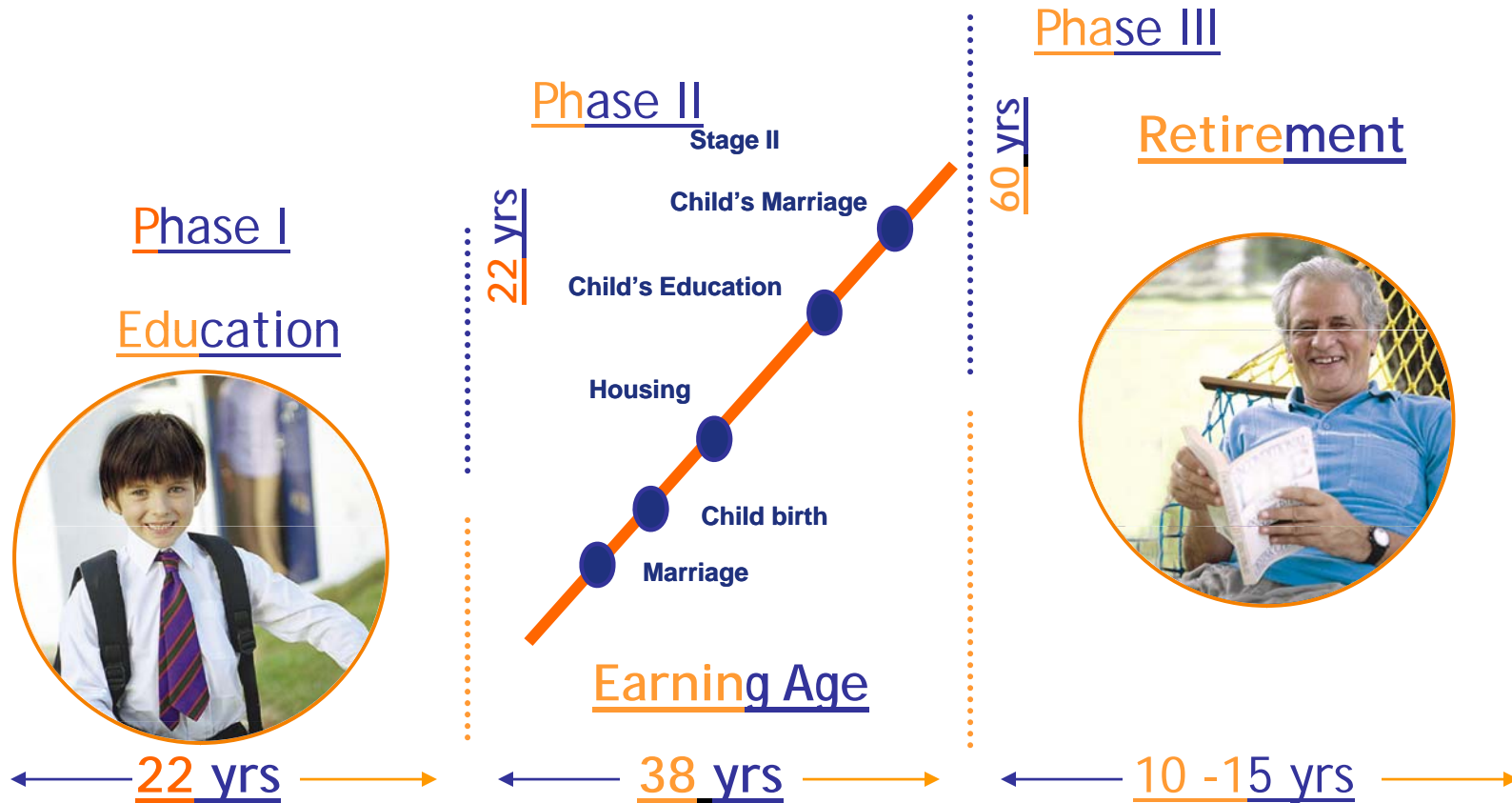


UTI Systematic Investment Plan...

