



Why Start SIP Early

HDFC Top 100 Fund - Growth Option - Regular Plan | Equity: Large Cap



Mr. A

Mr. A started monthly SIP of Rs 10,000 at age 25 and continued till age 45



Mr. B

Mr. B started monthly SIP of Rs 10,000 at age 30 and continued till age 45



Ms. C

Ms. C started monthly SIP of Rs 10,000 at age 35 and continued till age 45

Starts investing at the age of (in years)	25 years	30 years	35 years
Investment till the age of	45 years	45 years	45 years
SIP Period	20 years	15 years	10 years
SIP Start Date & End Date	17-12-2003 to 17-11-2023	17-12-2008 to 17-11-2023	17-12-2013 to 17-11-2023
Monthly SIP Amount	₹ 10,000	₹ 10,000	₹ 10,000
Total Investment	₹ 24,00,000	₹ 18,00,000	₹ 12,00,000
Accumulated value at the end	₹ 1,28,71,973	₹ 54,23,421	₹ 24,35,754
Return - XIRR (%)	14.84%	13.64%	13.76%

At the end of the investment period. Mr A's investments grew to ₹ 1,28,71,973 while that of Mr. B grew to ₹ 54,23,421 - **Mr. A got ₹ 74,48,552 more.**At the end of the investment period. Mr A's investments grew to ₹ 1,28,71,973 while that of Ms. C grew to ₹ 24,35,754 - **Mr. A got ₹ 1,04,36,219 more.**

By Starting Early, you avoid the Cost of Delay and create more wealth through Power of Compounding

Important Takeaway :

- Why starting your SIP early is important
- If you start your SIP early, you can avoid the cost of delay
- Starting early is most important for your financial planning needs
- The above illustrations explain the power of Compounding Returns

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Returns less than 1 year are in absolute (%) and greater than 1 year are compounded annualised (CAGR %). SIP returns are shown in XIRR (%).

The Risk Level of any of the schemes must always be commensurate with the risk profile, investment objective or financial goals of the investor concerned. Mutual Fund Distributors (MFDs) or Registered Investment Advisors (RIAs) should assess the risk profile and investment needs of individual investors into consideration and make scheme(s) or asset allocation recommendations accordingly.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in the future. Investors should always invest according to their risk profile and consult with their mutual fund distributors or financial advisor before investing.