

# Best Mutual Funds for SIP



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Monthly SIP amount

₹ 10,000

## Future value of SIP


Rate of return	SIP period (Years)				
	5	10	15	20	30
10%	₹ 7,71,717	₹ 20,14,576	₹ 40,16,212	₹ 72,39,867	₹ 2,07,92,927
12%	₹ 8,11,036	₹ 22,40,359	₹ 47,59,314	₹ 91,98,574	₹ 3,08,09,732
17%	₹ 9,17,379	₹ 29,28,684	₹ 73,38,366	₹ 1,70,06,365	₹ 8,46,75,362
20%	₹ 9,87,040	₹ 34,43,110	₹ 95,54,599	₹ 2,47,61,940	₹ 15,67,62,515


\* 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.




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# Why should you invest in **Mutual Funds?**



## **DIVERSIFICATION:**

Mutual funds offer a diversified portfolio, spreading risk across various assets.



## **PROFESSIONAL MANAGEMENT**

Skilled fund managers make investment decisions based on market expertise.



## **LIQUIDITY**

Easily buy or sell fund shares, providing flexibility for investors.



## **REGULATORY SUPERVISION:**

Mutual funds are regulated, providing investor protection and transparency.



## **GOAL-ORIENTED OPTIONS**

Goal-Oriented Options: Various funds cater to specific financial goals, allowing you to align their investments with their objectives.



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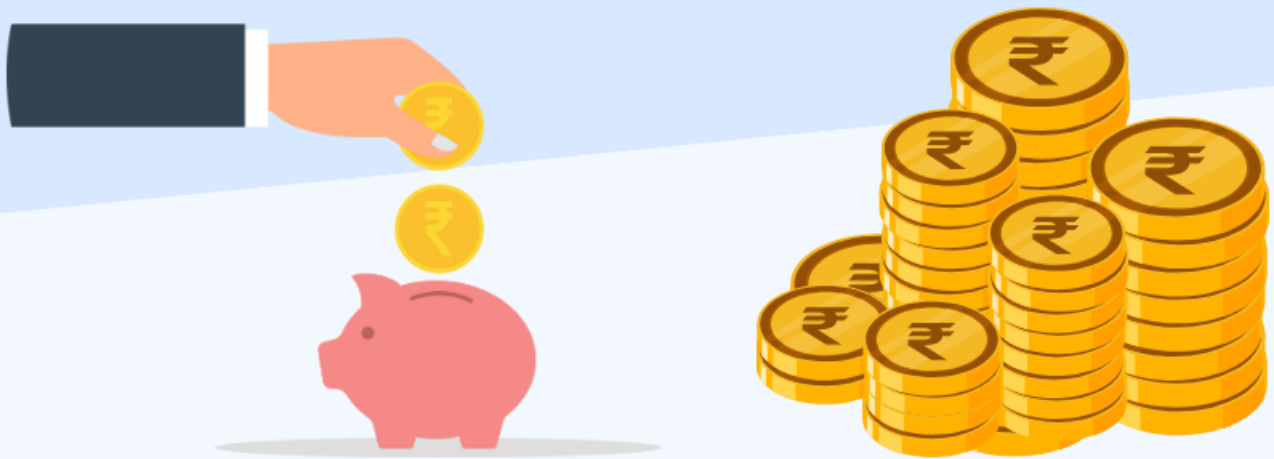