*An early & regular investment today,
leads to prosperous tomorrow*

Human Life Cycle



Earning Year : Most Challenging Phase

Meet the current recurring expenses

- Rent, Electricity, Telephone...etc
- Child's Education / Marriage
- Annual Holiday Tour

Build Capital Assets

- House
- Car... etc

Make Provisions for

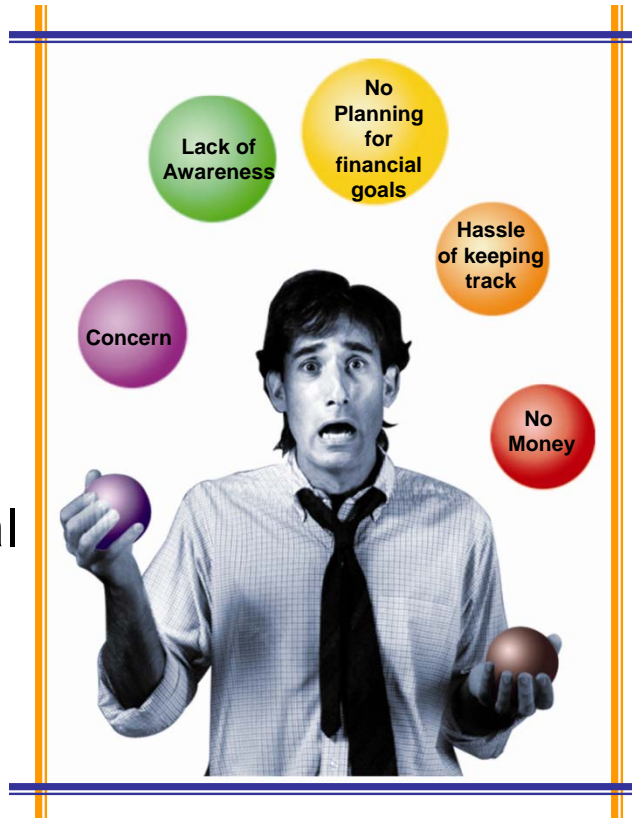
- Retirement
- Illness, Accident, etc..

'To turn your dreams in to reality you need to save and invest'

Are you ready for challenge?

Though, it is critical, most of us don't plan for the future.

- I will start next Month
- Hassle of keeping track
- No planning for financial goals



- I don't have money to save
- Lack of Awareness
- Concern returns are hardly worth the effort

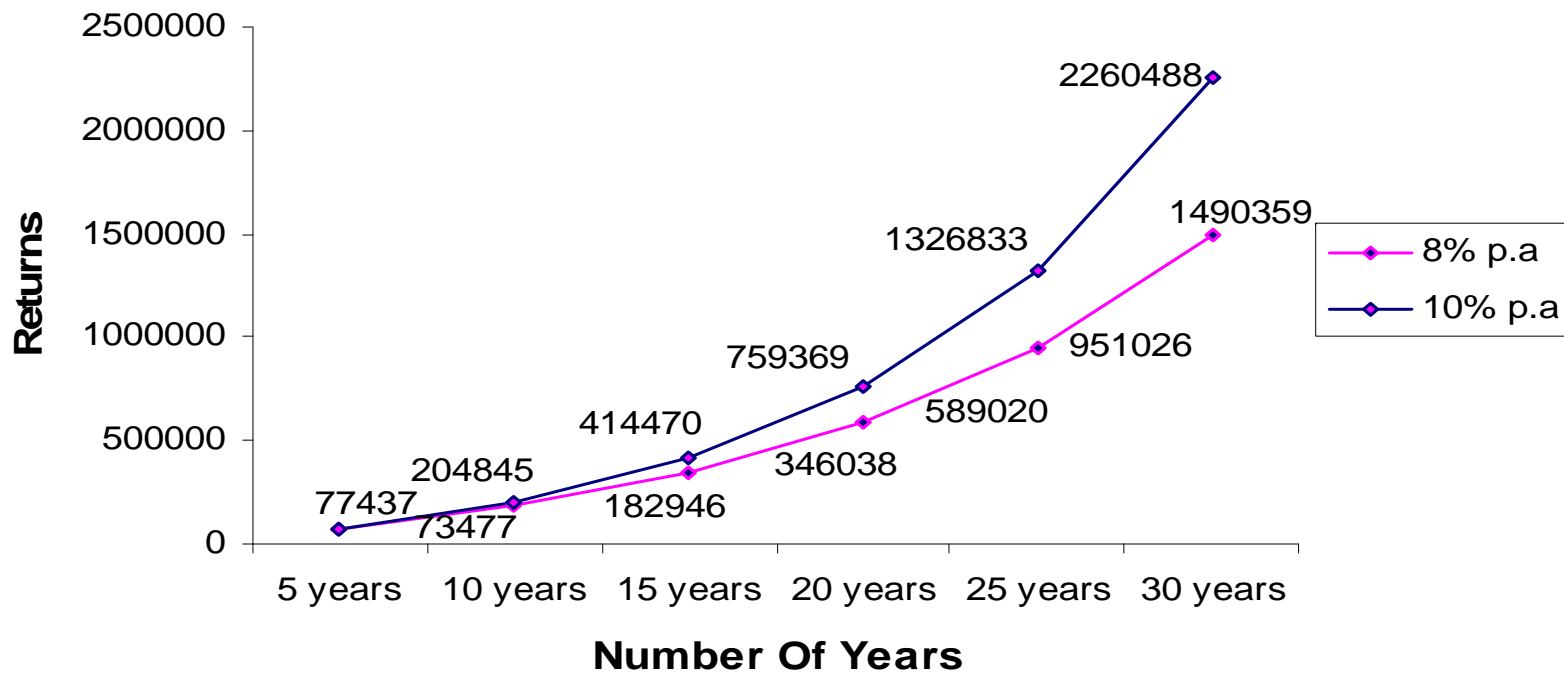
Is there any solution to overcome this problem?



