IN YOUR LIST OF PRIORITIES,

WHERE DO YOU STAND?

(whichever is earlier).









Mutual Funds

Aditya Birla Sun Life Mutual Fund



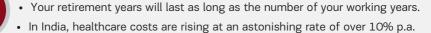
1800-270-7000

HOW LATER IS LATER?

When it comes to time, investment and planning, we tend to place ourselves last on our priority list. Pushing things off for later has almost become a second habit what with monthly EMIs, child's studies and daily expenses taking up our time.

Sooner or later our retirement will soon catch up, but are we prepared?

INFLATION CAN BURST YOUR BUBBLE:



Therefore, growing older means more will be your medical expenses.

- In the future, your salary may not be able to keep up with rising inflation.
 A monthly saving of Rs. 25,000 will be equivalent to Rs. 5596 after some 30 years.
- Maintaining the same lifestyle in your retirement will also be subject to inflation.
 For example: If your monthly expense is Rs. 35,000, and if you retire 30 years from now, you will need Rs. 1.56 lakhs every month, if the annual rate of inflation is 5%.

YOUR RESPONSIBILITIES DON'T END AT RETIREMENT:



Securing your finances well before retirement can help you:

- Maintain your current lifestyle
- Fulfil dreams and aspirations you put off for later
- Protect your health
- Leave a legacy

CAN A RETIREMENT PLAN COVER ALL THE BASES?



Is it possible to have a retirement plan that's suitable for different age groups and profiles, and at the same time takes care of corpus creation that may last you a lifetime? The answer is Yes.

START PLANNING WITH ADITYA BIRLA SUN LIFE RETIREMENT FUND:

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

 Aditya Birla Sun Life Retirement Fund aims to help you live your dream life even after you've stopped earning.

- It aids planning for retirement based on 4 different risk profiles with an aim to accumulate wealth based on your age group.
- You can choose the pace at which you want your savings to grow to meet your individual retirement needs.

CUSTOMIZE YOUR RETIREMENT NEEDS:



Aditya Birla Sun Life Retirement Fund offers 4 different investment plans according to your age group to accumulate and grow your wealth.

ADITYA BIRLA SUN LIFE RETIREMENT FUND - 'THE 30s PLAN'

- 'The 30s Plan' is designed to aim for wealth creation and generating higher capital growth over a long period of time.
- 80%-100% of its investments will be in equity and equity related securities.

Here's why you should start planning for your 30s,

Time: You have close to 3 decades until your retirement, which means you can seek to generate an adequate amount of wealth to live your post-retirement dream.

Savings: Having fewer expenditure avenues means you can allocate more towards savings. **Risk Profile:** A lower age bracket coupled with more time in your hands to plan for retirement, means an aggressive asset allocation will prove ideal for you.

ADITYA BIRLA SUN LIFE RETIREMENT FUND

- 'THE 40s PLAN'
- 'The 40s Plan' is also designed for wealth creation and capital growth over a long period of time.
- 65%-80% of its investments will be in equity and related instruments, while 20% - 35% of its allocation will go to debt & money market instruments.

Here's why you should start planning for your 40s,

Time: You have close to 2 decades until your retirement, which means you can accumulate an adequate amount of wealth to live your post-retirement dream.



Savings: While your expenditures grow in your 40s so does your income. A higher income can help balance your focus between current responsibilities and planning for your future.

Risk Profile: This period may warrant a 'Step-Up' (increase) in regular savings amount (SIP amount) but with a moderate to high growth orientation & risk.



ADITYA BIRLA SUN LIFE RETIREMENT FUND

- 'THE 50s PLAN'
- 'The 50s Plan' is designed to aim for gradual and moderate growth. Higher focus will be given to preservation and consistency of growth.
- 75% 100% of its investments will go to debt & money market instruments, while 0-25% of its allocation will go to equity and equity related instruments.

Here's why you should start planning for your 50s,

Time: Your retirement goals are now nearing, and your need for regular & steady income asset class will also increase.

Savings: The biggest advantage of being in your 50s is that you would have fulfilled some of your goals. Your income would be at a peak, which will directly benefit in terms of savings.

Risk Profile: The focus shifts to sustaining and increasing your wealth. Here, regular investments (SIP) can periodically be topped up with lump sum investments.

ADITYA BIRLA SUN LIFE RETIREMENT FUND

- 'THE 50s PLUS - DEBT PLAN'

'The 50 Plus-Debt Plan' will allocate up to 100% of its investments to debt & money market instruments of high credit quality to meet your post retirement needs.

