

Lesson 5: Start SIPs—and Step Them Up





Monthly SIP amount

₹ 25,000



SIP period

20 Years



Step-up every year

10 %

SIP (Summary)

Total Investment	₹ 60,00,000
Expected wealth creation @ 12%	₹ 2,29,96,434
Expected wealth creation @ 13%	₹ 2,59,62,129

SIP with Step-up (Summary)

Total Investment	₹ 1,71,82,500
Expected wealth creation @ 12%	₹ 4,65,78,457
Expected wealth creation @ 13%	₹ 5,12,69,736

* Mutual fund investments are subject to market risks. read all scheme related documents carefully. The above calculation is based on the assumed rate of return and only for illustrative purposes only.



FINANCIAL FREEDOM SPECIALIST | AUTHOR |
COACH | CERTIFIED FINANCIAL PLANNER- CFP

Taresh Bhatia

AMFI Registered Mutual Fund Distributor
Taresh Bhatia | ARN - 85505



taresh@tareshbhatia.com



+919810144683



<https://tareshbhatia.com>

Projected yearly future value of SIP

Years	Monthly investment	Annual investment	Year end value	
			CAGR @ 12%	CAGR @ 13%
1	₹ 25,000	₹ 3,00,000	₹ 3,19,162	₹ 3,20,731
2	₹ 25,000	₹ 3,00,000	₹ 6,76,624	₹ 6,83,156
3	₹ 25,000	₹ 3,00,000	₹ 10,76,982	₹ 10,92,697
4	₹ 25,000	₹ 3,00,000	₹ 15,25,382	₹ 15,55,479
5	₹ 25,000	₹ 3,00,000	₹ 20,27,590	₹ 20,78,421
6	₹ 25,000	₹ 3,00,000	₹ 25,90,064	₹ 26,69,347
7	₹ 25,000	₹ 3,00,000	₹ 32,20,034	₹ 33,37,093
8	₹ 25,000	₹ 3,00,000	₹ 39,25,600	₹ 40,91,645
9	₹ 25,000	₹ 3,00,000	₹ 47,15,835	₹ 49,44,290
10	₹ 25,000	₹ 3,00,000	₹ 56,00,897	₹ 59,07,778
11	₹ 25,000	₹ 3,00,000	₹ 65,92,167	₹ 69,96,520
12	₹ 25,000	₹ 3,00,000	₹ 77,02,390	₹ 82,26,798
13	₹ 25,000	₹ 3,00,000	₹ 89,45,839	₹ 96,17,013
14	₹ 25,000	₹ 3,00,000	₹ 1,03,38,502	₹ 1,11,87,955
15	₹ 25,000	₹ 3,00,000	₹ 1,18,98,285	₹ 1,29,63,120
16	₹ 25,000	₹ 3,00,000	₹ 1,36,45,242	₹ 1,49,69,056
17	₹ 25,000	₹ 3,00,000	₹ 1,56,01,833	₹ 1,72,35,764
18	₹ 25,000	₹ 3,00,000	₹ 1,77,93,215	₹ 1,97,97,144
19	₹ 25,000	₹ 3,00,000	₹ 2,02,47,564	₹ 2,26,91,503
20	₹ 25,000	₹ 3,00,000	₹ 2,29,96,434	₹ 2,59,62,129

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SIP – with step up

Projected yearly future value of SIP

Years	Monthly investment	Annual investment	Year end value	
			CAGR @ 12%	CAGR @ 13%
1	₹ 25,000	₹ 3,00,000	₹ 3,19,162	₹ 3,20,731
2	₹ 27,500	₹ 3,30,000	₹ 7,08,541	₹ 7,15,229
3	₹ 30,250	₹ 3,63,000	₹ 11,79,752	₹ 11,96,293
4	₹ 33,275	₹ 3,99,300	₹ 17,46,127	₹ 17,78,704
5	₹ 36,603	₹ 4,39,230	₹ 24,22,948	₹ 24,79,517
6	₹ 40,263	₹ 4,83,153	₹ 32,27,716	₹ 33,18,394
7	₹ 44,289	₹ 5,31,468	₹ 41,80,458	₹ 43,17,979
8	₹ 48,718	₹ 5,84,615	₹ 53,04,070	₹ 55,04,330
9	₹ 53,590	₹ 6,43,077	₹ 66,24,711	₹ 69,07,408
10	₹ 58,949	₹ 7,07,384	₹ 81,72,245	₹ 85,61,637
11	₹ 64,844	₹ 7,78,123	₹ 99,80,740	₹ 1,05,06,543
12	₹ 71,328	₹ 8,55,935	₹ 1,20,89,037	₹ 1,27,87,476
13	₹ 78,461	₹ 9,41,529	₹ 1,45,41,390	₹ 1,54,56,438
14	₹ 86,307	₹ 10,35,681	₹ 1,73,88,192	₹ 1,85,73,024
15	₹ 94,937	₹ 11,39,250	₹ 2,06,86,794	₹ 2,22,05,491
16	₹ 1,04,431	₹ 12,53,174	₹ 2,45,02,430	₹ 2,64,31,976
17	₹ 1,14,874	₹ 13,78,492	₹ 2,89,09,264	₹ 3,13,41,882
18	₹ 1,26,362	₹ 15,16,341	₹ 3,39,91,573	₹ 3,70,37,450
19	₹ 1,38,998	₹ 16,67,975	₹ 3,98,45,079	₹ 4,36,35,554
20	₹ 1,52,898	₹ 18,34,773	₹ 4,65,78,457	₹ 5,12,69,736

