

## Frequently Asked Questions (FAQ)

### Q) What is Simple Equity Plan (SEP)?

**Simple Equity Plan (SEP)** is a convenient and disciplined platform for a client to build a long term portfolio of stocks through regular investment of equal monthly amount.

### Q) What are the benefits of investing in SEP?

- I. Freedom of Entry / Exit
- II. Flexible purchase dates
- III. No Entry & Exit loads
- IV. No Lock- in
- V. Periodic Gain / Loss Reporting Statement
- VI. Customized stocks on the basis of Risk Profiling
- VII. Stock selection by using in-house process
- VIII. Systematic Investment

### Q) What are the features of SEP?

- I. Hassle Free Investment in equity through SEP
- II. Disciplined Investing
- III. Monthly Stock selection
- IV. Power of Compounding
- V. Rupee Cost Averaging

### Q) What are the different plans that SEP Advisory offers?

SEP Advisory are of 3 types i.e. ACE, ACCELERATOR and ASCENT.

### Q) What are the investment dates for SEP?

SEP has flexible purchase dates – 1<sup>st</sup>, 15<sup>th</sup> and 25<sup>th</sup> of every month

### Q) What is the Tenure for SEP Investment?

Tenure for SEP Investments are 12 months, 24 months, 36 months and till perpetuity

### Q) What is the minimum investment amount for SEP?

Minimum Investment – Rs 5000 every month and increments of Rs 1000 thereafter

### Q) What form of collateral can be provided towards SEP investment?

Clients can provide collaterals in the form of Cash only.

### Q) Who are the ideal clients for SEP?

The services provided by Phillip Capital SEP are useful for retail clients and/or high net worth clients for investing in equity markets with long term perspective.

**Investment in securities market are subject to market risks, read all the related documents carefully before investing.**

## Frequently Asked Questions (FAQ)

### Q) How can clients register as a participant in SEP investment?

For SEP Advisory- Client has to open account with PhillipCapital which includes KYC, NACH and Risk Profiling along with date of recurring investment and amount to be invested. Stocks will be advised on the basis of risk profiling process

### Q) What are the loads involved in SEP?

No Entry & Exit loads

### Q) What is the advisory fee and transaction charges applicable for SEP?

Please refer to the tariff sheet on the account opening form for complete details

### Q) How to change Bank account for NACH?

Client can send the request of changing his bank account for NACH by his/her registered email id to [sep@phillipcapital.in](mailto:sep@phillipcapital.in) along with a newly signed NACH in hardcopy.

### Q) How to change the recurring investment amount?

For changing the amount, client has to send the request for changing the amount from his/her registered email id along with Annexure-1 form filled with complete details

### Q) What will be the universe in selection of stocks for SEP?

The universe for Stock selection will be Nifty 500

### Q) What is the benchmark for the performance of SEP Advisory?

The Performance of SEP Advisory shall be benchmarked against:-

- |                 |                    |
|-----------------|--------------------|
| I. ACE          | - S&P BSE 100      |
| II. ACCELERATOR | - S&P BSE Midcap   |
| III. ASCENT     | - S&P BSE Smallcap |

### Q) Are returns from SEP guaranteed?

NO. SEP does not offer guaranteed returns to the clients. Investment into equity market is always subject to market risks and other risks. Please read the disclaimer as specified at the end of these FAQs as well as on our website. All investments involve a certain amount of risks, including the possible erosion of the principal amount invested.

### Q) Does investing in SEP means investing in equities?

Yes, the funds of the client are invested in to equity stocks as per stocks selected by SEP Advisory where risk profiling of client is done

**Investment in securities market are subject to market risks, read all the related documents carefully before investing.**

## Frequently Asked Questions (FAQ)

### Q) How to Cancel the SEP Plan?

*For cancellation of SEP Plan, client has to send a request to [sep@phillipcapital.in](mailto:sep@phillipcapital.in) at least 30 days in advance (of the next SEP date) and also send a request to his default linked bank for cancellation of ECS / NACH mandate.*

*On successful processing of cancellation request, client shall be intimated by PCIPL by email*

### Q) How to Stop Execution of SEP for any particular month?

*In case client does not want execution of SEP (for any particular month) for any reason whatsoever, client can inform the same in writing to PCIPL by 7 a.m. on execution day (T Day) by sending an email to the dedicated email ID [sep@phillipcapital.in](mailto:sep@phillipcapital.in). If the client does not inform PCIPL within the said time, then SEP shall be executed in the client account and thereafter client cannot raise any dispute of any nature whatsoever.*

### Q) What will be done in the case of Corporate Action?

*Every investor will get benefit of corporate action as and when it is applicable*

### Q) How long term/ short term taxes be applicable on SEP Investment?

*Long term means if stocks are hold for more than 12 months of time. Short term means if the stocks are hold for less than 12 months of time. For Tax related details, please consult your tax advisor*

### Q) Will I get to know about the stocks details selected for the month before the execution date?

**YES.**

*Client shall be informed about the stock details at least a day before the investments dates (T-1 Day)*

**Disclaimer** - Risk of loss in trading/investment can be substantial and even more than the amount / margin given by you. Investments in securities market are subject to market risks, you are requested to read all the related documents carefully before investing. You should carefully consider whether trading/investment is appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances. PhillipCapital and any of its employees, directors, associates and/or employees, directors, associates of PhillipCapital's group entities or affiliates shall not be liable for losses, if any, incurred by you. You are further cautioned that trading/investments in financial markets are subject to market risks and are advised to seek independent third party trading/investment advice outside PhillipCapital/group/associates/affiliates/directors/employees before and during your trading/investment. There is no guarantee/assurance as to returns or profits or capital protection or appreciation. PhillipCapital and any of its employees, directors, associates, and/or employees, directors, associates of PhillipCapital's group entities or affiliates is not inducing you for trading/investing in the financial market(s). Trading/Investment decision is your sole responsibility. You must also read the Risk Disclosure Document and Do's and Don'ts before investing.

Kindly note that past performance is not necessarily a guide to future performance.  
For detailed Disclaimer, please visit our website [www.phillipcapital.in](http://www.phillipcapital.in)

## PhillipCapital India Group

### Equity/ Equity Derivatives

I) Institutional Clients:  
FPI/DII  
II) Private Clientele  
- HNI, SMEs etc.  
III) Authorised Person

### Commodity Derivatives

I) Institutional Clients: FPI/DII,  
Corporates, Commercial Hedgers,  
Arbitrageurs  
II) Retail Clientele - HNI, SMEs etc  
III) Authorised Person

### Currency Derivatives

### Interest Rate Futures

### Fixed Income

I) Clientele: FPI/DII,  
Corporate Treasuries,  
Banks, HNIs  
II) Access to Primary and  
Secondary Market  
III) Authorised Person

### Distribution

I) Mutual Funds  
II) IPO  
III) Fixed Deposit

Institutional Research Offering

Portfolio Management Services

NBFC: Margin Funding

Accounting, Taxation & Advisory Services

Access to Global Markets and Products / Asset Classes

## PhillipCapital operates in the financial hub of 15 countries



*This FAQ is prepared based on PhillipCapital's understanding of relevant regulations. While utmost care has been exercised while developing the FAQs, PhillipCapital does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. The investors are requested to keep abreast of the changes taking place in the securities market.*

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