

One LIFE, Many GOALS!



ADITYA BIRLA
CAPITAL

Mutual Funds

Aditya Birla Sun Life Mutual Fund



We all have **MANY GOALS** in our lives, some for us and some for our dear ones

Lets' hear the
STORY OF AKASH.
He had a small & happy
family.
They had few goals to be
accomplished.





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He was **SMART** and had been investing in Mutual Funds through **SIPs** to achieve his goals with ease and discipline.



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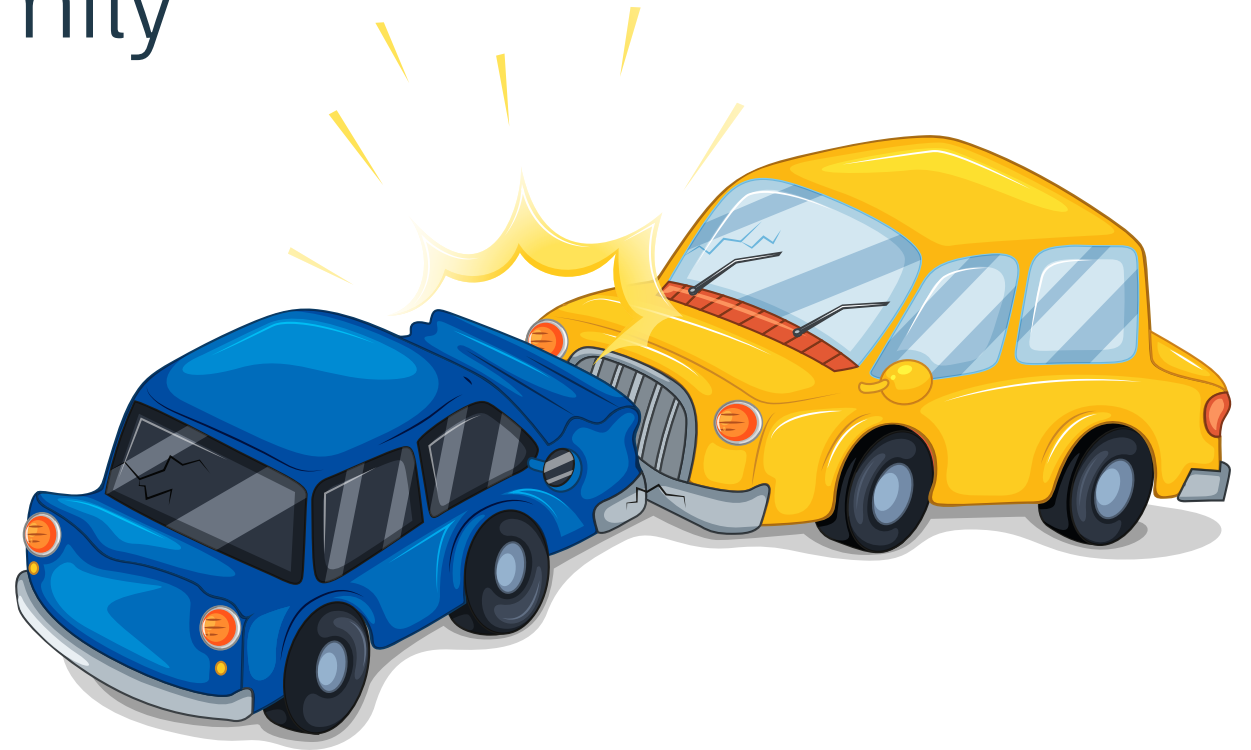
Mutual Funds

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On one fateful day...

He met with an
ACCIDENT,
leaving behind his family
and their dreams.



