EDELWEISS MUTUAL FUND

# Freedom SIP

*Systematic Steps to Financial Freedom*



July 2025

# What does Financial Freedom mean to you?

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**Having enough residual income to cover living expenses considering inflation**




**Being prepared for life's uncertainties**




**Living for life's moments rather than chasing money to meet the ends for a living**

# Journey towards Financial Freedom

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## How do you prepare to attain financial freedom?

**Start investing and accumulate corpus for your goals**

**Efficiently utilise the proceeds at the time of retirement**

***Can this be done in a Systematic and Automated way?***



Presenting

# Edelweiss Freedom SIP



# Freedom SIP = SIP + SWP

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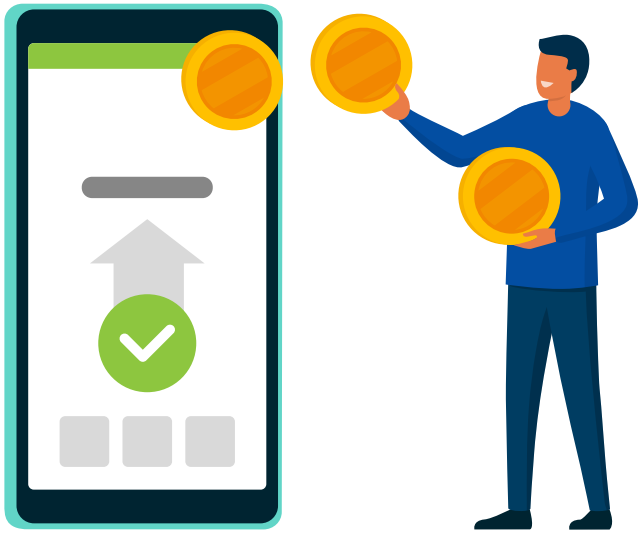
**Embark on your path to financial freedom by initiating a Freedom SIP**

Aim to Grow Your Wealth through **SIP**



**Investment Phase**

Reap Your Monthly Cash Flow through **SWP**



**Harvesting Phase**

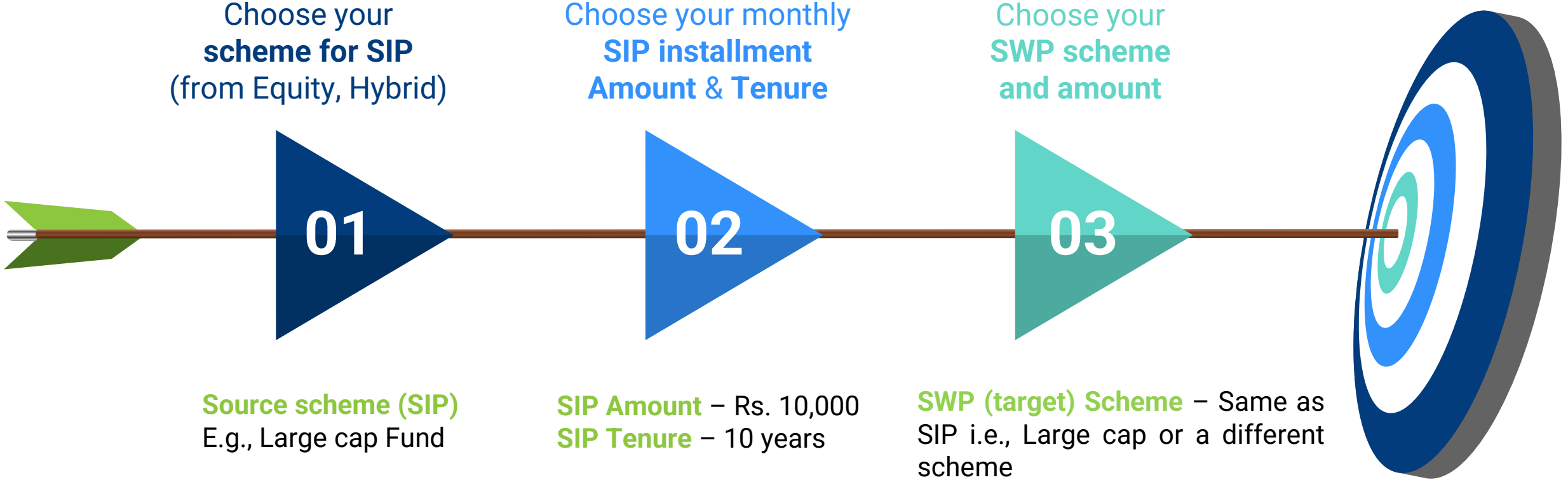
# Steps to execute your Freedom SIP

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Choose your **scheme for SIP** (from Equity, Hybrid)

Choose your monthly **SIP installment Amount** & **Tenure**

Choose your **SWP scheme and amount**




**Source scheme (SIP)**
E.g., Large cap Fund

**SIP Amount** – Rs. 10,000
**SIP Tenure** – 10 years

**SWP (target) Scheme** – Same as SIP i.e., Large cap or a different scheme

**SWP amount** – Rs. 15,000 or a multiple of SIP amount (e.g., 1.5X)

# Selecting the SIP and SWP scheme

| | OPTION A | | OPTION B |
|---|---|---|---|
| About | **Choose from** any active/ passive equity funds.<br><br>Source (SIP) and Target (SWP) scheme will be the **same** | About | **Choose from** any active/ passive equity, select hybrid funds.<br>Source (SIP) and Target (SWP) scheme will be **different** |
| How will the Freedom SIP facility work? | On completion of the SIP tenure, the entire accumulated units of the Source scheme will be available for SWP | How will the Freedom SIP facility work? | At the end of the tenure, the accumulated units will be transferred to the target scheme from which the systematic withdrawal process will begin. |
| Ideal for? | Those seeking relatively higher returns from equities during the withdrawal phase. | Ideal for? | Those who prefer a relatively stable withdrawal phase. |

# How can you select the SWP amount?

1) **Enter the desired SWP amount**

**OR**

2) **Amount decided based on a predefined multiplier basis SIP tenure**

Illustration

**Option A: SIP/SWP – Equity Active/Passive schemes**

| SIP Amount (Rs.) | SIP Tenure | SWP Multiplier (Monthly) | Monthly SWP Amount | Invested Amount (Rs.) | Accumulated Value (Rs.) |
|---|---|---|---|---|---|
| 10,000 | 10 Years | 2x | 20,000 | 12,00,000 | 22,29,645 |
| 10,000 | 15 Years | 4x | 40,000 | 18,00,000 | 47,22,862 |
| 10,000 | 20 Years | 8x | 80,000 | 24,00,000 | 90,99,137 |
| 10,000 | 25 Years | 15x | 1,50,000 | 30,00,000 | 1,67,80,690 |
| 10,000 | 30 Years | 25x | 2,50,000 | 36,00,000 | 3,02,63,908 |

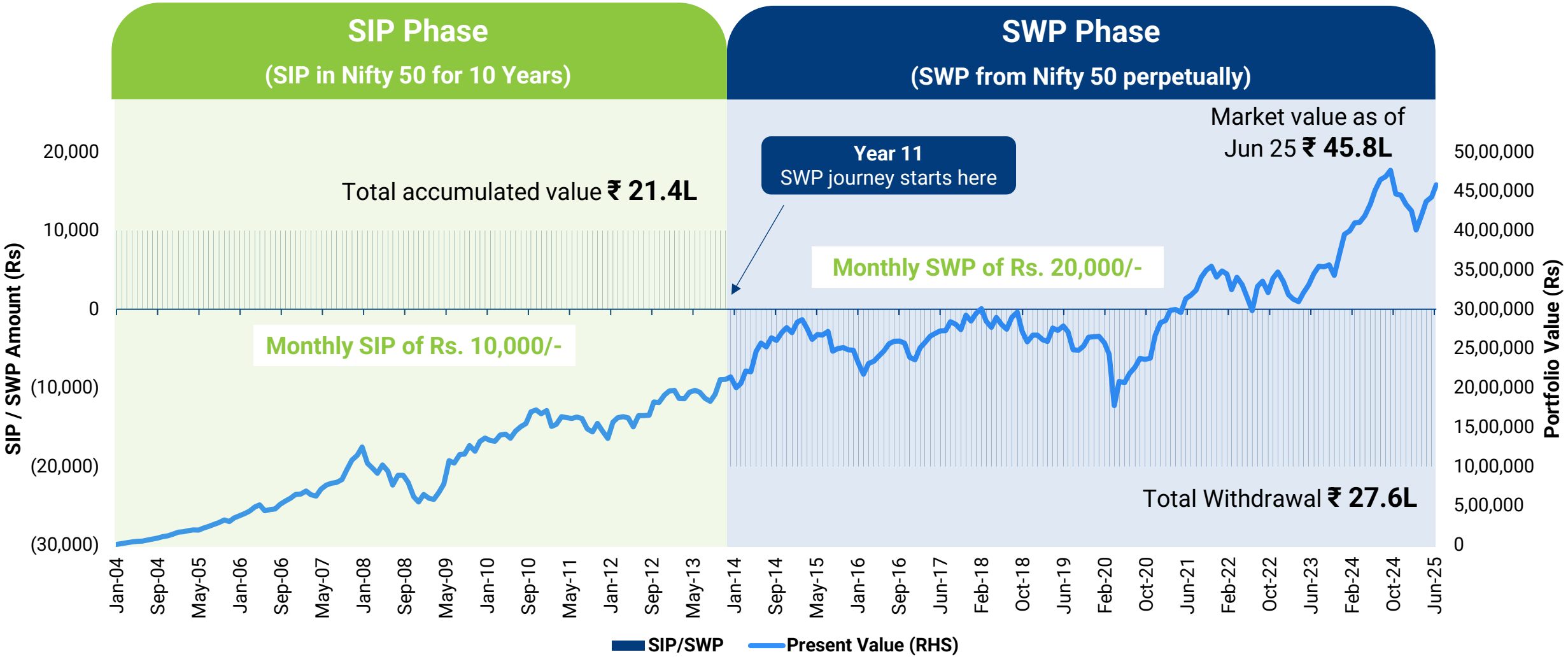
**Option B: SIP – Equity Active/Passive & Hybrid schemes; SWP – Hybrid schemes**