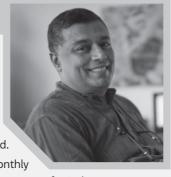
Here's why you should start planning for your 60s,

Time: Some of your most pressing responsibilities are behind you. Now, it's time to focus on the life you want to lead.

Savings: While your monthly income will cease, your monthly annuities that come from your retirement corpus will give you peace of mind.

Risk Profile: Risk is minimized substantially, so that you can focus your attention on accomplishing your post-retirement goals.

*Choice of plan/asset allocation is purely voluntary and every investor has the option to invest in any one/some/all of the plans. They are also permitted to switch among the plans.



CHOOSE YOUR INVESTMENT OPTION:



Systematic Investment Plan (SIP): Allows you to invest a particular amount periodically.

Preferred by salaried class and those who have regular income

- 1. Regular monthly contributions
- 2. Benefits from rupee cost averaging and multiple market cycles
- 3. Instils discipline of investing through SIPs



Century Systematic Investment Plan (C-SIP): Allows you to get a life cover of up to 100 times (Max. Rs. 50 lakhs) the monthly SIP amount at no additional cost.



Step-Up SIP: Disciplined savings started early in life have to be stepped up as income grows to build a larger corpus for the retirement goal. As income grows over years, savings can be stepped up using this facility.



Lump sum Investments: Apart from SIP savings, lump sum money can also be invested from time-to-time in any plan of your choice from this scheme.

Performance bonus or any other lump sum money received could also be invested in this scheme at any point of time.



Multiple Plan Investment Facility: Provides you with the choice of investing in any combination of plans from the 30s, 40s, 50s and 50s Plus-Debt Plan at the time of initial investments. You can begin your investments in SIPs or in lump sums for any combination you choose.

A 50s Plan is advisable when you are nearer to your retirement and looking for low investment risk. A 30s Plan option could be suitable for those who have enough years to their retirement.



Systematic Transfer Plan (STP): This will be applicable on attaining 60 years of age or on completion of the lock-in period, whichever is earlier.



Systematic Withdrawal Plan (SWP): This will be applicable on attaining 60 years of age or on completion of the lock-in period, whichever is earlier.



Switching Options (Intra-Scheme Switching Option): You can switch from one of the plans to any of the others in the Aditya Birla Sun Life Retirement Fund (from the 30s Plan to 40s Plan, 50s Plan or the 50s Plus-Debt Plan).



Trigger Facility: Facilitates seamless transition of risk profile and asset allocation. As one grows older and reaches new milestones in life, it calls for automatic changes in asset allocation (change of one plan to another).

For instance, when an investor turns 40, the investment plan would change from The 30s Plan to The 40s Plan. Similarly, the investment plan would change to 50s, as investor turns 50. To obtain this facility, the investor needs to opt for it while investing in the scheme.



Start Now. Relax Later.

Life doesn't stop at retirement. In fact, retirement is your opportunity to pursue the dreams you have been putting off for later.

An early start can help you in two ways:

- You need to save a lot less to accumulate the same corpus.
- You can afford to take more risks by having an aggressive portfolio, hence generate more returns.



Time to make a small but significant change.

There will always be many things jostling for your attention, but investing a little time and money for yourself, starting now, can go a long way in ensuring that when your retirement finally arrives, you can meet it with passion and enthusiasm.

For detailed terms & conditions of the facility, please refer to the SID of the scheme.

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.

We offer a wide range of Mutual Fund solutions to cater to your specific investing needs.

To know more about the various solutions, please contact our advisor or visit our website adityabirlasunlifemf.com

Savings

Regular Income

Tax Saving

Wealth



adityabirlacapital.com





www.twitter.com/abcabslmf

Scheme:	This product is suitable for investors who are seeking:	
Aditya Birla Sun Life Retirement Fund - 'The 30s Plan'	Long term capital growth investments in equity and equity related securities	Noderate Magazine Mag
Aditya Birla Sun Life Retirement Fund - 'The 40s Plan'	Long term capital growth and income investment predominantly in equity and equity related securities as well as debt and money market instruments	
Aditya Birla Sun Life Retirement Fund - 'The 50s Plan'	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	Investors understand that their principal will be at Moderately high risk
Aditya Birla Sun Life Retirement Fund - 'The 50s Plus - Debt Plan'	Capital appreciation & income over long term to achieve retirement goals investments in debt & money market instruments as well as equity and equity related securities Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.	Noderate Right Investors understand that their principal will be at Moderate risk

The Risk-o-meter(s) specified will be evaluated and updated on a monthly basis. For updated Risk-o-meters kindly refer to the latest factsheet.