



SYSTEMATIC TRANSFER PLAN

STP

GSC

Golden Sparrow Consultancy

AMFI-Registered Mutual Fund Distributor

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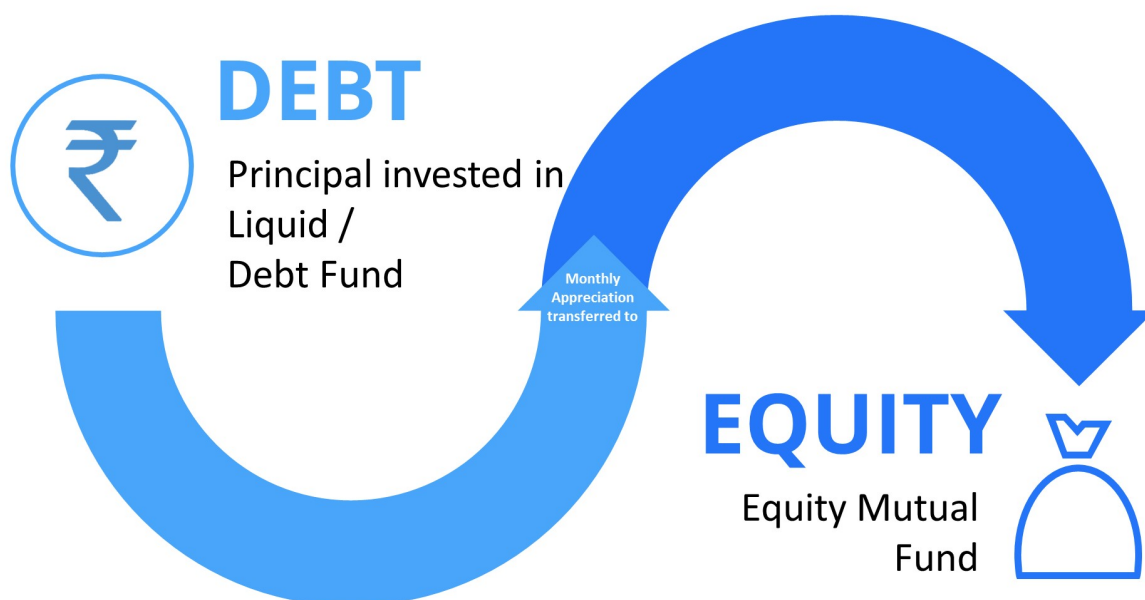
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Systematic Transfer Plan

A Unique Investment Idea



This plan is suitable for investors looking for high safety of capital with potential of higher returns in the long term.

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

STP Vs Fixed Deposit

| | Systematic Transfer Plan [STP] | Fixed Deposit |
|----------------------------|--------------------------------|---------------|
| Safety of Principal | High Safety | High Safety |
| Safety of Interest | Invested in Equity | High Safety |
| Tax Benefit | Yes | No |
| Liquidity | Within 1-3 days | Within 1 day |
| Entry Cost | No | No |
| Exit Cost | No | No |

Principal amount in STP can be invested in a liquid / debt fund which has low risk on capital.
Investment in liquid / debt funds qualify for LTCG tax benefit after 3 years.

Investment in Equity Funds qualify for LTCG tax benefits after 1 year.

There is a small exit load in liquid funds. Exit load in debt/equity fund is around 0.50 -1.00% if redeemed before 12 months.

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Bank FD Vs. STP

| | |
|---------------------------------|----------------------|
| Initial Investment | 1,000,000 |
| Monthly Transfer | Capital Appreciation |
| Assumed Return in Fixed Deposit | 6% |
| Assumed Return in Debt Fund | 6% |
| Assumed Return in Equity Fund | 12% |

| Year | Value of Bank FD | Value of Mutual Fund STP | Difference | FD CAGR | STP CAGR |
|------|------------------|--------------------------|------------|---------|----------|
| 1 | 1,060,000 | 1,061,557 | 1,557 | 6.00% | 6.16% |
| 2 | 1,123,600 | 1,130,502 | 6,902 | 6.00% | 6.33% |
| 3 | 1,191,016 | 1,207,720 | 16,704 | 6.00% | 6.49% |
| 4 | 1,262,477 | 1,294,203 | 31,726 | 6.00% | 6.66% |
| 5 | 1,338,226 | 1,391,065 | 52,839 | 6.00% | 6.82% |
| 6 | 1,418,519 | 1,499,550 | 81,031 | 6.00% | 6.99% |
| 7 | 1,503,630 | 1,621,054 | 117,424 | 6.00% | 7.14% |
| 8 | 1,593,848 | 1,757,138 | 163,290 | 6.00% | 7.30% |
| 9 | 1,689,479 | 1,909,552 | 220,073 | 6.00% | 7.45% |
| 10 | 1,790,848 | 2,080,256 | 289,408 | 6.00% | 7.60% |
| 11 | 1,898,299 | 2,271,444 | 373,145 | 6.00% | 7.74% |
| 12 | 2,012,196 | 2,485,575 | 473,379 | 6.00% | 7.88% |
| 13 | 2,132,928 | 2,725,401 | 592,473 | 6.00% | 8.02% |
| 14 | 2,260,904 | 2,994,007 | 733,103 | 6.00% | 8.15% |
| 15 | 2,396,558 | 3,294,845 | 898,287 | 6.00% | 8.27% |
| 16 | 2,540,352 | 3,631,784 | 1,091,432 | 6.00% | 8.39% |
| 17 | 2,692,773 | 4,009,155 | 1,316,382 | 6.00% | 8.51% |
| 18 | 2,854,339 | 4,431,811 | 1,577,472 | 6.00% | 8.62% |
| 19 | 3,025,600 | 4,905,186 | 1,879,586 | 6.00% | 8.73% |
| 20 | 3,207,135 | 5,435,366 | 2,228,231 | 6.00% | 8.83% |
| 21 | 3,399,564 | 6,029,167 | 2,629,603 | 6.00% | 8.93% |
| 22 | 3,603,537 | 6,694,225 | 3,090,688 | 6.00% | 9.03% |
| 23 | 3,819,750 | 7,439,089 | 3,619,339 | 6.00% | 9.12% |
| 24 | 4,048,935 | 8,273,337 | 4,224,402 | 6.00% | 9.20% |
| 25 | 4,291,871 | 9,207,695 | 4,915,824 | 6.00% | 9.29% |

The above chart is approximate and for illustration purpose only
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