

ASPIRE, INVEST AND AIM TO FULFILL YOUR DREAMS WITH

ADITYA BIRLA SUN LIFE
SAMPORNA SIP



WHAT ARE THE PRIMARY NEEDS WE WORK FOR?



Regular
cashflow



Securing
future



Family
responsibilities



Aspirations

...to name a few

BUT, WHAT IF SOMEONE ELSE WORKED TO FULFILL YOUR NEEDS?

Traditional 'income plans' that are designed to give regular cash flows may meet the need for a stable secondary source of income;

but are they enough?

Suppose, ₹ 50,000 per month is needed to meet your basic family expenses today



10 years from now, Would the same ₹ 50,000 suffice?



Probably not! Inflation increases the cost of living substantially over the years.



The average annual inflation in India over the last 10 years - ~5.6%

Considering the same trend, you will need at least



₹85,000 to meet your expenses

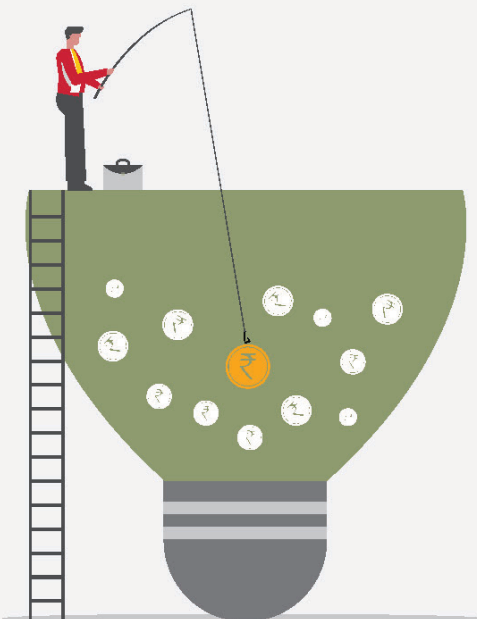
THAT'S



~1.8 times your current expense!

Source: Data up to end 2021. <https://www.worlddata.info/asia/india/inflation-rates.php#:~:text=During%20the%20observation%20period%20from,year%20inflation%20rate%20was%205.5%25.>

COMPLETING YOUR DREAMS TILL REALITY!



Guaranteed income plans returns can barely cover inflation, let alone your aspirations.

So, what is truly required is a regular pay out that can withstand the pressures of inflation!

This is precisely what **SAMPORNA SIP** can do for you!

