

There was once a poet who fell upon such hard times...

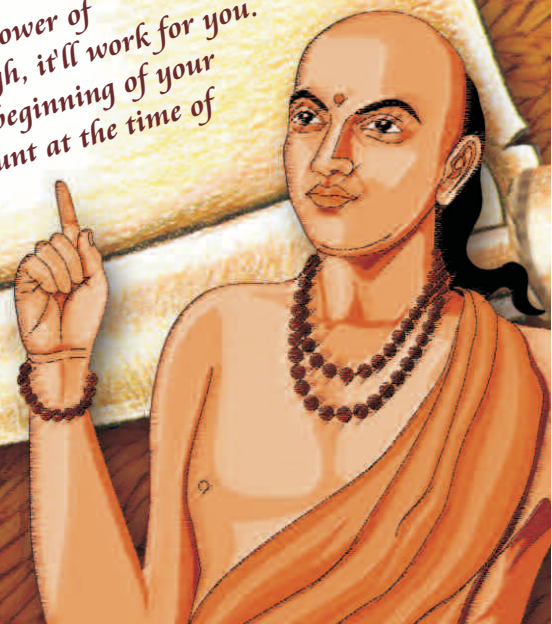
that he was no longer able to feed his family. Hearing that the king greatly encouraged talent and was famed for his generosity, the poet set off for the Royal Palace. When brought before the king, he bowed low and asked that he may recite a poem. On hearing his recitation, the king, well pleased, asked him to name his reward.

The poet, pointing to a finely wrought chessboard before the king said "Your highness, if you place just one grain of rice on the first square of this chess board, and double it for every square, I will consider myself well rewarded." "Are you sure?" asked the king, greatly surprised.

"Just grains of rice, not gold?" "Yes, your highness" affirmed the humble poet.

"So it shall be" ordered the king and his courtiers started placing the grain on the chess board. One grain on the first square, 2 on the second, 4 on the third, 8 on the fourth and so on. By the time they came to the 10th square they had to place 512 grains of rice. The number swelled to 5,24,288 grains on the 20th square. When they came to the half way mark, the 32nd square, the grain count was 214,74,83,648 – that is over 214 crores! Soon the count increased to lakhs of crores and eventually the hapless king had to hand over his entire kingdom to the clever poet. And it all began with just one grain of rice!

Moral of the story : Never underestimate the power of compounding. If you stay invested long enough, it'll work for you. A small sum invested every month from the beginning of your work-life can lead to a very impressive amount at the time of your retirement.



Systematic Investment Plan

Why SIP?

The answer is very simple. Most people get their income every month. So it is most convenient to save every month. By investing your savings every month without letting it sit idle, you give it the opportunity to earn for you for the longest period. The longer it stays invested, the greater the power of compounding working for you.

Investing systematically every month also gives you another important benefit - your savings don't get spent. How often have you seen 'unexpected' expenses taking away your savings? If instead your money is invested it will not be available for spending. You can also honestly say "No funds" when someone asks you for a loan!

SIP Process is Simple

A SIP with Sundaram Mutual will be hassle-free. Just issue us a cheque for the first instalment and for subsequent periods, we will debit your bank account automatically through Electronic Clearing Service (ECS). If you are located at a place where ECS is not available, you could enroll for the SIP by issuing postdated cheques. We will deposit the cheque on the specified date, allot units at that day's NAV and keep you informed about the status of your investment.

Minimum investment amount: Rs.1000/- (Weekly-every Wednesday) Rs.250/- (Monthly) and Rs.750/- (Quarterly).

Specified dates for SIP

The weekly SIP requests shall be processed on Wednesday of every week. If Wednesday is not a business day, the SIP instalment will be processed on the next business day. 1, 7, 14, 20 or 25 of every month for monthly option. 1, 7, 14, 20 or 25 of beginning month of each quarter for quarterly option.

TIPS for SIP's

- Don't start just one SIP. Split your money and start 3 or 4. This gives you two advantages (i) you get the benefit of investing in more than one fund, and (ii) it gives you the flexibility to stop one in case you need more money for your monthly expenses.
- Start your SIP's on different days of the month. This offsets the effect of fluctuations during a month.
- While choosing your funds make sure they offer different investment themes. This broad-bases your portfolio and reduces risk.
- Most importantly start your SIP's without any delay. That's the surest way to get the power of compounding to work for you!

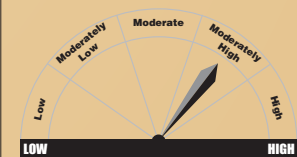
SIP is available in

- **Sundaram Select Focus**
Concentrated large-cap fund
 - **Sundaram Tax Saver**
Multi-Cap (Large-Cap Bias)
 - **Sundaram Growth Fund**
Diversified large-cap fund; no active sector call
 - **Sundaram Select Mid Cap**
Pure mid-cap fund
 - **Sundaram S.M.I.L.E Fund**
Multi-cap fund with a mid- and small-cap bias + cushion of up to 35% in large-cap stocks
 - **Sundaram Equity Multiplier**
Diversified Equity Fund
 - **Sundaram Rural India Fund**
Rural Prosperity
 - **Sundaram Infrastructure Advantage Fund**
Capex/Infrastructure
 - **Sundaram Financial Services Opportunities Fund**
Financial Services
 - **Sundaram Entertainment Opportunities Fund**
Media & Entertainment
 - **Sundaram Select Thematic Funds PSU Opportunities**
Public Sector
 - **Sundaram Equity Plus***
Large-cap focussed equity component along with Gold ETF upto 35%
- * 'Plus' used in the scheme name is only in terms of asset allocation and not in terms of return/yield

This product is suitable for investors who are seeking*

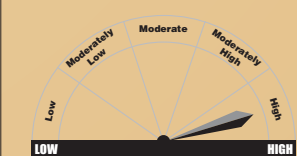
Sundaram Growth Fund: • long term capital growth • Investment in equity & equity related securities
Sundaram Select Focus: • long term capital growth • Investment in equity & equity related instruments of select stocks
Sundaram Select Mid Cap: • long term capital growth • Investment in diversified stocks that are generally termed as mid-caps
Sundaram S.M.I.L.E Fund: • long term capital growth • Investment in diversified stocks that are generally termed as small and mid-caps
Sundaram Equity Multiplier: • long term capital growth • Investment in equity & equity related securities
Sundaram Tax Saver: • long term capital growth with 3 year lock-in period • Investment in equity & equity related securities
Sundaram Equity Plus: • long term capital growth • Investment in equity & equity related instruments to the extent of 65% and in Gold-ETF up to 35%
Sundaram Rural India Fund: • long term capital growth • Investment in equity and equity related instruments of companies focussing on Rural India

Riskometer



Moderately High Risk

Sundaram Infrastructure Advantage Fund: • long term capital growth • Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure- and infrastructure related activities or expected to benefit from the growth and development of infrastructure
Sundaram Financial Services Opportunities Fund: • long term capital growth • Investment in equity and equity related instruments of companies engaged in Banking & Financial Services
Sundaram Entertainment Opportunities Fund: • long term capital growth • Investment in equity and equity related instruments of companies focussing on opportunities in the entertainment business
Sundaram Select Thematic Funds - PSU Opportunities: • long term capital growth • Investment in equity and equity related instruments of public sector companies



High Risk

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

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