

## Investment in Mutual Fund- Disclosure

As an investor in Mutual Funds, we recommend that you go through the latest information and the risk factors about the various Mutual Fund schemes before investing in them. This information is available in the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM), addenda, performance reports, fact sheets, portfolio disclosures and brochures on the website of the respective Asset Management Company (AMC).

Asset Management Companies (AMCs) are mandated by SEBI to risk rate their respective schemes. The aim is to help investors understand and assess the risks involved in investing in a particular mutual fund scheme. The depiction of the risk by the AMCs is done through a Riskometer that represents 5 different risk categories as follows:

### Level

Low  
Moderately Low  
Moderate  
Moderate High  
High

### Inference

Principal at low risk  
Principal at moderately low risk  
Principal at moderate risk  
Principal at moderately high risk  
Principal at high risk

An illustration of a 'Moderate' rate scheme that will be depicted in the Riskometer as given below:



Investors understand that their principal will be at moderate risk

Effective 01 July 2015, the Riskometer has been applied to all the existing schemes and all schemes to be launched on or thereafter. We request you to refer to the Riskometer in the scheme documents and understand the risk of the scheme to decide whether the investments will suit your risk profile.

For more information related to commission fees, please refer to the link below.