



THE SUCCESS STORY OF A WEALTHY INVESTOR!

SIP

Ab Sapne
Sach Karo



FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK

BECOME
CROREPATI



MY DREAM
HOUSE



GIVING
BETTER EDUCATION
TO MY CHILDREN



ENJOY A PEACEFUL
RETIREMENT LIFE



ACHIEVE OTHER
GOALS



SIP

Ab Sapne
Sach Karo



“A dream is an inspiring picture of the future that energizes your mind, will and emotions, empowering you to do everything you can to achieve it.”

THE RIGHT WAY

SIMPLE, SMART & TIME TESTED FORMULA TO ACHIEVE GOALS



START EARLY

+

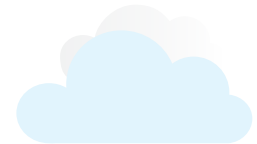
INVEST IN RIGHT ASSET CLASS

+

SAVE REGULARLY

=

**GOAL
ACHIEVEMENT**



START EARLY TO GET BENEFIT FROM THE 'POWER OF COMPOUNDING'

DO YOU KNOW?

AT THE RATE OF 15% COMPOUNDING WHAT WILL BE THE VALUE OF

₹1/-

After 5 years	After 10 years	After 15 years	After 30 years
₹2/-	₹4/-	₹8/-	₹64/-

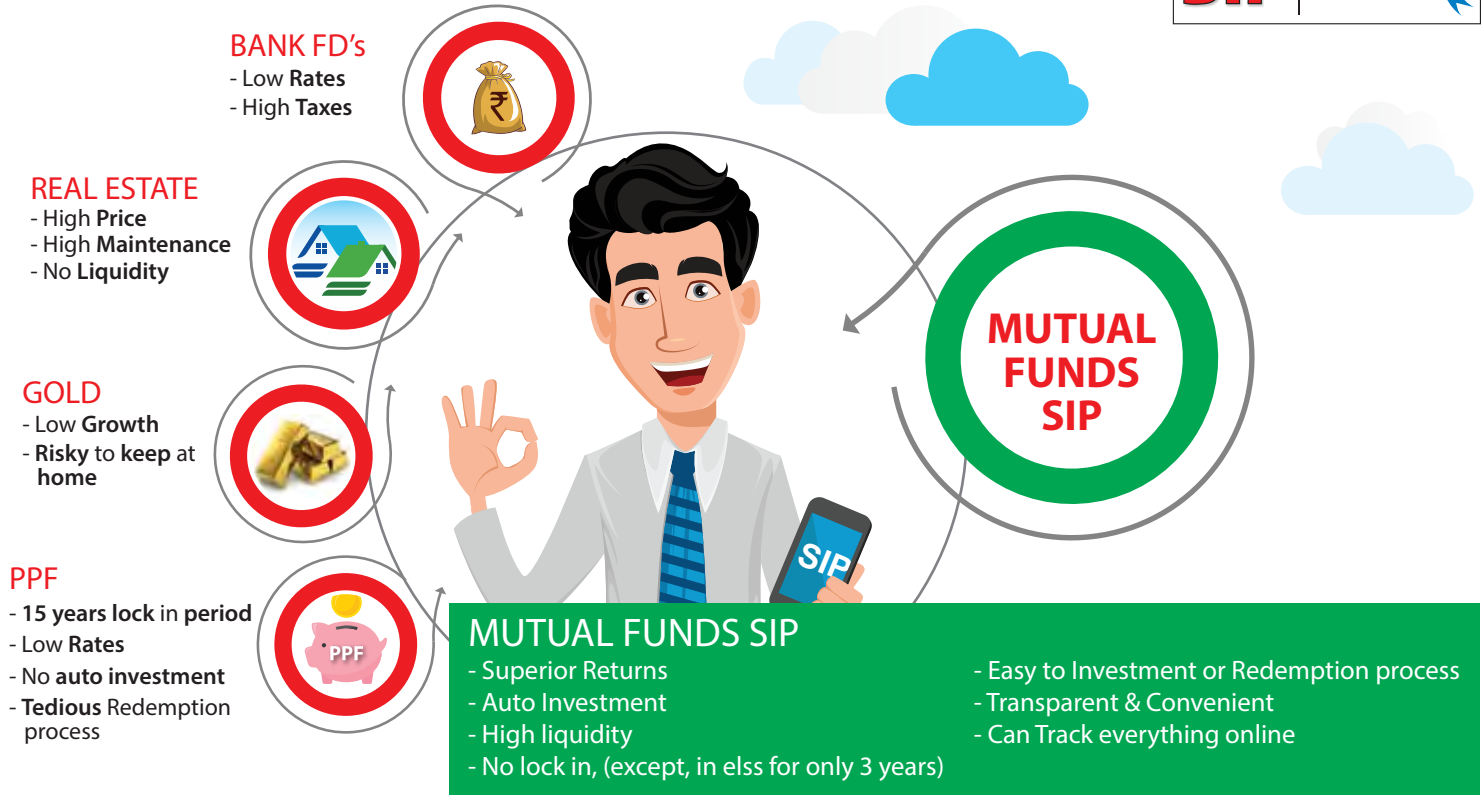
Give maximum TIME to your investment
to get most of POWER OF COMPOUNDING



