

# Systematic Investment Plan

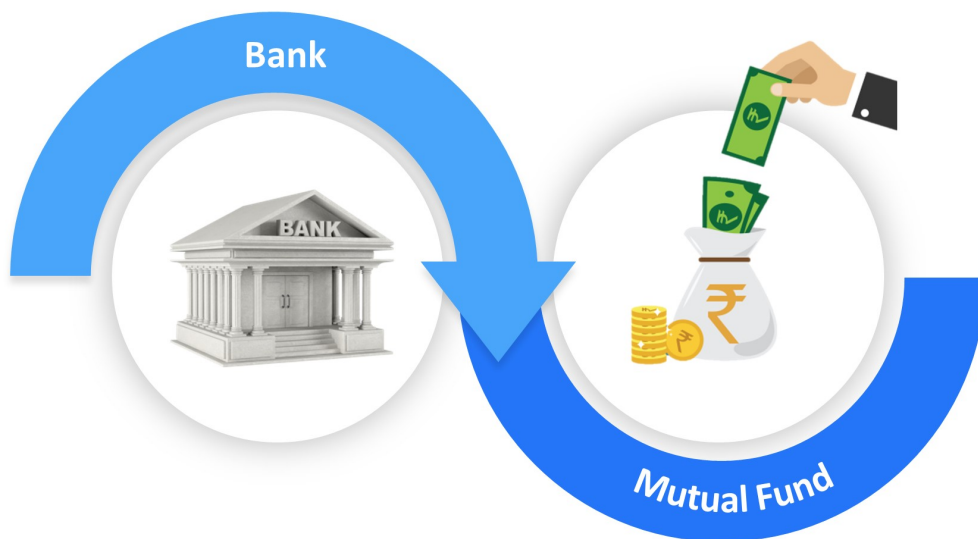
Small Steps to Wealth Creation



Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

# What Is SIP (Systematic Investment Plan)

*Fixed Amount Monthly Transfer*

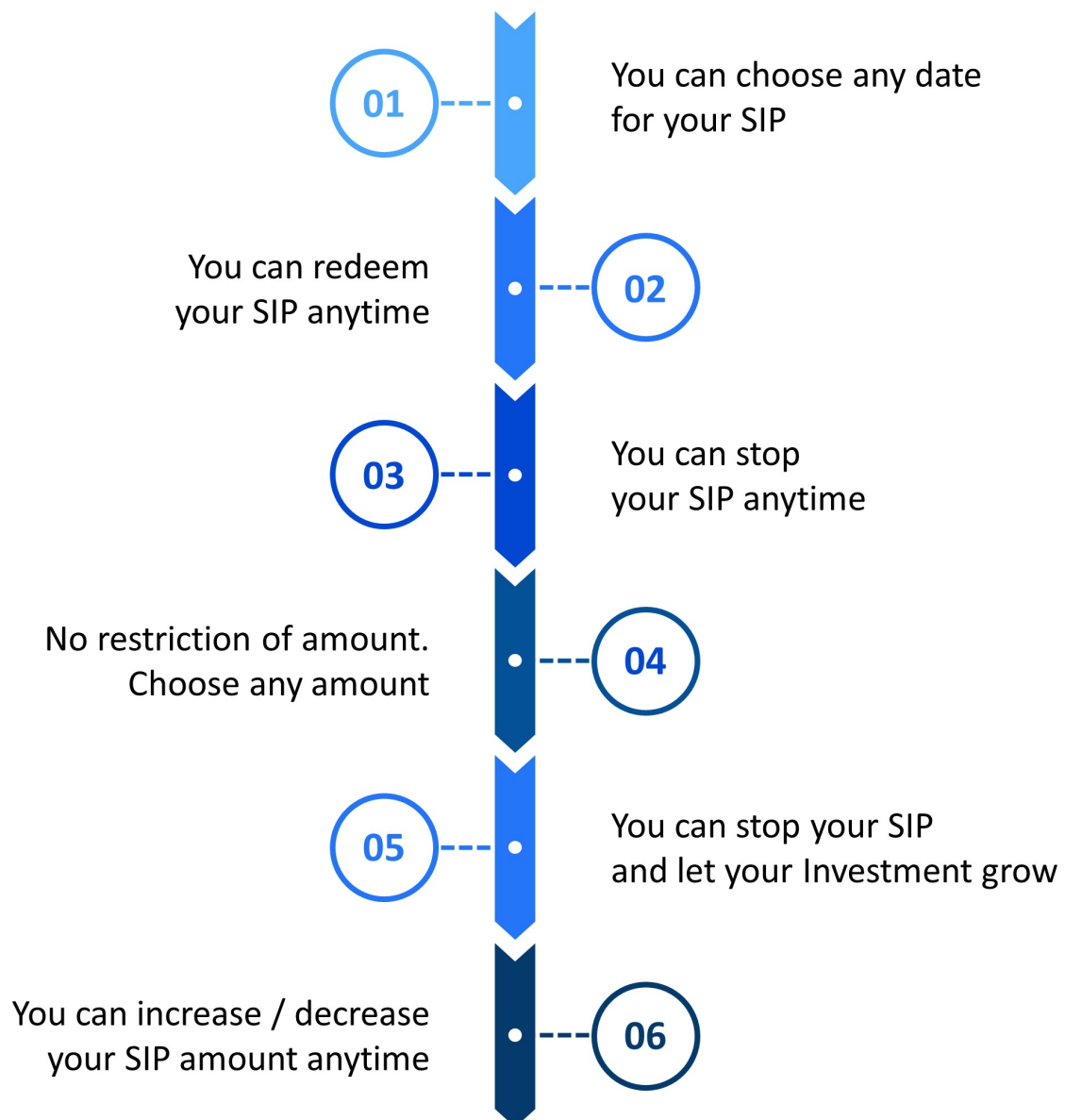


## Different Types of Equity Funds

01	02	03	04	05
Large Cap Fund	Mid Cap Fund	Small Cap Fund	Diversified Fund	Balanced Fund

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# Features of SIP



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# Benefit of Starting Early

SIP Start Age	SIP Stop Age	Monthly Investment	Total Investment	Value at Age 60 @15%	No. of Times
30	40	10,000	12,00,000	4,30,46,970	35.87
40	60	10,000	24,00,000	1,32,70,734	5.53

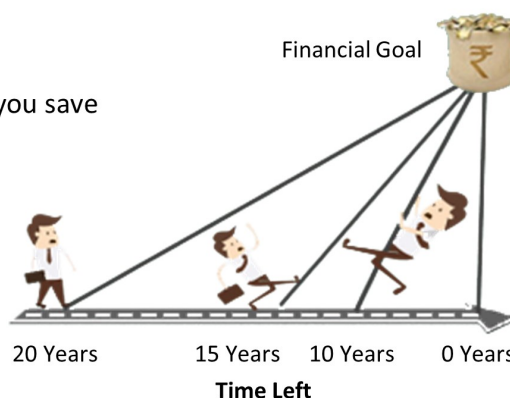
\* The above shows a comparison between two persons, wherein Person A starts investing monthly from age 30 and stops at age 40. On the other hand, person B starts investing at the age 40 and continues till 60. Though, total investment made by person A is half the