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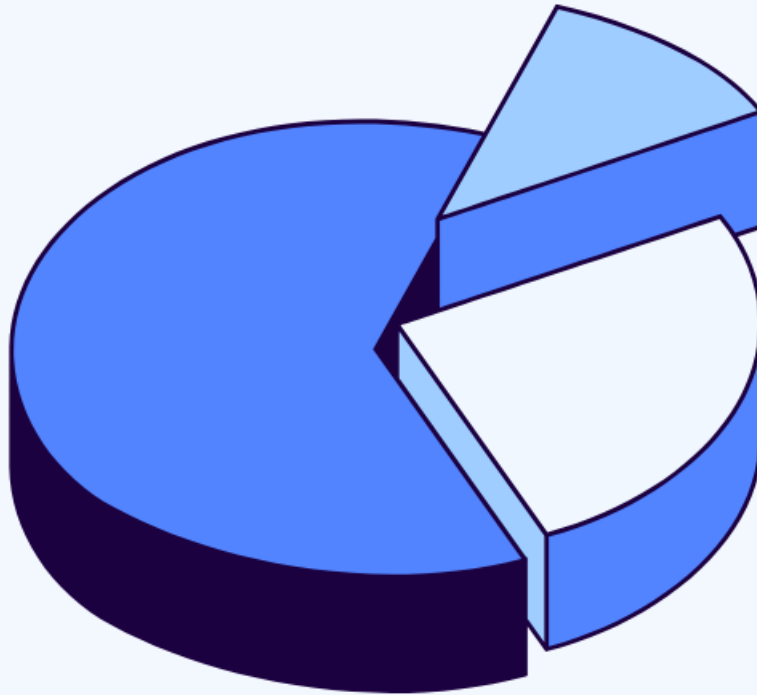
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# What are Mutual Funds?



- Mutual funds combine money from many investors to create a diversified portfolio.
- Expert fund managers make investment decisions based on market analysis.
- Spread investments across various assets to reduce risk.
- Easily buy/sell shares, providing flexibility and access for a wide range of investors.

# What is **Asset Allocation?**



Asset allocation involves dividing your investments among different assets, such as Equity, Debt, Gold, and cash. The asset allocation decision is a personal one. The allocation that works best for you changes at different times in your life, depending on how long you have to invest and your ability to tolerate risk.

Asset allocation is all about deciding the right mix of each asset class for one's portfolio. Deciding the right asset allocation depends on many factors. Out of which Investment Time Horizon and Risk Profile of investor are the two major factors.



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# Why Asset Allocation?

Financial Year	Asset Class Return			Asset Class Rank		
	Equity*	Debt**	Gold	Equity*	Debt**	Gold
31-Mar-06	70%	3%	39%	1	3	2
31-Mar-07	14%	4%	11%	1	3	2
31-Mar-08	25%	8%	30%	2	3	1
31-Mar-09	-35%	7%	24%	3	2	1
31-Mar-10	75%	5%	8%	1	3	2
31-Mar-11	12%	5%	28%	2	3	1
31-Mar-12	-8%	8%	32%	3	2	1
31-Mar-13	9%	9%	3%	2	1	3
31-Mar-14	19%	4%	-11%	1	2	3
31-Mar-15	28%	15%	-4%	1	2	3
31-Mar-16	-8%	8%	10%	3	2	1
31-Mar-17	20%	11%	-1%	1	2	3
31-Mar-18	12%	5%	7%	1	3	2
31-Mar-19	16%	7%	4%	1	2	3
31-Mar-20	-25%	13%	36%	3	2	1
31-Mar-21	73%	8%	2%	1	2	3
31-Mar-22	20%	4%	19%	1	3	2
31-Mar-23	1%	4%	11%	3	2	1

**Source** - MFI, www.niftyindices.com. Data from April 1, 2005 to March 31 2023. \*Equity - NIFTY50 TRI, \*\*Debt- CRISIL Composite Bond Fund Index and Gold price is from World Gold Council, Spot Rate INR/10 Grams.

**Past Performance may or may not be sustained in future and is not a guarantee of any future returns. FY is Financial Year**

- The rotation of winners has been a consistent trend.
- The performance of asset classes is influenced by market cycles.
- Typically, the equity market demonstrates strong performance during expansionary phases.
- Conversely, the debt market tends to excel in contracting economies.
- Adjusting allocation between asset classes can facilitate a more seamless investment experience.

