Mutual Fund Distributor

SIP INVESTMENT PROPOSAL FOR CHILD EDUCATION



Child Higher Education is the gateway for entering the Corporate world or the choice of their profession. But unplanned savings and ignoring the inflation impacts on the future cost of Education becomes a burden on Parents and results in aspiration lost. Proper investment targeting the inflation adjusted future cost keeps you on the right track.

Let's look at some scenarios.

• Scenario 1



Your child is 1 year of age and preparing next year to join Play School. This is a good time for you to start preparing for his/her higher education starting at the age of 18 and then post graduation at around 21 years of age. A good estimate of future cost could be Rs.1 Crore for Graduation & Rs.2 Crores for Post Graduation Expenses.

Investment Options

Investment Option	1 Crore reqd. for graduation at 18 years	2 Crore reqd. for post graduation at age 21
Montly SIP (till age 18/21)	₹ 16,024	₹ 21,743
Monthly SIP for 5 Years only	₹ 31,648	₹ 45,053
Monthly SIP for 10 Years only	₹ 20,191	₹ 28,743
One time Lumpsum Investment	₹ 14,56,443	₹ 20,73,335

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

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• Scenario 2



Your child is 5 year of age and going to be promoted to Class 1 next year. Considering rising cost of higher education, it will be a good time to start investing for the same. Let's say, you want to plan for Rs. 75 Lacs for graduation expenses and Rs. 1.50 Crores for post graduation expenses.

Investment Options

Investment Option	75 Lakhs reqd. for graduation at 18 years	1.5 Crore reqd. for post graduation at age 21
Montly SIP (till age 18/21)	₹ 20,959	₹ 27,482
Monthly SIP for 5 Years only	₹ 37,349	₹ 53,168
Monthly SIP for 10 Years only	₹ 23,828	₹ 33,921
One time Lumpsum Investment	₹ 17,18,806	₹ 24,46,825

• Scenario 3



Your child is 10 year old. If you have not started saving for higher education expenses, you might as well do it now. Considering increasing cost of education, you may plan for Rs. 50 lakh as future cost of graduation & Rs. 1 Crore as future cost of post graduation.

Investment Options

Investment Option	50 Lakhs reqd. for graduation at 18 years	75 Lakhs reqd. for post graduation at age 21
Montly SIP (till age 18/21)	₹ 31,842	₹ 37,924
Monthly SIP for 5 Years only	₹ 43,881	₹ 62,467
Monthly SIP for 10 Years only	N/A	₹ 39,853
One time Lumpsum Investment	₹ 20,19,416	₹ 28,74,761

Disclaimer : The above charts are for illustrative purposes only. Returns are assumed at 12% pa. Returns are not guaranteed. Mutual Fund Investments are subject to market risks, please read the scheme related documents carefully.

TO INVEST / KNOW MORE, PLEASE GET IN TOUCH WITH US.

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