

UTI Systematic Investment Plan (UTI SIP)

What is UTI Systematic Investment Plan (SIP)?

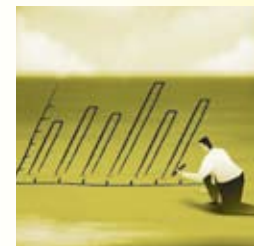


A Systematic Investment Plan from UTI Mutual Fund is a disciplined approach of investing in UTI MF schemes, where one can make regular investments according to pre-opted schedules. So, let's plan for the future and get relieved from investment worries.

It's time to get rich by building your investment through this time tested mechanism.

How does UTI SIP work?

UTI SIP enables you to invest a pre-determined amount of money in chosen schemes at the applicable NAV based Sale Price on each transaction date. Each transaction will fetch you additional units that will be added to your investment account, thereby helping you to build your investment at regular intervals. A statement confirming transaction and allotment of units for each transaction will be sent to you.



How to make UTI SIP work for you?

It makes good sense to invest regularly.

But how do you start?

The Steps:

- Set your financial goal
- Identify the scheme
- Decide the SIP amount
- Look for a long-term commitment:



UTI SIP is most effective when opted for a longer/extended period of time. The chances of bigger gains increase with the extended time horizon.

- Aim for the big picture: Market fluctuations are a way of life. You add more units to your investment account when the markets are low. To get the most out of these fluctuations, start today. The sooner you start, the earlier you reach your financial goals.

- Start investing

How do you benefit from UTI SIP?

Rupee Cost Averaging

The fixed amount which you invest every month in a fund is used to purchase units at the prevailing NAV-based price. By investing a uniform amount regularly, one can average out the cost of acquisition of units. Your average cost per unit is what determines your overall return on your investments.

Month	Amount you invest (Rs.)	Sale Price (Rs.)	No. of Units
1	5000	11.00	454.55
2	5000	10.50	476.19
3	5000	10.25	487.80
4	5000	10.50	476.19
5	5000	11.00	454.55
Total	25000		2349.28

Cost per unit for a lump sum investment of Rs 25,000 in month 1 = Rs. 11/-, average cost per unit for a SIP investment of Rs. 5000 pm over 5 months = Rs. 25000 / 2349.28 = Rs. 10.6

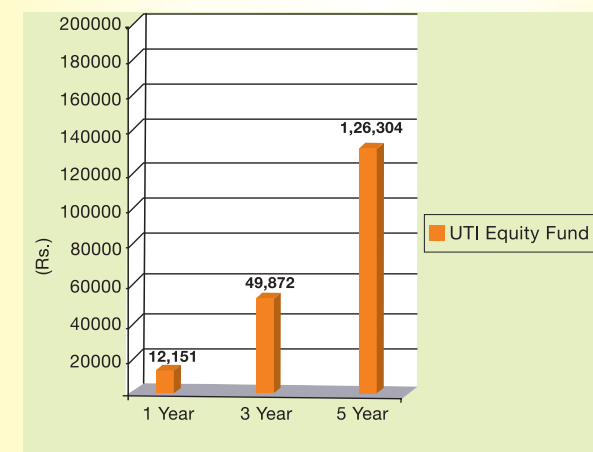
As evident from the table, if you were to invest through SIP, the average purchase price works out lower at Rs. 10.64, compared to the purchase price of Rs 11 in case of a lump sum investment.

The figures of sale price used are hypothetical and are for illustrative purposes only.

Power of Compounding

Power of compounding helps you earn profit on your profit. An extended investment period always helps you accumulate more wealth.

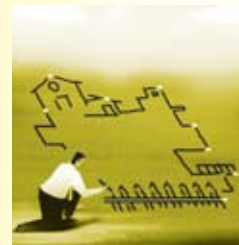
For example, if you had invested Rs.1000 every month in UTI Equity Fund, in past 5 years, it would have grown to Rs.1,26,304/- as illustrated in the graph below:



Note: SIP returns are worked out assuming investment of Rs. 1000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.

The returns are as on March 31, 2008

Advantages of SIP

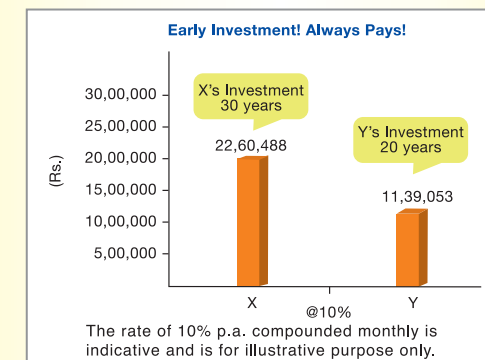


SIP offers more advantages than one. Take a look.

- **Builds Future:** One has to invest a significant amount of money for a child's education, wedding expenses, buying a house/car or planning for retirement. If you want to convert these responsibilities as financial goals, you need to start saving early and regularly. If you start saving a small amount every month/quarter regularly, you have a far better chance of accomplishing all those responsibilities. Start early and look forward to a bright future.

For Example: X & Y both invest Rs. 3,60,000/-. X starts investing Rs. 1,000 per month at the age of 30 years till the age of 60 years. Y starts investing Rs. 1,500 at the age of 40 years till the age of 60 years.

The investment is assumed to grow at the rate of 10% compounded monthly. At age 60, X's investment would have appreciated to Rs. 22.60 lacs, whereas Y's investment would have almost doubled by just starting earlier. This is illustrated in the graph below.



- **Accumulate Wealth in a much relaxed manner:** It is designed to accumulate wealth over long-term, without having to keep aside a huge sum of money. UTI SIP can be started with as little as Rs. 500/-.

