



# SIP KA VAADA. INSURANCE KA FAYEDA.

A SIP with Free Insurance Cover up to ₹50 LAKHS.\*

Kickstart your life goals with

## PGIM INDIA SMART SIP



### What is the PGIM India Smart SIP Facility?

We understand that you invest so that your family and you can enjoy a better future. Investing through Systematic Investment Plans (SIPs) is a good way to achieve your long-term goals. But life is full of uncertainties, that's why PGIM India Smart SIP provides you an investment + insurance facility. So that even in the case of an unforeseen eventuality, your loved ones' financial future is taken care of. The additional benefit of life insurance cover is at no extra cost. Your nominee would get the maximum assured amount subject to a limit of ₹50 lakhs, making it possible for them to have a better financial future.

### Benefits of PGIM India Smart SIP:



Systematic Investment Plan is a facility through which you can invest small amounts periodically to achieve your long-term financial goals like children's education or marriage, down payment for a house or retirement, etc.

**The key benefits of SIP are:**

- Makes investing a habit
- Eliminates the need to time the market
- Rupee cost averaging ensures a lower average cost of purchase over time



**Free Life Insurance Cover (at no additional cost)**

- Free life insurance cover up to 50 lakhs per investor across all schemes/plans and folios
- Nominee's financial future is covered



**Benefit from long-term equity investment**

- Equity investments provide market-linked returns over a longer period



**Choice of different types of schemes to meet various financial goals such as:**

- Long-term growth potential of Equities
- Tax-saving benefit under Sec 80C in ELSS scheme
- Asset allocation through Hybrid schemes
- Diversification through overseas fund of fund scheme



**Convenience**

- Zero waiting period, get insurance coverage from first SIP allotment
- One Time Mandate for investing
- Auto Debit facility available from 6 banks
- NACH facility across all Banks under RBI NACH platform
- Holding in Demat mode

### Highlights of PGIM India Smart SIP Facility:

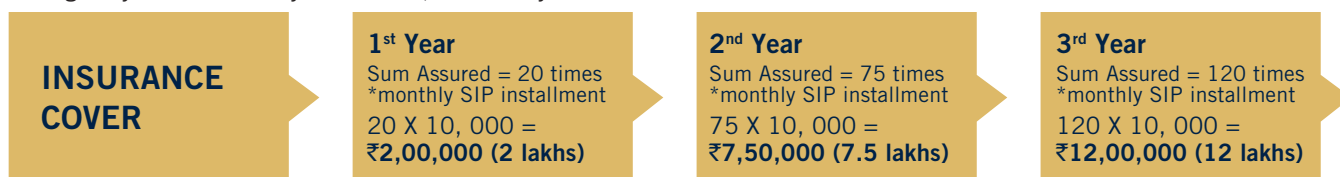
- Life insurance cover between 20 and 120 times of the monthly SIP installment or ₹50 lakhs whichever is lower
- Minimum Smart SIP Amount: ₹500 per month and in multiples of ₹1/- thereafter
- No waiting period for insurance cover
- 'Declaration of Good Health' is not required
- Insurance claim payment to Nominee of the investor

### Eligibility for Life Insurance under PGIM India Smart SIP Facility:

- Only resident individual investors whose age is 18 years & not more than 51 years at the time of investment
- In case of joint holders, only the first unit holder will be eligible for the insurance cover.
- Investor with SIP tenure of less than 3 years will not be eligible for insurance cover.
- Existing investor having live SIP and residual tenure of SIP should be 3 years or more as on December 17<sup>th</sup>, 2018.

### Life Insurance Cover under PGIM India Smart SIP Facility:

For e.g.: If you do a monthly SIP of ₹10,000 for 5 years:



This amount will be paid/credited to your Nominee's bank account directly by the insurance company, in the event of the death of the unit holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy.)

### Additional Information on PGIM India Smart SIP Facility:

- Minimum SIP installment in PGIM India Long Term Equity Fund is ₹500 and in multiples of ₹500 thereafter
- Minimum Period of SIP Contribution: 3 years.
- The facility is available for investments into all open-end Equity (except PGIM India Arbitrage Fund), Fund of Funds and Hybrid schemes of PGIM India Asset Management Private Limited.
- Maximum Period of SIP Contribution: No upper limit for SIP tenure. The investor can opt for Perpetual SIP also. However, the insurance cover ceases when the investor attains 55 years of age or upon the withdrawal/switch of the SIP investment amount in part or full whichever is earlier.
- Please read the detailed addendum w.r.t. Smart SIP available on our website.

### About Us

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based Prudential Financial, Inc. (PFI). PGIM India Mutual Fund offers a broad range of equity and fixed income solutions to retail and institutional investors throughout the country. We manage 20 open-ended funds operated by 14 investment professionals. In addition to managing our investors assets through domestic Mutual Funds, we also offer Offshore Funds and Portfolio Management Services. The fund house leverages the strength and stability of PGIM's 140-year legacy to build on its decade long history in India.

PGIM is the global investment management business of PFI, one of the top 10 investment managers\* with over USD 1.4 trillion<sup>1</sup> in asset under management. PGIM offers a wide range of actively managed asset classes and investment styles including Equities, Fixed Income and Real Estate. PGIM employs over 1300+ investment professionals serving investors in 52 countries and follows a multi-manager model with strong capabilities beyond traditional assets.

Source: *pgim.com* \*Pensions & Investments Top Money Managers list, June 1, 2020; ranking reflects largest money managers by assets under management as of March 31, 2020; based on PFI total worldwide assets under management as of March 31, 2020. <sup>1</sup>All Information as of June 30, 2020.

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[www.pgimindiamf.com](http://www.pgimindiamf.com)



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**PGIM India Long Term Equity Fund** (An Open Ended Equity Linked Savings Scheme with a statutory lock-in of 3 years and tax benefit)

This product is suitable for investors who are seeking\*:

- Long-term capital appreciation.
- To generate long-term capital appreciation by predominantly investing in equity & equity-related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.
- Degree of risk – MODERATELY HIGH.

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



Investors understand that their principal will be at moderately high risk