

You Earn Regularly - You Spend Regularly, Shouldn't You Also Invest Regularly?



Do you know what will be the cost of your **Child's Higher Studies** in future?

Current Cost

₹ 20 Lac

After 10 years

Future Cost

₹ 43 Lac*

*Assumed Inflation 8%

Are you prepared for the future cost of your **Child's Marriage**?

Current Cost

₹ 15 Lac

After 15 years

Future Cost

₹ 48 Lac*

*Assumed Inflation 8%



Have you invested enough to meet your **Retirement Expenses**?

Current Expenses

₹ 50,000 /mth

After 25 years

Future Expenses

₹ 2.15 Lac /mth*

Target Fund Required

₹ 3.71 Cr#

*Assumed inflation 6%; Future expenses is assumed to increase at this rate thereafter.

#Assumptions: Inflation: 6%; Pre-Retirement Return: 12%; Post-Retirement Return: 10%; No. of years in retirement: 20

Are You Investing In Right Asset Class To Achieve Your Long Term Goals?

	43 Lac (in 10 Yrs)	48 Lac (in 15 Yrs)	3.71 Cr. (in 25 Yrs)	Total Req'd. SIP
4%	₹ 29,217	₹ 19,555	₹ 72,672	₹ 1,21,444
6%	₹ 26,338	₹ 16,649	₹ 54,592	₹ 97,579
8%	₹ 23,720	₹ 14,127	₹ 40,554	₹ 78,400
10%	₹ 21,344	₹ 11,952	₹ 29,843	₹ 63,139
12%	₹ 19,193	₹ 10,085	₹ 21,795	₹ 51,074
14%	₹ 17,249	₹ 8,492	₹ 15,823	₹ 41,565

Invest Systematically For The Smooth & Worry Free Life

INVEST IN SIP

Key Benefits Of Investing Through SIP



3 Easy Steps To Create Wealth

- Start Saving Early**
The longer you save, the more you make
- Save Regularly**
Even a small amount saved regularly is good
- Invest in Equity**
To create long-term wealth, take exposure in equity

Power of Compounding @12% p.a. Return

SIP/ No. of Yrs	10	15	20	25
10,000	22.40 L	47.59 L	91.99L	1.70 Cr
15,000	33.61 L	71.39 L	1.38 Cr	2.55 Cr
20,000	44.81 L	95.19 L	1.84 Cr	3.40 Cr
25,000	56.01 L	1.19 Cr	2.30 Cr	4.26 Cr
50,000	1.12 Cr	2.38 Cr	4.60 Cr	8.51 Cr

Power of Compounding @14% p.a. Return

SIP/ No. of Yrs	10	15	20	25
10,000	24.93L	56.52L	1.17Cr	2.34 Cr
15,000	37.39L	84.78L	1.76 Cr	3.52 Cr
20,000	49.86L	1.13 Cr	2.35Cr	4.69 Cr
25,000	62.32L	1.41 Cr	2.93 Cr	5.86 Cr
50,000	1.25 Cr	2.83 Cr	5.87Cr	11.72 Cr

Step-Up Your SIP As Your Income Increases

Wealth Creation Through Fixed SIP

SIP Investment Amount (Mthly)	₹ 10,000
Increase in Mthly SIP Amt Every Year	-
Period of Investment (No. of years)	30
Total Amount Invested (Rs.)	₹ 36 Lac
Wealth Created @ 12% p.a. Return	₹ 3.08 Cr
Wealth Created @ 14% p.a. Return	₹ 4.60 Cr

Wealth Creation Through Step-Up SIP

SIP Investment Amount (Mthly)	₹ 10,000
Increase in Mthly SIP Amt Every Year	10%
Period of Investment (No. of years)	30
Total Amount Invested (Rs.)	₹ 1.97 Cr
Wealth Created @ 12% p.a. Return	₹ 7.99 Cr
Wealth Created @ 14% p.a. Return	₹ 10.80 Cr

Start Early Get Higher Returns

	Rahul	Priya
Starting Age	25 Years	40 Years
Monthly SIP	₹5,000	₹15,000
No. of Years till Age 60	35	20
Total Amount Saved	₹21 Lac	₹36 Lac
Wealth @ 12% p.a. Return	₹ 2.76 Cr	₹ 1.38 Cr
Wealth @ 14% p.a. Return	₹ 4.47 Cr	₹ 1.76 Cr

JANI JIGNASHU
jani_jignashu@rediffmail.com
9824009790