



SYSTEMATIC INVESTMENT PLAN

SIP

GSC

Golden Sparrow Consultancy

AMFI-Registered Mutual Fund Distributor

Address : AHMEDABAD | KESHOD

Phone : 9601900002

www.goldensparrowconsultancy.in



Systematic Investment Plan

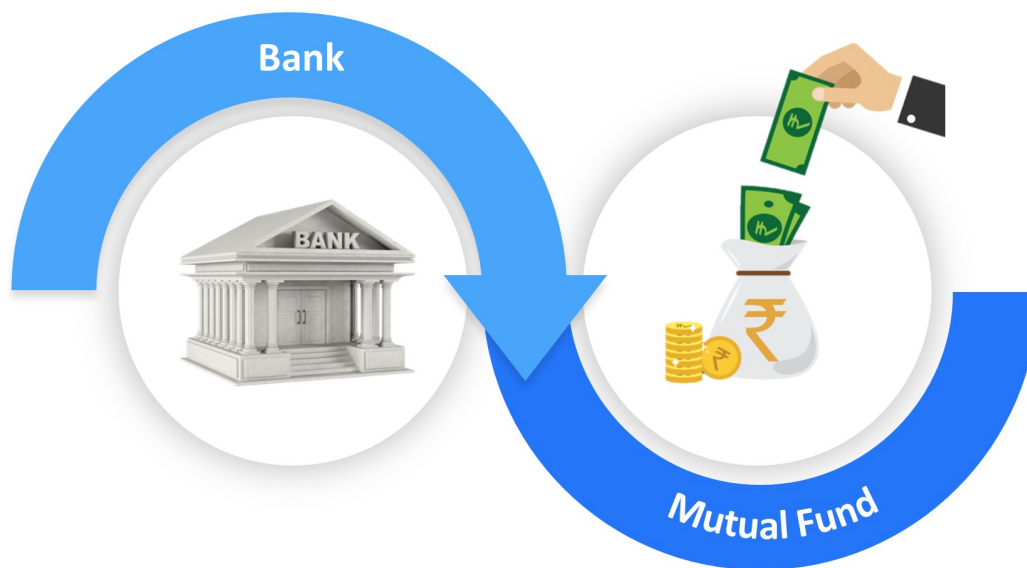
Small Steps to Wealth Creation



Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

What Is SIP (Systematic Investment Plan)