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taresh@tareshbhatia.com



+919810144683



<https://tareshbhatia.com>

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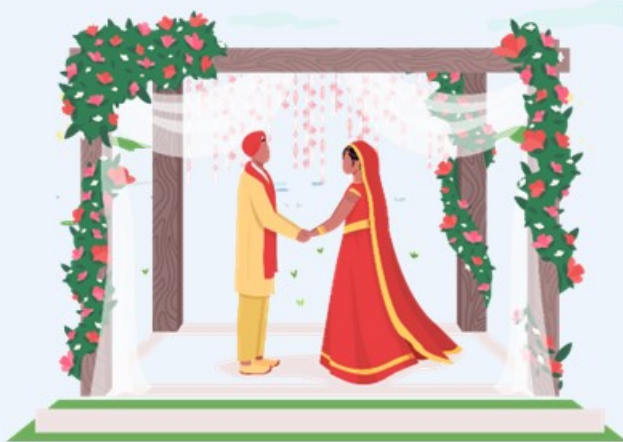
Goals for child



Child's
Graduation

Securing Child's Future

Child's Post
Graduation



Marriage
Fund

₹ TARESH BHATIA

FINANCIAL FREEDOM SPECIALIST | AUTHOR |
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+919810144683



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Aim to secure
Your Child's future



₹ TARESH BHATIA

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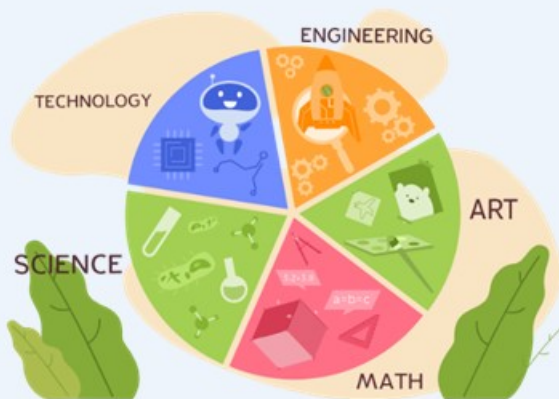


[+919810144683](tel:+919810144683)



<https://tareshbhatia.com>

Future value of Higher Education Cost



Assuming that the kid's current age is 3 years and he will need money for higher education at the age of 15 years.

Inflation of 8% per annum is considered in education cost for calculation.

Degree	Today	Tomorrow
MBA	₹ 10,00,000	₹ 31,72,169
Doctor	₹ 50,00,000	₹ 1,58,60,846
Engineer	₹ 15,00,000	₹ 47,58,254

*Calculation is only for the illustrative purposes. The cost may vary depending on the college or institute.

₹ TARESH BHATIA

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taresh@tareshbhatia.com



+919810144683



<https://tareshbhatia.com>

Plan your child's future with Systematic Investment Plan

If you wish to accumulate Rs. 50 Lacs by the time your kid attains the age of 18 years, your monthly investment required will depend mainly on when exactly you start investing.

Target Amount	Age of child while starting the SIP				
	3	5	7	9	11
	SIP Required for achieving Goal				
₹ 10,00,000	₹ 847	₹ 1,087	₹ 1,405	₹ 1,832	₹ 2,418
₹ 20,00,000	₹ 1,694	₹ 2,174	₹ 2,810	₹ 3,664	₹ 4,836
₹ 30,00,000	₹ 3,387	₹ 4,349	₹ 5,620	₹ 7,329	₹ 9,673
₹ 40,00,000	₹ 6,774	₹ 8,697	₹ 11,240	₹ 14,657	₹ 19,345
₹ 50,00,000	₹ 13,549	₹ 17,394	₹ 22,480	₹ 29,314	₹ 38,690

*The rate of return is assumed 12% CAGR for the purpose of above calculation and is only for the illustrative purposes.

