

RELIANCE

Wealth Sets You Free

MUTUAL
FUND



Sponsors: Reliance Capital
Nippon Life Insurance Company



SIP

Your SIP investment may
also come with protection!

Now Insurance cover in your SIP is upto ₹ 50 lakhs*

We've enhanced our SIP Insure feature for you, to encourage
you to continue pursuing your financial goals uninterrupted!

Contact your financial advisor for further details or Call 1860 266 0111* | www.reliancemutual.com

*For all new SIP Insure registration made on or after June 1st, 2018.

SIP stands for Systematic Investment Plan, wherein you can regularly invest a fixed amount at periodical intervals of time in a Mutual Fund scheme.

*Local call charges apply.

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

SIP INSURE

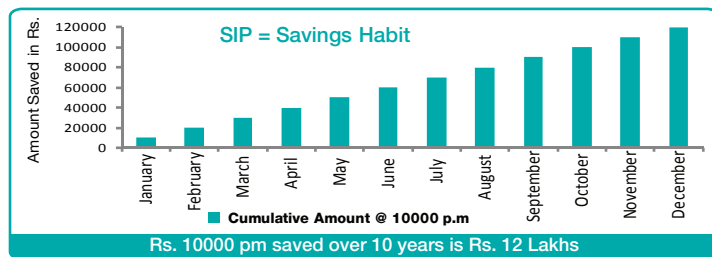
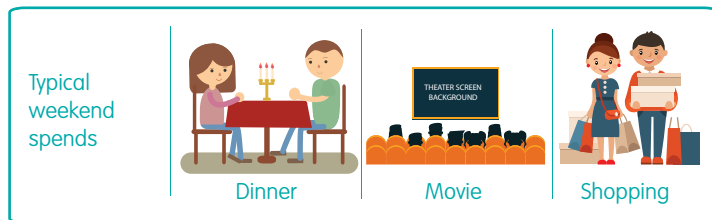
(For a healthy financial future)

Small amount invested every month over the years may help to build a big nest egg!!!

Systematic Investment Plan (SIP) is a method of investing a fixed sum, regularly, in a mutual fund scheme. An ideal way for investors to enter capital markets with an aspiration to create wealth. SIP helps investors create wealth by investing fixed sums of money every month over a period of time. Investing systematically provides for benefits of a) inculcating savings habit, b) protection against market volatility and c) long term wealth creation through power of compounding.

Advantages of SIP

1. Inculcates Savings Habit



Little by little.... You can save a lot

SIP facilitates disciplined approach of investment on a regular interval; in a way inculcates a savings habit which goes to accumulate to a substantial amount over longer time period

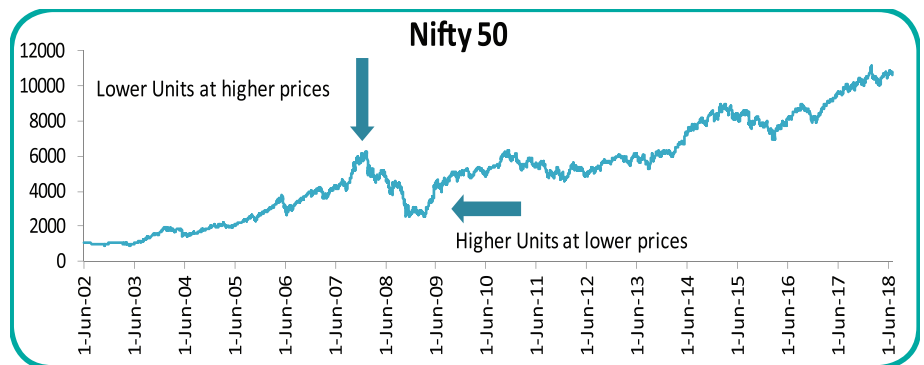
Small savings of Rs.10,000p.m leads to a substantial amount by itself

2. Aims to protect against market volatility

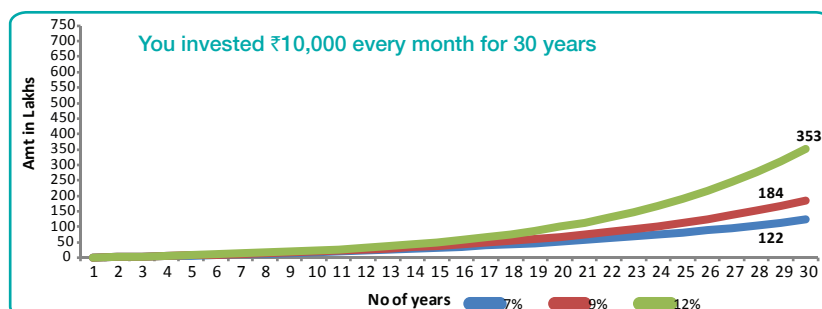
Disciplined & Constant Interval Buying has helped tide over the volatility

Imagine, if one could always pick the right time to buy and sell. However, timing the market is a time-consuming and risky task. Through disciplined and regular investments, one can stop worrying about when and how much to invest. In short, SIP eliminates the need to actively track the markets.