Fixed Amount Monthly Transfer

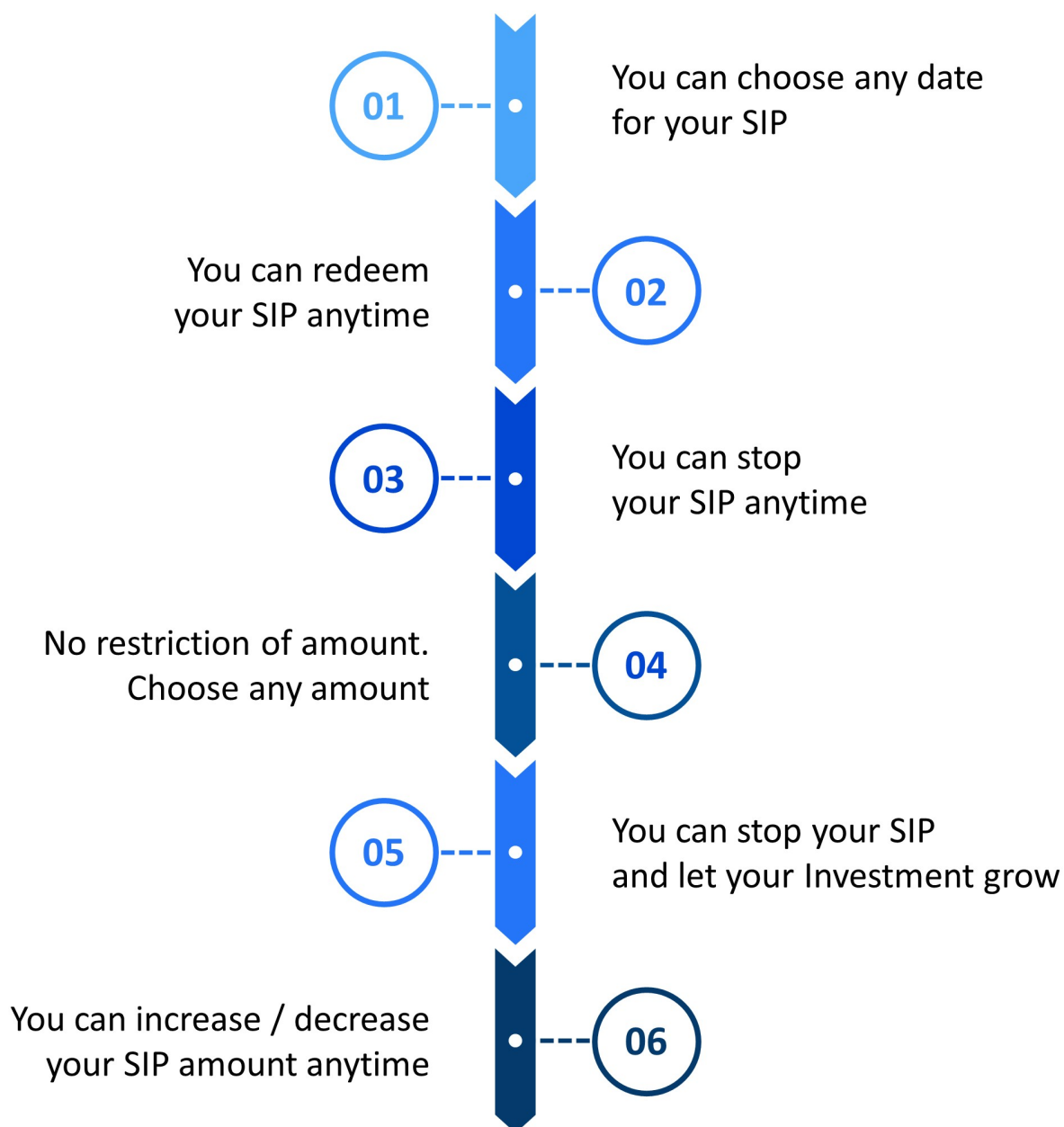


Different Types of Equity Funds

01	02	03	04	05
Large Cap Fund	Mid Cap Fund	Small Cap Fund	Diversified Fund	Balanced Fund

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Features of SIP



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Benefits of initiating an SIP investment

Consistent long-term approach despite market fluctuations.

Liberty to modify the SIP amount in the future.

Helps automate monthly savings.

Rupee cost averaging assists in reducing volatility.

Option to start with a low initial investment.

Pause or stop option without any penalty.

Freedom from timing the market.

Develops financial discipline in saving.

