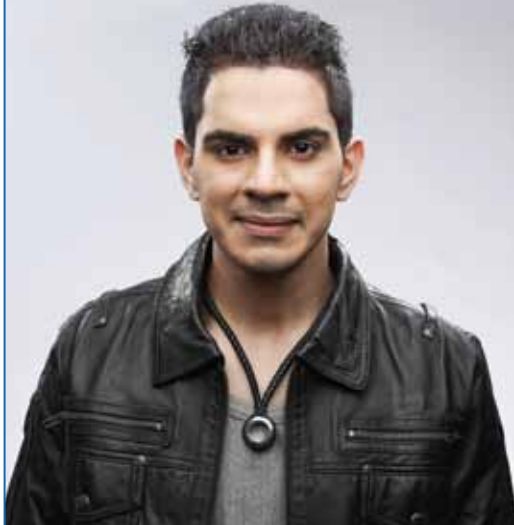


Leather jacket.



Dinner jacket.



Warm jacket.



When you adapt to age, shouldn't your retirement plan too?

TATA

RETIREMENT SAVINGS

(An open-ended fund comprising three plans)

FUND

The 30-30 Challenge

Due to better healthcare & personal-care on one hand and improving standard of living on the other, people are getting healthier and living longer. It would not be uncommon for people to easily live up to 85 years in the near future.

Moreover, inflation is a "silent killer". It reduces the buying power of money and the return on your investments. Traditional retirement investments may not beat the draining power of inflation. While they are certainly necessary, they may not be sufficient.

If one assumes that an average individual works up to the age of 55 years, it would mean that he/she would work for 30 "productive" years and further if he/she continues to live up to 85 years, then he/she would lead a retired life for 30 years. Therefore, the challenge for an individual is how to "fund" these "unproductive" retirement years. This is the "**30-30**" challenge.

It is vital to brace up to meet this challenge and avoid the throes of "**old age poverty**". There has never been a greater need for building a voluntary retirement corpus than now.

Asset allocation is the key to retirement planning

As people age, their asset allocation has to undergo change. When they are young they need to accumulate wealth because they have "time" on hand. "Equities" is the wealth creation asset class. However it yields returns in the long-term. Therefore time is an essential "ingredient".

As people approach "middle-age" the proportion of "equity" in their assets needs to reduce while the proportion of "debt" needs to increase.

When people reach "old-age", a further decrease in proportion of "equity" is warranted with a consequent increase in the proportion of "debt".

Presenting Tata Retirement Savings Fund (TRSF)

TRSF is a carefully structured suite of plans designed to meet the investment needs of investors. It works as a retirement solution by offering choice of asset allocation to investors based on their life stage and risk preference.

Instruments	Indicative allocations (% to total assets)**		Risk Profile
	Minimum	Maximum	
▶▶ Progressive Plan			
Equity and Equity related instruments	85	100	High
Debt & Money Market instruments	0	15	Low to Medium
Investment by the plan in securitised debt will not normally exceed 15% of the net asset of the plan.			
▶▶ Moderate Plan			
Equity and Equity related instruments	65	85	High
Debt & Money Market instruments	15	35	Low to Medium
Investment by the plan in securitised debt will not normally exceed 15% of the net asset of the plan.			
▶▶ Conservative Plan			
Equity and Equity related instruments	0	30	High
Debt & Money Market instruments	70	100	Low to Medium
Investment by the plan in securitised debt will not normally exceed 25% of the net asset of the plan.			
All plans may also invest in Other Securities #	0	10	Low
** At the time of investments. # Other securities shall include: Domestic Exchange Traded Funds, Overseas Exchange Traded Funds/Foreign Securities/Foreign Funds as may be permitted under the SEBI Regulations.			

Unique Auto-Switch facility

The Tata Retirement Savings Fund offers a unique “**Auto-Switch**” feature which takes away the hassles of adjusting the equity-debt proportion with increasing age. So if you start an SIP or make a lump sum investment in the “progressive” option and opt for the “**Auto-Switch**” feature, then the fund will do the needful asset allocation automatically as you cross different age brackets as explained below:

- 1) **Progressive to Moderate** – switch happens once you attain the age of 45 years.
- 2) **Moderate to Conservative** – switch happens once you attain the age of 60 years.

However the fund also provides the option of staying perpetually invested in a single plan of choice.

Unique Auto-Systematic Withdrawal Plan (SWP) facility

Once an investor retires he/she needs a regular flow of money to fund his/her expenses. While salary stops post retirement, annuities and pension form a major part of his/her regular cash flow. The unique “**Auto-SWP**” is designed with an objective to provide the investor with regular cash flow after he/she turns 60. There are 2 options of “**Auto-SWP**” facilities:

- 1) **Monthly** – 1% of market value of investment as on date of completion of 60 years of age.
- 2) **Quarterly** – 3% of market value of investment as on date of completion of 60 years of age.