Moreover as we know, "it's not the time but the timing in the market that matters", investing for a longer time horizon aims to capture the growth potential of equities, enhances the probability of better returns and aims to facilitate wealth creation over the time.



3. Aims to create long term wealth



Power of Compounding" A little now can mean a lot later

- ▶ At 7% your money will grow into Rs. 1.20 crs
- ▶ At 12% your money would have grown to Rs. 3.53 crs

Note –The graph is only for illustration purposes, purely to explain the concept of SIP and power of compounding.

For eg, If one had invested in SIP of Rs. 10,000 p.m over 30 yrs @ 7% p.a (rate of growth assumed), his money would have grown to the Rs 122 lakhs over this time period.

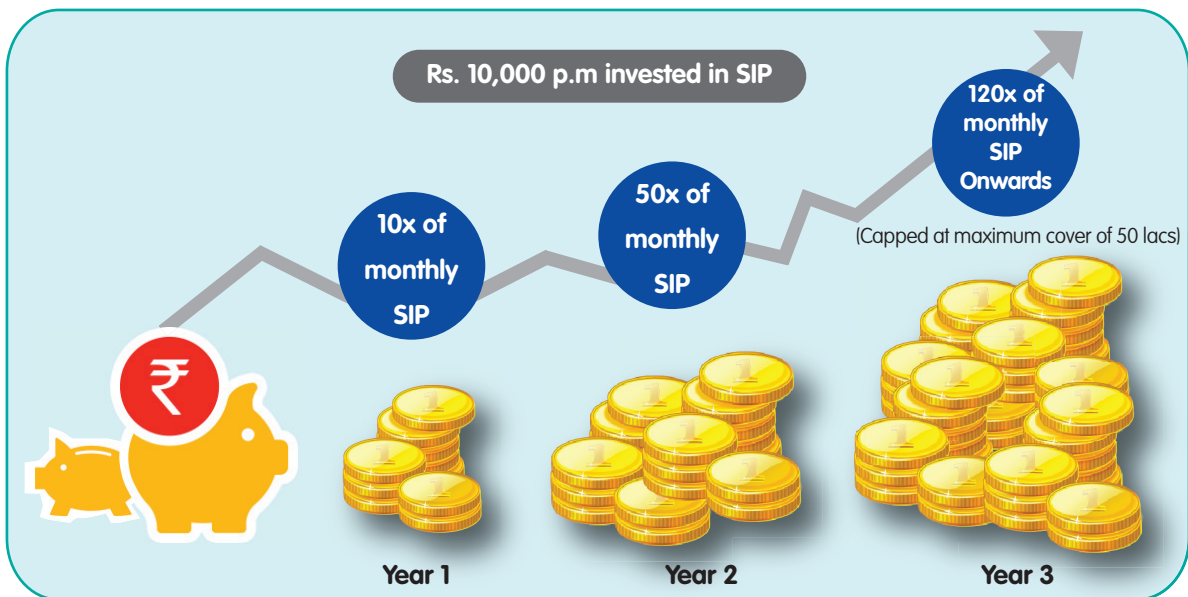
SIP INSURE

(For a healthy financial future)

Introducing SIP Insure (Free Life Insurance)

Reliance SIP Insure facility is an add on feature of life insurance cover under Group Term Insurance to individual investors opting for SIP in the designated schemes.

How does it Work?



For Example:

Rs 10,000 of SIP every month for 3 years work out to



SIP INSURE

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Features

▶ **Minimum Investment per installment:**

- ▶ **Monthly - Rs.500 per month & in multiples of Re 1[^] thereafter**
- ▶ **Quarterly - Rs.1500 per quarter & in multiples of Re 1[^] thereafter**
- ▶ **Yearly - Rs.6000 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)**

List of Eligible Schemes

please refer to the link: <https://www.reliancemutual.com/InvestorServices/Pages/SIP-Insure.aspx>

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