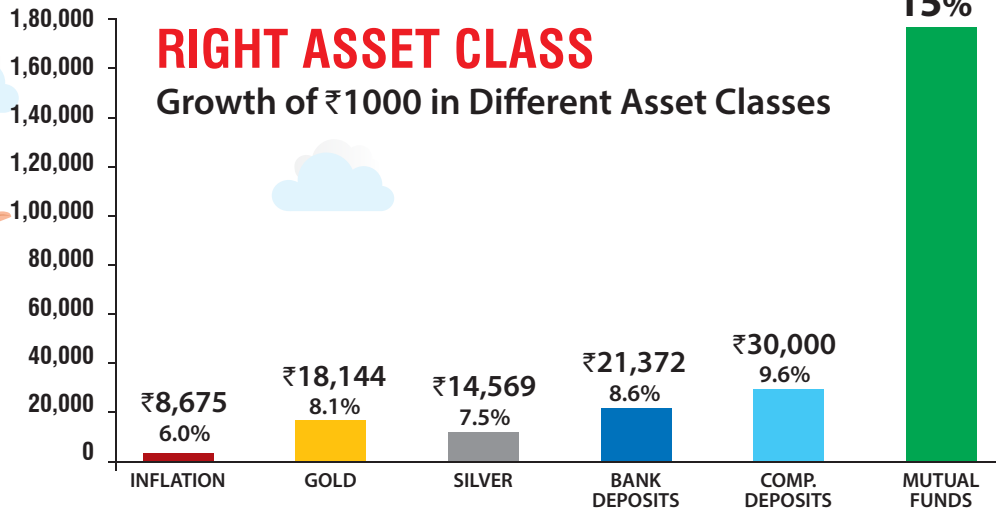
Albert Einstein once noted that the most powerful force in the universe was the principle of compounding. In investing, this manifests itself through something called compound interest. Put in its simplest terms, the phrase compound interest means that you begin to earn interest income on your interest income, resulting in your money growing at an ever-accelerating rate.



INVESTMENT OPTIONS



EQUITY MARKET HAS OUTPERFORMED ALL OTHER INVESTMENT AVENUES



Growth in Different Asset Classes from March 1981 - March 2019.

Source: Gold-Handbook of Statistics on Indian Economy, RBI. Silver - Handbook of Statistics on Indian Economy, RBI. Sensex - www.bseindia.com, Co Deposits - assumed (1% higher than Bank FD Rate). Bank Deposits - Handbook of Statistics on Indian Economy, RBI. Inflation(WPI) - Handbook of Statistics on Indian Economy, RBI

Equity mutual funds over a long-term horizon offer better risk-return pay off



Liquidity, Transparency and Convenience

SIP BENEFITS

SYSTEMATIC INVESTMENT PLAN (SIP) IS A SMART FINANCIAL PLANNING TOOL THAT HELPS YOU BUILD WEALTH, STEP BY STEP, OVER A PERIOD OF TIME.



