Letter of Enrollment for Systematic Income Program

I / We understand that;
the Systematic Income Program offered by Sundaram Wealth Services is a structured portfolio of Balanced mutual funds – that strives to give a visible cash inflow through periodic capital redemptions to benefit from taxation as well as to aim for long term capital appreciation.

Investments would be made in a staggered manner from liquid funds into balanced funds in tranches - to reduce volatility. The 1st year cash-flows will be provided by credits from the liquid funds and 2nd year onwards the cash-flow will be from redemptions in the balanced funds. I/We understand that the above is done to make the structure less volatile and more tax efficient. I/We have read and understood the program and the underlying scheme offer documents in full and accord my/our approval based on the investment proposal provided to me/us.

The service would gather as far as possible - fund research and analysis, the fund house/principal's projections, capital market movements, insights into various sectors - and thereupon give a comprehensive portfolio and its review on a periodic basis.

I/We also understand that the given services, as specified in the Annexure, are being provided for a minimum period of 5 years from the date of signing this enrollment letter; whereupon the same may be reviewed/ modified/ recalled for the next period. Any additions or modifications to these services in between would be intimated to me/us in person by an authorised representative or in writing through a letter/email.

I/We hereby undertake to comply with all necessary KYC requirements and adhere to all regulations and requirements of the respective Asset Management Companies. I/we would undertake investments only post reading and understanding all the terms, conditions and instructions as contained in the individual scheme information documents.

I/We declare that all particulars given by me/us in any of the investment documents would be true, correct and complete. I shall seek clarifications from the investment officer prior to implementing any action based on the mutual fund portfolio review. I/We am/are aware that any action based on the portfolio statement is subject to the risks inherent to the markets and any other risks associated with the specified investment(s).

I would like to subscribe to e-mail *(to my email id mentioned below)* & SMS alerts *(to my registered mobile number given below)* pertaining to any transactions done under the above program and/or any other information on other financial services on a periodic basis.

I/We further undertake to intimate Sundaram Wealth Services' officer of any changes in my/our investments/ additional relevant information/ additional documents - immediately upon the occurrence of such a change.

I/We also agree to provide any additional information / documents that may be required by Sundaram Wealth Services from time to time, failing which, I / we understand that any statement/portfolio review furnished by Sundaram Direct could be incomplete.

Signature:

Client Name:

PAN: **Date of Birth:**

Email ID: **Mobile No.:**

Date: **Place:**

Serviced by: **Branch:**

Annexure:

Service Deliverables under the Systematic Income Program

1. Quarterly Portfolio Statement

A comprehensive report on the investments under the program, that contains:

- ☑ Investment details
- ☑ Current NAV
- ☑ Current Market Value
- ☑ Dividends Received
- ☑ Net Gains
- ☑ Absolute Yield
- ☑ Annualised Yield

2. Annual Report on Capital Gains / Losses

For schemes invested through Sundaram, taxation support would be provided through:

- ☑ Consolidated report on investments redeemed during the financial year
- ☑ Implication of the Capital Gain/Loss booked computed
- ☑ Report can be used for submitting to Auditors for computation of capital gains tax liability.

3. Annual Portfolio Review

An indepth review of the portfolio that:

- ☑ Analyses portfolio performance over the year
- ☑ Review the same on investor's behalf with Fund Managers and Rating Firms.
- ☑ Consolidate the Buy, Hold or Sell views using the above process
- ☑ Assisting the documentation and implementation of the review

4. Special Reports

Value added research reports:

- ☑ Budget and similar economic event Reports
- ☑ Financial Planning Notes and articles

Fee Structure

Annual Portfolio Administration Fees:

Waived off for existing Sundaram Finance (Deposit, Loan, Insurance, Investment) Customers

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If you have any questions or feel that some relevant information has been missed out during the periodic statements, please do contact us anytime - to help us manage your investments more efficiently.

We would welcome any of your valuable suggestions, transactional requests or grievances (if any) directly to the Head of Sundaram Wealth Services through e-mail at rahul@sundaramfinance.in

Thanking you once again and looking forth for your continued support and patronage,

Yours truly;

Rahul

Sundaram Wealth Services

Client Signature: