Mutual Fund Distributor

LIMITED PERIOD SIP INVESTMENT PROPOSAL

Proposal in Brief

Many a times, we do not want to commit to an investment that requires regular outflow of money. We feel future is uncertain and what if our cashflows don't keep up with our committed investments.

Limited Period SIP is the Solution

Systematic Investment Plan (SIP) helps you invest in a disciplined manner in the long term with the advantage of compounding and rupee cost averaging. A long term SIP works best but if you don't want to commit for long, you can go for limited period SIP and review your situation at the end of the period and decide if you want to extend your SIP investment.

Even a limited period sip can help you create a big corpus over time. Let's look at a few scenarios.

SCENARIO 1

Let's say you want to create a corpus after 15 years. You start an SIP of ₹ 10,000/- for 5 years only (Limited Period SIP) and then hold the investments for another 10 years. This can help you build a corpus of ₹ 25 Lacs after 15 years.

Monthly SIP Amount	₹ 10,000
Time Period	5 Years
Further Holding Period	10 years
Assumed Rate of Return	12 %

Total Investment

₹ 6 Lacs

Expected Future Value

₹ 25 Lacs

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SCENARIO 2

Let's say you are around 30 years of age and you want to save for your retirement. You can commit an investment of ₹ 30,000/- per month for 10 years and then hold the investments for another 20 years. This will help you accumulate over ₹ 6.50 Crore at the age of 60. Ofcourse, if you decide to continue your SIP for 30 years, the corpus will be much higher, around ₹ 9.25 Crore.

Monthly SIP Amount	₹ 30,000
Time Period	10 Years
Further Holding Period	20 years
Assumed Rate of Return	12 %

Total Investment

₹ 36 Lacs

Expected Future Value

₹ 6.50 Crores

SCENARIO 3

Let's say you are around 40 years of age and you want to save for your child's education who has just turned 2. You need the funds when she turns 18. You decide to spare ₹ 20,000/- per month through SIP for the next 10 years and delay withdrawal for another 6 years. This will help you create an education fund of ₹ 88 Lacs when she is ready to join college.

Monthly SIP Amount	₹ 20,000
Time Period	10 Years
Further Holding Period	6 years
Assumed Rate of Return	12 %

Total Investment

₹ 24 Lacs

Expected Future Value

₹ 88 Lacs

We can provide you with a calculation for your specific requirement. Do reach out to us.

* Mutual fund investments are subject to market 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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