Mutual Fund Distributor

PROPOSAL FOR INVESTMENT (SYSTEMATIC TRANSFER PLAN)

Proposal in Brief

Under this strategy, principal amount is invested in a debt fund. Every month, 1% of the principal amount is transferred from debt fund to equity fund. This helps in averaging the cost of equity fund units. Since the transfer amount is small (just 1% of invested amount), any major fall in the markets in the short term doesn't hurt badly. Over medium to long term, equity markets tends to deliver better returns than debt market, and therefore the return of the total portfolio can go up.



Suitable for

Investors looking to benefit from equity markets over long period but do not want high volatility on their total investment in the short term.

STP Investment Planning

Initial Investment (Flexible)	₹ 10,00,000/-	
Monthly Transfer Mode	1% of initial investment	
Period	20 Years	
Assumed Rate of Return	Debt Fund	6.00%
	Equity Fund	12.00%



Expected Future Value

Debt Fund Value	₹ 5,975/-
Equity Fund Value	₹ 73,78,300/-
Total Fund Value	₹ 73,84,275/-
Annualised Returns	10.51%



* Mutual fund investments are subject to marker risks, read all scheme related documents carefully before investing. Returns are not guaranteed. Assumption of returns are at portfolio level. It is not an indication of specific scheme returns. The above is for illustration purpose only.

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Projected Annual Investment Value

Year	Debt Fund Value at the end begnning of year	Transfer to Equity every year	Equity Fund Value at the begnning of year	Equity Fund Value at the end of year	Total Value at the end of year	IRR
1	₹ 10,00,000	₹ 1,20,000	₹ 0	₹ 1,26,465	₹ 10,63,200	6.32 %
2	₹ 9,36,735	₹ 1,20,000	1,26,465	₹ 2,68,106	₹ 11,37,779	6.67 %
3	₹ 8,69,674	₹ 1,20,000	2,68,106	₹ 4,23,743	₹ 12,25,332	7.01 %
4	₹ 7,98,589	₹ 1,20,000	4,23,743	₹ 6,04,418	₹ 13,27,656	7.34 %
5	₹ 7,23,239	₹ 1,20,000	6,04,418	₹ 8,03,413	₹ 14,46,780	7.57 %
6	₹ 6,13,368	₹ 1,20,000	8,03,413	₹ 10,26,267	₹ 15,84,992	7.98 %
7	₹ 5,58,704	₹ 1,20,000	10,26,267	₹ 12,75,907	₹ 17,44,868	8.28 %
8	₹ 4,68,961	₹ 1,20,000	12,75,907	₹ 15,55,480	₹ 18,29,314	8.56 %
9	₹ 3,73,834	₹ 1,20,000	15,55,480	₹ 18,68,600	₹ 21,41,602	8.83 %
10	₹ 2,72,999	₹ 1,20,000	18,68,600	₹ 22,19,300	₹ 23,85,414	9.08 %
11	₹ 1,66,112	₹ 1,20,000	22,19,300	₹ 26,12,081	₹ 26,64,896	9.32 %
12	₹ 52,815	₹ 50,000	26,12,081	₹ 29,79,972	₹ 29,83,721	9.54 %
13	₹ 3,749	₹ 0	29,79,972	₹ 33,37,566	₹ 33,41,542	9.72 %
14	₹ 3,974	₹ 0	33,37,566	₹ 37,38,088	₹ 37,42,289	9.88 %
15	₹ 4,212	₹ 0	37,38,088	₹ 41,86,646	₹ 41,91,111	10.02 %
16	₹ 4,465	₹ 0	41,86,646	₹ 48,89,043	₹ 46,93,776	10.15 %
17	₹ 4,733	₹ 0	48,89,043	₹ 52,51,725	₹ 52,56,745	10.25 %
18	₹ 5,017	₹ 0	52,51,725	₹ 58,81,906	₹ 85,87,254	10.35 %
19	₹ 5,318	₹ 0	58,81,906	₹ 65,87,768	₹ 65,93,405	10.44 %
20	₹ 5,637	₹ 0	65,87,768	₹ 73,78,300	₹ 73,84,275	10.5 %

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