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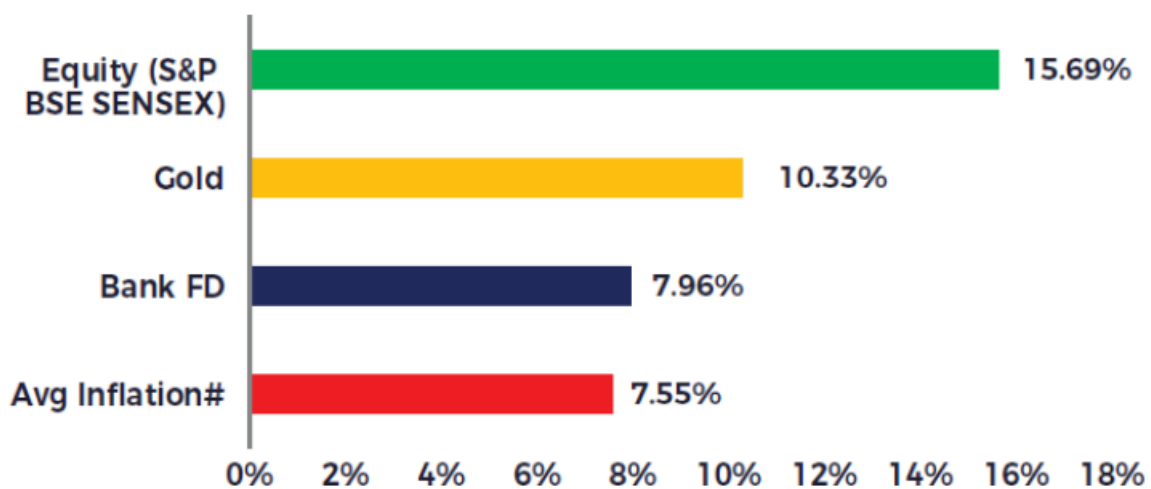
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# Wealth Creation through Equity as Asset Class

From March 1980 to 30th September 2023.



Source: World Bank

- Despite short-term volatility, equities exhibit consistent long-term outperformance over other asset classes.
- Their resilience is evident in substantial returns and inflation-beating margins, ideal for wealth preservation and growth.
- Equities serve as a hedge against rising prices, crucial for achieving financial objectives.
- By leveraging equities' strong return potential, investors can enhance portfolio growth and sustainability over time.

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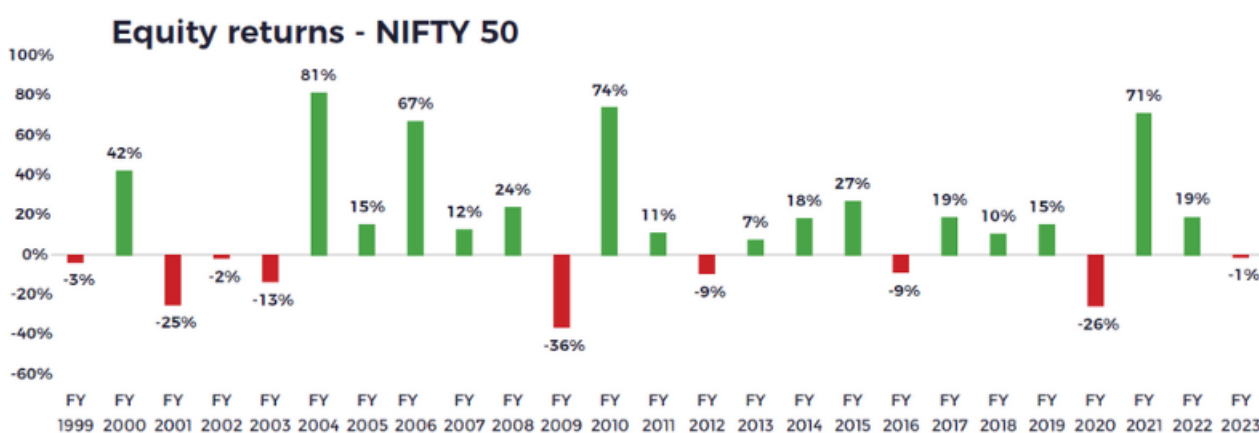
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# Understanding Volatility in equity



- Short-term market fluctuations often exhibit volatility.
- However, as the investment horizon extends, the risk of experiencing losses typically diminishes. For example, data analysis spanning the last 43 years of SENSEX history reveals that there has been no occurrence of losing money for periods lasting 15 years or more.
- From September 1979 to September 2023, the market has demonstrated a Compound Annual Growth Rate (CAGR) of 15.88%. Notably, equity returns have consistently exceeded the nominal GDP growth.
- SENSEX has consistently compounded wealth at a rate of 15.88% over the long term. At this pace, historical records indicate that investments in the stock market have doubled approximately every 4.5 years.



