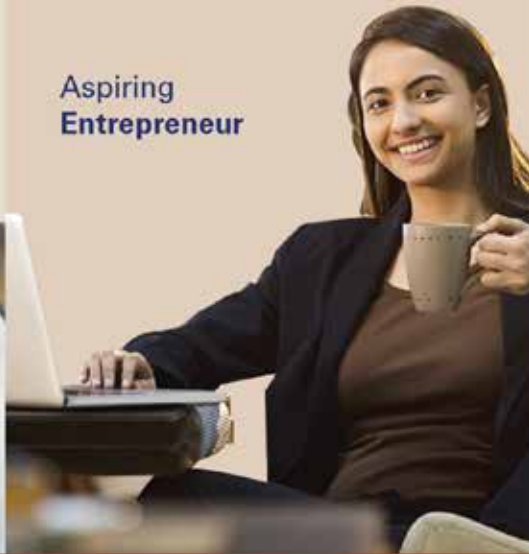


Accountant-turned-
Photographer



Aspiring
Entrepreneur



Early
Retiree



Why do people dream about becoming financially free?



To maintain
lifestyle



To travel the world
without having to worry
about making ends meet



To become an
entrepreneur / chasing
the startup dream



To pursue one's passion
full-time, like photography,
painting, music etc



To work for a social cause
close to one's heart



To retire early
and lead a peaceful life

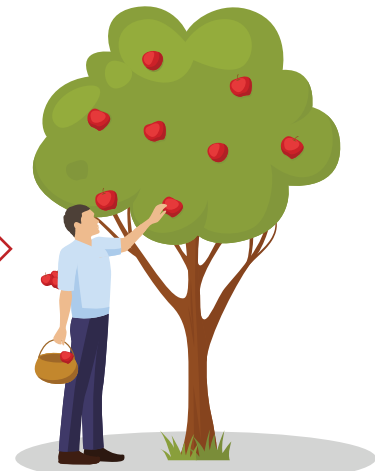
How to maintain your standard of living and fulfil your dreams?

Introducing HDFC DREAM SIP



**Aim to Grow your wealth through SIP in
Source scheme for SIP Tenure**

Continue in the same
scheme or Switch to a
different Target Scheme
after SIP Tenure



SWAP for periodic cash flows after SIP Tenure

SIP – Systematic Investment Plan | SWAP – Systematic Withdrawal Advantage Plan

Plan your monthly cashflows with HDFC DREAM SIP

Investors can specify the SWAP amount of their choice. If an investor does not state the SWAP amount while registering this facility, SWAP shall be activated for an amount as per the SWAP matrix below

SIP Tenure	Max monthly withdrawal amount after SIP Tenure	Monthly SWAP amount as per matrix for a monthly SIP of Rs. 10,000
7 Years	1.0x of monthly SIP installment	Rs. 10,000
10 Years	1.5x of monthly SIP installments	Rs. 15,000
12 Years	2.0x of monthly SIP installments	Rs. 20,000
15 Years	3.0x of monthly SIP installments	Rs. 30,000
20 Years	5.0x of monthly SIP installments	Rs. 50,000
25 Years	8.0x of monthly SIP installments	Rs. 80,000
30 Years	12.0x of monthly SIP installments	Rs. 1,20,000



How to start HDFC DREAM SIP?

01

Decide your SIP Amount

- ◆ Decide your monthly SIP Amount
- ◆ Minimum amount will be minimum SIP amount for respective scheme

02

Choose the SIP tenure

- ◆ Flexibility to choose between 7, 10, 12, 15, 20, 25 and 30 Years

03

Select the preferred option

- ◆ Option A: SIP and SWAP from same scheme
- ◆ Option B: SIP in Source Scheme > After SIP Tenure, Switch to Target Scheme > SWAP from target scheme

04

Select the scheme/ set of schemes

- ◆ Select the scheme / set of schemes from the list of eligible scheme (Refer page 3)

05

Decide the SWAP amount (optional)

- ◆ Decide the SWAP amount



HDFC DREAM SIP

Option A - Same scheme for SIP and SWAP

SIP and SWAP from the same scheme, specified at the time of application

SIP for a pre-defined tenure followed by SWAP

SWAP to continue till 31 Dec 2099 or until units are available, whichever is earlier

Currently Eligible Schemes as under

Scheme Name

- ◆ HDFC Flexi Cap Fund
- ◆ HDFC Top 100 Fund
- ◆ HDFC Mid-Cap Opportunities Fund
- ◆ HDFC Small Cap Fund
- ◆ HDFC Large and Mid Cap Fund
- ◆ HDFC Capital Builder Value Fund
- ◆ HDFC Balanced Advantage Fund
- ◆ HDFC Focused 30 Fund
- ◆ HDFC Hybrid Equity Fund
- ◆ HDFC Multi-Asset Fund
- ◆ HDFC Dividend Yield Fund
- ◆ HDFC Multi Cap Fund
- ◆ HDFC Asset Allocator Fund of Funds

Note: Extant tax provisions will be applicable on SWAP. While redemptions during SIP tenure are permitted, if they impact the units under the facility, SIP will continue, but the SWAP will cease.