| SIP Amount (Rs.) | SIP Tenure | SWP Multiplier (Monthly) | Monthly SWP Amount | Invested Amount (Rs.) | Accumulated Value (Rs.) |
|---|---|---|---|---|---|
| 10,000 | 10 Years | 1.5x | 15,000 | 12,00,000 | 21,79,195 |
| 10,000 | 15 Years | 3x | 30,000 | 18,00,000 | 45,52,797 |
| 10,000 | 20 Years | 6x | 60,000 | 24,00,000 | 86,39,687 |
| 10,000 | 25 Years | 12x | 1,20,000 | 30,00,000 | 1,56,76,527 |
| 10,000 | 30 Years | 20x | 2,00,000 | 36,00,000 | 2,77,92,616 |

**If the SIP tenure falls between two periods in the table, the lower range SWP multiplier will be used.**

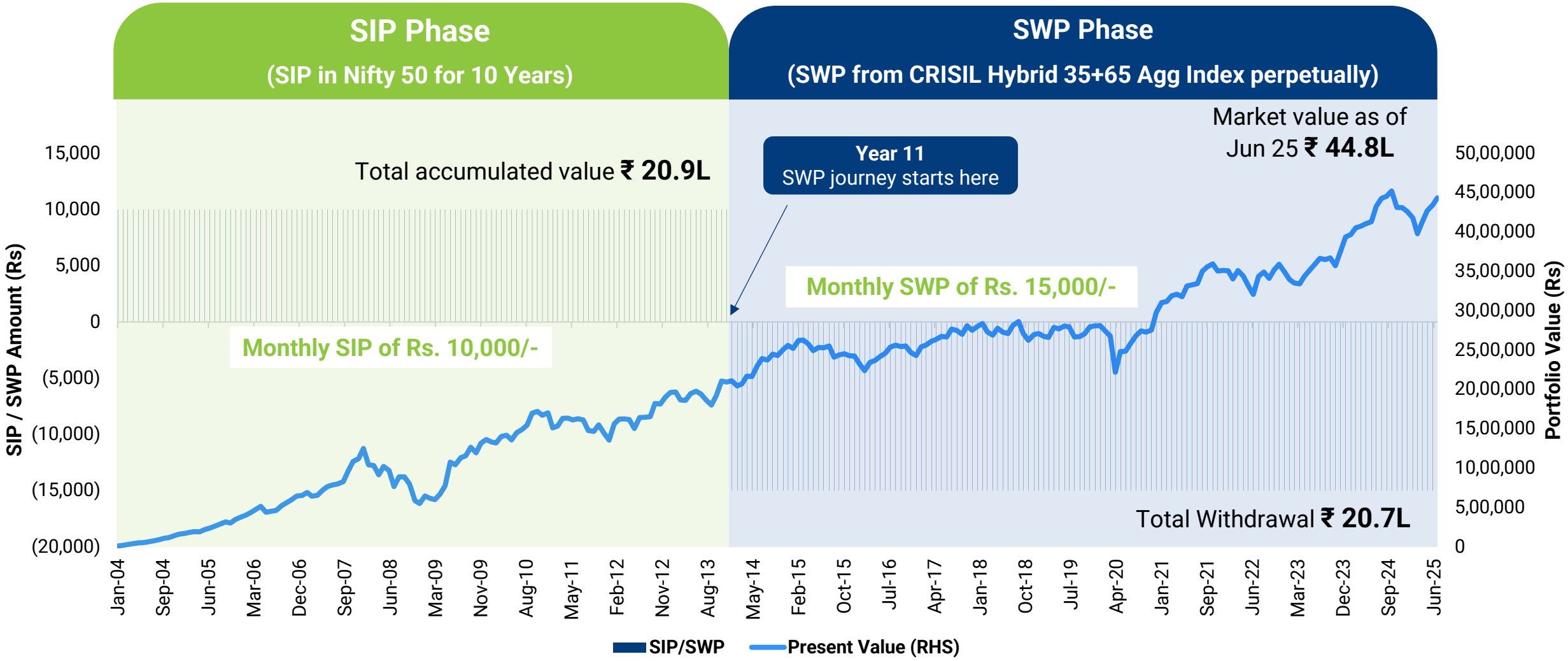
**Past performance may or may not be sustained in future. The above performance is considered on Nifty 50 TRI @ 11.91% (Option A) & 11.48% (Option B) CAGR. Returns are calculated by taking mean of 10-year rolling returns between 01/07/15 and 30/06/25 based on AMFI circular released on Nov 01, 2023, namely 135/BP/109/2023-24. The above is for illustration purpose only and should not be construed as returns for any schemes of Edelweiss MF.**

