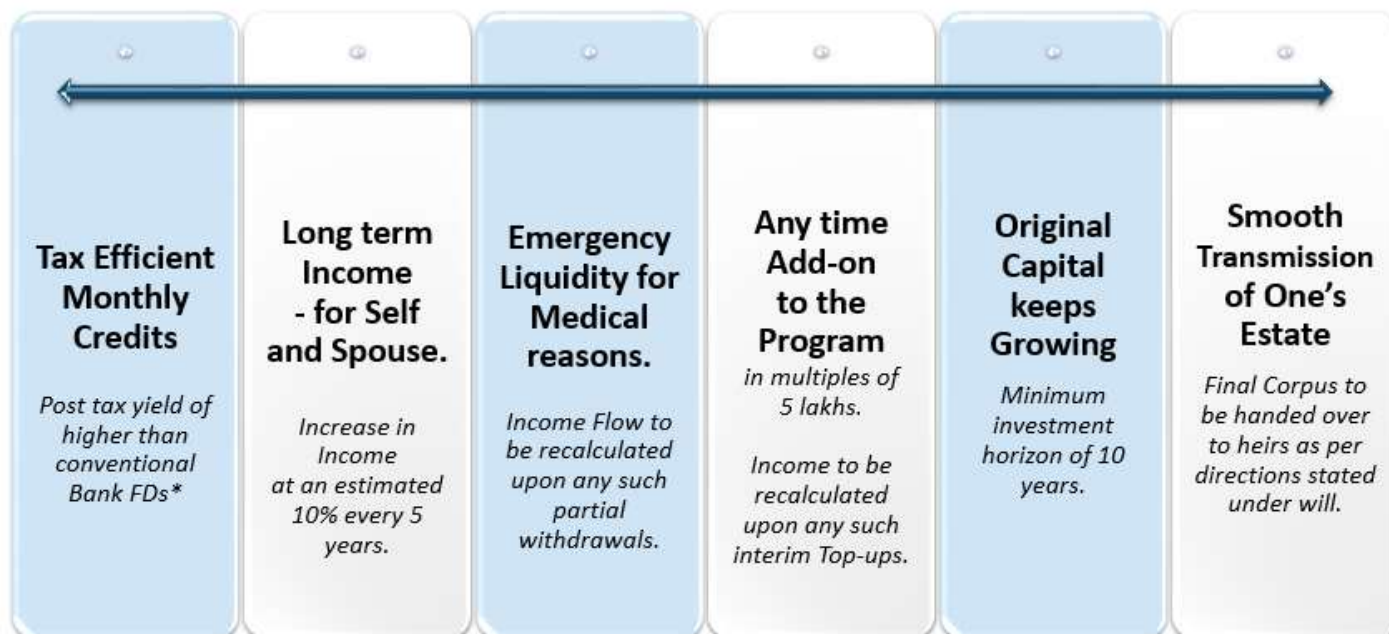


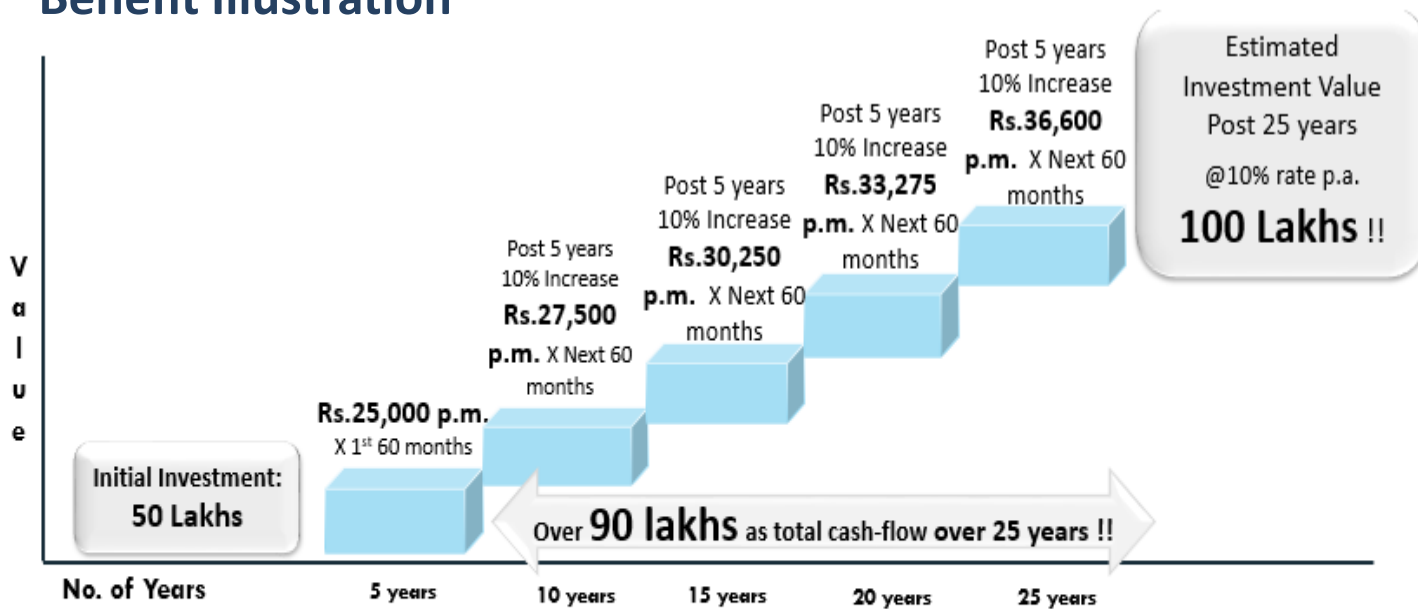
A Complementary Alternative To Conventional Regular Income Investments