Smart way to Invest

Simple way to get Rich !!

Rs1000 invested every month for 30 years



Power Of Compounding

Formula to get Rich!!



k1087353 www.fotosearch.com

Start Early



Invest Regularly



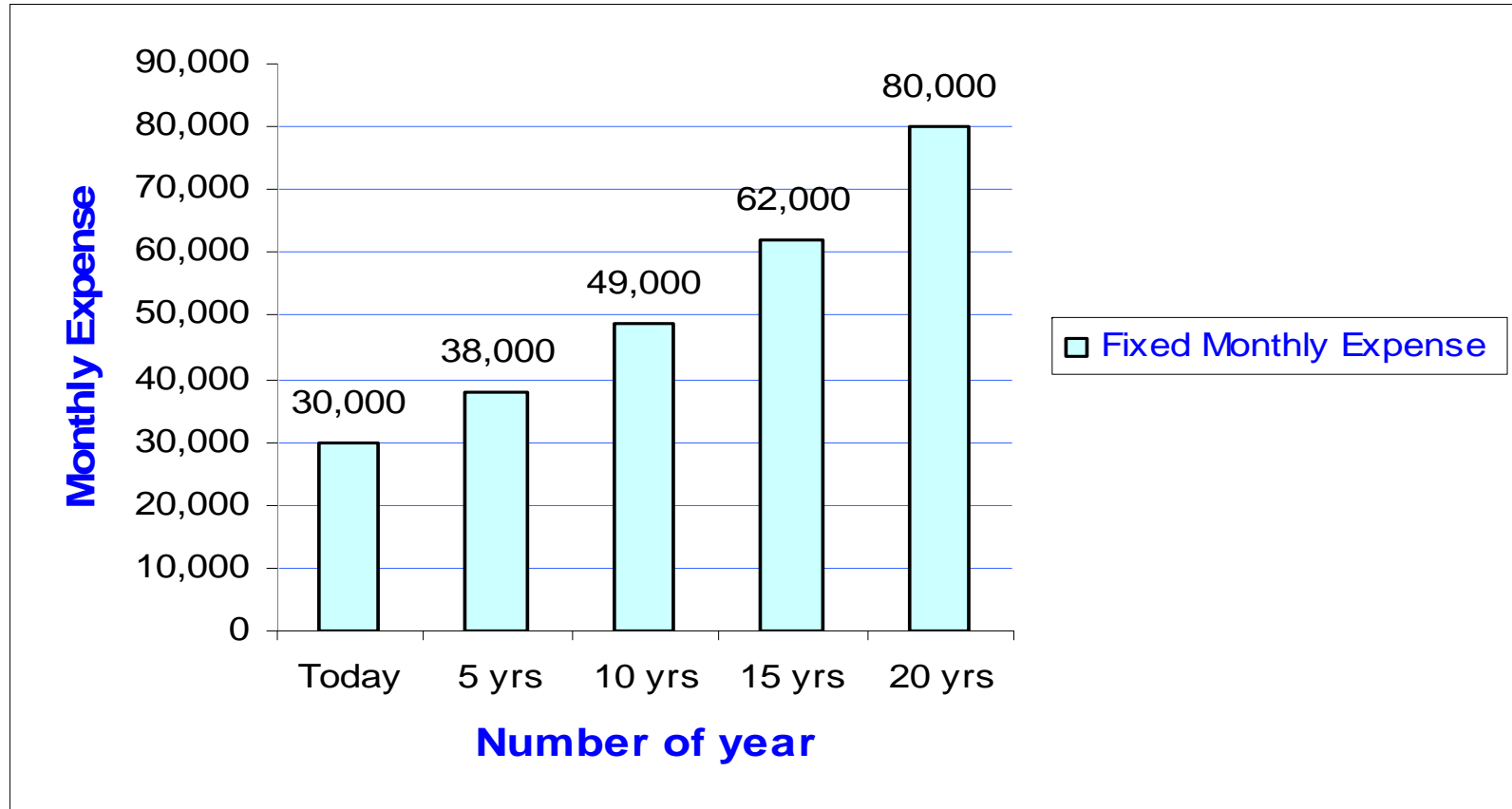
Wealth
Creation

Let's plan to get rich



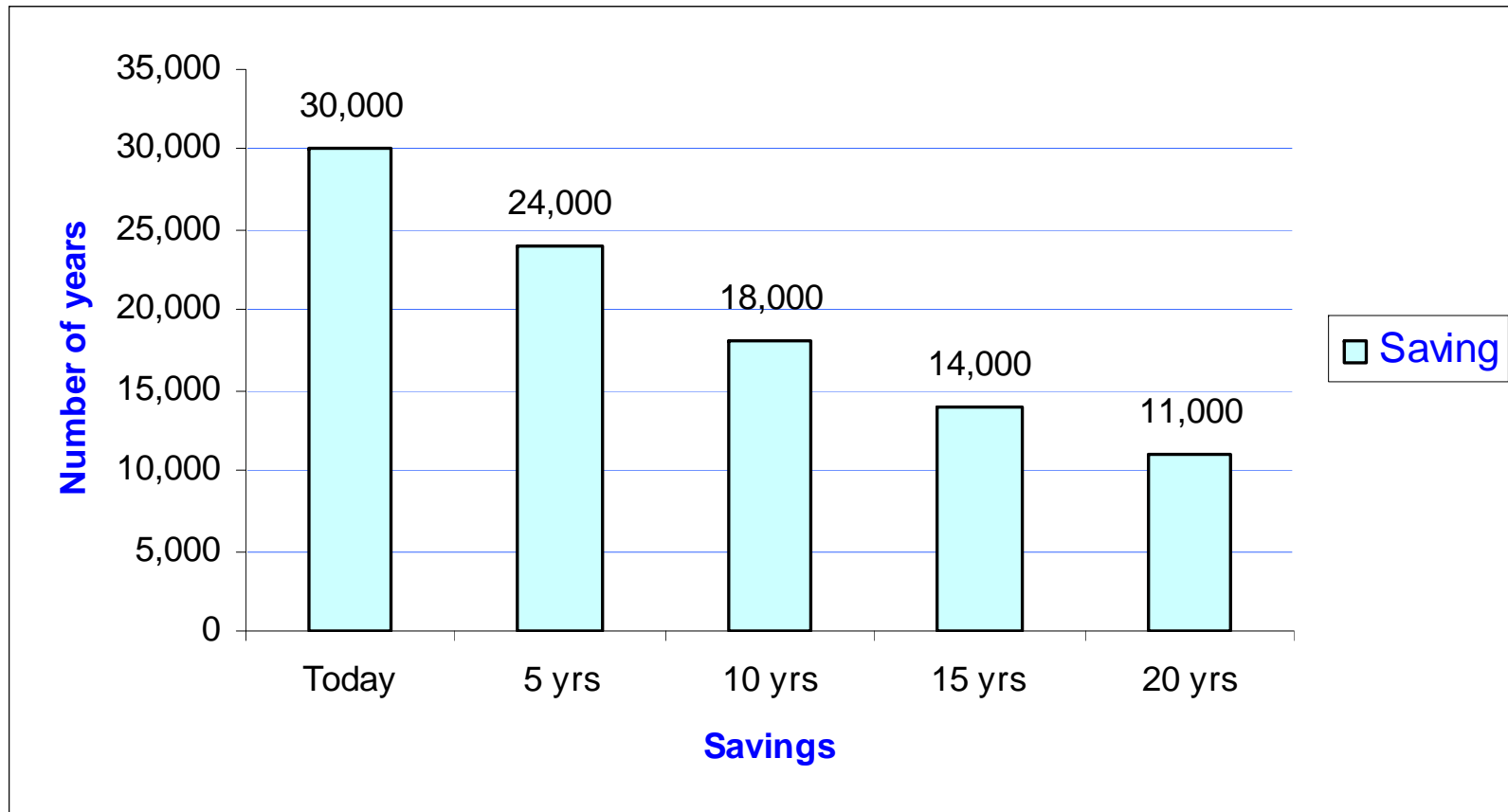
Time value of Money

Increase in fixed monthly expense over a period of time



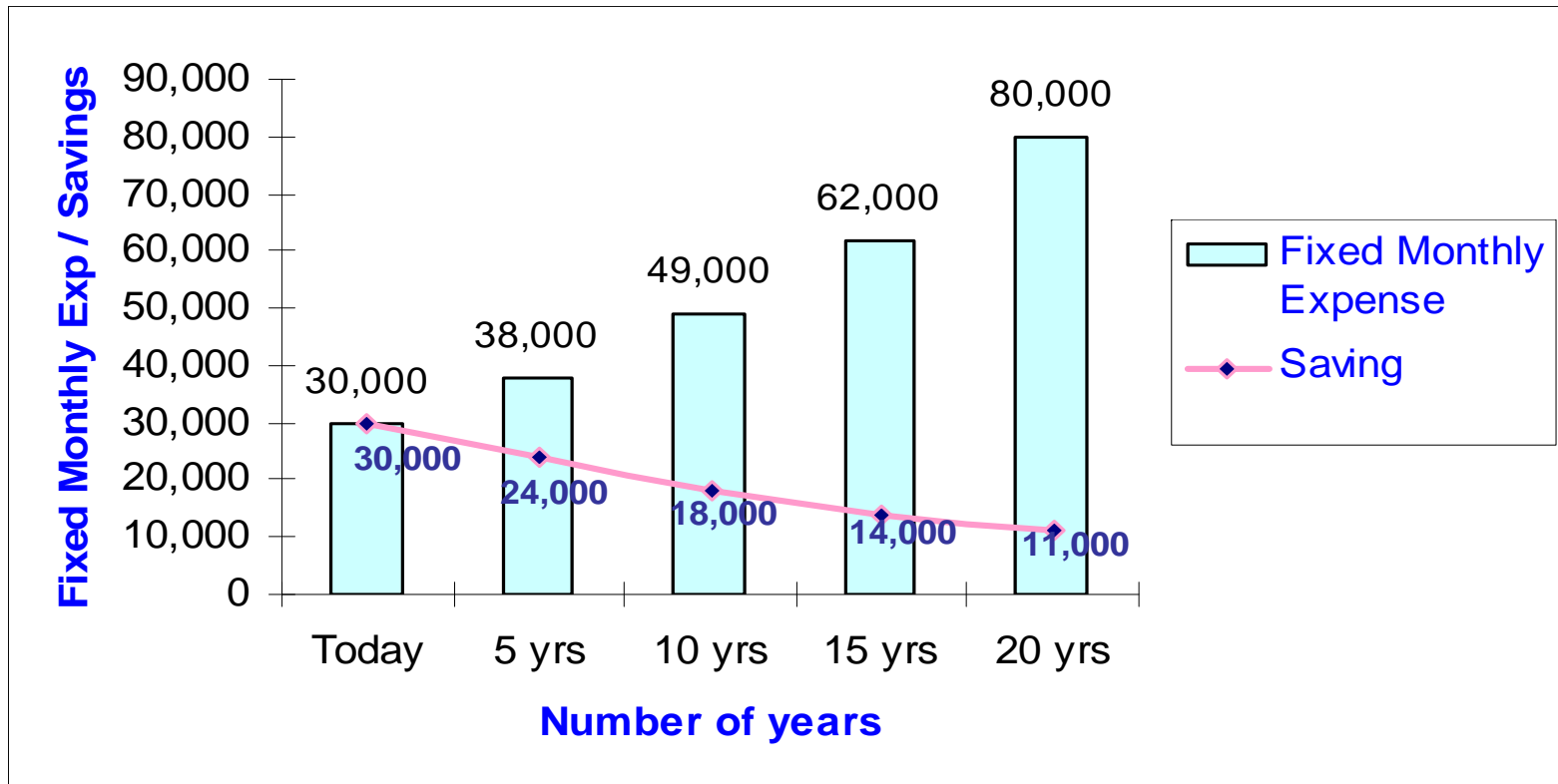
Time value of Money

While the value of your saving erodes over a period of time, thanks to Inflation



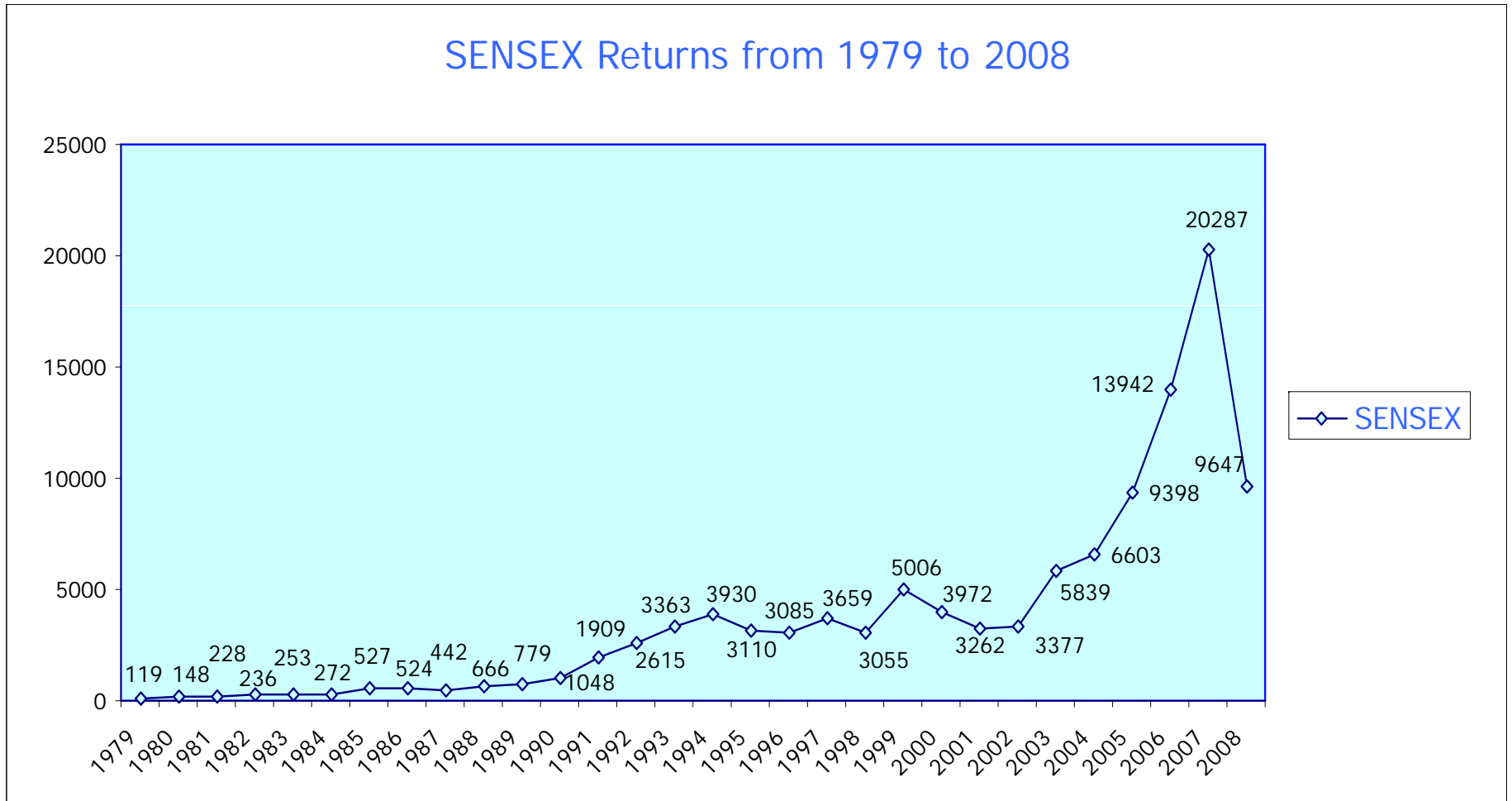
Time value of Money

Fixed Monthly Expense & Saving Mismatch



Investors need to save regularly in to assets that can beat inflation to meet their financial goal..

Sensex returns from 1979 to 2008



Investors are willing to buy equities at higher prices!

- In 2002 when Sensex was at 3200 levels, inflows into equity MF were Rs4517cr