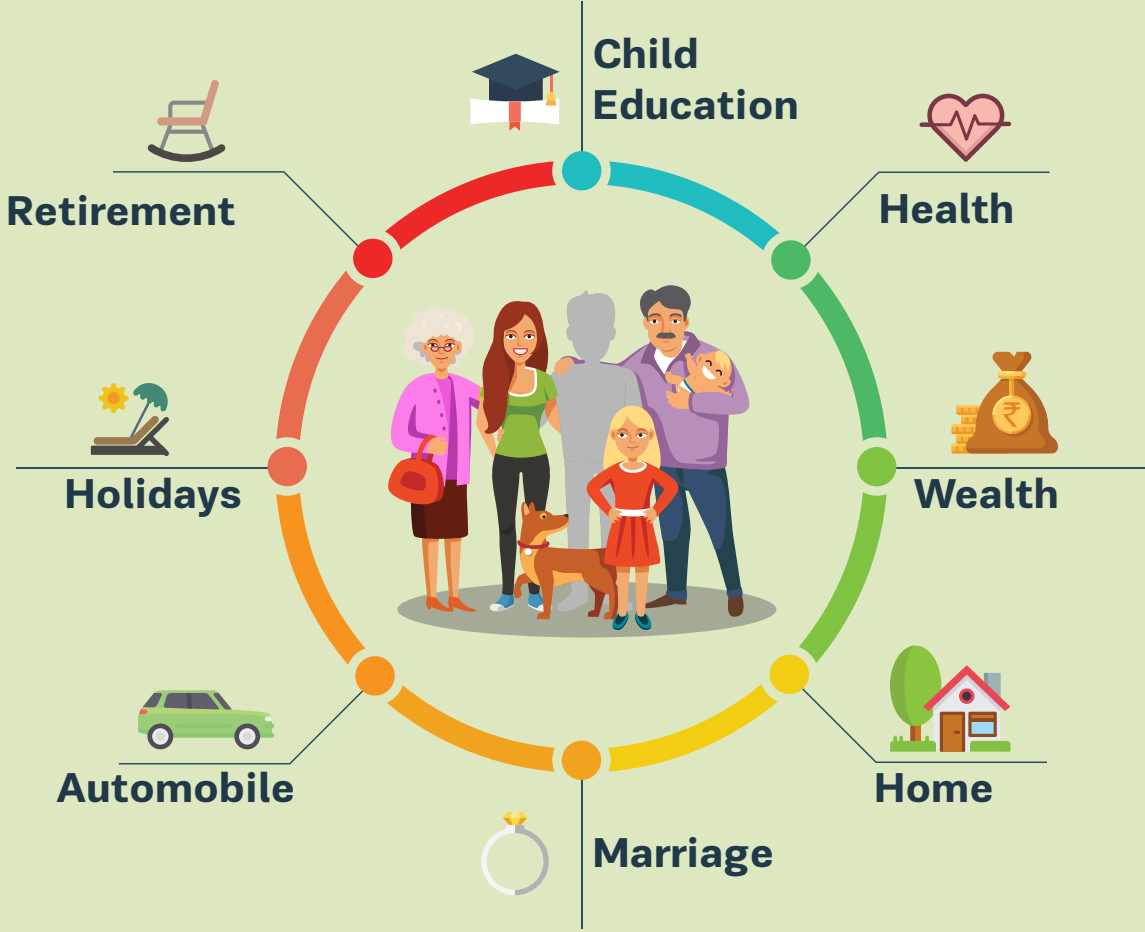


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Wondering about what would've happened to his goals?





