



Taurus Systematic Investment Plan (TSIP)

Complexities of Life..... SIMPLIFIED



Investors at Crossroads ?

Where should one invest in today's market scenario?

- For investors looking to create wealth in the long-term, equity funds offer the ideal solution
- Investors often try to time the market and unfortunately more often than not end up 'buying high & selling low'
- Markets are falling: Investors keep on waiting expecting it to fall further
- Markets are rising: Investors feel scared to invest
- Markets often recover before the investor notices & decides to invest and the opportunity is lost

Best time to invest is now....

For a majority of investors, Systematic Investment Plan (SIP) in equity funds work better and more efficiently than one time lump sum investment because **Time and not the timing is what matters more when it comes to investing.**

Advantages of SIP

- **Allows you to invest small fixed sum of money at regular intervals - light on the wallet**
- **SIP makes volatility work in your favour - reduces risk**
- **Benefit of Rupee Cost Averaging - get more units at lower NAV, less units at higher NAV**
- **Power of Compounding comes into play - the early you start higher are the returns**
- **Small amounts invested regularly grow into a significant amount in due course of time - small drops make an ocean**
- **Imparts time-tested discipline to investing - key to financial success**

Convenience

- Simple to operate - one time account opening
- Standing instructions through Auto debit
- Affordable - you can space out your investments in small lots
- No need or effort to time the market
- No excuses for shortage of time or not having enough money

Discipline

- Stick with your strategy even when the markets get rough
- Do not stop your SIP because of short term blips
- The longer the time horizon, less are the chances of negative returns
- Have courage to increase your SIP installment during a downturn

Meeting the Financial Goals

SIP is a Planned Investment Program that allows you to achieve your medium term or long-term financial goal, be it

- Child's admission/education
- Buying a car/house
- Child's marriage
- Foreign vacations
- Retirement Planning

Human Cycle

In the Human Life Cycle, the earning years are approximately 30 years.

Let us take the case of an investor who is 25 years old and invests Rs. 2000 every month for 30 years. Following table illustrates the amount he would get at the end of 30 years at different CAGR.

	No. of installments	Amount invested	Amount Received after 30 yrs at		
			6% p.a.	10% p.a.	15% p.a.
Rs 2000 invested every month for 30 years	360	Rs 7.2 lacs	Rs 20 lacs	Rs 46 lacs	Rs 138 lacs

Historical returns show that equities have outperformed all other asset classes in the long run both globally and also in India. It is expected to give a CAGR of > 15 p.a. in the long-term.

“SIP allows you to balance your desire for capital growth with your stomach for risk.”

TSIP - focus equity schemes



TSIP in Taurus Mutual Fund

While you can open your TSIP account with any of Taurus Schemes, to start with you can look at the following funds:

Taurus Tax Shield (ELSS): Open-ended diversified equity fund with a lock-in of 3 years

- Income tax benefit under Section 80C
- Rated 4-Star by Value Research
- Among the best performing ELSS over 1 yr, 2 yrs & 3 yrs time-frames (as on 31/03/09)
- Only ELSS to declare dividends three times during F.Y 2008-2009 (3 dividends of 10% each)

Taurus Bonanza Fund: Diversified equity fund with large-cap focus

Taurus Starshare: Diversified multi cap equity fund

- Lipper Fund Award India 2008 – Best Fund over Three Years / Equity India
- Rated 4-Star by Value Research

TSIP Features



TSIP Days: TSIP is currently available for the following days in a month: 1st / 5th / 10th / 15th / 28th

Minimum Amount for TSIP

For all Schemes except Taurus Tax Shield: Minimum of 12 cheques of Rs. 1000 each for monthly SIP & 4 cheques of Rs 1000 each for Quarterly SIP

For Taurus Tax Shield: Minimum of 12 cheques of Rs 500 each for monthly SIP

Entry / Exit Load

Entry Load: 2.25%

Exit Load: 1.00% if redeemed within 1 year

3 simple steps to a lifetime of happiness!



Step 1

Log on to
www.taurusmutualfund.com

Step 2

Calculate your financial goals
using TSIP calculator

Step 3

To Invest SMS
TSIP to 575758

Taurus Systematic Investment Plan (TSIP) is a method of investing regularly in installments as per your financial goals. Over a period of time, your investment averages the market highs and lows and gives you superior returns.

To calculate your SIP amount



visit www.taurusmutualfund.com
go to 'Tools' and use the SIP Calculator.

It's that easy!

List of centres for Auto debit (ECS)

List of cities where TSIP Auto debit facility is available via ECS (Debit Clearing)

Ahmedabad, Allahabad, Amritsar, Bangalore, Calicut, Chandigarh, Chennai, Coimbatore, Gwalior, Hyderabad, Jaipur, Jalandhar, Kanpur, Kolkata, Lucknow, Ludhiana, Mumbai, New Delhi, Pune and Vadodra.

Statutory Details: Taurus Mutual Fund has been constituted as a Trust under the Indian Trust Act, 1882. Sponsor: HB Portfolio Ltd., Trustee: Taurus Investment Trust Company Limited, Investment Manager: Taurus Asset Management Company Limited

Risk Factors: All Investments in mutual funds and securities are subject to market risks and the NAV of the schemes may go up or down depending upon the factors and forces affecting the securities market. There can be no assurance that schemes' investment objectives will be achieved. The past performance of the Mutual Fund is not indicative of the future performance of the schemes. The Sponsor is not responsible or liable for any loss resulting from the operation of the schemes beyond the initial contribution of Rs.2 Lakhs made towards setting up of the Mutual Fund. The names of the schemes, do not in any manner indicate the quality of the schemes or their future prospects or returns. There is no guarantee or assurance as to any return on investment of the unit holders. The investments made by the schemes are subject to external risks on transfers, pricing, trading volumes, settlement, etc. of securities. **Please refer to the Offer Documents/ Statement of Additional Information/ Key Information Memorandum of all the schemes before investing.**

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Thank You