- In 2007 when Sensex was in the range 15-20000, inflows into equity MF was Rs1,07,189cr

Thank You

REGISTERED OFFICE: UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051. Phone: 022 - 66786666. Direct applications for open ended schemes: With effect from January 4, 2008, no entry load shall be charged for direct applications received by the Asset Management Company i.e. applications received through internet, submitted to AMC or Collection Centre / Investor Service Centre that are not routed through any distributor / agent / broker (including applications for additional purchases received directly from an investor under the same folio and switch-in to a scheme from other schemes, if such a transaction is done directly by the investor). STATUTORY DETAILS: UTI Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882. Sponsors: State Bank of India, Punjab National Bank, Bank of Baroda and Life Insurance Corporation of India (liability of sponsors limited to Rs.10,000/-). Trustee: UTI Trustee Co.(P) Ltd. (Incorporated under the Companies Act, 1956). Investment Manager: UTI Asset Management Co.Ltd. (Incorporated under the Companies Act, 1956). Risk Factors: All investments in mutual funds and securities are subject to market risks and the NAV of the funds may go up or down depending upon the factors and forces affecting the securities markets. There can be no assurance that the scheme objectives will be achieved. Past performance of the Sponsors/Mutual Fund/ Scheme(s)/AMC is not necessarily indicative of future results. The mutual fund does not guarantee or assure any dividend under the schemes and the same is subject to availability of distributable surplus. Realization of all the assurances and promises made, if any, are subject to the laws of the land