

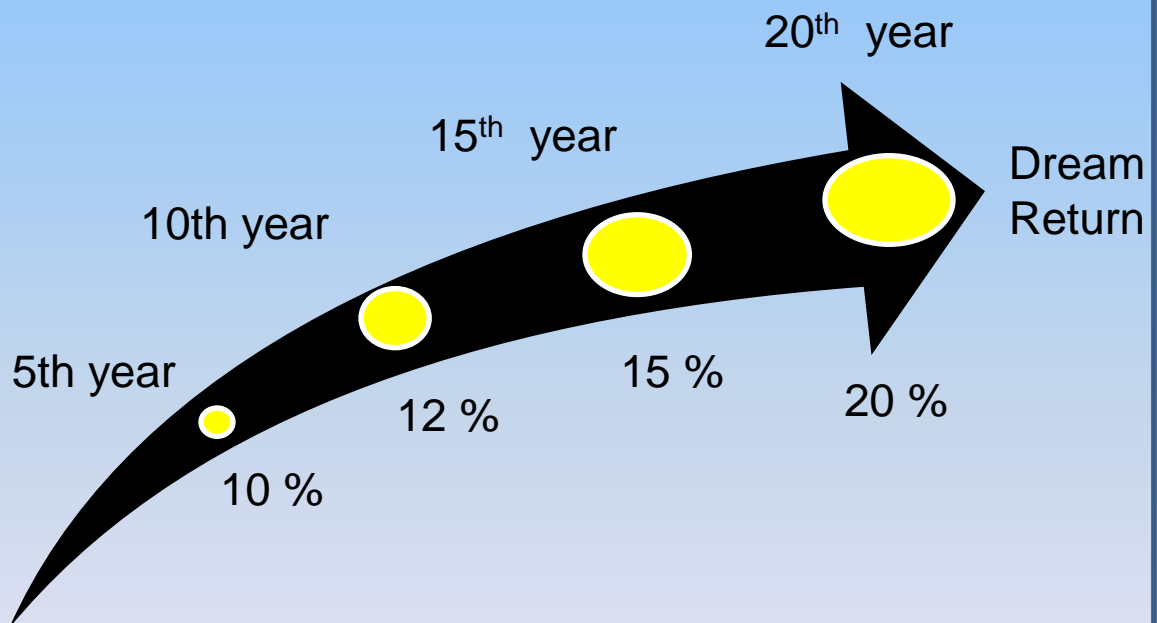
S. i. P.

Systematic Investment Plan With Insurance Coverage

Monthly Payment Saving Scheme

Highly Safe n Secured Investment Mode

10000+ Crores of SIP Investment Registered so far



**SIP Investment is the only option for
Creating Long term wealth & estate**

SiP Returns Calculator							
Year	Monthly premium	Insurance	Highly safe Balance Fund	Moderate secured Fund	Theaumatic Funds	High Profile Growth Fund	
All	Approx		12%	15%	18%	20%	
1	10000	Minimum 25 LACS					
2	10000						
3	10000						
4	10000						
5	10000						
6	10000	to	1036025	1133976	124075	1317086	LOCK IN period
7	10000		1288013	1433614	1595448	1713141	
8	10000		1570240	1778198	2014033	2188407	
9	10000		1886334	2174470	2507963	2758727	
10	10000		2240359	2630182	3090801	4264370	
11	10000	1 Crore	2636867	3154251	3778549	3443110	WAITING period
12	10000		3080956	3756931	4590092	5249882	
13	10000		3578336	4450012	5547713	6432497	
14	10000		4135401	5247056	6677706	7851634	
15	10000		4759314	6163656	8011097	9554599	
16	10000	to	5458097	7217746	9584499	11598157	GROWING period
17	10000		6240733	8429950	11441113	14050427	
18	10000		7117286	9823984	13631917	16993150	
19	10000		8099026	11427124	16217066	20524418	
20	10000		8099026	11427124	16217066	20524418	
		2.5 CRORES	9198574	13270734	19267543	24761940	Approx
All Recievables			are		Taxfree		

How to get Best Returns from “ SIP “ Mutual Fund investments (Systematic Investment Plan)

What stops us from doing what we wish to?

It is not the lack of money or time. It is simply fear. We do not want to let go of all that we have accumulated so far. This fear is the reason we have never carried out half of our wishes. How does this fear break? There is no better weapon to fight fear than knowledge.

Why are investors so afraid?

There are too many stories of loss and risk attached to equities or mutual funds and stock markets **while there has never been a story of loss or inefficient returns in Fixed Deposits or Recurring deposits.** Hence, investments in Bank deposits or postal savings create immense security. Over the years We have heard that BANK FD's are the safest of all (**WHICH IS NOT TRUE AT ALL As you have seen many Banks have shut down their shutters in past**). The only way to bust the myths is educating investors with hardcore knowledge and facts. Today in this article, we will try to bust a few myths to help you get a clearer idea of what you may be losing out when you ignore investing in Mutual Funds due to some common misconceptions.

Myth #1: SIP is meant for Small Investors

No....SIP is an averaging out method. It can be in 1000's & Lacs of Rupees

Myth #2: Mutual Funds Invest only in Stock Markets

No.... They invest in variety of different instrument & Different avenues

Myth #3: Mutual Funds are for Short term Investors

No.... It is for Minimum 50 to 20 years term of Investment period only

Myth #4: Mutual Fund Investors need a Demat A/c

No.... There is absolutely no need for Demat account

Myth #5: Mutual Fund Returns are Tax free

No.... It is Subject to prevailing Taxation structure

Myth #6: Funds with the Highest NAV are the Best

No.... They are just the Landmark Returns. But can be Best too.

The following Real Illustrations will clear all doubts from your mind

The Best Period in Mutual fund Industry (1998–2010)

August 1998 –	SIP of Rs. 10000/- Started
August 2010 –	SIP of Rs. 10000/- Stopped
Total Investment Made	Rs. 14,40,000
Market Value on August 2010	Rs. 59,34, 481
Started Withdrawal (SWP) From Sept 2010 of	Rs. 20000
SWP (Withdrawal) stopped on Dec 2019	
Total Withdrawal Made	Rs. 22,40,000.
Your Market Value on 1 st Dec 2019 is	Rs. 1,36,78,956.00

**You can see, In Good Market time,
You got The Fantastic Appreciation of your Money &
Creation of your Wealth in this 12 years of Best Time**

The Worst Period in Mutual fund Industry (2003–2015)

August 2003 –	SIP of Rs. 10000/- Started
August 2015 –	SIP of Rs. 10000/- Stopped
Total Investment Made	Rs. 14,40,000
Market Value on August 2010	Rs. 40,69,746
Started Withdrawal (SWP) From Sept 2015 of	Rs. 20000
SWP (Withdrawal) stopped on Dec 2019	
Total Withdrawal Made	Rs. 10,40,000
After that also your Market Value on 1 st Dec 2019 is	Rs. 46,71,531.00

**You can see, even in worst market scenario too,
There is a Good Appreciation of your Money &
Creation of your Wealth in this 12 years of Bad Time**

ARETiC

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