

Now welcome the small joys of life,  
with an additional income!



Regular Income  
Solutions



Birla Sun Life

## Monthly Income

An Open Ended Income Scheme.  
Monthly income is not assured and is subject to availability of distributable surplus.



Birla Sun Life  
*Mutual Fund*

### Highlights

Regular income

Dividend

Tax efficient  
returns

What would you do if you had an extra income every month, more so if it were tax-free in your hands?

You may want to do things which you may have been putting off for a while - maybe send your children for music classes, take your family out for dinner more often, or have your home painted. If you are retired, that extra amount can help maintain your lifestyle in the face of rising prices.

Presenting, Birla Sun Life Monthly Income (BSL Monthly Income) - a monthly income plan that aims to provide you a regular income. At the same time, you can also enjoy limited participation in equity markets, all this through our judicious investment mix of debt and equity market instruments.

Wherever mentioned, Second Income/Regular Income/Monthly Income is not assured and is subject to availability of distributable surplus. Dividend distribution in the form of regular income to **individual investors** is subject to dividend distribution tax (DDT) of 13.5188% which is deducted by the fund house. For individual nature of tax implications, investors are requested to consult their tax advisors before investing.

Highlights do not indicate assurance of future scheme performance.

## Regular Income

BSL Monthly Income aims to provide regular income and at the same time allows you to participate in the equity market in a small way. As per market conditions, around 85% is invested in highly rated bonds issued by the Government of India, PSUs, other reputed Indian companies etc. This investment aims to provide you with stable and regular income. The balance (around 15%) aims to protect the purchasing power of your wealth, through growth potential of investments in handpicked companies. This part is also diversified, which can help spread and reduce risk.

Thus, in addition to generating a monthly income, this combination aims to protect your purchasing power in the long-term against inflation by allocating small amount in equities.

The portfolio of the scheme is subject to changes within the provisions of the Scheme Information Document. Please refer to the Scheme Information Document for asset allocation, investment strategy and risk factors.

## Dividend

Under this scheme you can opt for monthly or quarterly dividend payout option. Since its launch on 14<sup>th</sup> July, 1999, BSL Monthly Income has distributed an average monthly dividend of ₹833/month for every ₹1 Lakh invested under its monthly dividend payout option. This means that if you would have invested ₹1 Lakh in this scheme at the time of inception, you would have earned an average of ₹833 every month till 30<sup>th</sup> September, 2012.

## Dividend History (last 3 months)

Dividend Date	Dividend (₹ per unit)	Cum Dividend NAV (₹ per unit)
28 <sup>th</sup> Sep, 2012	0.0517	11.5129
31 <sup>st</sup> Aug, 2012	0.0490	11.2961
31 <sup>st</sup> July, 2012	0.0593	11.3207

Dividends mentioned above are on a face value of ₹10/unit for monthly dividend option. Investors should note that declaration of dividends is at the discretion of Trustees and subject to availability of distributable surplus and there is no guarantee or assurance on the frequency or quantum of dividends. The NAV of the scheme pursuant to payout of the dividend would fall to the extent of the payout and statutory levy (if applicable). For individual nature of tax implications, investors are requested to consult their tax advisor before investing.

**Past performance may or may not be sustained in the future.**

## Tax Efficient Returns

The monthly income declared as dividends is tax-free in the hands of investor and hence are not included in taxable income.

However, the interest income from traditional avenues like Post Office Monthly Income Scheme is added to taxable income, which for people in highest tax bracket can be taxable at 30.9% (including cess).

Above applicable tax rate (30.9%) is assuming that the **individual investor** belongs to the highest tax bracket. Dividends declared by BSL Monthly Income are tax-free in the hands of individual investors. However, dividend distribution tax of 13.5188% is deducted in case of individual investors by the fund house. The above information is provided for only general information purposes and based on prevailing taxation laws. For individual nature of tax implications, investors are requested to consult their tax advisor before investing.

## Our range of financial solutions

Savings

Regular Income

Tax Saving

Wealth Creation

Regular Income Solutions aim to preserve your money and provide regular income.

Financial Solution(s) stated are ONLY for ease of understanding the scheme's aimed intent & does not guarantee any specific performance/returns.

call 1-800-270-7000

sms GAIN to 56161



**Birla Sun Life**  
**Mutual Fund**

[www.birlasunlife.com](http://www.birlasunlife.com)

Premium SMS charges apply.

Wherever mentioned, **Second Income/Regular Income/Monthly Income is not assured and is subject to availability of distributable surplus.**

**Additional Additional Details: Birla Sun Life Monthly Income:** (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus) with the primary investment objective to generate regular income so as to make monthly and quarterly distributions to Unit holders and the secondary objective as growth of capital. **Asset Allocation and Investment Pattern (Maximum Exposure as % of net assets): Government of India Securities: 90%; Call Money and Treasury Bills: 60%; Corporate Debt: 75%; State Government Bonds, Commercial Paper, Certificate of Deposit, Discounted Trade Bills, Asset Backed Securities, Government Guaranteed Bonds, PSU Bonds, Financial Institution & Banking Sector Bonds: all upto 50% and Equity Securities: 15%** The portfolio of the scheme is subject to changes within the provisions of the Scheme Information Document of the scheme. **Inception Date:** July 14, 1999.

Distributed By:

**Mutual Fund:** Birla Sun Life Mutual Fund. **Asset Management Company/Investment Manager:** Birla Sun Life Asset Management Company Ltd. **Registered Office:** One India Bulls Centre, Tower - 1, 17th Floor Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai - 400013.

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