

## For All Locations Top 15 & Beyond 15 Locations



SIP / STP Focus  
(1st October 2014 to 31st December 2014)



Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) are time tested and disciplined approaches towards wealth creation. Ease of transactions, possibility of low affordable monthly installments, systematic and disciplined approach, rupee cost averaging, power of compounding are some of the key ingredients which are making this mode of investment highly popular among all class of investors.

As a focus strategy towards SIP/STP Business (canvassed during the period 01/10/2014 to 31/12/2014), we are pleased to offer you the following incentive structure:

**All Equity & Hybrid schemes (including Young Citizen's Fund, Balanced Fund) except for Index Funds.**

Amount (Rs) / (Monthly Installment)/Tenure	Additional Incentive for SIP/STP	
	>=12 months to <24 months	>=24 months to <= 60 months
1,000 to 1999	Amount of SIP x Tenure x 0.30%	Amount of SIP x Tenure x 0.40%
2,000 to 50,000	Amount of SIP x Tenure x 0.40%	Amount of SIP x Tenure x 0.50%
2,000 to 50,000	Amount of STP x Tenure x 0.50%	Amount of STP x Tenure x 0.50%

**Elaboration of Payments (some examples):**

**(a) Additional Incentive Payout for SIP of Rs.2500 for 3 years (36months) will be:**

Total Amount of investment: Rs. 2500x36 = Rs.90,000  
Total Incentive: Rs. 90,000 x 0.50% = Rs.450/-

**(b) Additional Incentive Payout for SIP of Rs. 5000 for 10 years (60 months is max limit):**

Total Amount of investment in 5 years: 5000 x 60 = 3,00,000  
Total Incentive: Rs.3,00,000 x 0.50% = Rs.1500/-

**Terms and conditions (SIP/STP Focus):**

- Regular Brokerage (upfront & trail) on SIP/STP Installments will be paid as per the "SIP/STP Brokerage structure(s)" applicable during the above mentioned period.
- The Incentive structure mentioned above is applicable for all New SIP's/STP's registered during the above mentioned period & for Monthly SIP/STP option..
- This incentive structure will not be applicable for "Change of Broker Code", SIP/STP re-registered cases, Direct Plans & splitting of application cases.
- A maximum of 5 years (60 months) & installment amount of Rs 50,000 pm has been capped for this additional incentive payout.
- In case of monthly SIPs with Top Up facility the incentive calculation will be only on the initial installment amount.
- STP from specified schemes Liquid Funds, Floating Rate Funds, Debt Ultra Short Term Funds, Income Fund (excluding Tata Monthly Income Fund & Tata Monthly Income Plus Fund) to specified Equity/Balanced/Hybrid schemes only will be considered for incentive payout.
- In case of pre closure of SIP/STP, AMC will Claw Back/Recover proportionate incentive paid for the period between pre-closure & termination (SIP/STP End) dates as per the original registration. The proportion of incentive payable in such a case would be as per the given slab rate applicable for the live tenure of SIP.
- Post registration, non-credit of 3 consecutive SIP/STP installments at any point of time during the registered period would mean pre-closure/termination of the concerned SIP/STP.
- Only valid as long as expense ratio/load structure does not change. In case of expense ratio/load structure change & consequently the changes in incentive structure, AMC reserves the right to recover the excess incentive paid proportionately.
- Switches :  
(a) For switches between equity schemes including Tata Balanced Fund, Tata Monthly Income Fund, Tata MIP Plus & Tata Young Citizen Fund, Distribution Incentive and Additional Distribution Incentive would be payable only on investments which have completed 1 year from the date of allotment (Subject to applicable clawback). No Special Incentive for Beyond 15 locations would be payable on switches. The trail would be paid as per the applicable brokerage structure.  
(b) For all switches from Direct Plan to Existing Regular Plan (Plan A) of All Schemes the distributor would be eligible for only Trail brokerage payout. There would be NO Distribution Incentive, Additional Distribution Incentive & special incentive for B-15 locations.
- AMC reserves the right to withdraw/modify/suspend this special incentive plan at any point of time.
- The proposed brokerage structure are applicable for regular plan only. NO brokerage (Distribution Incentive+Additional Distribution Incentive+Trail) would be payable on Direct Plans
- The MIS computation by CAMS/Karvy for incentive calculations would be considered to be final.
- In case of SIP applications with different initial investment & the subsequent installment values, the installment values would be taken for incentive calculations.
- Vide SEBI circular dated November 28th, 2002 and AMFI's subsequent circulars, intermediaries are not entitled to commission/incentive on their own investment. Commission/ incentive is not payable for investment made by sponsor(s) of TATA AMC
- 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. Distributors are advised to ensure strict compliance of the same.