SIMPLEST WAY TO
INVEST FOR YOUR DREAM



AUTOMATIC MONTHLY
DEBIT FROM YOUR ACCOUNT



LESS
PAPERWORK



INVEST A FIXED
AMOUNT EVERY MONTH



BENEFITS OF
POWER OF
COMPOUNDING



DUE TO REGULAR INVESTMENT,
YOU BUY LOW AT HIGH LEVELS
AND VICE VERSA

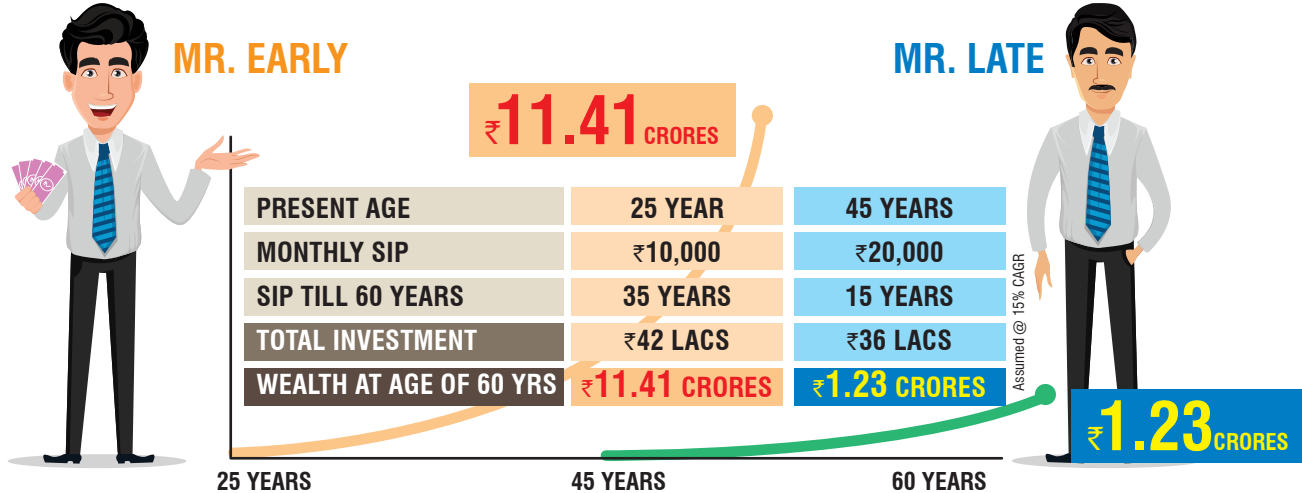


SIP
SYSTEMATIC INVESTMENT PLAN

EXAMPLE - 1

START EARLY, INVEST LESS GET ENOUGH CORPUS

FOR YOUR **RETIREMENT** ENJOY AND LIVE PEACEFUL LIFE



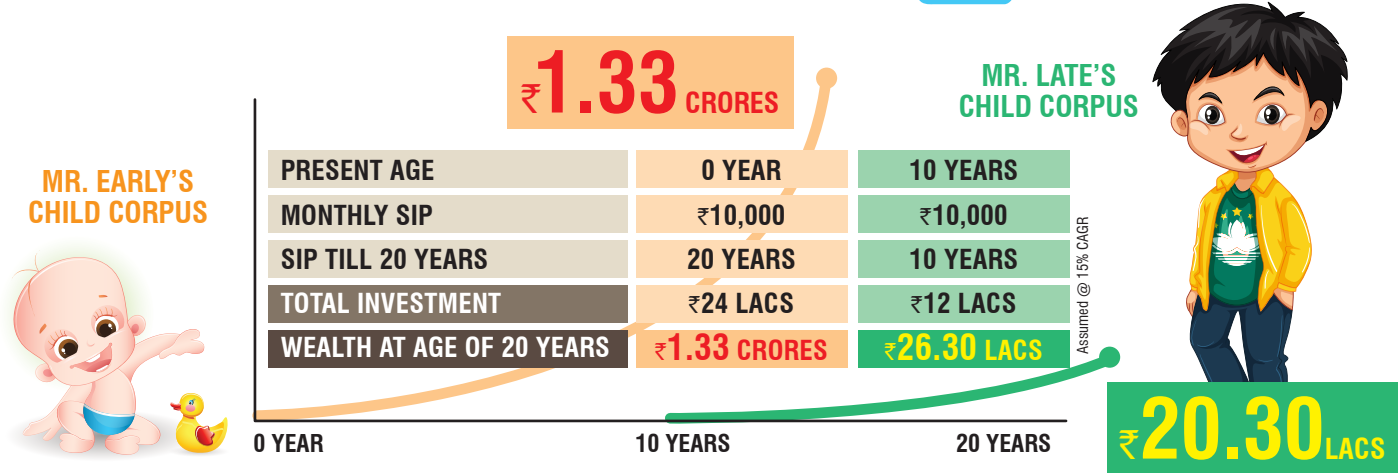
Retirement planning is a long process. The earlier it is started, the better it is. When you are young, your risk-taking capacity is high, which allows you to earn a higher rate of return. This is the time when you can start building a corpus for life after retirement. The earlier you start, the easier it will be to reach your goals. If you wait for a few years, you will have to put aside a bigger sum to reach the same goal.