amount invested by person B, the value of investment of person A is almost 7 times more than value of investment of person B. \* The above illustration is based on an IRR of 15% compounded monthly.

SIP Start Age	SIP Stop Age	Monthly Investment	Total Investment	Value at Age 60 @15%	No. of Times
40	60	10,000	24,00,000	1,32,70,734	5.53
50	60	20,000	24,00,000	52,60,364	2.19

\* The above shows a comparison between two persons, wherein person A starts investing monthly from age 40 and person B starts investing double the amount of person A from age 50. They both continue investing till age 60. Though, total investment made by both of them is equal, the value of investment of person A is almost 2.5 times more than the value of investment of person B. \* The above illustration is based on an IRR of 15% compounded monthly.

## Financial Goal Planning

The Earlier you start, the easier you save money for your financial goals



# The Wealth Creation Formula

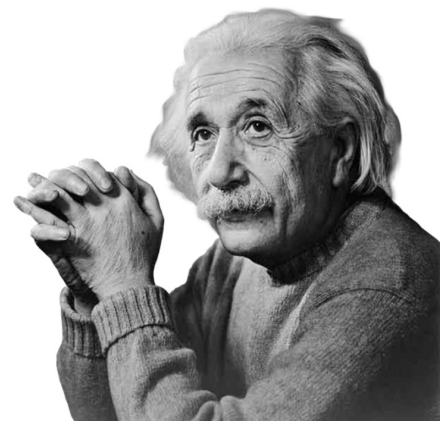
$$A = p \left( 1 + \frac{r}{100} \right)^t$$