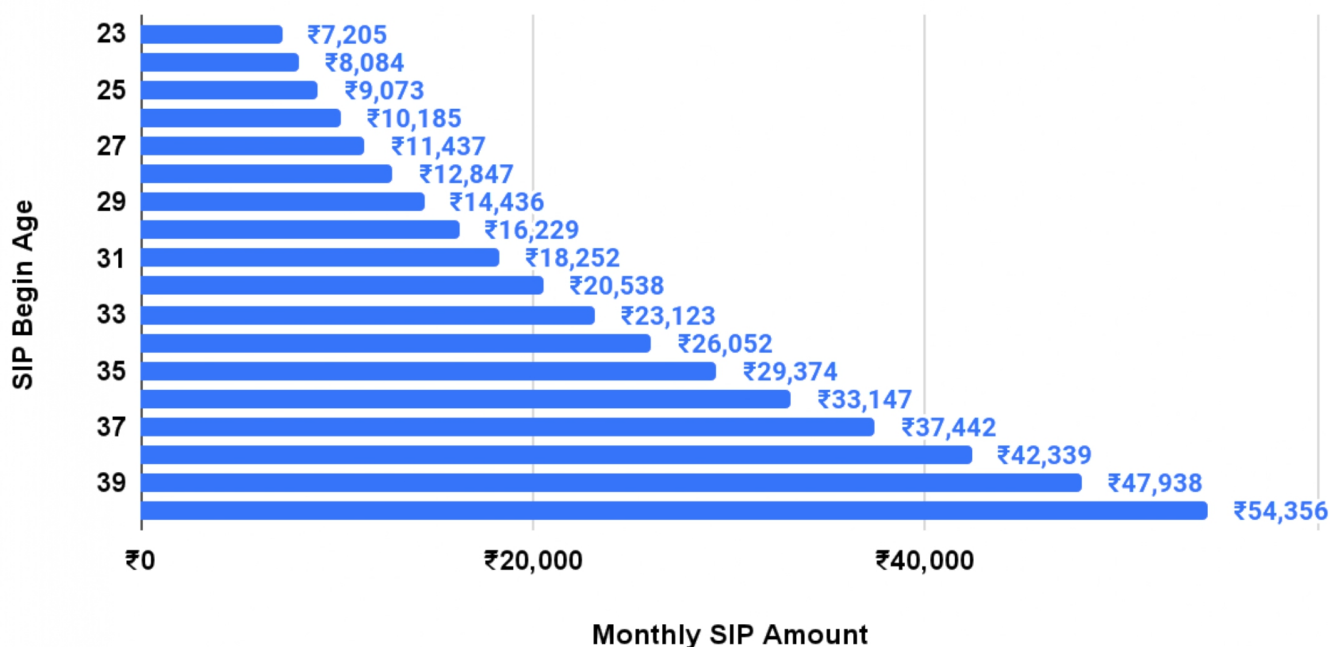


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Advantage of starting SIP early

SIP amounts for ₹5 Crore Corpus at age 60

Assumed Return - 12%



From the above chart, we can depict that starting SIP at a young age requires a modest amount to reach ₹ 5 Crore at 60 years of age as money gets more time to generate a compounding return. But as age increases, the SIP amount increases exponentially to reach the same corpus. So, the earlier you start, the less you need to save.

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First One Crore is the most difficult

Time analysis to reach ₹10 Crore Corpus with ₹ 25,000 Monthly SIP

Assumed Return - 12%



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Power Of Compounding

Value Of ₹ 10,000/- Invested Monthly

Time / Rate	10 Year	15 Year	20 Year	25 Year
8%	₹18,12,832	₹ 33,97,785	₹ 57,26,600	₹ 91,48,394
10%	₹20,14,576	₹40,16,212	₹72,39,867	₹1,24,31,596
13%	₹23,63,111	₹51,85,248	₹1,03,84,852	₹1,99,64,785

* Returns are compounded monthly.

* The above is for illustration purpose only.

Monthly Investment Required to become a Crorepati

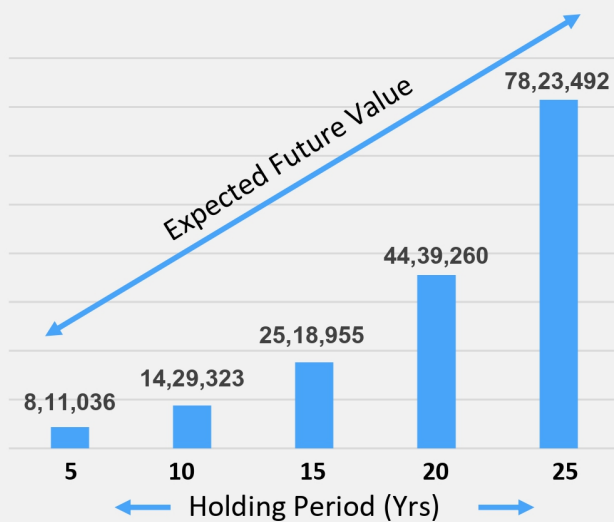
Time / Rate	10 Year	15 Year	20 Year	25 Year
8%	₹ 55,163	₹ 29,431	₹ 17,463	₹ 10,931
10%	₹49,638	₹24,899	₹13,812	₹8,044
13%	₹42,317	₹19,285	₹9,629	₹5,009

* Returns are compounded annually.

* The above is for illustration purpose only.

This is not an investment proposal or solicitation of business or investment advice. This is purely an arithmetic calculation and should not be associated with any specific investment product.