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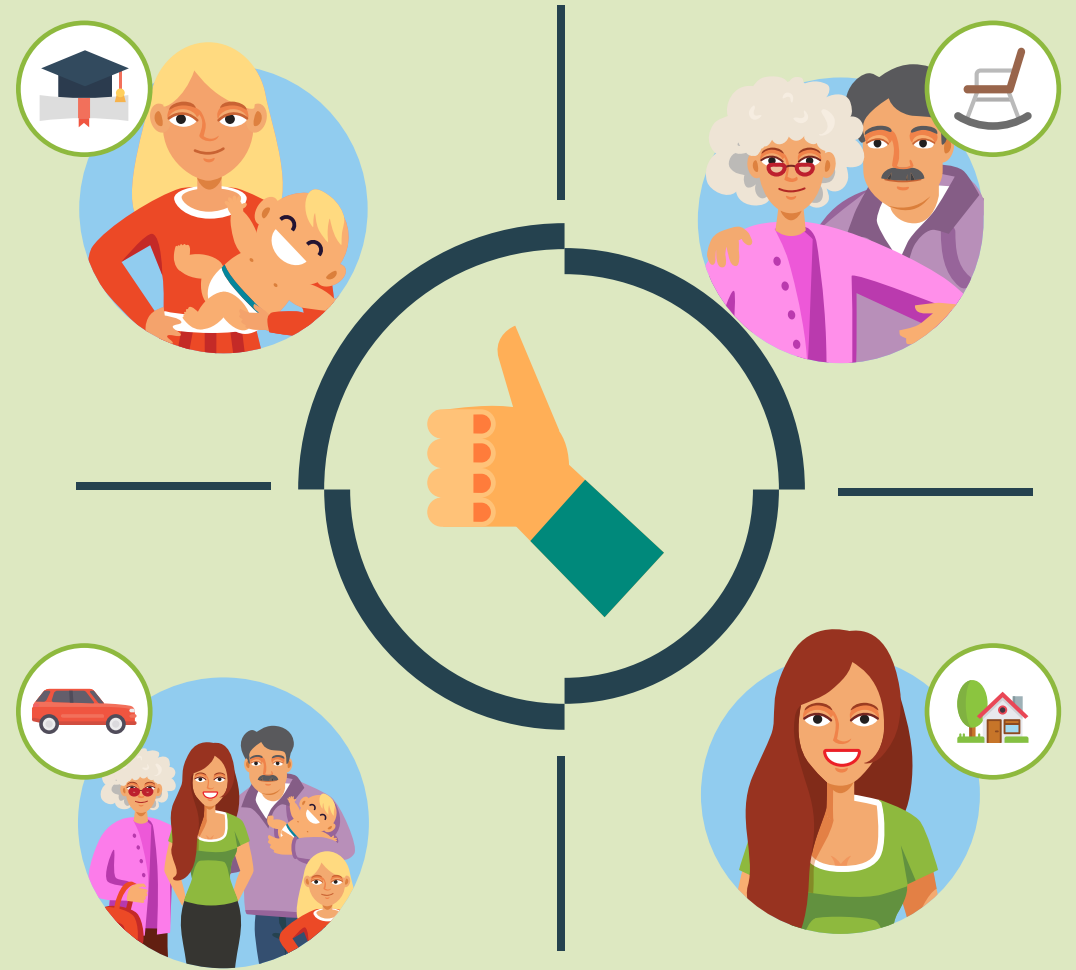


Akash knew that
LIFE IS UNCERTAIN

and so he made a smart decision
to invest with a goal in mind.

He understood the benefits of
disciplined investing through SIPs
and also invested through **CSIP**,
leaving nothing to chance.

CSIP helped him in provisioning for the goals of self and the financial needs of the family with ease, even in his absence.





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HAVE YOU INVESTED FOR YOUR AND YOUR DEAR ONES FINANCIAL GOALS



If not, Invest today with
Aditya Birla Sun Life Century SIP (CSIP).

Because our family continues to have
financial needs, even in our absence!