Hence, to meet the “**30-30**” challenge and to avoid falling in to the “**old age poverty**” trap, it is advisable to start your retirement planning with “**Tata Retirement Savings Fund**”.

Call us at: 1-800-209-0101 SMS: TMF to 57575 E-mail: kiran@tataamc.com Website: www.tatamutualfund.com

• **Nature & Investment Objective:** Tata Retirement Savings Fund (TRSF): An Open Ended Fund comprising of three Plans: (i) Progressive Plan (an open ended equity scheme) - (TRSFPP). (ii) Moderate Plan (an open ended equity scheme) - (TRSFM). (iii) Conservative Plan (an open ended debt scheme) - (TRSFC). The objective of the Fund is to provide a financial planning tool for long term financial security for investors based on their retirement planning goals. However, there can be no assurance that the investment objective of the fund will be realised. • **Applicable Load Structure for SIP and Non-SIP Transactions under all the Plans of the Fund:** **Entry Load:** N.A. for all the plans under the fund. **Exit Load: (A)** If redeemed/switched-out on or after attainment of retirement age i.e. 60 years of age - Nil. **(B)** In case of Auto switch-out of units on occurrence of “Auto-switch trigger event” - Nil. **(C) For Redemption or switch-out of units in other cases (i.e. switch-out other than auto switch-out on trigger event & redemption/switch-out before the attainment of retirement age i.e. 60 years) following exit load will be applicable:** (i) If redeemed/switched-out on or before expiry of 1 year from the date of allotment - 5% of the applicable NAV; (ii) If redeemed/switched-out after 1 year but on or before expiry of 2 years from the date of allotment - 4% of the applicable NAV; (a) If redeemed/switched-out after 2 years but on or before expiry of 3 years from the date of allotment - 3% of the applicable NAV; (b) If redeemed/switched-out after 3 years but on or before expiry of 5 years from the date of allotment - 2% of the applicable NAV; (c) If redeemed/switched-out after 5 years from the date of allotment - 1% of the applicable NAV. • **Sale at ₹ 10/- per unit at face value during the New Fund Offer.** • **Special Features:** Auto Switch Facility, Auto SWP Facility (after attaining the retirement age i.e. 60 years) & Multi-plan Investment with a single cheque facility. • **Liquidity:** Upon re-opening after closure of the NFO, each plan under the Fund will provide repurchase facility at NAV based price subject to exit loads, as applicable, on all business days. • **NAV Disclosure:** On all business days after scheme re-opens. • **Statutory Details: Constitution:** Tata Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882. • **Sponsors & Settlers:** Tata Sons Ltd., Tata Investment Corporation Ltd. • **Investment Manager:** Tata Asset Management Ltd. • **Trustee:** Tata Trustee Co. Ltd. • **Risk Factors: Mutual Fund and securities are investments subject to market risks and there can be no assurance and no guarantee that the scheme will achieve its objectives. • As with any investment in stocks, shares and securities the NAV of the units under the scheme can go up or down, depending upon the factors and forces affecting the capital market. • Past performance of the previous Schemes, the Sponsors or its Group affiliates is not indicative of and does not guarantee the future performance of the Scheme. • ‘Tata Retirement Savings Fund - Progressive Plan’, ‘Tata Retirement Savings Fund - Moderate Plan’ and ‘Tata Retirement Savings Fund - Conservative Plan’ are only the names of the scheme/plan under the fund and does not in any manner indicate either the quality of the Fund/plans, its future prospects or the returns. • Investment by Mutual Fund in securities involves risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. • The sponsors are not responsible or liable for any loss resulting from the operations of the fund beyond the initial contribution of ₹ 1 lakh made by them towards setting up of the mutual fund. • Risks in using derivatives include the risk of default of counter party, mis-pricing and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. • Investment in overseas securities and overseas investments are subject to various risks such as currency fluctuations, restriction on repatriation, changes in regulations, political, economic and social instability and prevalent tax laws of respective jurisdictions. • Investment in securitised debt are subject to risk due to prepayment risk, liquidity risk, limited recourse and credit risk, bankruptcy risk and risk of co-mingling. • The scheme is not offering any assured/guaranteed returns to investors. Please consult your tax advisor regarding applicability of prevailing tax laws. For scheme specific risk factors and other details please read the Scheme Information Document (SID), Key Information Memorandum (KIM) & Statement of Additional Information (SAI) of the scheme carefully before investing. For Scheme Information Document (SID) & Application forms, please contact your nearest Collection Center/AMC Office.**