Intent of Offer



*Tax bracket of investor assumed at 30.9%

Benefit Illustration



NOTE:

Cash-flow is computed at 0.50% of original investment. Growth of cash-flow is projected at 10% compounded every 5 years.

Cash-flow schedule would be worked along with financial planners and given to investors periodically at the start of each 5 years.

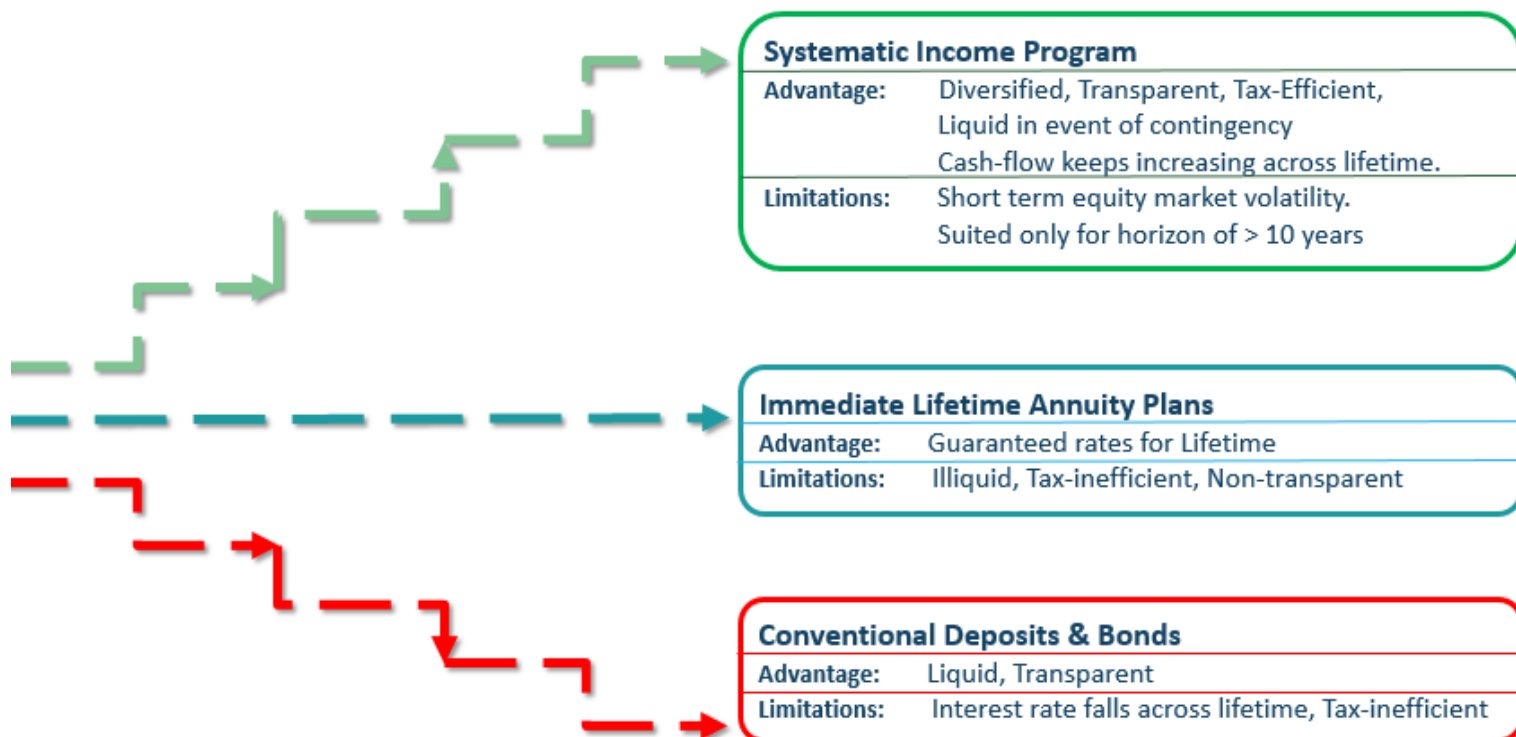
The cash-flow from the balanced assets post 1st year, under current tax rules, are absolutely tax free.

