



Can an SIP also come with a life cover?

Aditya Birla Sun Life Century SIP

Aditya Birla Sun Life
Mutual Fund



ADITYA BIRLA
CAPITAL

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When it comes to realising dreams through mutual funds, most people turn to SIPs. The convenience and flexibility it provides makes it popular among investors both old and new. But, is it possible to expand the scope of your SIPs?

Get more out of your SIPs with CSIP*:

An SIP that can help you realise the dreams of your family can mean everything. However, what will those dreams cost if you aren't able to protect it?

This is where CSIP comes in. In addition to helping you realise your dreams, CSIP also allows you to protect it. How so?

Century Systematic Investment Plan (CSIP) is a unique investment facility that combines Investment through SIP with the additional benefit of Life Insurance Cover.

CSIP at a glance:



CSIP applies to resident individual investors between 18 to 51 years of age.



Explore investment opportunities with an extended life cover of up to 100 times of monthly CSIP investment or ₹50 lakhs (whichever is lower) at no additional cost.



Find your ideal CSIP solution by investing in select Equity/Debt funds too.

Insurance cover would be as follows:

Year 1:	Investor is covered for 10x of its initial monthly SIP amount, maximum of ₹50 Lakhs.
Year 2:	Investor is covered for 50x of its initial monthly SIP amount, maximum of ₹50 Lakhs.
Year 3:	Investor is covered for 100x of its initial monthly SIP amount, maximum of ₹50 Lakhs.

The interplay between investments and life cover:

Below are few examples of how your invested amount and your life cover come into play under various circumstances when determining your corpus.

Suppose you start an CSIP of ₹50,000 at the age of 35, here are the scenarios:

Scenarios	CSIP Tenure	Amount invested (in ₹)	Investment value (in ₹) (A)	CSIP discontinued	Redemption	Demise at the age of	Insurance benefit (B)	Total corpus* (in ₹) (A+B)
1	25 years	1.5 crs.	9.48 crs.	NO	NO	-	NA	9.48 crs.
2	15 years	90 lakhs	2.52 crs.	NO	NO	50	50 lakhs	3.02 crs.
3	2 years	12 lakhs	13.62 lakhs	NO	NO	37	25 lakhs	38.62 lakhs
4	3 years	18 lakhs	21.75 lakhs	After 3 years	NO	48	NIL	21.75 lakhs.
5	5 years	30 lakhs	41.24 lakhs	NO	YES	45	NIL	41.24 lakhs

Note: Insurance cover would cease, if investor redeems (fully/partially) or switch out (fully/partially) units at any point. *Total Corpus = Value of units, accumulated under Century - SIP, at start of the each policy year. The calculation is for illustration purpose only with an assumed return @12%. Past performance may or may not be sustained in future.

Why stop at just providing for your family's dreams when you can protect them for more than a lifetime? Invest in CSIP and aim to fulfil your dreams with an additional benefit of a life cover.

*This facility has been discontinued for new investors with effect from 23rd June, 2022.

SIPs can create Long term Wealth

Start early for a greater growth potential!

Amount to be invested per month	Number of years	Amount (Rs.) accumulated at the end of the year for different rates of return	
		10%	12%
₹ 10,000	5	7,80,823	8,24,863
	10	20,65,520	23,23,390
	15	41,79,242	50,45,729
	20	76,56,969	99,91,479
₹ 15,000	5	11,71,236	12,37,295
	10	30,98,280	34,85,086
	15	62,68,864	75,68,640
	20	1,14,85,454	1,49,87,219

Note: This calculation is based on assumed rate of returns and it is meant for illustration purpose only. It is not based on any judgments of the future return of the debt and equity markets/sectors or of any individual security and should not be construed as promise on minimum returns and/or safeguard of capital. This calculation alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy.

Past performance may or may not be sustained in the future.

Five Golden Rules for Investing in SIPs:



Start Early:

An early start with SIPs allows you to invest smaller amounts over a longer period of time, making it ideal for long-term goals.



Link one investment to one goal:

It's important to focus one investment plan on one specific goal. This will help you analyse your investments regularly, while letting you know how close you are to accomplishing your goals.



Stay committed for the long term:

A long-term investment in SIPs can help you realise your goals through the power of compounding.



Diversify SIPs:

Diversify your SIPs as per your risk appetite and time horizon required for each of your goals.



Avoid withdrawals based on market movements:

It's natural to feel anxious due to market movements. However, it's important to stay calm and remain invested in order to realise your goals.



Aspirations. It's the reason we get out of bed.
It's the reason why a father may take up an extra shift.
It's the reason why a mother may invest in a new skill.
It's the reason a child may save up to buy that special bike.
But as we plan years ahead for our family's goals,
Is there anything that's also protecting those years?


The answer is yes.
Because, investments shouldn't stop at fulfilling goals,
It should also care enough to protect it.
Regardless of what the future may hold.
And, that is how our latest offering cares for you,
By helping you protect your family's aspirations on your behalf.



A. Balasubramanian
Managing Director & CEO,
Aditya Birla Sun Life AMC Ltd.



Century SIP

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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

Savings

Regular Income

Tax Saving

Wealth



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Mutual Fund

Contact your Financial Adviser / Mutual Fund Distributor.



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. Declaration of Good Health (DOGH) will be mandatory for all new registrations. 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 Limited (ABSLAMC). ABSLAMC reserves the right to modify/annul the said Group Insurance Cover on a prospective basis. Insurance is a subject matter of solicitation.

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