

RELIANCE

Mutual Fund

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Date	Day	Occasion
06 May'11	Friday	Akshaya Tritiya
10 May'11	Tuesday	Pushya Nakshatra

Positioning of the Fund

Reliance Gold Savings Fund, is the first fund of fund in the industry which opens a new avenue for investing in gold as an asset class. The fund seeks to provide returns of gold through investments in Reliance Gold Exchange Traded Fund, which in turn invest in physical gold. It enables to reap returns of gold in paper form without the need of demat account

It is a passively managed fund which would enable an investor to save for gold in a convenient manner either through lumpsum investment or through systematic investment - the mutual fund way from a long term perspective. It will give investors the opportunity to participate in the bullion market in a relatively cost effective and convenient way as you can purchase and sell the units directly with the AMC

Scheme Features

Asset Allocation:

Under normal circumstances, the anticipated asset allocation would be:

Instruments	Indicative asset allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Units of Reliance Gold ETF (RGETF)	95	100	Medium to High
Reverse repo and /or CBLO and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market securities or Liquid Schemes*	0	5	Low to Medium

*The Fund Manager may invest in Liquid Schemes of Reliance Mutual Fund. However, the Fund Manager may invest in any other scheme of a mutual fund registered with SEBI, which invest predominantly in the money market securities.

The deviation from the underlying ETF may occur mainly on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

Investment Objective

The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by Reliance Gold Exchange Traded Fund (RGETF)

Minimum amount for Purchase / Additional Purchase/ Switch

Minimum Application Amount: Rs. 5,000 and in multiples of Re. 1 thereafter

Additional Purchase Amount
Rs 1000 (and in multiple of Re.1)

Minimum Switch Amount

Will be as per the minimum application amount in the respective scheme which may have been opted by the investor for switching the units/amount where the switch facility is available.

Minimum Investment Amount for Systematic Investment Plan

Minimum investment amount for investing SIP route is as follows:

- (1) Rs.100/- per month and in multiples of Re. 1/- thereafter for minimum 60 months
- (2) Rs.500/- per month and in multiples of Re. 1/- thereafter for minimum 12 months
- (3) Rs.1000/- per month and in multiples of Re. 1/- thereafter for minimum 6 months (4) Rs.500/- per quarter and in multiples of Re. 1/- thereafter for minimum 12 quarters
- (5) Rs.1500/- per quarter and in multiples of Re. 1/- thereafter for minimum 4 quarters

Load Structure

Entry Load* : Nil

*In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund with effect from August 01, 2009.

Exit Load: 2%- If redeemed or switched out on or before completion of 1 year from the date of allotment of units, Nil - If redeemed or switched out after the completion of 1 year from the date of allotment of units

Benchmark : The Scheme's performance will be benchmarked against the price of physical gold.

Fund Manager Hiren Chandaria

The views expressed herein are the personal views of the Fund Managers. The views constitute only the opinions and do not constitute any guidelines or recommendation on the course of the action to be followed. Readers are advised to seek independent professional advice and arrive at an informed investment decision before making any investments. **Reliance Gold Savings Fund (An Open Ended Fund of Fund Scheme):** The investment objective of the Scheme is to seek to provide returns that closely correspond to returns provided by Reliance Gold Exchange Traded Fund (RGETF). **Asset allocation Pattern:** Units of RGETF – 95 to 100%, Reverse repo and /or CBLO and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market securities or Liquid Schemes* - 0 to 5%. *The Fund Manager may invest in Liquid Schemes of Reliance Mutual Fund. However, the Fund Manager may invest in any other scheme of a mutual fund registered with SEBI, which invest predominantly in the money market securities. **Load Structure:** (for investments made during NFO and Ongoing offer period) **Entry Load** - Nil. **Exit Load** - 2%- If redeemed or switched out on or before completion of 1 year from the date of allotment of units, Nil thereafter. **Terms of issue:** The NAV of the Scheme will be calculated and declared on every Working Day. The Scheme provides sale / switch – in & repurchase /switch - out facility on all Business Days at NAV based prices. **RGETF is an open-ended Gold Exchange Traded Fund that tracks the domestic prices of gold through investments in physical Gold.** The investment objective is to seek to provide returns that closely correspond to returns provided by price of gold through investment in physical Gold (and Gold related securities as permitted by Regulators from time to time). However, the performance of the scheme may differ from that of the domestic prices of Gold due to expenses and or other related factors. **Asset Allocation Pattern:** Physical Gold or Gold Related Instruments as permitted by regulators from time to time - 90 to 100%, Money Market instruments, Bonds, Debentures, Government Securities including T-Bills, Securitised Debt & other debt securities as permitted by regulators from time to time – 0 to 10%. **Load Structure** – Entry Load & Exit Load – Nil. **Terms of Issue** - As the units of the scheme are listed on the Exchange, subsequent buying or selling (trading) by Unit holders can be made from the secondary market on all trading days. The minimum number of Units that can be bought or sold on the exchange is 1 (one) unit. **Statutory Details:** Reliance Mutual Fund has been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882. **Sponsor:** Reliance Capital Limited. **Trustee:** Reliance Capital Trustee Company Limited. **Investment Manager:** Reliance Capital Asset Management Limited (Registered Office of Trustee & Investment Manager: "Reliance House" Nr. Mardia Plaza, Off. C.G. Road, Ahmedabad 380 006). The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution of Rs.1 lakh towards the setting up of the Mutual Fund and such other accretions and additions to the corpus. **Risk Factors: Mutual Funds and securities investments are subject to market risks, and there is no assurance or guarantee that the objectives of the Scheme will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the securities market. Reliance Gold Savings Fund and Reliance Gold Exchange Traded Fund are only the names of the Schemes and do not in any manner indicate either the quality of the Scheme; its future prospects or returns.** Past performance of the Sponsor/AMC/Mutual Fund is not indicative of the future performance of the Scheme. The Mutual Fund is not assuring that it will make periodical dividend distributions, though it has every intention of doing so. All dividend distributions are subject to the availability of distributable surplus in the Scheme. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. Being a Fund of Fund Scheme, it may be noted that the investors are bearing the risk and the recurring expenses of RGETF also. For detailed risk factors, please refer to the Scheme Information Document & Key Information Memorandum, which is available at all the DISC, Distributors and www.reliancecapital.com. Investors can also call at our call centre 1800-300-11111 (toll free) for more details. **Please read the Scheme Information Document and Statement of Additional Information carefully before investing.**

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