# Crucial Factor for your portfolio

## Asset Allocation



- Employing asset allocation aids in achieving financial objectives and fosters long-term wealth accumulation.
- Through asset allocation, you ensure that your investment portfolio is adequately diversified.
- It is imprudent to allocate funds solely to a single asset class, as it may fail to yield efficient returns adjusted for inflation and risk.
- The fundamental principle of asset allocation is to distribute risk across various asset classes, ranging from higher risk to lower risk, while aiming to optimize returns adjusted for risk.
- Effective asset allocation mitigates the impact of market volatility when diversifying assets.
- Asset allocation serves as an investment strategy to determine the allocation of one's portfolio across different asset classes, tailored to individual risk tolerance and financial objectives.

# Swap Cigarettes for an SIP

## COST OF SMOKING: ₹1.30 CRORE OVER 30 YEARS

Cost of one cigarette pack	₹300
Packs consumed in a month	15
Monthly cost of cigarettes	₹4,500.00
Annual cost of cigarettes	₹54,000.00
Assumed Rate of Tobacco Inflation	12%
Total cost over 30 years assuming inflation	₹1.30 crore

## SWAP CIGARETTES FOR AN SIP: ₹8.2 CRORE IN 30 YEARS

Monthly SIP amount	₹4,500.00
Annual step-up of SIP	12%
Investment period in years	30
Corpus with 8% returns per annum#	₹2.89 crore
Corpus with 10% returns per annum#	₹3.77 crore
Corpus with 12% returns per annum#	₹5.05 crore
Corpus with 15% returns per annum#	₹8.27 crore

#Assumed rate of return

\*Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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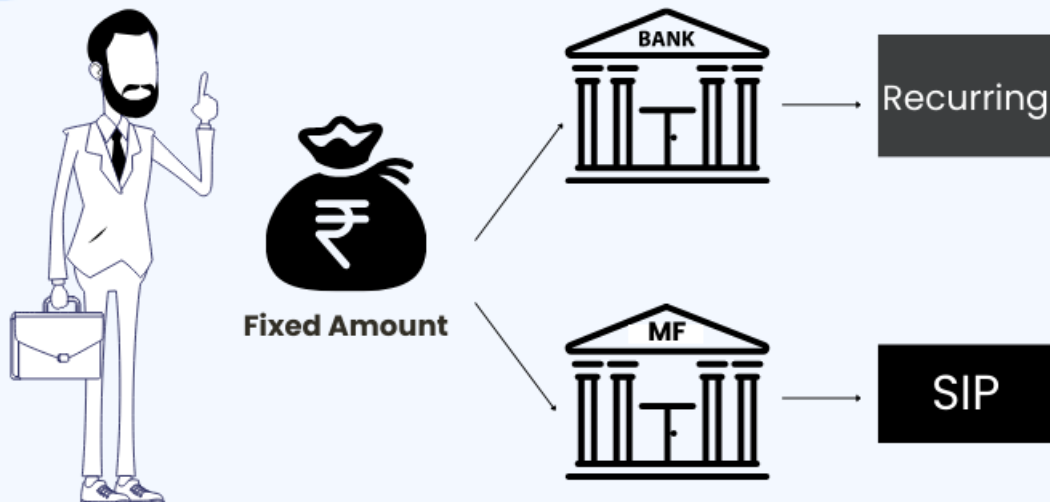
# What is Systematic Investment Plan?

A Systematic Investment Plan (SIP) is a disciplined and smart way to invest in mutual funds. It provides investors with an opportunity to invest small amounts regularly, helping them achieve long-term financial goals.



- **Choose a Mutual Fund:**
  - Select a mutual fund scheme that aligns with your financial goals and risk tolerance.
- **Set Investment Amount:**
  - Decide on the amount you want to invest regularly. This can be as low as a few hundred rupees.
- **Select SIP Frequency:**
  - Determine the frequency of your investments (monthly, quarterly, etc.).
- **Automatic Investments:**
  - The chosen amount is automatically deducted from your bank account and invested in the selected mutual fund scheme.
- **Power of Compounding:**
  - Over time, the power of compounding helps your wealth grow as both your invested capital and returns earn returns.

# Features of Systematic Investment Plan?



**Regular Investments:** SIP allows investors to contribute a fixed amount at regular intervals (monthly or quarterly), promoting financial discipline.