Conclusion is based on above is very simple. Sooner you start investing, easier it would be for you to achieve the Higher Education amount required for the dream wedding of your kids.

Have you started your SIP for your Kids?

Plan your kid's marriage with Systematic Investment Plan

If you wish to accumulate Rs. 50 Lacs by the time your kid attains the age of 25 years, your monthly investment required will depend mainly on when exactly you start investing.

Target Amount	Age of child while starting the SIP				
	3	5	7	15	20
	SIP Required for achieving Goal				
₹ 10,00,000	₹ 847	₹ 1,087	₹ 1,405	₹ 4,464	₹ 12,330
₹ 20,00,000	₹ 1,694	₹ 2,174	₹ 2,810	₹ 8,927	₹ 24,660
₹ 50,00,000	₹ 4,234	₹ 5,436	₹ 7,025	₹ 22,318	₹ 61,650
₹ 75,00,000	₹ 6,563	₹ 8,425	₹ 10,889	₹ 34,593	₹ 95,557
₹ 1,00,00,000	₹ 8,468	₹ 10,871	₹ 14,050	₹ 44,636	₹ 1,23,299

*The rate of return is assumed 12% CAGR for the purpose of above calculation and is only for the illustrative purposes.

Conclusion is based on above is very simple. Sooner you start investing, easier it would be for you to achieve the Marriage amount required for the dream wedding of your kids.

Have you started your SIP for your Kids?

What are Mutual Funds?



- Mutual funds pool money from numerous investors to create a diversified portfolio, allowing participants to access a range of investments that might otherwise be difficult or costly to achieve individually. This collective strategy helps spread risk and enhances potential returns.
- Managed by experienced fund managers, these funds benefit from professional expertise, as managers make informed decisions based on detailed market analysis, economic forecasts, and company performance data. Their goal is to optimize returns while minimizing potential risks.
- By diversifying across multiple asset types, such as stocks, bonds, and other securities, mutual funds help protect against significant losses from any single underperforming investment. This balanced approach reduces overall risk while striving for steady growth.
- Additionally, mutual funds offer easy entry and exit options, allowing investors to buy or sell shares with relative ease, providing flexibility and access for a wide range of investors.

Why should you invest in Mutual Funds?

Investing for future is a serious job and one must invest through careful planning while choosing the investment option. Mutual fund is a great way of investing in financial market and provides multiple benefits.

- Diversification**

- Spreads investments across various assets like stocks, bonds, and other securities, reducing risk by minimizing exposure to any single asset.

- Professional Management**

- Managed by experienced fund managers who use research, analysis, and market expertise to make informed investment decisions.

- Liquidity**

- Provides easy access to your money, as most mutual funds allow you to buy or sell units on any business day.

- Convenience and Flexibility**

- Offers hassle-free investment options with automated plans like SIPs and the ability to switch between funds as per changing financial goals or market conditions.

- Tax Efficiency**

- Offers tax benefits under specific sections of the Income Tax Act, such as ELSS (Equity Linked Savings Schemes) which can help in tax planning.

- Transparency**

- Regularly provides comprehensive information on the fund's performance, holdings, and strategy, ensuring transparency for investors.

Disclaimer

This investment proposal is based on assumed rates of return and is for informational purposes only. It is not intended to be, nor should it be construed as, investment advice or a recommendation to buy or sell any financial products or securities.

The assumed rates of return used in this proposal are assumed and only for the illustrative purposes at the time of preparation. Actual returns may vary significantly from these assumptions, and there can be no assurance that the proposed investment strategy will be successful.

Investors should carefully consider their own investment objectives, risk tolerance, and financial circumstances before making any investment decisions.

The information contained in this proposal is subject to change without notice and may not be updated. We do not assume any liability for any losses that may result from the use of this proposal or the information contained herein.

Past performance is not a guarantee of future results. The value of investments may fluctuate, and investors may not get back the amount invested.

Mutual fund investments are subject to market risk, read all scheme related documents carefully.

By using this investment proposal, you acknowledge that you have read and understand this disclaimer, and that you accept and agree to be bound by its terms and conditions.

(Signature)

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Taresh Bhatia

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taresh@tareshbhatia.com



+919810144683



<https://tareshbhatia.com>

Taresh Bhatia

AMFI Registered Mutual Fund Distributor



#107, Qutab Plaza, DLF Phase-1, Gurugram-122002.
Har. India



taresh@tareshbhatia.com



+919810144683



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