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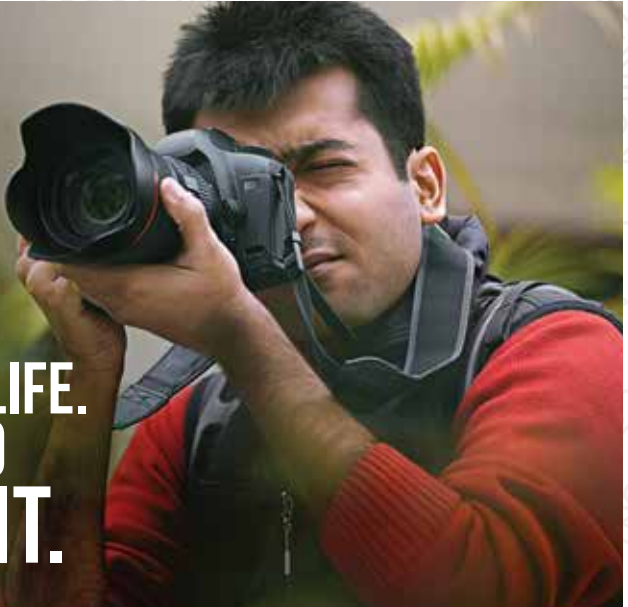


SBI
RETIREMENT BENEFIT FUND

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



**WAIT TO ENJOY
YOUR RETIRED LIFE.
DON'T WAIT TO
PLAN FOR IT.**



This product is suitable for investors who are seeking*:

<p>RISKOMETER Investors understand that their principal will be at moderately high risk.</p>	<p>SBI Retirement Benefit Fund - Conservative Plan</p> <ul style="list-style-type: none"> • Long-term capital appreciation • Investment predominantly in debt and money market instruments & remaining in equity and equity related instruments 	<p>RISKOMETER Investors understand that their principal will be at moderately high risk.</p>	<p>SBI Retirement Benefit Fund - Conservative Hybrid Plan</p> <ul style="list-style-type: none"> • Long-term capital appreciation • Investment predominantly in debt and money market instruments & balance in equity and equity related instruments
<p>RISKOMETER Investors understand that their principal will be at very high risk.</p>	<p>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</p> <ul style="list-style-type: none"> • Long-term capital appreciation • Investment predominantly in equity and equity related instruments & balance in debt and money market instruments 	<p>RISKOMETER Investors understand that their principal will be at very high risk.</p>	<p>SBI Retirement Benefit Fund - Aggressive Plan</p> <ul style="list-style-type: none"> • Long-term capital appreciation • Investment predominantly in equity and equity related instruments

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

Unpredictability adds to complexity in retirement planning



Inflation – both country's general inflation and individual's specific lifestyle inflation



Remaining years left for retirement – traditional vs aspirational



Life expectancy post retirement – risk of living longer than your finances



Medical corpus pre / post retirement – rising medical cost, new threats, emergencies



Monthly corpus post retirement – change in lifestyle



Rate of returns expected on your investment pre / post retirement



Layoffs / pause in earnings / start-up plunge / sabbatical / different profession demand different planning e.g. cricketers retire at 40 years



Lavish expenditure / lifestyle change / EMIs leaving little room for savings – dilemma as house also provides security in retirement and saves on rent later on and leaves a legacy



Attitude towards retirement – Sunset years nowadays seen as second innings to enjoy life

The 'Simple' Solution



1st STEP: Understand the simple Math

How different components are linked and can have a bearing on the final retirement kitty



2nd STEP: Make informed estimates for all the variables

Based on the unique situation and lifestyle choice



3rd STEP: Leaving room for error in judgement

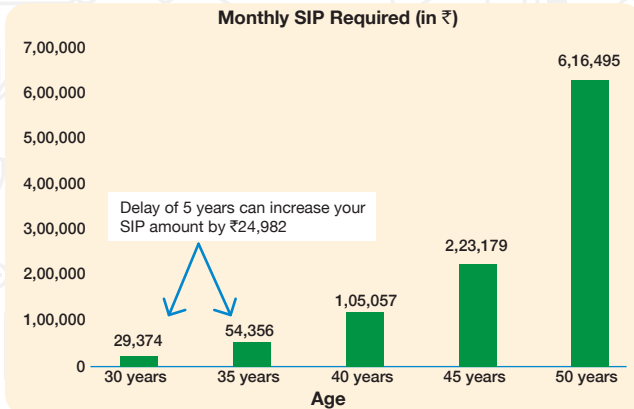
Adjust the estimated retirement corpus upwards by 10%-20%, to allow for life's uncertainties and unpredictability