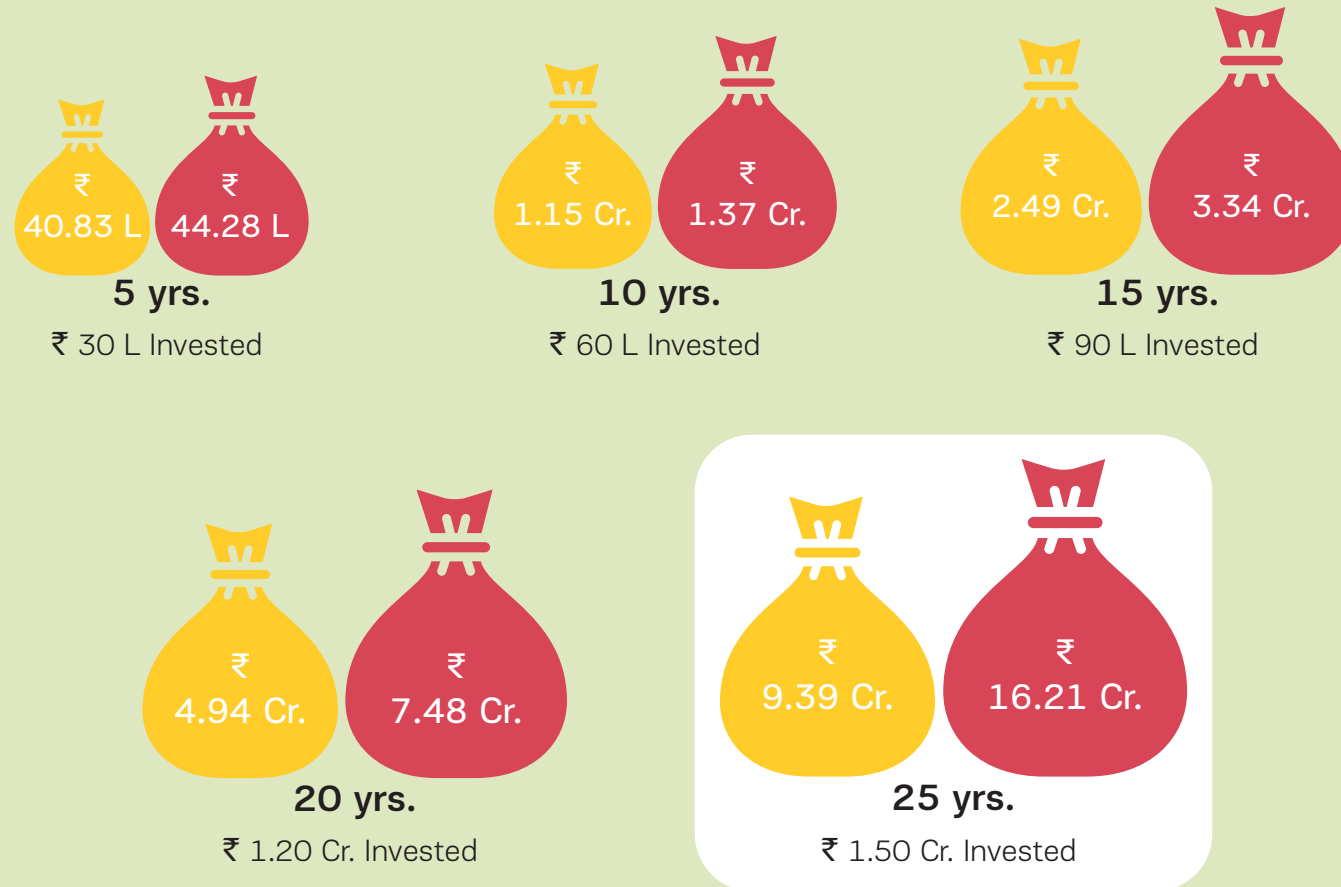
Century SIP is a unique investment solution that combines **Investment through SIP** with **Free Life Insurance Cover**, helping your loved ones meet their financial needs even if you are not around!

CSIP = COMPOUNDING POWER OF SIP + FREE LIFE INSURANCE

Let's see how CSIP helps
INVESTMENT THROUGH SIP

To generate wealth with discipline and benefit from the Power of Compounding

SIP OF ₹ 50,000 OVER THE YEAR



■ Assumed return at 12%
 ■ Assumed return at 15%

Let's see how CSIP helps get

FREE LIFE INSURANCE COVER UPTO ₹ 50 LAKHS*

THE PREMIUM FOR THE INSURANCE WILL BE BORNE BY THE AMC

TO INSURE YOUR GOALS WITH EASE



INSURANCE COVER OF MONTHLY CSIP INSTALMENT AMOUNT

- YEAR 1 - 10 TIMES
- YEAR 2 - 50 TIMES
- YEAR 3 - 100 TIMES
- MAXIMUM INSURANCE COVER OF ₹50 LAKHS PER INVESTOR ACROSS ALL SCHEMES/PLANS/FOLIOS



NO MEDICAL TESTS REQUIRED



WIDE AGE GROUP COVERED

- MINIMUM ENTRY AGE – 18 YEARS
- MAXIMUM ENTRY AGE – BELOW 51 YEARS.
- COVER CONTINUES UPTO THE AGE OF 60 YEARS

* Free Insurance cover upto maximum limit of ₹ 50 lakhs at no additional cost. For details, please refer the SID / KIM of the eligible schemes.

SOME QUESTIONS YOU MIGHT WANT TO ASK...



Mutual Funds
Aditya Birla Sun Life Mutual Fund

- WHAT WOULD BE THE TOTAL BENEFIT IF I CONTINUE MY CSIP TILL MATURITY?
- IN CASE OF DEATH OF THE INVESTOR DOES THE NOMINEE GET THE FUND VALUE OR INSURANCE COVER?
- WHAT HAPPENS TO THE INSURANCE COVER IF THE CSIP IS DISCONTINUED?



