

Annexure B:

SIP & Special incentive Structure(Oct to Dec'14)

1. Goal Achievement Plan – (All Equity Schemes)

	T-15 & B-15			
SIP Amount/ SIP Tenure	1000 to < 2000	2000 to < 3000	3000 to < 5000	5000 Plus
1 Yr to < 2 Yrs	50	100	200	0.5% per installment
2 Yrs to < 3 Yrs	100	200	400	
3 Yrs to < 5 yrs	150	300	600	
5 Yrs & above/Perpetual	250	500	1000	

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'14

2. Debt SIP – (MIP & RRSF-Debt)

	T-15 & B-15			
SIP Amount/ SIP Tenure	1000 to < 2000	2000 to < 3000	3000 to < 5000	5000 Plus
1 Yr to < 2 Yrs	50	100	150	0.5% per installment
2 Yrs to < 3 Yrs	75	125	200	
3 Yrs to < 5 yrs	125	250	450	
5 Yrs & above/Perpetual	250	500	1000	

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'14

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

SIP Amount	Distribution Incentive	T-15				FYT & LTT p.a
SIP Tenure		1000 to < 2000	2000 to < 3000	3000 to < 5000	5000 Plus	
3 Yrs to < 5 yrs	NIL	150	250	400	550	0.60%
5 Yrs & above/Perpetual		300	500	700	1,000	

Note: Only Per Application Incentive & Trail Structure will be applicable as per the Brokerage Structure for the Jul to Sep 2014

4. Liquid SIP – Per App Incentive

(Liquid Fund - Cash Plan & Money Manager fund)

	T-15 & B-15
SIP Amount/ SIP Tenure	2000 & above
3 Yrs & above/Perpetual	125

5. Special Incentive for Investors New to RMF

(in Reliance Liquid Fund - Cash Plan & Reliance Money Manager Fund)

The following incentive will be paid on mobilizing fresh purchase (excluding switches) application from a unique investor at first applicant PAN level during the aforesaid period as per the table listed below :

Investments In	Per App Incentive
Lumpsum Applications - Rs.10000 & above	100

Terms & Conditions:

1. The above structure is valid only for the period 01st Oct, 2014 to 31st Dec , 2014
2. T-15 refers to the Top 15 cities provided by AMFI & B-15 cities, refers to all the cities beyond the Top 15 cities. Ahmedabad, Bangalore, Baroda, Chandigarh, Chennai, Hyderabad, Jaipur, Kanpur, Kolkata, Lucknow, Mumbai (including Thane & Navi Mumbai), New Delhi (Including NCR), Panjim, Pune and Surat. Any Investments from above mentioned Cities / Pin code categories will be eligible for brokerage payment as per T-15 brokerage structure. In addition to above mentioned Top 15 cities, the NRI investments will also be considered as T-15 investments for the purpose of brokerage payment.
3. The minimum installment amount for Equity, Debt & Gold SIP investments should not be less than Rs.1000 per month and for Liquid SIP investment shouldnot be less than Rs.2000. The minimum tenure for eligibility for Per Application Incentive would be 12 months for Equity & Debt SIPs and for Reliance Gold Saving Fund & Liquid SIPs it would be 36 months
4. Schemes will be included as follows
Equity - All Equity Schemes including Tax Saver Fund
Debt - Reliance Monthly Income Plan & Reliance Regular Savings Fund - Debt Plan
Gold - Reliance Gold Savings Fund
Liquid - Reliance Liquid Fund - Cash Plan & Reliance Money Manager Fund
5. The special incentive on liquid schemes will be paid on mobilizing fresh purchase (excluding switches) application from a unique investor at first applicant PAN level in any scheme during the aforesaid period
6. Distributor's personal investments will not be considered for this Incentive. The payment of incentives will be done as below:
(a.) Incentive for SIPs where monthly amount is less than Rs.5000 will be paid after the incentive period ends and after the first SIP installment is processed successfully for the SIP.
(b.) Incentive for SIPs where monthly amount is greater or equal to Rs.5000 will be paid on a monthly basis along with regular brokerage for the tenure of the SIP
7. Multiple Applications in the same scheme will be clubbed for the purpose of incentive calculation
8. For Reliance Gold Savings Fund SIPs, no distribution incentive is payable, only per application incentive and trail brokerage will be paid.
9. 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.
10. 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.
12. 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.
13. 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.
14. Mutual Funds Investments are subject to market risks. Please read the scheme documents carefully.
15. 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.