Birla sun life mutual fund nomination form

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Policy Cancellation Form (Burnander Form)

- Your Unit owner

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	- (0	UTI - Opport	unities Fu	nd				
Investment Objective	in equity shares a arising in the mark	nd equity-related instru	ments. The main dynamically change	bous of this scheme is to	ng the funds of the scheme capitalize on opportunities ng its investments amongst			
Asset Allocation Pattern of the Scheme		Types of instru	menta	Normal Allo	cation (% of Net Assets)			
or one outside	Equity & Equity re	lated instruments			90-100%			
	Debt Instruments	& Money Market Instru	menta;		0-1.0%			
Plans and Options	Growth Option and	Dividend Option with	Payout and Reinw	stnert Sciltes.				
Facilities Offered		Systematic Investment Plan (SIP), Micro SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (available under Growth Option only), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available.						
Minimum Application Amount		estment is ₹ 5,0007. um investment under a	folio is ₹ 1,000/- a	d in multiples of £1/- there	after with no upper limit.			
Benchmark Index	85E 100							
Dividend Policy		on, if any, under the sch sion is taken by the Tru			ributable surplus and other			
Name of the Fund Manager	Harsha Upadhyay			Mark .				
Performance of the scheme as on March 31, 2011	Compounded Annualised Returns *	Scheme Return %	85E 100 %		for each financial year ast 5 years			
	Last 1 year	14.23	8.55		B-10 (F)			
	Last 3 years	15.59	7.04	1	94.00 a.se.			
	Last 5 years	12.69	11.32	1100	CH HE			
	Since Inception	19.26	17.91	200,207 207,204	annum annum annum			
		compounded annualised may or may not be sus		E 10-horse	ten # mism.			
Actual recurring expenses	Period 01-04-2010	to 31-03-2011; 1.95%						
Sharpe Ratio	Period 01-04-2010	to 31-03-2011: 0.589						
Investment Strategy	to re-spond to the prevailing trends of the macro econoutperform the bro. As markets evolve to capture these of the scr. The aim of the scr. minimise the risk a The fund would in would seek to cap. 1. An opportunity asset allocatio in view market must be clear proportions or being at all times.	dynamically changing in hange. The acheme will hange. The acheme will comy. UTI-Opportunities ader market in the short and grow, new opportu- portunities to generate here is to outperform prising from pure sector west in companies/sector test in companies/sector ansing in sectors when arising in sectors when arising in sectors that is a pattern indicated about conditions, market op ty understood that the	indian economy by it allow the fund m a Fund will predor to medium-term, nities for growth ke wealth for its inver- ken vanilla equity t funds while general ors, which present such as: e India's potential ein future growth in currently drives the ye in respect of the portunities, applic percentages state pending upon the e interests of the U	moving its investments are anager to invest in select s mantly invest in 4 to 5 select so ep emerging. UTI Opportu- lors. India, which are more diver- ing a reasonable return. good growth opportunities. In being acknowledged in the ay be influenced by various bidien economy. Subject to entire scheme may change bile regulations and political of above are only indicative perception of the investment holders.				
Comparison with existing schemes					at any given point in time, if to another depending on.			
					diversified equity fund and			
Number of Folios and AUM		lumber of Folios		Assets Under Man				
as on March 31, 2011		2,98,500		₹ 1517.21	I Crore			

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SYSTEMATIC INVESTMENT APPLICATION FORM



