Mutual Fund
Distributor



CHILD EDUCATION FUND CREATION

Give Their Dreams a Head Start

Every child is born with unlimited possibilities. As parents, we strive to provide the best opportunities, quality education, and freedom to pursue their aspirations. Creating a dedicated education corpus from an early stage may help parents prepare for future education-related expenses.

Start Early. Stay Consistent. Let Time Work For You.

For Investor Education Purposes Only.

SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Mutual Fund
Distributor

EVERY PARENT HAS A DREAM

Today's Child, Tomorrow's Aspirations

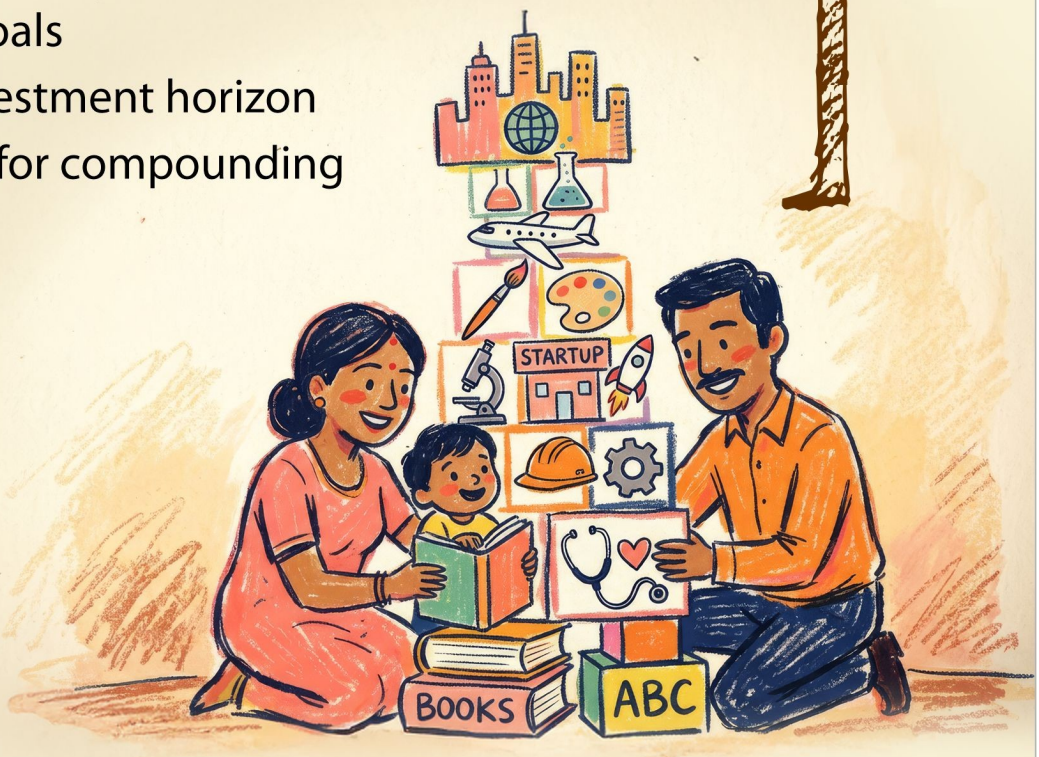
WHETHER YOUR CHILD WISHES TO BECOME:

• Doctor • Engineer • Scientist • Entrepreneur
• Artist• Pilot • Researcher • Global Professional

Quality education often requires significant financial resources. Creating a dedicated education corpus early may help parents prepare for these future requirements.