FIRST SAVE AND THEN SPEND

INCOME - SAVINGS = MONEY AVAILABLE FOR SPENDING

EXAMPLE - 2

START EARLY, INVEST LESS GET ENOUGH CORPUS FOR YOUR **CHILD**
WHEN IT IS REQUIRED



Systematic investing has a compounding effect on your investments. In the long term, an investment as low as ₹10,000/- per month swells up into a huge corpus. Starting late even with a big investment amount will give you much lower returns as compared to an early start.

The above example is merely an illustration to explain the benefit of investing at an early age. Returns are assumed at 15% CAGR. Assumed that SIP investment are done regularly every month. The actual result may vary from depicted results depending on scheme selected.

IMPORTANT

THINGS TO KEEP IN MIND



SIP PERFORMANCE

EQUITY NOT RISKY IN LONG TERM PERFORMANCE
OF SIP IN DIVERSIFIED EQUITY MF SCHEMES



15 yrs Performance Returns on ₹25,000 invested per month

Category

CAGR (%)

Avg of MF Equity Schemes

13.72%

Current Value (₹)

1,37,89,300*

*(Total number of schemes covered: 48, Returns as on 31st March, 2019.
SIP Amount of ₹25,000 per month. Total investment ₹45 Lacs)

SIP ₹25,000/- PER MONTH

INVESTED ₹ 45 LACS

CURRENT VALUE

₹ 1.38* Crores

*Returns as on 31st March, 2019. For Schemes with dividend option, dividend reinvestment has been considered on the date of dividend. Investment assumed to be done on 10th of every month. Source: Internal

There are 48 Equity funds, which have completed 15 years, the average SIP return of 48 diversified equity funds is 13.72% over last 15 years. So someone who had started with SIP of ₹25,000 in April 2004, has accumulated ₹1.38 Cr as on 31st March, 2019. (on an investment of ₹45 Lakh over the 15 year period).







MUTUAL FUND INVESTMENT MADE EASY

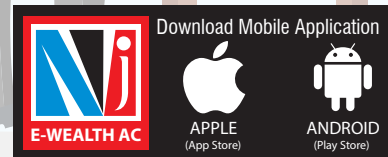
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Disclaimer: The CAGR is computed based on IRR since SIP installment are received at different interval across the SIP period. All information / data in the presentation is taken from various sources including information developed in-house. All data and information assumed in the preparation of this document is dated. The same may or may not be relevant at a future date. The actual future results may significantly vary and depends on various market factors, political and other general economic conditions. Investors are requested to consult their financial advisors before taking any investment decision. Prospective investors are therefore advised to consult their own legal, tax and financial advisors to determine possible tax, legal & other financial implication or consequence of subscribing to the units of Mutual Fund. Mutual Fund investments are subject to market risks. Investors are requested to read Scheme Information Document and Statement of Additional Information before investing in any scheme. Any reproduction, copying and republishing of any contents including Images/Logos used in this booklet are strictly prohibited and shall attract legal action.



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