

Corporate Office Address: Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055.

SYSTEMATIC WITHDRAWAL PLAN (SWP) APPLICATION FORM

Use this form if you wish to withdraw your investment systematically.

Please read the instructions carefully, before filling up the application

| 1. DISTRIBUTOR / BROKER INFORMATION | | | FOR OFFICE USE ONLY | |
|-------------------------------------|---------------------------------|-----------------------------|--------------------------|----------------------------|
| Name & Broker Code / ARN | Sub Broker / Sub Agent ARN Code | Sub Broker / Sub Agent Code | Date and Time of Receipt | Bank / Register Serial No. |
| 113651 | | | | |

Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

| | |
|--|-----------|
| 2. EXISTING UNIT HOLDER INFORMATION | FOLIO NO. |
|--|-----------|

3. APPLICANT INFORMATION

Name of First / Sole applicant _____
 Name of Guardian (in case of First / Sole Applicant is a Minor) _____
 Name of Second Applicant _____
 Name of Third Applicant _____

4. PARTICULARS FOR REGULAR WITHDRAWAL (If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name)

Scheme Name _____ Plan _____ Option _____ Amount _____
 Frequency Monthly Quarterly Half Yearly Yearly (Min. Rs. 500/- & in multiples of Rs. 100/- thereafter)
 SWP Date (Please tick any one): 1 8 15 22 Enrolment Period From [D][M][Y] To [D][M][Y]

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete.

SIGN HERE

Sole / 1st applicant / Guardian
Authorised Signatory

2nd applicant /
Authorised Signatory

3rd applicant
Authorised Signatory

INSTRUCTIONS FOR SWP

- All SWP applications will be processed on the 1st/8th/15th/22nd of every month or 1st/8th/15th/22nd of every first month of every quarter. If such day happens to be a holiday, it will be processed on next working day.
- For all the eligible schemes, the minimum withdrawal amount is Rs. 500/- and in multiples of Rs. 100/- thereafter.
- The Unit holder is required to define the frequency and amount of withdrawals. SWP forms received without this information will be treated incomplete and request for SWP will be rejected.
- The Unit holder needs to specify the start date and the end date in the SWP form. In cases where the start date and end date has not been specified, the SWP will commence from the first transaction date of the subsequent month in which such request is received and will continue till the balance in the account becomes nil.
- The amount withdrawn under the SWP will be considered as a redemption and shall be converted into units and will be deducted from the unit balance of the Unit holder.
- The redemption proceeds will be paid by cheque/demand draft in favour of the registered first named Unit holder with the bank account number specified in the application form. The redemption cheque will be posted within normal service standards to the investors. No post-dated cheques will be issued against SWP transactions.
- A Unit holder who has opted for SWP under a specified account can also redeem or switch his units to any other eligible scheme or any other plans of the same scheme provided he has sufficient balance in his account on the date of such request. SWP will automatically cease in case the balance becomes nil subsequent to such redemption / switch transaction or falls below the required amount specified by the investor for SWP.
- The Unit holder can put in additional subscriptions, in accordance with conditions specified in the Statement of Additional Information (SAI) and Scheme Information Document (SID) for additional subscriptions in the account anytime during the existence of the concerned account. Such additional subscriptions in no way alter the functioning of the SWP option, unless subsequent request to the contrary is received from the unit holder in writing.
- Any changes in the amount, frequency or period of SWP should be communicated to the Registrar's office at least 14 days in advance.
- Investors who have made investments in ELSS schemes should note that SWP is not available to them during the stipulated lock in period.
- SWP request in any other form beside the specified format will be treated as invalid and is liable to be rejected.
- The SWP form duly completed may be submitted at the nearest Investor Service Centre or mailed to the Registrar: M/s Karvy Computershare Pvt. Ltd., Karvy Selenium, Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032.
- Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

14. Communication for the Investors. :

In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular No. CIR/IMRD/DF/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNLAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
- Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
- Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNLAM/RMF for each calendar month on or before 10th of the immediately succeeding month. In case of a specific request received from the Unit holders, RNLAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct Plan | Direct Plan |
| 3 | Not mentioned | Regular Plan | Direct Plan |
| 4 | Mentioned | Direct Plan | Direct Plan |
| 5 | Direct | Not mentioned | Direct Plan |
| 6 | Direct | Regular Plan | Direct Plan |
| 7 | Mentioned | Regular Plan | Regular Plan |
| 8 | Mentioned | Not mentioned | Regular Plan |

ACKNOWLEDGEMENT SLIP (To be filled by the investor)

APP No.:

Received from Mr./Mrs./Ms. _____ an application for SWP in

Scheme _____ in Folio/Account No: _____

for amount _____ and Frequency _____.

Please note your Statement of Account is sent once a month through CAS or ECAS if email id is updated in the folio. To have an access to the folio statement visit our website to generate an instant account statement.