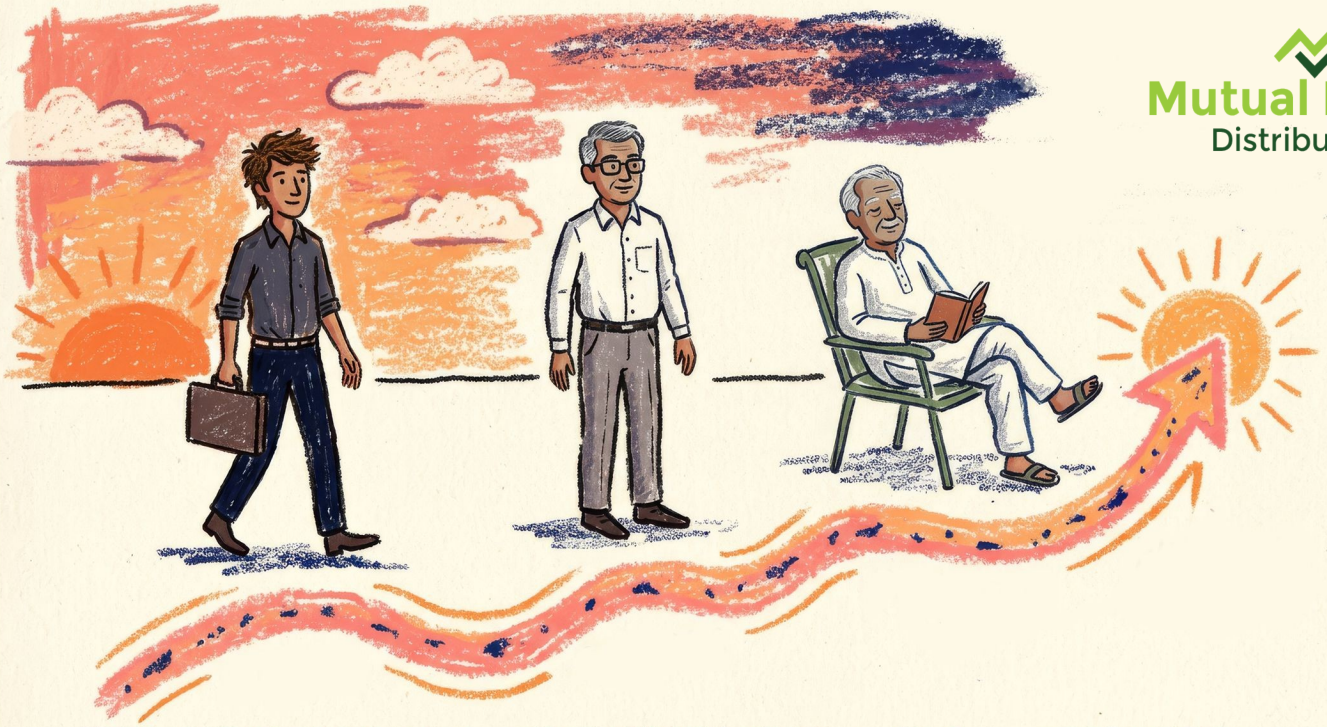
Why Starting Early May Help

- ☑ Starting early may reduce the monthly investment required to work towards a desired corpus
- ☑ Greater flexibility in pursuing long-term financial goals
- ☑ Longer investment horizon
- ☑ More time for compounding



SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Mutual Fund
Distributor



WHY MUTUAL FUNDS SHOULD BE USED FOR LONG-TERM GOAL-BASED INVESTING

A Convenient Route Towards Long-Term Wealth Creation

Many investors consider mutual funds because they offer:

- ☑ Professional fund management
- ☑ Diversification
- ☑ SIP facility
- ☑ Flexibility of investment amount
- ☑ Convenience and transparency
- ☑ Potential to participate in long-term growth opportunities in capital markets

SIP: Investing Through Discipline

A Systematic Investment Plan (SIP) allows investors to invest regularly and systematically over a long period.

Consistent investing over extended periods may help accumulate a meaningful corpus.



Important Note: *Mutual fund investments are subject to market risks and do not assure returns.*

SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Mutual Fund Distributor

EDUCATION CORPUS ILLUSTRATION

Target Corpus At Age 18
Assumed Return: 12% p.a.

For Illustration Purposes Only

The following illustrations show the approximate monthly SIP required to accumulate different target corpus values by the time the child reaches age 18.

Approximate Monthly SIP Required

Target Corpus	Approximate Monthly SIP Required Based On Child's Current Age				
	1 (Yr)	2 (Yr)	3 (Yr)	4 (Yr)	5 (Yr)
₹25 Lakh	₹3,500	₹4,000	₹4,600	₹5,300	₹6,000
₹50 Lakh	₹7,000	₹8,000	₹9,200	₹11,000	₹12,000
₹1 Crore	₹14,000	₹16,000	₹18,000	₹21,000	₹24,000
₹2 Crore	₹28,000	₹32,000	₹37,000	₹42,000	₹48,000
₹5 Crore	₹70,000	₹80,000	₹92,000	₹1,05,000	₹1,21,000

What Different SIP Amounts May Accumulate To

Assumed Return: 12% p.a.

For Illustration Purposes Only

Monthly SIP	Investment Tenure (Yrs)		
	10	15	20
₹10,000	22.40 Lakh	47.59 Lakh	91.99 Lakh
₹25,000	56.01 Lakh	1.19 Crore	2.30 Crore
₹50,000	1.12 Crore	2.38 Crore	4.60 Crore



Actual returns and accumulated corpus may vary depending upon market performance and scheme returns.

Illustrations are based on an assumed return of 12% p.a. and are provided for educational and illustrative purposes only. Figures are approximate and rounded off for ease of presentation. Actual returns may vary depending on market conditions and scheme performance. Mutual Fund investments are subject to market risks.

SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Mutual Fund Distributor

THE POWER OF STARTING EARLY

Small Delays Can Lead To Bigger Investment Requirements

The illustration on the previous page highlights how the monthly investment required may increase when the investment journey begins later.

Example: *Target Corpus ₹1 Crore At Age 18 @12% assumed return*

Child's Current Age	Approximate Monthly SIP Required
0	₹14,000
1	₹16,000
2	₹18,000
3	₹21,000
4	₹24,000
5	₹28,000

What Does This Mean?

A delay of a few years may significantly increase the monthly investment required to work towards the same target corpus.

Starting early allows investments more time to potentially benefit from the power of compounding.