Option B - Different Schemes for SIP and SWAP

SIP in Source Scheme for a pre-defined tenure

Switch from Source Scheme to Target Scheme on completion of SIP tenure

SWAP from Target Scheme till 31 Dec 2099 or until units are available, whichever is earlier

Investors can opt for this option if they intend to move their corpus to relatively less riskier fund (Hybrid) on completion of SIP tenure

Currently Eligible Schemes as under

Eligible Source Schemes

- ◆ HDFC Flexi Cap Fund
- ◆ HDFC Top 100 Fund
- ◆ HDFC Mid-Cap Opportunities Fund
- ◆ HDFC Small Cap Fund
- ◆ HDFC Large and Mid Cap Fund
- ◆ HDFC Capital Builder Value Fund
- ◆ HDFC Focused 30 Fund
- ◆ HDFC Balanced Advantage Fund
- ◆ HDFC Hybrid Equity Fund
- ◆ HDFC Multi-Asset Fund
- ◆ HDFC Dividend Yield Fund
- ◆ HDFC Multi Cap Fund
- ◆ HDFC Asset Allocator Fund of Funds

Eligible Target Schemes

- ◆ HDFC Balanced Advantage Fund
- ◆ HDFC Hybrid Equity Fund
- ◆ HDFC Multi-Asset Fund
- ◆ HDFC Asset Allocator Fund of Funds

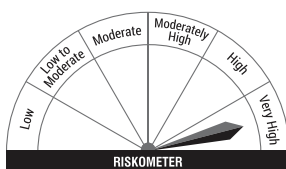
Note: Extant tax provisions will be applicable on switch to target scheme and SWAP from target scheme

Benefits of HDFC DREAM SIP

- Facilitates lifestyle maintenance
- Choice of varied schemes
- Choice of different tenures (7, 10, 12, 15, 20, 25, 30 years) for different goals.
- Flexibility of approach (Option A and B).
- Flexibility of SIP tenure, SIP amount and SWAP amount.
- Disciplined approach to investing with SIPs and assurance of steady payouts with SWAPs

For complete details about the facility, please refer to the Terms and Conditions on the Enrolment Form.



NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#
HDFC Small Cap Fund (An open ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"> To generate long-term capital appreciation/income Investment predominantly in Small-Cap companies 	 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>
HDFC Large and Mid Cap Fund (An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> To generate long-term capital appreciation/income Investment predominantly in Large Cap and Mid Cap companies 	
HDFC Focused 30 Fund (An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category (i.e. Multi-Cap))	<ul style="list-style-type: none"> To generate long-term capital appreciation/income Investment in equity & equity related instruments of up to 30 companies 	
HDFC Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in equity & equity related instruments 	
HDFC Top 100 Fund (An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> To generate long-term capital appreciation/income Investment predominantly in Large-Cap companies 	
HDFC Capital Builder Value Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> To generate long-term capital appreciation / income in the long term Investment primarily in undervalued stocks 	
HDFC Mid-Cap Opportunities Fund (An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> To generate long-term capital appreciation/income Investment predominantly in Mid-Cap companies 	
HDFC Multi-Asset Fund (An open ended scheme investing in Equity and Equity related instruments, Debt & Money Market Instruments and Gold related instruments)	<ul style="list-style-type: none"> To generate long-term capital appreciation/income Investment in a diversified portfolio of equity & equity related instruments, debt & money market instruments and Gold related instruments 	
HDFC Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in equity & equity related instruments. The scheme will also invest in debt and money market instruments 	
HDFC Balanced Advantage Fund (An open ended Balanced Advantage Fund)	<ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment in a mix of equity and debt instruments 	
HDFC Dividend Yield Fund (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> Capital appreciation over long term / regular income Investment predominantly in equity and equity related instruments of dividend yielding companies 	
HDFC Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap & small cap stocks)	<ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment in equity and equity related securities of large cap, mid cap and small cap companies 	
HDFC Asset Allocator Fund of Funds[§] (An open ended Fund of Funds scheme investing in equity oriented, debt oriented and gold ETFs schemes)	<ul style="list-style-type: none"> Capital appreciation over long term Investment predominantly in equity oriented, debt oriented and Gold ETF schemes 	

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

For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

§ Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Funds scheme makes investment (subject to regulatory limits).

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**