An example of the calculation for Retirement Planning

↔🕒	Current age	Age 30
🕒→	Life expectancy	Age 80
👉👈	Monthly expenses and lifestyle	₹40,000
👉👈	Expected rate of return before retirement	12.00%
↩️	Expected rate of return after retirement	7.50%
↩️	Average inflation	6.00%
👤	Retirement age	Age 55
Estimated retirement corpus		₹4.34 crore
+ Life's Uncertainty Premium (10%-15%). Final corpus required:		₹4.7 to ₹5 crore
Monthly SIP required to achieve target retirement corpus of ₹5 crore		₹29,374
However, for retirement at Age 60, monthly SIP required is		₹16,229

Source: Internal. The figures mentioned above are hypothetical in nature and shown for illustrative and understanding purpose only and should not be construed as any indication/assurance for future performance in any manner. Mutual Fund schemes do not have a fixed rate of return and it is not possible to predict the rate of return. Recipient should seek advice from financial/tax experts before arriving at any investment decision.

The cost of delaying Retirement Planning



- ✓ In the previous case study, if at age 30 you calculated that you need to accumulate ₹5 crores as retirement corpus, then you need to start an SIP for ₹29,374
- ✓ However, if you delayed the decision by 5 years and instead started investing at age 35, then you need to invest ₹54,356 per month to accumulate ₹5 crores by retirement age

Source: Internal. Past Performance may or may not be sustained in future. The above graph is for illustrative purpose and should not be construed as any indication/assurance for future performance.

PRESENTING SBI RETIREMENT BENEFIT FUND

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

Scheme features



Asset Allocation

Auto Transfer Plan

Age-based transfer to an investment plan. Invested assets will be automatically switched to the Investment Plan of immediate lower risk as the investor crosses the maximum age associated to their current Investment Plan.



Insurance benefits with SIP

SIP Insure

SIP registered under this with a tenure of 3 years plus, has insurance benefits wherein in case of an unfortunate event the nominee stand to get the benefits as mentioned below:

- Year 1: 20 times the monthly SIP installment;
- Year 2: 50 times the monthly SIP installment;
- Year 3: 100 times the monthly SIP installment;
- Year 4 onwards: 100 times the monthly SIP installment.



Manage your cashflows

SWP (A)

Investors can opt for this facility* and withdraw their investments systematically on a Quarterly basis (applicable quarters are end of December, March, June, September). Withdrawals will be made / effected on the 25th of every month of that particular quarter and would be treated as redemptions. The withdrawals would be subject to the lock-in period and exit load. The withdrawal installment amount (under SWP (A)) per quarter will be fixed at 2% of the initial investment amount or amount specified by investor (provided that withdrawal amount is less than or equal to 2% per quarter, minimum withdrawal should be ₹500) and will be rounded-off to the nearest highest multiple of ₹1. A minimum account balance of ₹1 lakh is required at the time of registration of this facility.

(*This facility is available only in the Payout of Income Distribution cum capital withdrawal option (IDCW Payout) of the scheme). Read the Scheme Information Document for more details on above-mentioned features.

Fund Facts

Plans Available

- Aggressive (Equity-oriented)
- Aggressive Hybrid (Equity-oriented)
- Conservative Hybrid (Debt-oriented)
- Conservative (Debt-oriented)

Fund Manager

- Mr. Gaurav Mehta for the Equity portion and Mr. Dinesh Ahuja for the Fixed Income portion
- Mr. Mohit Jain is the dedicated fund manager for managing overseas investments

Benchmark Index

- Aggressive Plan: BSE 500 TRI
- Aggressive Hybrid Plan: Crisil Hybrid 35+65 - Aggressive Index
- Conservative Hybrid Plan: Crisil Hybrid 65+35 - Conservative Index
- Conservative Plan: Nifty Composite Debt Index

Exit Load

- For redemption / switch out: Nil
- No Exit Load in case of switch is made from one plan to another

Application Amount

- ₹5,000/- and in multiples of ₹1 thereafter
- Additional Purchase: ₹1,000/- and in multiples of ₹1 thereafter

SIP

Daily, Weekly, Monthly, Quarterly, Semi-Annual & Annual

Lock-in

The investment amount is locked in for five years or until retirement (i.e. completion of 65 years), whichever is earlier. No investor above the age of 65 years will be allowed to subscribe to the scheme

The views expressed herein are based on the basis of internal data, publicly available information & other sources believed to be reliable. Any calculations made are approximations meant as guidelines only, which need to be confirmed before relying on them. These views alone are not sufficient and should not be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. All opinions and estimates included here constitute our view as of this date and are subject to change without notice. Neither SBI Funds Management Private Limited, SBI Mutual Fund nor any person connected with it, accepts any liability arising from the use of this information. The recipient of this material should rely on their investigations and take their own professional advice. **Disclaimer from ICI Securities:** Please note, Mutual Funds related services are not Exchange traded products and I-Sec is just acting as distributor to solicit Mutual Funds. All disputes with respect to the distribution activity, would not have access to Exchange investor redressal forum or Arbitration mechanism.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.