

## 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](http://adityabirlasunlifemf.com)

Savings | Regular Income | Tax Saving | Wealth



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Scheme:	This product is suitable for investors who are seeking:	
Aditya Birla Sun Life Retirement Fund - 'The 30s Plan'	<ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• investments in equity and equity related securities</li> </ul>	<p>Investors understand that their principal will be at <b>Moderately high</b> risk</p>
Aditya Birla Sun Life Retirement Fund - 'The 40s Plan'	<ul style="list-style-type: none"> <li>• Long term capital growth and income</li> <li>• investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>	<p>Investors understand that their principal will be at <b>Moderate</b> risk</p>
Aditya Birla Sun Life Retirement Fund - 'The 50s Plan'	<ul style="list-style-type: none"> <li>• regular income with capital growth over medium to long term</li> <li>• investments in debt and money market instruments as well as equity and equity related securities</li> </ul>	<p>Investors understand that their principal will be at <b>Low</b> risk</p>
Aditya Birla Sun Life Retirement Fund - 'The 50s Plus - Debt Plan'	<ul style="list-style-type: none"> <li>• Capital appreciation &amp; income over long term to achieve retirement goals</li> <li>• investments in debt &amp; money market instruments as well as equity and equity related securities</li> </ul>	<p>Investors understand that their principal will be at <b>Moderate</b> risk</p>

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

# IN YOUR LIST OF PRIORITIES, WHERE DO YOU STAND?



Gaurav Gupta / Entrepreneur



Anju Kurien / Cancer Survivor

## 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).



Vijay Bhat / Cancer Survivor



Anurita Ghoshal / Pastry Chef

Mutual Funds

Aditya Birla Sun Life Mutual Fund



1800-270-7000

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