# Freedom SIP Journey – Option A




Source: AceMF. Data as of June 30, 2025. SIP/SWP in Nifty 50 TRI on 1st business day of the month. Past performance may or may not be sustained in future. For illustration purpose only.

# Freedom SIP Journey – Option B




Source: AceMF. Data as of June 30, 2025. SIP in Nifty 50 TRI and SWP in CRISIL Hybrid 35+65 – Aggressive Index on 1st business day of the month. Past performance may or may not be sustained in future. For illustration purpose only.

# Eligible schemes under the two options

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## OPTION A

**SIP/SWP – Active/Passive equity schemes**

| Source (SIP) and Target Scheme (SWP) | |
|---|---|
| Edelweiss Large Cap Fund | Edelweiss Nifty 50 Index Fund |
| Edelweiss Large & Midcap Fund | Edelweiss Nifty 100 Quality 30 Index Fund |
| Edelweiss Flexicap Fund | Edelweiss Nifty Next 50 Fund |
| Edelweiss Mid cap Fund | Edelweiss Nifty Alpha Low Volatility 30 Index Fund |
| Edelweiss Small cap Fund | Edelweiss Nifty Midcap 150 Momentum 50 Index Fund |
| Edelweiss Focused Fund | Edelweiss Nifty Large Midcap 250 Index Fund |
| Edelweiss Multi Cap Fund | Edelweiss Nifty Smallcap 250 Index Fund |
| Edelweiss Recently Listed IPO Fund | Edelweiss Nifty 500 Multicap Momentum Quality 50 Index Fund |

## OPTION B

**SIP – Active/Passive Equity and Hybrid schemes; SWP – Hybrid schemes**

| Source Scheme (SIP) | Target Scheme (SWP) |
|---|---|
| Edelweiss Large Cap Fund | Edelweiss Aggressive Hybrid Fund |
| Edelweiss Large & Midcap Fund | Edelweiss Balanced Advantage Fund |
| Edelweiss Flexicap Fund | Edelweiss Equity Savings Fund |
| Edelweiss Mid cap Fund | |
| Edelweiss Small cap Fund | |
| Edelweiss Focused Fund | |
| Edelweiss Multi Cap Fund | |
| Edelweiss Recently Listed IPO Fund | |
| Edelweiss Nifty 50 Index Fund | |
| Edelweiss Nifty 100 Quality 30 Index Fund | |
| Edelweiss Nifty Next 50 Fund | |
| Edelweiss Nifty Alpha Low Vol 30 Index Fund | |
| Edelweiss Nifty Midcap 150 Momentum 50 Index Fund | |
| Edelweiss Nifty Large Midcap 250 Index Fund | |
| Edelweiss Nifty Smallcap 250 Index Fund | |
| Edelweiss Nifty 500 Multicap Momentum Quality 50 Index Fund | |
| Edelweiss Aggressive Hybrid Fund | |
| Edelweiss Balanced Advantage Fund | |