- **Reduce the risk:** UTI SIP helps you average out your cost of acquiring units and thereby reduce risk associated with one lump sum investment resulting in generating superior returns in the long run. It is an efficient way to participate in equity markets, especially in high volatile market without taking too much of risk.

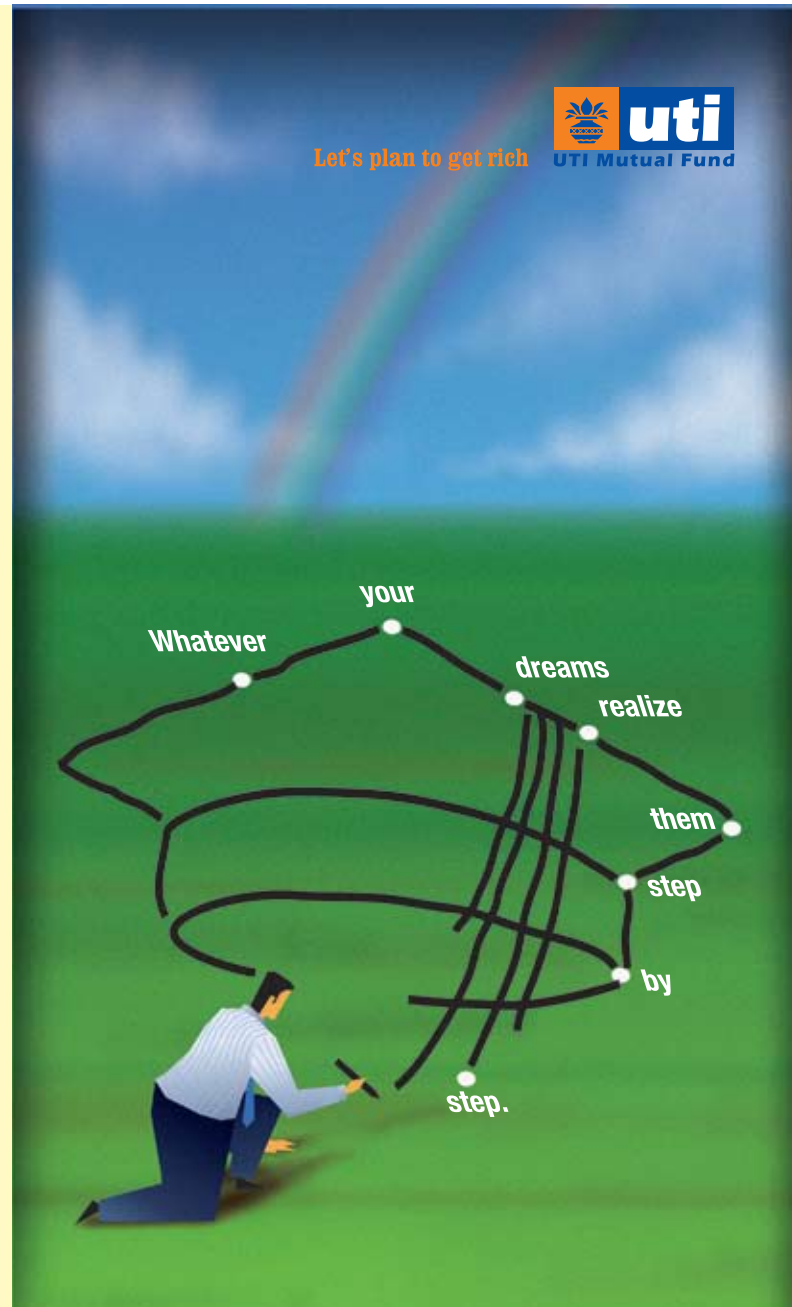
- **Convenience:** Now enjoy freedom from the cumbersome process of filling an application form every time you invest. All you have to do is identify the amount you wish to invest and the scheme in which you would like to invest. After that choose from the options like Auto Debit/ECS facility where you have to give the relevant bank details and your account gets automatically debited on a date of your choice or give monthly or quarterly post dated cheques for the amount you desire to invest.



Let's plan to get rich

Toll Free no. : 1800 22 1230 SMS : SIP to 5676756
 Non Toll Free no. : 022 26546200 Email: sip@uti.co.in
 Web : www.utimf.com

REGISTERED OFFICE: UTI Tower, "G" Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, Tel: 06796666. **STATUTORY DETAILS:** UTI Mutual Fund has been set up as a Trust under the Indian Trust 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/-). **INVESTMENT MANAGER:** UTI Asset Management Co. Ltd. (Incorporated under the Companies Act, 1956). **TRUSTEE:** UTI Trustee Co. (P) Ltd. (Incorporated under the Companies Act, 1956). **GENERAL SERVICES:** Daily NAV, Sale Price / Redemption Price available for Sale / Redemption. **RISK FACTORS:** All investment in mutual funds and securities are subject to market risk 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. UTI Systematic Investment Plan (UTI - SIP) is only an investment approach applied to various equity, debt and balance schemes of UTI MF and is not the name of a scheme / plan of UTI MF. The name of the schemes of UTI Mutual Fund does not in any manner indicate the quality of the scheme, its future prospects and returns. There may be instances where no income distribution could be made. 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, Liquidity, Reinvestment Risk, Judgement Error, Interest Rate, Swaps and Forward Rate Agreements). Please contact the nearest UTI Mutual Fund branch/ Chief Representative or Financial Advisor for copy of Key Information Memorandum cum Application Form and Offer Document. Mutual Fund investments are subject to market risks. Please read the Offer Document carefully before investing.



Presenting UTI Systematic Investment Plan

UTI-SiP