Key Takeaway

Time and consistency may be as important as the amount invested.

The earlier the journey begins, the more time your investments have to work towards your child's future goals.

Illustrative figures based on assumed returns and rounded off for ease of presentation.

SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Mutual Fund Distributor

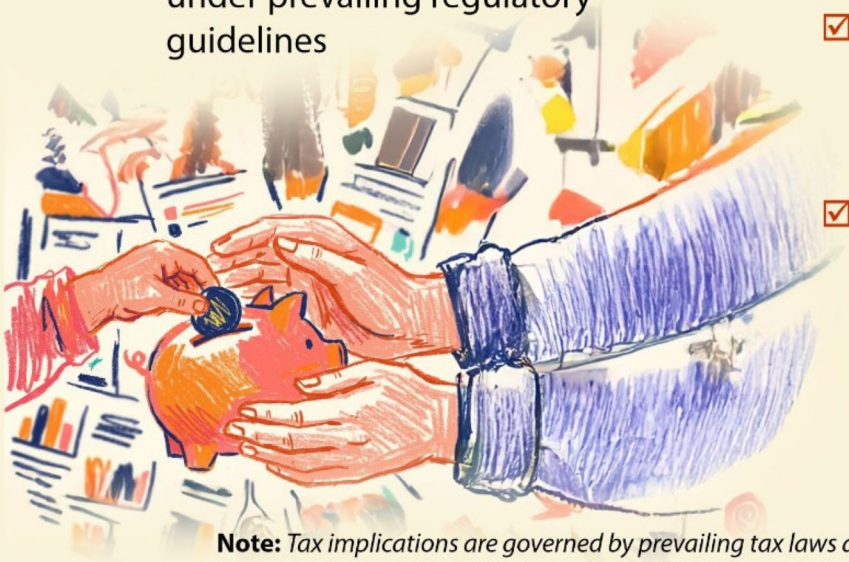
HOW CAN INVESTMENTS BE MADE FOR A MINOR CHILD?

Mutual Fund Investment In The Name Of A Minor

A mutual fund folio may be opened in the name of a minor child through a parent or legal guardian.

Commonly Required Documents

- Proof of Relationship with Guardian
- Minor's Date of Birth Proof (Birth Certificate / Passport)
- Guardian's PAN
- Guardian's KYC Compliance Documents
- Bank Account Proof as per applicable regulations
- Any additional documents required under prevailing regulatory guidelines



Key Points To Know

- ☑ The mutual fund folio is opened in the child's name.
- ☑ A parent or legal guardian operates the folio until the child becomes an adult.
- ☑ Investments can be made through SIPs or lump-sum contributions, subject to applicable regulations.
- ☑ Redemption proceeds are credited as per prevailing regulatory and banking requirements.
- ☑ Upon attaining the age of 18, the child's PAN, KYC and updated bank details must be submitted before further transactions can be processed.

Note: *Tax implications are governed by prevailing tax laws and may change from time to time. Please consult your Mutual Fund Distributor for the latest documentation requirements applicable at the time of investment.*

SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Mutual Fund Distributor

BUILDING TOWARDS YOUR CHILD'S FUTURE

Every parent wishes to provide the best possible opportunities for their child.

While aspirations may differ, one thing remains common: the desire to be financially prepared when important educational milestones arrive.

Creating an education corpus early, investing consistently, and allowing sufficient time for compounding may help investors work towards this objective.

Key Takeaways

- ☑ Starting early may reduce the investment amount required to work towards a target corpus.
- ☑ Consistent investing over long periods may help build a meaningful corpus.
- ☑ Mutual funds offer flexibility through SIP and lump-sum investments.
- ☑ A dedicated investment approach may help separate education goals from other financial needs.
- ☑ Periodic review of investments may help ensure they remain aligned with financial objectives.



Remember

The best time to begin may be when time is on your side.

Even small contributions, when made consistently over long periods, can potentially make a meaningful difference.

Speak To Your Mutual Fund Distributor

Your Mutual Fund Distributor can help explain available investment options, documentation requirements, and operational processes associated with mutual fund investments.

For Investor Education Purposes Only.

SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in

Mutual Fund
Distributor

IMPORTANT DISCLOSURES

- This document is intended solely for investor awareness and educational purposes.
- The corpus illustrations shown above are based on assumed returns of 12% per annum and are not indicative of future performance.
- Actual returns may vary depending upon market conditions and scheme performance.
- Mutual fund investments are subject to market risks and do not guarantee returns.
- This document should not be construed as investment advice, recommendation, assurance, or guarantee of returns.
- Investors should carefully evaluate their investment objectives, risk appetite, and suitability before investing.
- Tax laws and regulations are subject to change from time to time.
- Please read all scheme related documents carefully before investing.



Mutual fund investments are subject to market risks. Read all scheme related documents carefully before investing.

SRINIVASA B H
S & V Capital
AMFI-Registered Mutual Fund Distributor | ARN-78362
svcapital2002@gmail.com 9141580262 SANDVCAPITAL.investorcorner.co.in