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The provisions of Employee's Provident Fund (EPF) is governed by The Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (PF Act). It aims to mobilise the savings of the employees and employer through compulsory contributions to the provident fund. The PF Fund is administered and managed by The Employees' Provident Fund Organisation (EPFO) and assists Central board of Trustees, EPF is a statutory body formed by the PF Act. Latest Update Latest updates - Clarification on proposed Section 115BBH in Budget 20221. Losses incurred from one virtual digital currency cannot be set-off against income from another digital currency. 2. Infrastructure cost incurred on mining crypto assets will not be treated as cost of acquisition. Union Budget 2022 Outcome: 1. Income from transfer of virtual digital assets such as crypto, NFTs will be taxed at 30%.2. No deduction, except the cost of acquisition, will be allowed while reporting income from transfer of digital assets. S. Loss from digital assets cannot be set-off against any other income.4. Gifting of digital assets will attract tax in the hands of receiver.Losses incurred from one virtual digital currency cannot be set-off against income from another digital currency. The government has decided to retain the EPF interest rate of 8.5% for the financial year 2020-21. Employee Provident Fund - A brief Introduction Employee Provident Fund Scheme is one of the most useful employee beneficial scheme introduced by Ministry of Labour. It is one of the most useful employee contributes an equal amount at regular intervals. Such contribution can be made only by those employers who are registered and employees of registered employers. Employer registration can be either through statute mandate or voluntary. As per the PF Act, every company/organisation employers who are on contract, is mandatorily required to register under PF Act. Once the PF Act is applicable, the employer's organisation continues to be governed by the PF Act even if the number of employees falls below 20 at any time. Further, it is not mandatorily apply to all employees of registered establishment. Only such employees earning up to Rs. 15,000 are eligible to be covered under the PF Act and can make contribution. Both employees who are not mandated by PF Act, can voluntarily register and contribute for PF. PF Payment Online Though contribute for PF account by employer and employer who is registered with PF Act. From September 2015 it is mandatory for all establishments to pay PF online. Online PF payment can be made by the employer either on EPFO website or through authorised bank website (if bank allows direct payment through their website) in which employer has an account and net banking. Presently EPFO has tie up arrangement with 10 banks to collect EPFO dues and banks are SBI, PNB, Indian Bank, Bank of Baroda, HDFC Bank, ICICI Bank, Axis Bank and Kotak Mahindra Bank. Steps for PF Payment Online Login to unified portal of EPFO using your Electronic Challan cum Return (ECR) portal credentials PF details of establishment such as establishment ID, Name, address, exemption status, etc. shown are correctFrom 'Payment' option drop down select 'ECR upload'Select 'Wage Month', 'Salary Disbursal Date', Rate of contribution and upload ECR file will be validated for predefined conditions and a screen will appear with a message 'File Validation Successful'. If ECR file is not validated for predefined conditions and a screen will appear with a message 'File Validation Successful'. page TRRN generated will be displayed for the uploaded ECR file. 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The transaction will be updated at EPFO PortalThe confirmation of payment against TRRN number will be provided by EPFO Along with the list of authorised banks, we have also provided links for specific payment procedure for few banks published on their website: SBIPNBIndian BankICICIHDFCKotak MahindraAxis BankBank of Baroda Calculate your total corpus in EPF account through PF tax calculator Related Articles EPF withdrawalPF online transfer procedure PF claim status Contact your advisor's phone number or email address? Go to Find an advisor and enter your advisor's phone number or email address? Go to Find an advisor and enter your advisor's phone number or email address? Go to Find an advisor advisor and enter your advisor's phone number or email address? SUN-LIFE (1-877-786-5433), Monday to Friday, 8 a.m. to 8 p.m. ET. If you have a pension, savings, investments or health benefits through your employer For pension and saving plans: To see who your beneficiaries are: Sign in to my Sun Life. Under Investments, click my financial centre. Under Quick links, choose Beneficiary info. To change your beneficiaries: Sign in to my Sun Life. Under Investments, click my financial centre. Under Quick links, choose Beneficiary info, click the Beneficiary info, click the Beneficiary info, click my financial centre. Under Update Beneficiary info, click the Beneficiary info, click the Beneficiary info, click the Beneficiary info, click my financial centre. Under Update Beneficiary info, click my financial centre. can also call the Customer Care Centre at 1-866-733-8612, Monday to Friday, 8 a.m. to 8 p.m. ET. Please have your coverage card ready. Remember to have your registered email address and password ready to enter into our automated telephone system. For health benefit plans: 1. Download and print one of these forms: Getty ImagesEPF member is required to make nomination using Form 2. Recently, EPFO has launched the e-nomination facility on the member sewa portal. Did you know that when you get married your EPF and EPS accounts automatically becomes invalid when you get married and you are required to make a fresh nomination. Puneet Gupta, Director, People Advisory Services, EY India says, "As per the Provident Fund Scheme, a fresh nomination is required by the member on his / her marriage and any nomination made before marriage shall be deemed to be invalid. This means that if you have joined the EPF and EPS before your marriage then post your marriage you will have to make a fresh nomination as the previous nomination." Saraswathi Kasturirangan, Partner, Deloitte India says, "The nomination in EPF and EPS made prior to marriage automatically stands cancelled after marriage. As per the EPF and EPS account. As per the EPF case of a male member "family" means his wife, his children (whether married or unmarried), her dependent parents, her husband sequence of a female member, "family" means - her husband, her children (whether married or unmarried), her dependent parents, her husband sequence of a female member, "family" means - her husband, her children (whether married or unmarried), her dependent parents, her husband sequence of a female member, "family" means - her husband, her children (whether married or unmarried), her dependent parents and her dependent parents and her dependent parents are the family "means have been dependent parents and her dependent parents are the family "means have been dependent parents and her dependent parents are the family "means have been dependent parents are the fam deceased son's widow and children." However, the rules of nomination for EPF and EPS are differents, Gupta says, "Family, in respect of whom nomination may be made, is defined differently for the purpose of Provident Fund Scheme and Pension Scheme. In the case of EPF, a member has an option to nominate even his/her parents, apart from spouse and children. However, in the case of EPS, a member can nominate only his spouse and children." Gupta says, "After marriage, you can still nominate your pension scheme account, you can only nominate your spouse and children after your marriage." What if you don't have a defined 'family member as defined above, then he/she can nominate any other person but the nomination will become invalid when the person acquires a family, as per the law. Gupta says, "Where an employee has no family (as prescribed under the rules), a nomination may be made in favour of anyone. However, once an employee is married or has a family, fresh nomination in favour of one or more family members for receiving the benefits under the EPF and EPS scheme. A member who is not married or who does not have any living spouse and/or an eligible child may nominate a person to receive benefits as provided under the scheme. However, in the event of his/her acquiring a family (as mentioned in the rules), the nomination made earlier will become void and a fresh nomination will be required under both the schemes, i.e., EPF and EPS." The member is required to make nomination using Form 2. Recently, EPFO (Employees' Provident Fund Organisation) has launched the e-nomination facility on the member sewa portal. What if you forgot to do the nomination after marriage and pass away due to unexpected event? Ms. Kasturirangan says, "Under the EPF scheme, if no nomination exists, the entire sum will become payable to sons who have attained majority, married daughters whose husband are alive. In case of EPS if the person is unmarried, then pension will be payable to dependent father/mother." What if I wish to nominate non-family member? "Ideally, a family member as prescribed under the law should be nominated in the EPF and EPS accounts. If you want to exclude a family member." like your husband or father from the definition of family, for that you can write to EPFO commissioner in case of EPF. From a practical perspective, one could try approaching the EPFO commissioner in case of separation or those who do not have children and the spouse has passed away, the pension will be paid to dependent father/mother," adds Ms Kasturirangan. (Your legal guide on estate planning, inheritance, will and more.) Download The Economic Times News App to get Daily Market Updates & Live Business News.

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