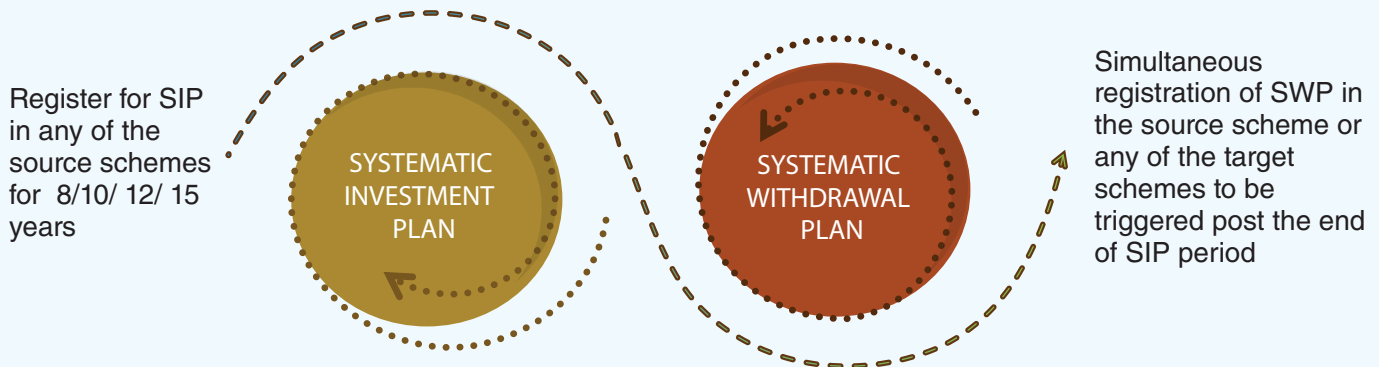


MITRA SIP

Potential Wealth Creation (through SIP) + Financial Independence (through SWP)

What is MITRA SIP?

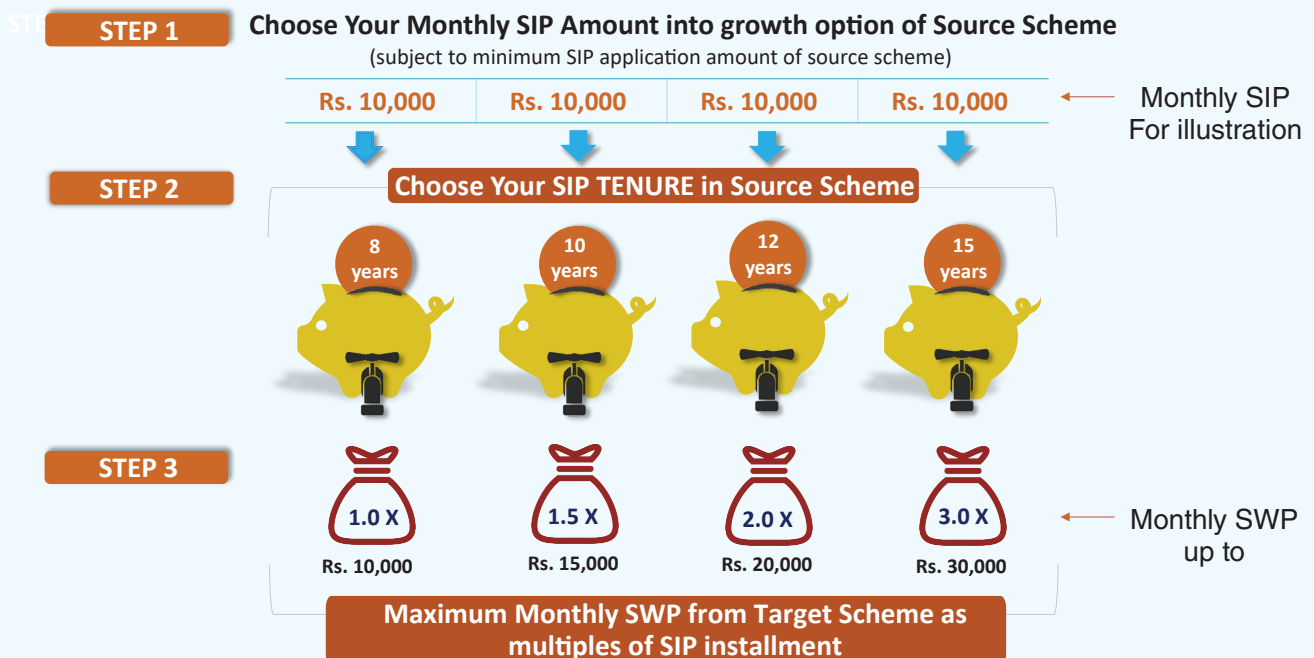
MITRA SIP IS A POTENT TOOL THAT IS A COMBINATION OF POTENTIAL WEALTH CREATION & SYSTEMATICALLY REAPING BENEFITS OF THE SAME