The growth rate of 10% p.a. is an assumption and used only for the purpose of benefit illustration and does not represent any guarantee of return.

The program has an asset allocation of 70% equity & 30% debt, and hence is thereupon subject to market volatility and related risks.

The original investment's growth is based largely on the equity markets and is hence ideally recommended for holding periods of over 10 years.

Positioning



Suitability

Ideal for **high tax bracket investors;** who seek alternative solutions to tax-inefficient Fixed Deposits - that have declining rates, or illiquid low yielding Immediate Annuity Plans.

Recommended for investors who have a **long term income requirement** (*minimum 10 years*) and also want flexibility and liquidity to meet any **unforeseen medical contingency**.

Recommended for investors who need **increasing income every 5 years to handle the pressures of rising inflation** over the years. And at the same time seek capital appreciation.

Recommended as an **excellent tax-efficient alternative to a real estate investment that gives regular rentals and capital appreciation** at the end.
- *Without the hassle of managing tenants or trouble of maintaining the property.*

Ideal for investors who have an investment horizon of **5-10 years and have experienced risk and return of equity markets in the past;** and are willing to wait for longer time horizons for higher returns.



Portfolio

The Investments would be made in the client's individual name in a portfolio of Balanced Funds. It does not resort to any pool or power of attorney structure. The Portfolio of Funds Strategy has the following merits to offer its clients:

Tax Efficiency: Over 30% of the debt assets become tax free post 1st year under this structure.

Auto Asset Rebalancing: No additional costs or taxes incurred in periodic asset rebalancing. Move funds into debt when markets reach high and buy more equity cheaper when market comes lower.

Lower volatility than normal equity mutual funds; while returns higher than diversified large cap funds over periods of 5-10 years

Well diversified structure of India's promising large and mid cap companies managed by panel of experienced fund managers with concurrent investment styles.

Parallel research and analysis of investment constituents by a separate panel of fund analysts, who ensure quarterly fundamental analysis of the assets & evaluate forward guidance of performance.

Quarterly updates consolidated from the Fund Managers along-with their fund actions.

Independent and **unbiased fund rebalancing** for the investor for superior returns.

Independent scrutiny and audit of accounts and a **comprehensive capital gains statement** for ease of tax filing.