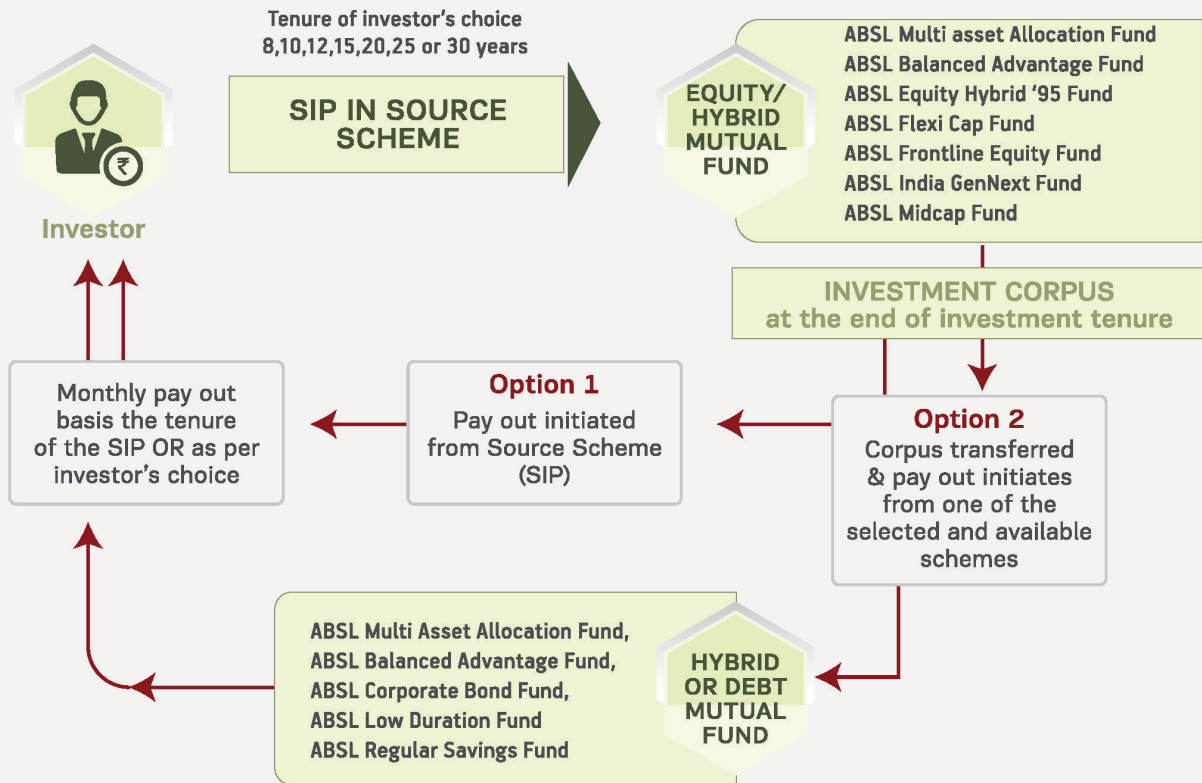
Source: <https://www.outlookindia.com/business/are-guaranteed-return-investment-plans-good-choice-for-wealth-creation--news-261272>



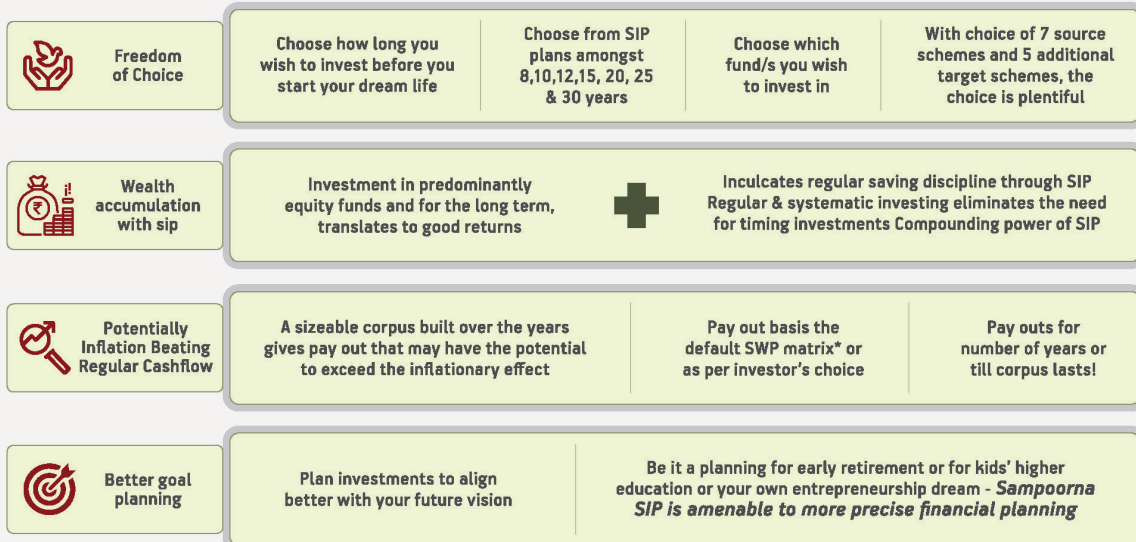
SAMPOORNA SIP

FOR A FULFILLED LIFE

SAMPOORNA SIP - HOW DOES IT WORK?