as they exist at any relevant point of time. The scheme is subject to risks relating to Credit, Interest Rates, Liquidity, Securities Lending, and Investment in Overseas Markets, Trading in debt and equity derivatives (the specific risk could be Credit, Market, Illiquidity, Reinvestment risk, Judgmental error, Interest rate swaps and Forward rate agreements). Please contact the nearest UTI Financial Center, Chief Representative or AMFI certified Agent for a copy of the Key Information Memorandum cum Application Form and Offer Document. Please read the offer document carefully before investing.

UTI Asset Management Company Ltd is proposing, subject to market conditions and other considerations, a public issue of its equity shares and has filed a Draft Red Herring Prospectus with SEBI. The Draft Red Herring Prospectus is available on the website of SEBI at www.sebi.gov.in and the respective websites of the BRLMs at www.jmfinancial.in, www.citibank.co.in, www.enam.com, www.gs.com/country_pages/india, www.ibb.ubs.com/Corporates/indianipo, www.icicisecurities.com, www.sbicans.com and www.india.clsa.com. Potential investors should refer to the DRHP for Risk Factors and other information. This advertisement is restricted and not for publication or distribution in or into the United States. This advertisement is not for offer or sale in or into the United States of any equity shares or any other security of the company. The securities of the company have not been and will not be registered under the US Securities Act of 1933, as amended from time to time and may not be sold in the United States absent registration under US securities laws or an exemption from such registration. There will be no public offering of any equity shares or any other security of the company in the United States."