# Key features of Edelweiss Freedom SIP

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**Automatic transition**

***Seamless transition between investment and withdrawal phases***

**Multiple options to leverage**

***Choose your SIP and SWP combo***

**Multiplier for SWP**

***Suitable options provided for tenure and SWP amount for investor's ease***

**Start with as low as Rs. 1,000/-**

***Accessible to wide range of investors***

**SIP Top-up flexibility**

**Increase your SIP contributions periodically**

# FAQs on Edelweiss Freedom SIP



**Q: What is the minimum sip amount required to start with Freedom SIP?**
**A: Investors can start with as low as Rs. 1,000/-**

**Q: Which options are available to invest?**
**A: Growth is default and only option to invest in.**

**Q: What is the minimum tenure required to start a Freedom SIP?**
**A: The minimum tenure is 10 years. In case, investor has not mentioned the tenure, default tenure will be considered as 20 years.**

**Q: What happens if an investor opts for the facility in an existing folio where the source scheme plan already exists?**
**A: By default, a new folio will be created to register the facility.**

# FAQs on Edelweiss Freedom SIP



**Q: When will the SWP commence?**

**A: SWP transactions will start the month after the SIP tenure ends, on the same date as the SIP.**

**Q: What will be the impact of SIP Top-up facility on SWP Installments?**

**A: SWP installments will be based on the SIP with the top-up amount. For example, if an investor opts for a ₹1000 SIP with a ₹500 annual top-up for 10 years, the SWP amount will be ₹2000 for the first year, ₹3000 for the second year, ₹4000 for the third year, and so on (assumed 2X multiplier for SWP).**

**The SWP multiplier will depend on the chosen option. Investors without a SIP top-up cannot opt for an SWP top-up.**

**Q: In which cases Freedom SIP shall be discontinued?**

**A: Freedom SIP shall be discontinued in following cases:**

- **On cancellation of SIP before the end of tenure.**
- **In case, redemption / Switch Out (SO) is processed in SIP Scheme during the SIP tenure the SWP feature will cease, but SIPs will continue.**
- **In case investor's demise intimation is received during the SIP tenure.**
- **In case of unit conversion into demat form in case of a consolidation, SIPs will continue.**

# Riskometer and Disclaimer



# Riskometer – Active Equity Funds

| Scheme Name | This product is suitable for investors who are seeking* | Types of Scheme | Risk-o-meter |
|---|---|---|---|
| Edelweiss Large Cap Fund | • To create wealth in the long term<br>• Investment predominantly in equity and equity related securities including equity derivatives of the 100 largest companies by market capitalization, listed in India | An open-ended equity scheme predominantly investing in large cap stocks | <br>**The risk of scheme is Very High** |
| Edelweiss Large & Mid Cap Fund | • Long-term capital growth<br>• Investments predominantly in equity and equity related securities of large & mid cap companies | An open-ended equity scheme investing in both large cap and mid cap stocks | |
| Edelweiss Flexi Cap Fund | • Long Term Capital Growth<br>• Investment in equity and equity-related securities of companies across various market capitalizations | An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks | |
| Edelweiss Mid Cap Fund | • Long Term Capital Growth<br>• Investments predominantly in equity and equity related securities of mid cap companies. | An open-ended equity scheme predominantly investing in mid cap stocks | |
| Edelweiss Small Cap Fund | • Long Term Capital Appreciation Growth<br>• Investments predominantly in equity and equity related securities of small cap companies | An open-ended equity scheme predominantly investing in small cap stocks | |