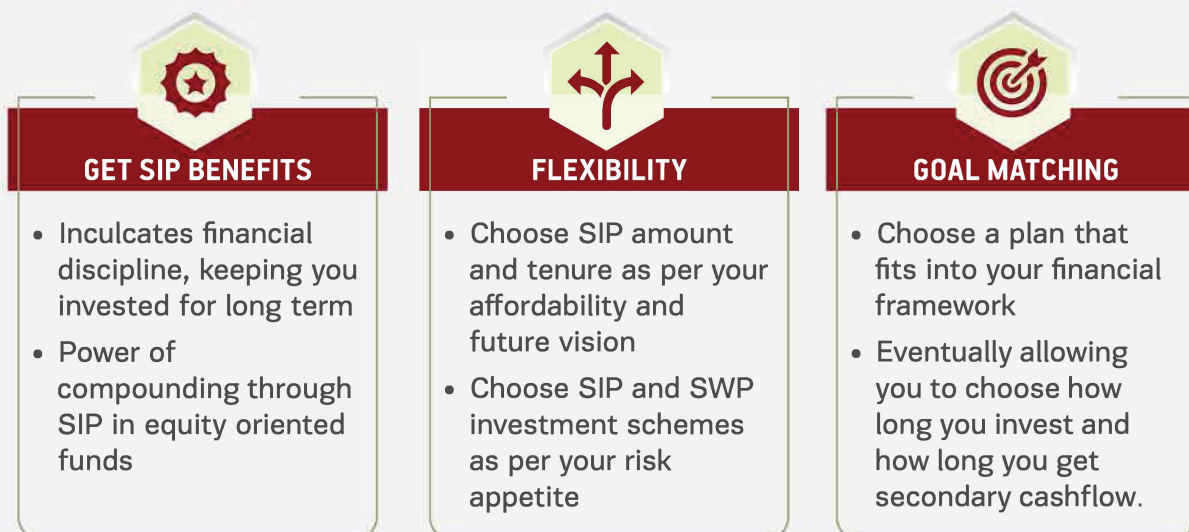


SAMPOORNA SIP - WHAT DO YOU GET?



*The default SWP amounts as per the matrix are applicable only when investors do not mention SWP amount in the application form. The default SWP amount as per the matrix do not in any manner indicate returns or assurance on the amount the investor will make or obtain by investing under the Facility.

WHY INVEST THROUGH ADITYA BIRLA SUN LIFE SAMPOORNA SIP?



**Invest in SAMPOORNA SIP today
to sit back and earn tomorrow!**

SAMPOORNA SIP – IMPORTANT NOTE

- Sampoorna SIP is an optional facility offered by the AMC and does not in any way give guarantee, assurance, promise or indication of the performance of any of the schemes of the Fund or provide any guarantee of withdrawals through SWP mode or the returns that can be generated under this facility. The SWP for amount decided by the unit holders will be processed upto 31 Dec 2099 or till the time units are available in the underlying scheme in the unitholders folio.
- SWP is a facility to withdraw fixed amount periodically from the investments by redeeming units. Thus, withdrawals happen from capital and appreciation portion of the investments.
- The default SWP amounts as per the matrix are applicable only when investors do not mention SWP amount in the application form.
- The default SWP amount as per the matrix do not in any manner indicate returns or assurance on the amount the investor will make or obtain by investing under the Facility. It only indicates the likely amount that can be withdrawn through SWP and for ease of understanding and planning of investment, it is depicted as number of times (1.25 x, 2 x, etc.) the monthly SIP installments opted by the investor.
- Investors are requested to read all the terms and conditions of Sampoorna SIP mentioned in the Sampoorna SIP application form available on the website www.mutualfund.adityabirlacapital.com to have a better and complete understanding of the facility.
- Please read the Scheme Information Document(s) / Key Information Memorandum(s) of the concerned Scheme(s) and Statement of Additional Information carefully and will be bound by the terms and conditions of this facility and provisions of the concerned Scheme(s).

All Terms and Conditions applicable for SIP and SWP shall also be applicable for registrations under Sampoorna SIP.