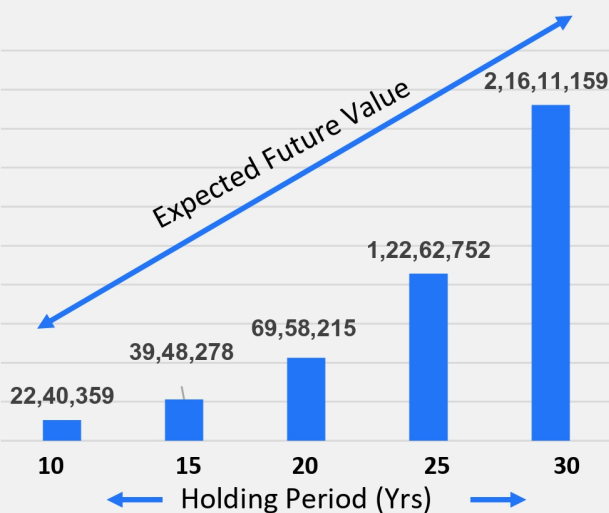
Power of Compounding



Monthly Investment : ₹ 10,000/-

Period : 5 Years

Total Investment : ₹ 6,00,000/-



Monthly Investment : ₹ 10,000/-

Investment Period : 10 Years

Total Investment : ₹ 12,00,000/-

**Rate of return assumed at 12% p.a. This is for not an investment proposal or solicitation of business or investment advice. This is purely an arithmetic calculation and should not be associated with any specific investment product.*

Power of Compounding Through SIP

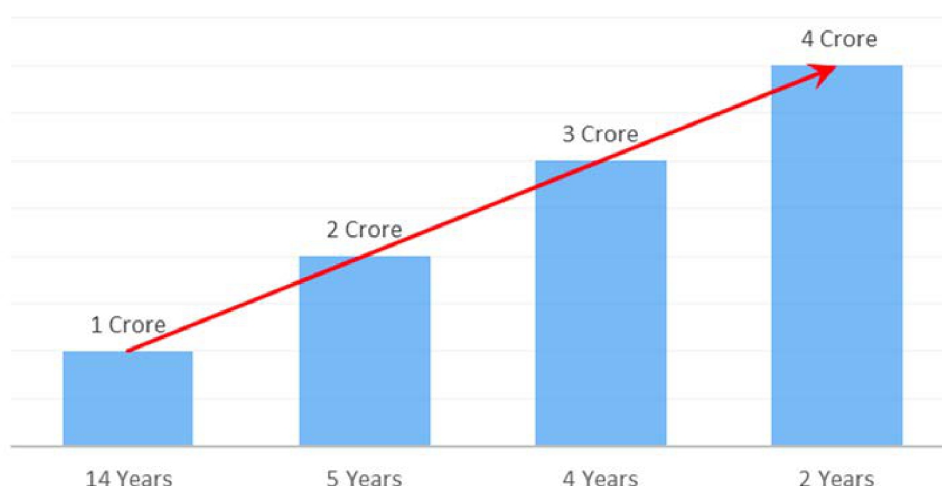
It starts small but grows exponentially over time.

Monthly SIP Amount: ₹.25,000/-
Time Period: 25 Years
Returns Assumed: 12% pa.

It will take 14 yrs to reach ₹ 1 crore, 5 yrs to get the next ₹ 1 crore, only 4 Years more to add another ₹ 1 Crore, and just 2 Years to add ₹ 1 crore more.

Corpus	Time
₹ 1 Crore	14 Years
₹ 2 Crore	Additional 5 Years
₹ 3 Crore	Additional 4 Years
₹ 4 Crore	Additional 2 Years

Power of Compounding



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Delaying your SIP? Think Again!

If you start your SIP of ₹ 10000 monthly at the age of 25, you can accumulate ₹ 5.5 crores at age 60. Whereas delaying your start by 5 years can leave you short by approximately ₹ 2.5 crores.

Starting Age	Years of Investing	SIP Amount	Assumed Maturity Value	Investment Value
25	35	₹ 10,000	₹ 5,51,00,000	₹ 42,00,000
30	30	₹ 10,000	₹ 3,08,00,000	₹ 36,00,000
35	25	₹ 10,000	₹ 1,70,00,000	₹ 30,00,000
40	20	₹ 10,000	₹ 91,00,000	₹ 24,00,000
45	15	₹ 10,000	₹ 47,00,000	₹ 18,00,000
50	10	₹ 10,000	₹ 22,00,000	₹ 12,00,000

* Figures are rounded to the nearest value. Mutual Funds Investment are subject to market risk. Please read the offer document carefully before investing. Returns are assumed as 12% per annum.

When should you stop or pause your SIP?

SIP may be stopped under the following circumstances

- a. Wrongly chosen asset class.**
- b. Chronic under-performance.**
- c. Achieving investment objective.**
- d. Rebalancing of Portfolio.**

SIP may be paused in the following conditions.

- a. Any emergency.**
- b. Job loss or medical emergency.**
- c. Any other temporary financial setbacks.**



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