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

# Riskometer – Active Equity Funds

| Scheme Name | This product is suitable for investors who are seeking* | Types of Scheme | Risk-o-meter |
|---|---|---|---|
| Edelweiss Recently Listed IPO Fund | • Long-term capital growth<br>• Investment in equity and equity-related securities recently listed 100 companies or upcoming Initial Public Offer (IPOs) | An open-ended equity scheme following investment theme of investing in recently listed 100 companies or upcoming Initial Public Offer (IPOs) | <br>**The risk of scheme is Very High** |
| Edelweiss Focused Fund | • Long term capital appreciation<br>• To generate income by investing in equity and equity related instrument and derivative segment of up to 30 companies | An open-ended equity scheme investing in maximum 30 stocks, with focus in multi-cap space | |
| Edelweiss Multi Cap Fund | • Long term capital appreciation<br>• Investment in equity and equity related instruments across large, mid and small cap stocks | An open-ended equity scheme investing across large cap, mid cap, small cap stocks | |

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

# Riskometer – Passive Equity Funds

| Scheme Name | This product is suitable for investors who are seeking* | Types of Scheme | Risk-o-meter |
|---|---|---|---|
| Edelweiss Nifty 50 Index Fund | • Long term capital appreciation<br>• Passive investment in equity and equity related securities replicating the composition of Nifty 50 Index, subject to tracking errors. | An open-ended scheme replicating Nifty 50 Index | <br>**The risk of scheme is Very High** |
| Edelweiss Nifty 100 Quality 30 Index Fund | • Long term capital appreciation<br>• Passive investment in equity and equity related securities replicating the composition of Nifty 100 Quality 30, subject to tracking error | An open-ended scheme replicating Nifty 100 Quality 30 Index | |
| Edelweiss Nifty Next 50 Index Fund | • Long term capital appreciation<br>• Passive Investment in equity and equity related securities replicating the composition of Nifty Next 50 Index, subject to tracking errors | An Open-ended Equity Scheme replicating Nifty Next 50 Index | |
| Edelweiss Alpha Low Vol 30 Index Fund | • Long term capital appreciation<br>• Passive Investment in equity and equity related securities replicating the composition of Nifty Alpha Low Volatility 30 Index, subject to tracking errors. | An Open-ended scheme replicating Nifty Alpha Low Volatility 30 Index | |

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# Riskometer – Passive Equity Funds

| Scheme Name | This product is suitable for investors who are seeking* | Types of Scheme | Risk-o-meter |
|---|---|---|---|
| Edelweiss Nifty Midcap 150 Momentum 50 Index Fund | • Long term capital appreciation<br>• Passive Investment in equity and equity related securities replicating the composition of Nifty MidCap 150 Momentum 50 Index, subject to tracking errors | An Open-ended Equity Scheme replicating Nifty Midcap 150 Momentum 50 Index | <br>**The risk of scheme is Very High** |
| Edelweiss Nifty Large Mid Cap 250 Index Fund | • Long term capital appreciation<br>• Passive Investment in equity and equity related securities replicating the composition of Nifty LargeMidcap 250 Index, subject to tracking errors | An open-ended Equity Scheme replicating Nifty Large & Midcap 250 Index | |
| Edelweiss Nifty Smallcap 250 Index Fund | • Long term capital appreciation<br>• Passive Investment in equity and equity related securities replicating the composition of Nifty Small Cap 250 Index, subject to tracking errors | An open-ended Equity Scheme replicating Nifty Smallcap 250 Index | |
| Edelweiss Nifty 500 Multicap Momentum Quality 50 Index Fund | • Long term capital appreciation<br>• Passive Investment in equity and equity related securities replicating the composition of Nifty500 Multicap Momentum Quality 50 Index, subject to tracking errors | An open-ended index scheme replicating Nifty500 Multicap Momentum Quality 50 Index | |

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# Riskometer – Hybrid Funds

| Scheme Name | This product is suitable for investors who are seeking* | Types of Scheme | Risk-o-meter |
|---|---|---|---|
| Edelweiss Balanced Advantage Fund | • To create wealth over long term and prevent capital erosion in medium term<br>• Investment predominantly in equity and equity related securities including through arbitrage opportunities with balance exposure to debt and money market securities | An open-ended dynamic asset allocation fund | <br>**The risk of scheme is Very High** |
| Edelweiss Aggressive Hybrid Fund | • To create wealth and income in long term<br>• Investment in equity and equity-related securities and fixed income instruments | An open-ended hybrid scheme investing predominantly in equity and equity related instruments | |
| Edelweiss Equity Savings Fund | • Income distribution by investing in debt and money market instrument and arbitrage opportunities<br>• Long term capital appreciation by using equity and equity related instruments | An open-ended scheme investing in equity, arbitrage and debt | <br>**The risk of scheme is Moderate** |

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

# Disclaimer

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# Thank you!



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