Schema:	This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer																	
ADITYA BIRLA SUN LIFE MULTI ASSET ALLOCATION FUND An open-ended scheme investing in Equity, Debt and Commodities.	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity and equity related securities, debt & money market instruments and Commodities. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Benchmark Riskometer 65% Nifty 500 + 25% CRISIL Short Term Bond Index + 10% of Domestic prices of Gold + 2% of Domestic prices of Silver</p> <p>Investors understand that their principal will be at Very High risk</p>																	
ADITYA BIRLA SUN LIFE BALANCED ADVANTAGE FUND An open-ended Dynamic Asset Allocation fund.	<ul style="list-style-type: none"> Capital appreciation and regular income in the long term Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities) 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Benchmark Riskometer CRISIL Hybrid 50+50 - Moderate Index</p> <p>Investors understand that their principal will be at High risk</p>																	
ADITYA BIRLA SUN LIFE EQUITY HYBRID '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 Very High risk</p>	<p>Benchmark Riskometer CRISIL Hybrid 55+45 - Aggressive Index</p> <p>Investors understand that their principal will be at Very High risk</p>																	
ADITYA BIRLA SUN LIFE FLEXI CAP FUND An open-ended dynamic 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 Very High risk</p>	<p>Benchmark Riskometer Nifty 500 TRI</p> <p>Investors understand that their principal will be at Very High risk</p>																	
ADITYA BIRLA SUN LIFE FRONTLINE EQUITY FUND An Open ended equity scheme predominantly investing in large cap stocks.	<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 100 TRI 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Benchmark Riskometer Nifty 500 TRI</p> <p>Investors understand that their principal will be at Very High risk</p>																	
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 Very High risk</p>	<p>Benchmark Riskometer Nifty India Consumption TRI</p> <p>Investors understand that their principal will be at Very High risk</p>																	
ADITYA BIRLA SUN LIFE MIDCAP FUND An open-ended equity scheme predominantly investing in mid cap stocks.	<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 Very High risk</p>	<p>Benchmark Riskometer Nifty Midcap 150 TRI</p> <p>Investors understand that their principal will be at Very High risk</p>																	
ADITYA BIRLA SUN LIFE REGULAR SAVINGS FUND 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 Moderate risk</p>	<p>Benchmark Riskometer CRISIL Hybrid 85+15 - Conservative Index</p> <p>Investors understand that their principal will be at Moderate risk</p>																	
ADITYA BIRLA SUN LIFE CORPORATE BOND FUND An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.	<ul style="list-style-type: none"> income with capital growth over short term Investments in debt and money market Instruments 	<p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>Benchmark Riskometer Nifty Corporate Bond Index B-II</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>PRC Matrix</p> <table border="1"> <tr> <td>Credit Risk - Interest Rate Risk</td> <td>Relatively Low (Class A)</td> <td>Relatively Moderate (Class B)</td> <td>Relatively High (Class C)</td> </tr> <tr> <td>Relatively Low (Class D)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class E)</td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>B-II</p>	Credit Risk - Interest Rate Risk	Relatively Low (Class A)	Relatively Moderate (Class B)	Relatively High (Class C)	Relatively Low (Class D)				Relatively High (Class E)							
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ADITYA BIRLA SUN LIFE LOW DURATION FUND An open-ended low duration debt scheme investing in instruments such that Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term Investments in a basket of debt and money market instruments of short maturities 	<p>Investors understand that their principal will be at Moderate risk</p>	<p>Benchmark Riskometer CRISIL Low Duration Debt B-1 Index</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>PRC Matrix</p> <table border="1"> <tr> <td>Credit Risk - Interest Rate Risk</td> <td>Relatively Low (Class A)</td> <td>Relatively Moderate (Class B)</td> <td>Relatively High (Class C)</td> </tr> <tr> <td>Relatively Low (Class D)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class E)</td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>B-II</p>	Credit Risk - Interest Rate Risk	Relatively Low (Class A)	Relatively Moderate (Class B)	Relatively High (Class C)	Relatively Low (Class D)				Relatively High (Class E)							
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*Investors should consult their financial advisors, if in doubt whether the product is suitable for them.