and the secondary objective is to generate consistent returns by investing in debt and money market securities. **Reliance Equity Advantage Fund (Open ended Diversified Equity Scheme):** The primary investment objective of the scheme is to seek to generate capital appreciation & provide long-term growth opportunities by investing in a portfolio predominately of equity & equity related instruments with investments generally in S & P CNX Nifty stocks and the secondary objective is to generate consistent returns by investing in debt and money market securities. **Reliance Regular Savings Fund (An open ended Scheme) Equity Option:** The primary investment objective of this Option is to seek capital appreciation and/or to generate consistent returns by actively investing in equity / equity related securities. **Balanced Option:** The primary investment objective of this Option is to generate consistent return by investing a major portion in debt & money market securities & a small portion in equity & equity related instruments. **Reliance Pharma Fund (Open-ended Pharma Sector Scheme):** The primary investment objective of the scheme is to seek to generate continuous returns by investing in equity and equity related or fixed income securities of Pharma and other associated companies. **Reliance Diversified Power Sector Fund (Open-ended Power Sector Scheme):** The primary investment objective of the scheme is to seek to generate continuous returns by actively investing in equity and equity related or fixed income securities of Power and other associated companies. **Reliance Media & Entertainment Fund (Open-ended Media & Entertainment Sector Scheme):** The primary investment objective of the scheme is to generate continuous returns by investing in equity and equity related or fixed income securities of Media & Entertainment and other associated companies. **Reliance Banking Fund (Open-ended Banking Sector Scheme):** The primary investment objective of the scheme is to generate continuous returns by actively investing in equity and equity related or fixed income securities of Banks. Mutual Funds and securities investments are subject to market risks and there is no assurance and no guarantee that the Schemes objectives will be achieved. As with investments in any securities, the NAVs of the units issued under the Scheme can go up or down depending on the factors and forces affecting the securities market. Past performance of the Sponsor/AMC/Mutual Fund is not indicative of future performance of the Scheme. Reliance Growth Fund, Reliance Vision Fund, Reliance Equity Opportunities Fund, Reliance Equity Fund, Reliance Equity Advantage Fund and Reliance Regular Savings Fund are only the names of the scheme and do not in any manner indicate either the quality of the Scheme, its future prospects or returns. The Sponsor is not responsible or liable for any loss resulting from the operation of the Schemes beyond their initial contribution of Rs.1 lac towards the setting up of the Mutual Fund and such other accretions and additions to the corpus. The NAV of the Schemes may be affected, interalia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The Mutual Fund is not guaranteeing or assuring any dividends/ bonus. The Mutual Fund is also not assuring that it will make periodical dividend/ bonus distributions, though it has every intention of doing so. All dividend/ bonus distributions are subject to the availability of distributable surplus in the respective Scheme. For details of scheme features and scheme specific risk factors please refer to the scheme Offer Documents. Offer Document and KIM cum application form is available at all the DISCs/ Distributors of RMF/www.reliance mutual.com. **Please read the offer document of the respective scheme carefully before investing.**

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Thanks for your time

A Reliance Capital company