

SIP Incentive Structure

Goal Achievement Plan – (All Equity Schemes, MIP & RRSF-Debt)

SIP Amount/ SIP Tenure	T-15					B-15			
	1000 to < 2000	2000 to < 3000	3000 to < 5000	5000 to < 10,000	10,000 Plus	1000 to < 2000	2000 to < 3000	3000 to < 5000	5000 to < 10,000
1 Yr to < 2 Yrs	50	100	150	250	0.30%	50	100	250	350
2 Yrs to < 3 Yrs	75	125	200	350		100	150	300	450
3 Yrs to < 5 yrs	100	200	350	550		150	300	450	650
5 Yrs to < 10 Yrs	175	350	750	1,000		275	450	850	1100
10 Yrs & above/Perpetual	200	400	850	1,500	0.35%	300	500	950	1600

Note: The Distribution Incentive/ Addtl Distribution Incentive/ Annual Retention Incentive & Trail Structure will be applicable as per the Brokerage Structure for the Oct to Dec'13

Gold Accumulation Plan (Reliance Gold Savings Fund SIPs Per-Application Incentive)

SIP Amount/ SIP Tenure	T-15						B-15				
	1000 to < 2000	2000 to < 3000	3000 to < 5000	5000 to < 10,000	10,000 Plus	Trail FYT & LTT p.a	1000 to < 2000	2000 to < 3000	3000 to < 5000	10,000 Plus	FYT & LTT p.a
3 Yrs to < 5 yrs	150	250	400	550	850	0.60%	250	350	500	950	0.60%
5 Yrs to < 10 Yrs	200	350	550	800	1450		300	450	650	1550	
10 Yrs & above/Perpetual	225	450	700	1,000	1750		325	550	800	1850	

Terms & Conditions:

- The above structure is valid only for the period 01st Jan, 2014 to 31st Mar, 2014
- T-15 refers to Top 15 Cities provided by AMFI & B-15 refers to all the cities beyond the Top 15 cities. The list of Top 15 cities are as follows: Ahmedabad, Bangalore, Baroda, Chandigarh, Chennai, Hyderabad, Jaipur, Kanpur, Kolkata, Lucknow, Mumbai (Including Thane & Navi Mumbai), New Delhi (including NCR), Panjim, Pune and Surat
- The minimum installment amount for these SIPs investments should not be less than Rs.1000 per month. The minimum tenure for eligibility for Per Application Incentive would be 12 months for Equity SIPs & for Reliance Gold Saving Fund it would be 36 months
- Distributor's personal investments will not be considered for this Incentive. The payment of incentives will be done as below:
 - Incentive for SIPs where monthly amount is less than Rs.10000 will be paid after the incentive period ends and after the first SIP installment is processed successfully for the SIP.
- Multiple Applications in the same scheme will be clubbed for the purpose of incentive calculation
- For Reliance Gold Savings Fund SIPs, no distribution incentive is payable, only per application incentive and trail brokerage will be paid.
- In the event of the SIP being discontinued prior to committed tenure, the payment of incentive on such investments will be proportionately reversed and will be recovered from the distributor's future brokerage payments.
- The transactions during this period will be subject to terms and conditions as mentioned in the scheme information documents and addendums, if any published from time to time of the respective schemes and shall be binding on all participants.
- The rules and regulations of SEBI / AMFI pertaining to brokerage payment to distributors will also be applicable for payment of this incentive. The distributors shall adhere to SEBI circular dated June 26, 2002 on Code of Conduct and all applicable SEBI Regulations and ensure that no rebate is given to investors in any form.
- In accordance with the clause 4(d) of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, the distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor. Please ensure compliance.
- Mutual Funds Investments are subject to market risks. Please read the scheme documents carefully.
- The decision of Reliance Capital Asset Management Ltd. in all matters pertaining to the incentive will be final and binding in all respects on all partners.