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Aditya Birla Sun Life Mutual Fund

ILLUSTRATION 1

SIP Continues

Monthly CSIP of ₹ 50,000, started at age 35
Alive post 60



Total invested
amount
₹ **1.5 Cr.**



Total fund
value after 25 years*
₹ **9.48 Cr.**



Insurance cover
Ceases at 60



Total receivable
₹ **9.48 Cr.**

+

=

Note – Insurance cover would cease , if investor redeems (fully / partially) or switch out (fully / partially) units before completion of the Century SIP tenure.
Returns assumed@ 12% CAGR. *Fund Value = Value of units, accumulated under Century SIP, at start of the each policy year.



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ILLUSTRATION 2

SIP Continues

Monthly CSIP of ₹ 50,000, started at age 35
Death at 50



Total invested
amount
₹ 90 L



Total fund
value after 15 years*
₹ 2.52 Cr.



Insurance cover
₹ 50 L



Total
receivable
₹ 3.02 Cr.

Note – Insurance cover would cease , if investor redeems (fully / partially) or switch out (fully / partially) units before completion of the Century SIP tenure.
Returns assumed@ 12% CAGR. *Fund Value = Value of units, accumulated under Century SIP, at start of the each policy year.

ILLUSTRATION 3

SIP Discontinues before 3 years

Monthly CSIP of ₹ 50,000, started at age 35

SIP Discontinued after 2 years, but not redeemed. Death after 2 years at age 39



Total invested amount
₹ 12 L



Total fund value*
₹ 17.08 L



Insurance cover
Ceases



Total receivable
₹ 17.08 L

+

=

Note – Insurance cover would cease , if investor redeems (fully / partially) or switch out (fully / partially) units before completion of the Century SIP tenure. Returns assumed@ 12% CAGR. *Fund Value = Value of units, accumulated under Century SIP, at start of the each policy year.

ILLUSTRATION 4

SIP Discontinues after 3 years

Monthly CSIP of ₹ 50,000, started at age 35

SIP Discontinued after 3 years, but not redeemed. Death after 13 years at age 48



Total invested amount
₹ **18 L**



Total fund value*
₹ **67.56 L**



Insurance cover
₹ **50 L**



Total receivable
₹ **1.17 Cr.**

+

=

Note – Insurance cover would cease , if investor redeems (fully / partially) or switch out (fully / partially) units before completion of the Century SIP tenure. Returns assumed@ 12% CAGR. *Fund Value = Value of units, accumulated under Century SIP, at start of the each policy year. #For redemption/claim if SIP discontinues after 3 years - insurance cover equivalent to the fund value of units allotted under CSIP investment at the start of each policy year, is subject to 100 times the monthly installment.

LIST OF SCHEMES WITH CSIP



Mutual Funds
Aditya Birla Sun Life Mutual Fund

Variety of schemes across Equity, Hybrid and Debt to cater to everyone's risk appetite.

- ABSL Frontline Equity Fund
- ABSL Focused Equity Fund
- ABSL Equity Advantage
- ABSL Midcap Fund
- ABSL Small-cap Fund
- ABSL Equity Fund
- ABSL Tax Relief '96 Fund
- ABSL Equity Hybrid '95 Fund
- ABSL Pure Value Fund
- ABSL MNC Fund
- ABSL India GenNext Fund
- ABSL Banking & Financial Services Fund
- ABSL Digital India Fund
- ABSL Dividend Yield Fund
- ABSL International Equity Fund - Plan B
- ABSL Index Fund
- ABSL Regular Savings Fund
- ABSL Medium Term Plan
- ABSL Credit Risk Fund



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Akash secured his family's
future, so can you with

Aditya Birla Sun Life Century SIP

Invest now and aim to achieve your goals with ease.



DISCLAIMER

Aditya Birla Sun Life Century SIP is a facility, in addition to the conventional SIP facility, offered under designated schemes which give the benefit of Life Insurance cover to the eligible investors. Life Insurance cover is subject to limits and other terms and conditions as specified for availing Century SIP, an optional, add-on, facility made available under designated schemes of Aditya Birla Sun Life Mutual Fund. This communication contains only few features of Century SIP. For further details and terms and conditions, investors are requested to refer to the Scheme Information Document of designated schemes or visit our website before availing Aditya Birla Sun Life Century SIP. Further, the Group Life Insurance cover will be governed by the terms, conditions & exclusions of the insurance policy with the relevant Insurance Company as determined by the Aditya Birla Sun Life AMC Ltd. (ABSLAMC). ABSLAMC reserves the right to modify/annul the said Group Insurance Cover on a prospective basis. Insurance is a subject matter of solicitation.