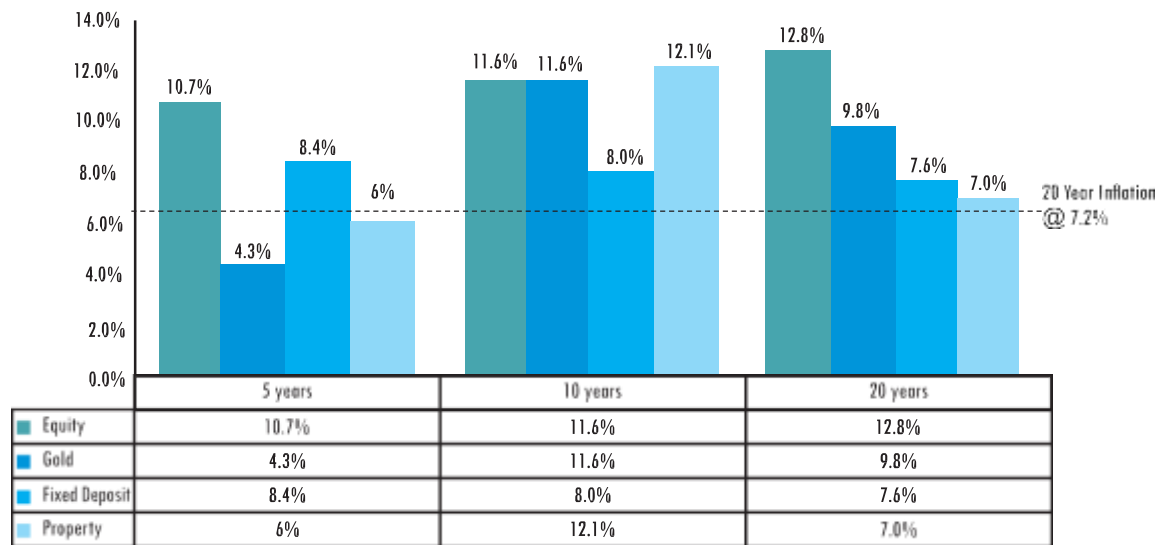
Program Features

Particulars	Description
Program Name	Sundaram - Systematic Income Program
Investment Objective	To provide predictable cash-flows through periodic redemption from an actively managed portfolio of Hybrid-Equity Oriented (balanced) mutual funds; while also ensuring that the 70% equity: 30% debt - asset allocation builds long term capital appreciation .
Strategy	Investments would be made in a staggered manner from liquid funds into balanced funds in tranches - to reduce volatility. 1 st year cash-flow will be provided by credits from the liquid funds. 2 nd year onwards the cash-flow will be from balanced funds. Quarterly monitoring of the portfolio would be done by the program managers and any changes to the strategy would be jointly worked along-with the Fund Managers – to be effected post obtaining assent from the client from time to time.
Program Managers	Sundaram Wealth Services, Sundaram Direct, Division of Sundaram Finance Limited.
Benchmark	Composite Index of 70% CNX 500 & 30% CRISIL Short Term Bond Index
Minimum Investment	INR 20 Lakhs
Partial Withdrawal	To be effected within a maximum of 7 working days of receipt of client's written request.
Program Fees	No additional fees apart from the underlying expense ratio of the constituent Balanced Mutual Funds.
Entry Fees	Nil
Exit Fees	1% if investments redeemed within 1 st year. NIL Exit Fees post first year.
Taxation	As per the current tax treatment under the Income tax Act, Short term Capital Gains tax of 15.45% for withdrawals within the 1 st year Long term Capital Gains NIL tax for any withdrawals post 1st year.

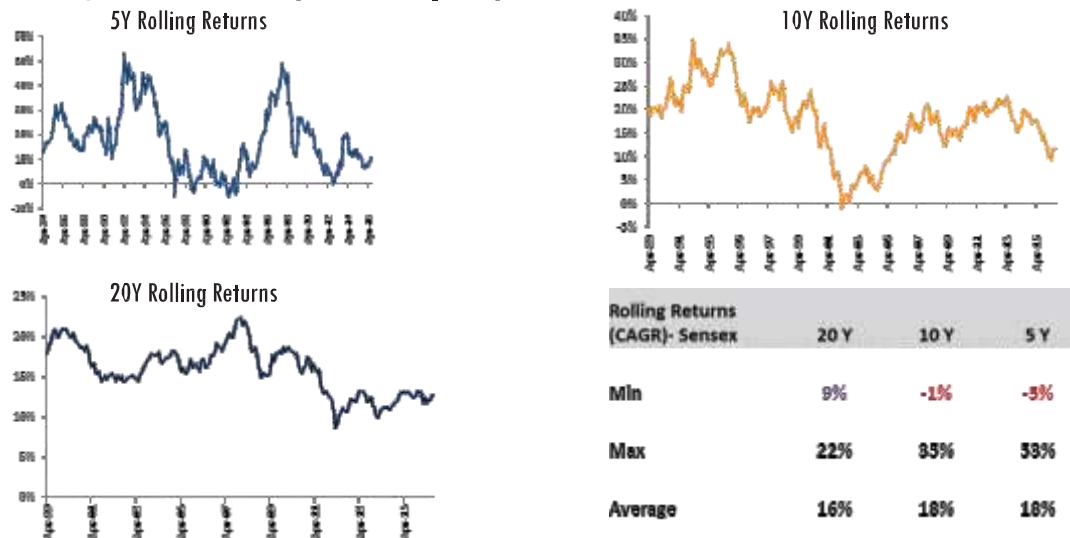


Equities have been the best yielding across asset classes

Returns across asset classes (Pre Tax)



Longer one stays in equity, Lower is the risk.



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