**Rupee Cost Averaging:** You buy more units when prices are low and fewer units when prices are high, reducing the impact of market volatility.

**Convenience and Affordability:** Investors can start a SIP with a minimal amount, making it accessible for individuals with various budget sizes.

**Flexibility:** SIPs offer flexibility in terms of choosing the investment amount, frequency, and the option to increase or decrease contributions.

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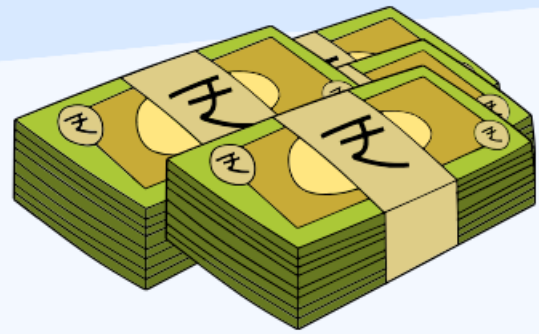


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# Benefits of Systematic Investment Plan?



## DISCIPLINED INVESTMENT

Encourages a habit of regular savings and investing.



## MITIGATES VOLATILITY

Reduces the impact of market fluctuations through rupee cost averaging.



## ACCESSIBILITY

Allows even small investors to participate in the wealth creation process.



## LONG-TERM WEALTH CREATION

Ideal for achieving long-term financial goals such as education, home purchase, and retirement.

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# Power of compounding Systematic Investment Plan?

Following Table shows the Future value of Rs. 5,000 for various periods and CAGR returns, assuming the investment is done at the beginning of month.

Years	Assumed CAGR Return				
	8%	9%	10%	12%	15%
5	₹ 3,67,070	₹ 3,76,357	₹ 3,85,859	₹ 4,05,518	₹ 4,36,710
10	₹ 9,06,416	₹ 9,55,430	₹ 10,07,288	₹ 11,20,179	₹ 13,15,091
15	₹ 16,98,892	₹ 18,46,405	₹ 20,08,106	₹ 23,79,657	₹ 30,81,828
20	₹ 28,63,300	₹ 32,17,281	₹ 36,19,934	₹ 45,99,287	₹ 66,35,367
25	₹ 45,74,197	₹ 53,26,542	₹ 62,15,798	₹ 85,11,033	₹ 1,37,82,804
30	₹ 70,88,066	₹ 85,71,903	₹ 1,03,96,464	₹ 1,54,04,866	₹ 2,81,58,852

The calculation shown in table is only for the illustrative purposes.



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# Achieve Your Financial Goals faster!

TopUp SIP can help you to achieve your financial Goals faster. With the help of TopUp SIP you can increase your SIP amount every year with fixed amount or per cent.

## Why TopUp SIP?

- You can achieve your financial goals faster.
- It can help you to grow better wealth in long run.
- It increases your SIP amount periodically and help you to fight inflation.
- Given you better compounding effect and help you achieve your financial goals with ease.





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# Dual benefits Tax Savings & Wealth Creation!



Return of 15 years (Rs 1,50,000 invested every year through SIP of Rs. 12,500 per month)

Investment Product	Investment	Current Value	CAGR
PPF	Rs. 22,50,000	Rs. 42,42,838	8.17
<b>Best Performing ELSS</b>	<b>Rs. 22,50,000</b>	<b>Rs. 1,12,04,780</b>	<b>19.43%</b>
<b>Avg. of All ELSS</b>	<b>Rs. 22,50,000</b>	<b>Rs. 75,88,434</b>	<b>14.82%</b>
<b>Worst Performing ELSS</b>	<b>Rs. 22,50,000</b>	<b>Rs. 63,33,812</b>	<b>12.66%</b>

\*Returns are as of **8th December, 2023**. Past performance may or may not sustain in future.

3 Major

# Goals for child



**1** Child's Graduation

**2** Child's Post Graduation

**3** Marriage Fund

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Aim to secure  
**Your Child's future**

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# Why Retirement Planning?



Financial Independence



Peace of Mind



Rising cost of Health Care



Fulfilling Dreams



Fulfilling Dreams



Increasing Life Expectancy

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## 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.


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(Signature)


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