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

Mutual Fund: Aditya Birla Sun Life Mutual Fund

Asset Management Company/ Investment Manager: Aditya Birla Sun Life AMC Ltd.

Registered Office: One India Bulls Centre, Tower - 1, 17th Floor Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai - 400013.



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Aditya Birla Sun Life Mutual Fund

Thanks

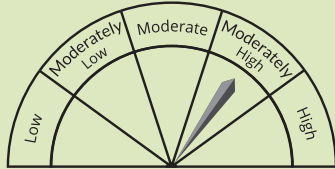
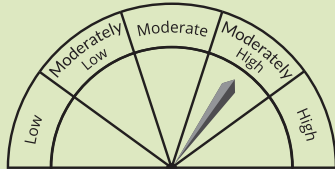
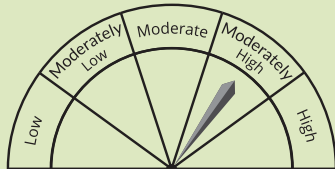
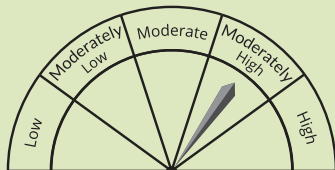
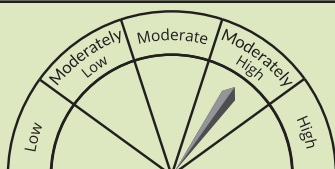
LIST OF SCHEMES WITH CSIP



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Mutual Funds

Aditya Birla Sun Life Mutual Fund

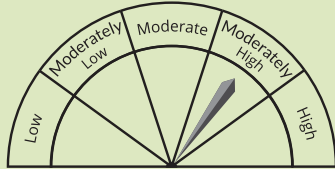
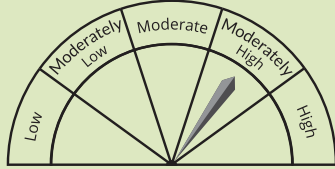
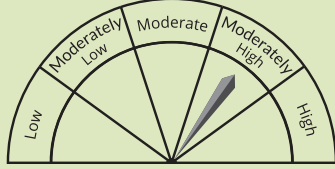
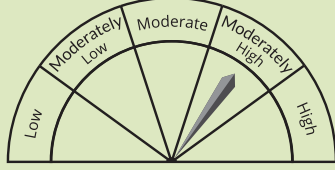
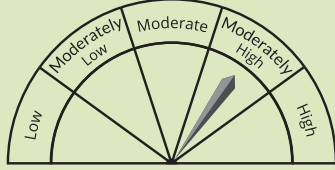
PRODUCT LABELS		
Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<p>Aditya Birla Sun Life Frontline Equity Fund (An Open ended equity scheme predominantly investing in large cap stocks)</p>	<ul style="list-style-type: none"> • Long term capital growth • investments in equity and equity related securities, diversified across various industries in line with the benchmark index, Nifty 50 	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>Aditya Birla Sun Life Focused Equity Fund (formerly known as Aditya Birla Sun Life Top 100 Fund) (An Open ended Large cap Equity Scheme investing in maximum 30 stocks)</p>	<ul style="list-style-type: none"> • Long term capital growth and income • An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments 	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>Aditya Birla Sun Life Equity Advantage Fund (formerly known as Aditya Birla Sun Life Advantage Fund) (An open ended equity scheme investing in both large cap and mid cap stocks)</p>	<ul style="list-style-type: none"> • long term capital growth and income • investments predominantly in equity and equity related securities as well as debt and money market instruments 	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>Aditya Birla Sun Life Midcap Fund (An open ended equity scheme predominantly investing in mid cap stocks)</p>	<ul style="list-style-type: none"> • long term capital growth • Investments primarily in mid cap stocks 	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>Aditya Birla Sun Life Small Cap Fund (formerly known as Aditya Birla Sun Life Small & Midcap Fund) (An open ended equity scheme predominantly investing in small cap stocks)</p>	<ul style="list-style-type: none"> • long term capital growth • investments predominantly in equity and equity related securities of companies considered to be small and midcap 	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>		