What Investors Focus On  $\swarrow$   $r$

$t$   $\searrow$  What Investors Ignore

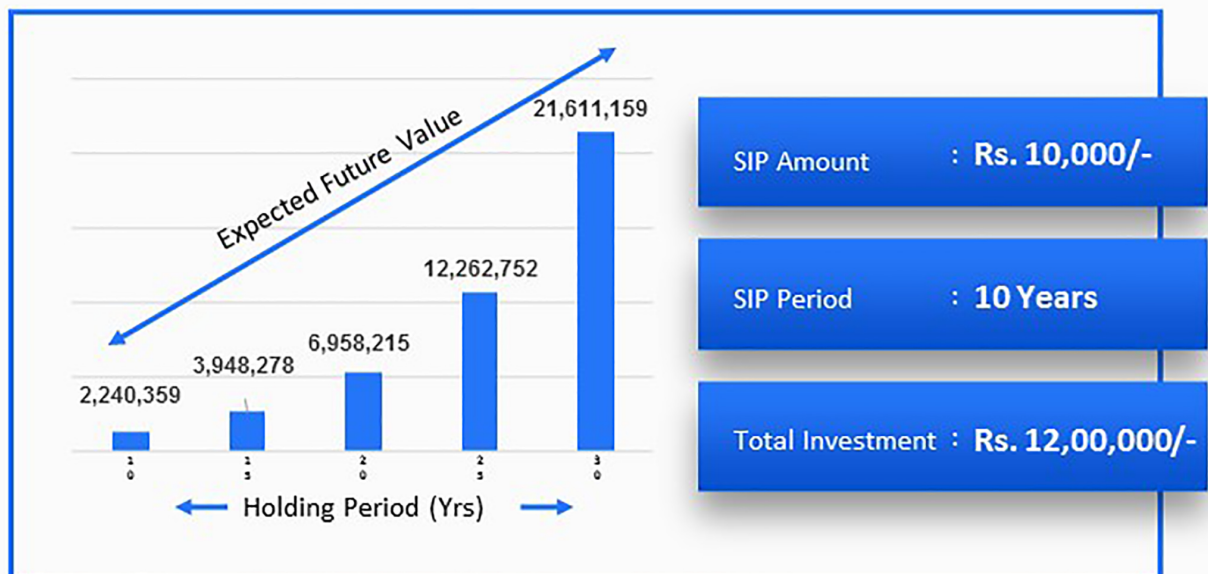
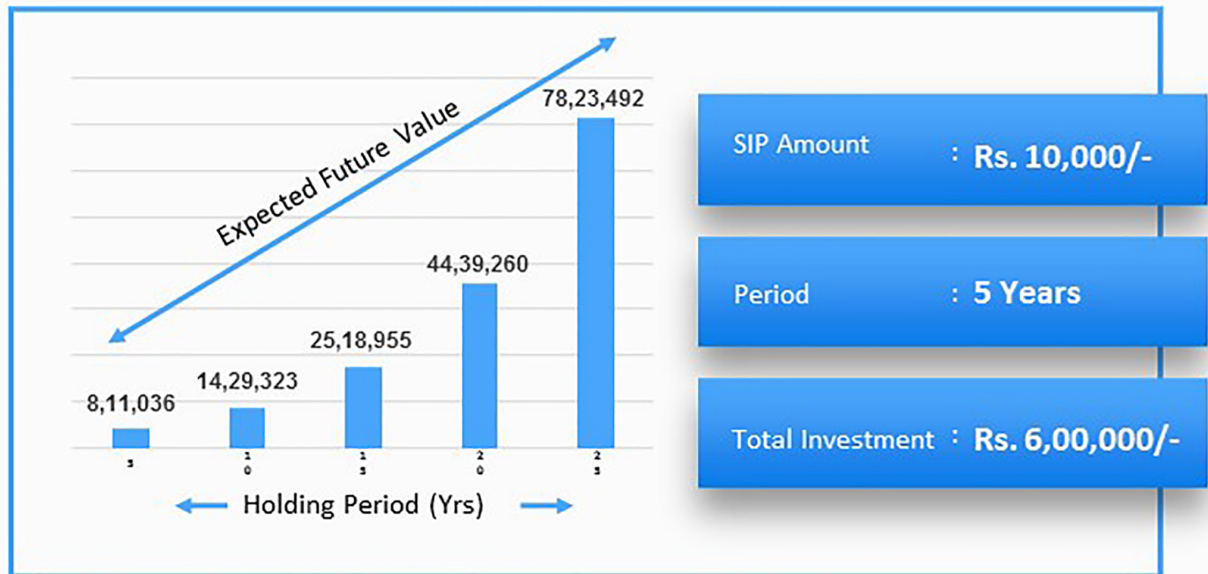
*Compound interest is the eighth wonder of the world. He who understands it, earns it. He who doesn't pays it.*

**Albert Einstein**



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# Power of SIP



*\* For illustration purpose only. Rate of return is assumed @12% p.a. Mutual Fund investments are subject to market risks. Please read all scheme related documents carefully.*



# Do SIP Today. Do SWP Tomorrow.

SIP Amount	SIP Period	SWP Amount	SWP Period
Rs.5,000	20 Years	Rs.32,530	20 Years
		Rs.29,188	25 Years
		Rs.27,107	30 Years
Rs.20,000	15 Years	Rs.67,325	20 Years
		Rs.60,407	25 Years
		Rs.56,100	30 Years
Rs.25,000	10 Years	Rs.39,615	20 Years
		Rs.35,544	25 Years
		Rs.33,010	30 Years

Return assumed during Accumulation Phase: 12% pa

\*Return Assumed during Distribution Phase: 6% pa

\* The capital becomes nil at the end of the withdrawal period.

\* The above is for illustration purpose only.

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# THANK YOU

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For any further query, please feel free to connect with us