- Systematic Investment Plan (SIP) is a highly efficient tool for disciplined investment for attaining rupee cost averaging.
- Similarly, Systematic Withdrawal Plan (SWP) is a tool for that can be used for setting up systematic cashflows through automated withdrawals.
- MITRA SIP is a tool that combines these two powerful tools and lets investors create a comprehensive financial solution that can be used effectively to plan for investors future goals.

For more details, please read Scheme Information Document & general terms & guidelines of the Application form carefully.

How does MITRA SIP work?



MITRA SIP is an optional facility offered by SBI Mutual Fund. This feature does not in any way give assurance of the performance of any of the Schemes of SBI Mutual Fund or provide any guarantee of withdrawals through SWP mode. MITRA SIP allows investors to switch the SIP investments to a target scheme, post completion of the SIP tenure & monthly SWP will continue from the target scheme. The investor may select any other SWP Amount but is restricted to the multiples mentioned above and will be based on the initial SIP installment. For more details, please read Scheme Information Document and terms & guidelines of the Application Form carefully.

Illustration of MITRA SIP

An Investor making SIP investment in Source Scheme assuming growth rate @ 12% and SWP from a Target Scheme assuming growth rate @8% .

SIP Period (Years)	Monthly SIP Amount (Rs.)	Investment Amount (Rs.)	Market Value of SIP (Rs.)	Max SWP = multiple of SIP installment	Monthly SWP Amount (Rs.)	Market Value of Investment after SWP for 25 years (Rs.)
8	10,000	9,60,000	15,99,273	1.0X	10,000	22,28,681
10	10,000	12,00,000	23,00,387	1.5X	15,000	26,19,849
12	10,000	14,40,000	31,90,616	2.0X	20,000	43,99,152
15	10,000	18,00,000	49,95,802	3.0X	30,000	81,39,274

The above is for illustration purpose only. The NAVs considered for computation is hypothetical & are not actual NAVs of any schemes. Exit Load Taxation and other deductibles, as applicable have not been considered in the above computation. MITRA SIP is an optional facility offered by SBI Mutual Fund. This feature does not in any way give assurance of the performance of any of the Schemes of SBI Mutual Fund or provide any guarantee of withdrawals through SWP mode. MITRA SIP allows investors to switch the SIP investments to a target scheme, post completion of the SIP tenure & monthly SWP can continue from the target scheme. The investor may select any other SWP Amount but is restricted to the multiples mentioned above, and will be based on the initial SIP installment. For more details, please read Scheme Information Document & general terms & guidelines of the Application Form carefully.

Benefits of MITRA SIP

- Helps Build long term wealth for Financial Independence
- Inculcates habit of systematic investments through SIP + seeks to reap benefits from regular cash flows through SWP
- One-stop solution for goal-based investing
- Offers wide alternatives of Source & Target schemes to choose based on one's risk appetite & requirement
- Eliminates excess unwanted withdrawal due to predefined Monthly SWP limit as a multiple of SIP installment

DISCLAIMER

This leaflet is for information purposes only and the views expressed herein are based on internal data. Any calculations made are approximations meant as guidelines only, which need to be confirmed before relying on them. These views alone are not sufficient and should not be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. All opinions and estimates included here constitute our view as of this date and are subject to change without notice. Neither SBI Funds Management Limited, SBI Mutual Fund nor any person connected with it, accepts any liability arising from the use of this information. The recipient of this material should rely on their investigations and take their own professional advice from an investment/tax adviser before investing.