LIST OF SCHEMES WITH CSIP



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Aditya Birla Sun Life Mutual Fund

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Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Equity Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life Tax Relief '96 (An open ended equitylinked saving scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life Equity Hybrid '95 Fund (formerly known as Aditya Birla Sun Life Balanced '95 Fund) (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)	<ul style="list-style-type: none"> • long term capital growth and income • investment predominantly in equity and equity related securities as well as debt and money market instruments 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life Pure Value Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities by following value investing strategy 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life MNC Fund (An open ended equity scheme following the MNC theme in its investments)	<ul style="list-style-type: none"> • long term capital growth • investments primarily in equity and equity related securities of multinational companies (MNCs) 	 <p>Investors understand that their principal will be at Moderately High risk</p>

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

LIST OF SCHEMES WITH CSIP



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Aditya Birla Sun Life Mutual Fund

PRODUCT LABELS		
Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life India GenNext Fund (An open ended equity scheme following Consumption theme)	<ul style="list-style-type: none"> • Long term capital growth • investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes 	<p>Investors understand that their principal will be at High risk</p>
Aditya Birla Sun Life Banking and Financial Services Fund (An open ended equity scheme investing in the Banking & Financial Services sectors)	<ul style="list-style-type: none"> • Long term capital growth • Investments in equity and equity related securities of companies engaged in banking and financial services 	<p>Investors understand that their principal will be at High risk</p>
Aditya Birla Sun Life Digital India Fund (formerly known as Aditya Birla Sun Life New Millennium Fund) (An open ended equity scheme investing in the Technology, Telecom, Media, Entertainment and other related ancillary sectors)	<ul style="list-style-type: none"> • long term capital growth • Investments in equity and equity related securities with a focus on investing in IT, Media, Telecom related and other technology enabled companies. 	<p>Investors understand that their principal will be at High risk</p>
Aditya Birla Sun Life Dividend Yield Fund (formerly known as Aditya Birla Sun Life Dividend Yield Plus) (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies having relatively high dividend yield 	<p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life International Equity Fund-Plan B (An open ended equity scheme following international theme by investing in Global Equities and also Indian Equities)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%) 	<p>Investors understand that their principal will be at High risk</p>

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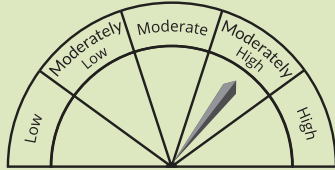
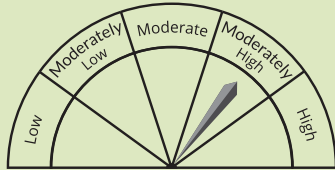
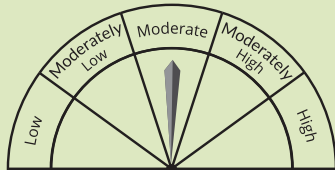
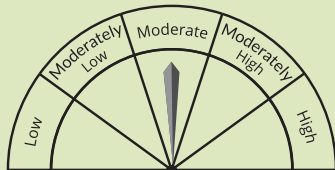
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PRODUCT LABELS		
Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Aditya Birla Sun Life Index Fund (An open ended scheme tracking Nifty 50 index)	<ul style="list-style-type: none"> • Long term capital growth • investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50 to generate comparable returns, subject to tracking errors. 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life Regular Savings Fund (formerly known as Aditya Birla Sun Life MIP II – Wealth 25 Plan) (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> • regular income with capital growth over medium to long term • investments in debt and money market instruments as well as equity and equity related securities [10-15%] 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aditya Birla Sun Life Medium Term Plan (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3-4 years)	<ul style="list-style-type: none"> • Income with capital growth over medium term • investments in debt and money market instruments 	 <p>Moderate Investors understand that their principal will be at Moderate risk</p>
Aditya Birla Sun Life Credit Risk Fund (formerly known as Aditya Birla Sun Life Corporate Bond Fund) (An open ended debt scheme predominantly investing in AA and below rated corporate bonds)	<ul style="list-style-type: none"> • Income with capital growth over short to medium term • Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. 	 <p>Investors understand that their principal will be at Moderate risk</p>
<p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>		