

SUPER 6 REASONS for INVESTING in MUTUAL FUND

Make Yourself CROREPATI*

1 Get **Rs.1.25 crore**
By investing just
Rs. 2,000/- p.m. only
for **25 years**

*Assuming returns of 20% CAGR per annum in Equity Mutual Fund Schemes

Have a Peaceful RETIREMENT*

At the Age 65*

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- 1% were wealthy
- 4% were maintaining their standard of living
- 23% were still working... can't afford to quit
- 9% were dead
- 63% were dependent on children & charity

*A study by American Bureau of Labour

Be smart and start your SIP for peaceful retirement!

Save your Hard Earned Money... SAVE TAX!

3 Equity Returns
+
Tax Savings u/s 80C

Why ELSS?

Unlike most instruments that offer tax benefits, ELSS are the ones with

- ✓ Equities that have potential to give high returns in long run
- ✓ Tax Benefit u/s 80C on investments upto **Rs. 1 lac** per annum
- ✓ Least Lock-in Period among tax saving instruments-only **3 years**

...making **ELSS** the ideal vehicle for **Saving Tax**

Make Your Child INDEPENDENT*

4 You dream the best for your
Children Education and Marriage

	Engineering	MBBS	Foreign Study	Marriage
Current Cost	10 lacs	15 lacs	25 lacs	10 lacs

But do you know what it will cost in future?

If age of Child is	Engineering	MBBS	Foreign Study	Marriage
1 Year	30.26	45.38	75.64	38.20
5 Years	23.97	35.95	59.91	30.26
10 Years	17.91	26.86	44.77	22.61

* Study age assumed at 20 yrs. Marriage age assumed at 24 years. Inflation assumed at 6% Rs. in lacs

Be smart and start GAP for Child Education & Child Marriage!

Get the advantage of Power of Compounding

5 Power of Compounding is the
Eighth Wonder of the World!!

SIP Calculator

What will be the Value of your Investment if you have Invested Rs. 10000/- every month through SIP.

Tenor of SIP/Rate of Return	8%	12%	15%
5 Years	7.50	8.35	9.07
10 Years	18.52	23.33	27.97
15 Years	34.93	50.56	67.79
20 Years	59.39	100.01	151.70

Rs. in Lacs with monthly compounding

Make your Investments TAX EFFICIENT

• **Tax Free - Long Term**
Capital Gains

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• **Tax Free Dividends**

Enjoy great **Tax Advantages** by making Investments
in **Equity Mutual Fund Schemes...**

SIP Performance Scorecard Diversified Equity Mutual Fund Schemes

**Present Current Portfolio Value & Returns
For Monthly SIP of Rs. 10,000/-**

Starting – May month of	2004	2001	
Years	7	10	
Total Invested Amount till 30-Apr-11	8,40,000	12,00,000	
Birla Sun Life Equity Fund - Gr	Value	15,50,729	48,64,548
	% Return	17.34	26.51
Birla Sun Life Midcap Fund – Gr	Value	16,89,194	NA
	% Return	19.76	NA
DSP BlackRock Equity Fund - Div	Value	18,91,170	58,87,474
	% Return	22.96	30.06
ICICI Prudential Dynamic Plan - Gr	Value	18,88,227	NA
	% Return	22.92	NA
ICICI Prudential Top 100 Fund - Gr	Value	15,62,947	39,57,769
	% Return	17.56	22.69
Kotak 50 - Div	Value	15,47,801	44,74,402
	% Return	17.28	24.96
Reliance Growth Fund - Gr	Value	18,27,330	75,98,096
	% Return	21.99	34.82
Reliance Vision Fund - Gr	Value	15,80,123	57,36,987
	% Return	17.87	29.58
SBI MSFU Contra - Div	Value	15,86,505	60,68,111
	% Return	17.98	30.62
Tata Pure Equity Fund - Gr	Value	15,91,004	47,82,416
	% Return	18.07	26.20

SIP Performance Scorecard ELSS/Tax Saving Schemes

**Present Current Portfolio Value & Returns
For Monthly SIP of Rs. 10,000/-**

Starting – May month of	2004	2001	
Years	7	10	
Total Invested Amount till 30-Apr-11	8,40,000	12,00,000	
Birla Sun Life Tax Plan - Div	Value	13,74,362	42,95,080
	% Return	13.93	24.20
Birla Sun Life Tax Relief 96 - Div	Value	14,01,324	37,10,772
	% Return	14.48	21.49
Canara Robeco Equity Tax Saver - Div	Value	18,49,345	44,10,600
	% Return	22.33	24.70
ICICI Prudential Tax Plan - Gr	Value	16,80,330	54,58,874
	% Return	19.61	28.66
Principal Personal Tax Saver	Value	13,96,688	35,29,268
	% Return	14.38	20.56
SBI Magnum Tax Gain Fund - Div	Value	15,79,753	57,86,948
	% Return	17.86	29.74
Sundaram Tax Saver - Div	Value	15,41,457	46,98,739
	% Return	17.16	25.86
Tata Tax Saving Fund - Div	Value	13,70,989	38,40,290
	% Return	13.86	22.13
BSE 30(Sensex)	Value	14,68,355	33,90,540
	% Return	15.80	19.82
NSE 50	Value	14,55,251	32,51,196
	% Return	15.55	19.04

As on 30th April - 11

Systematic Investment Plan (SIP)

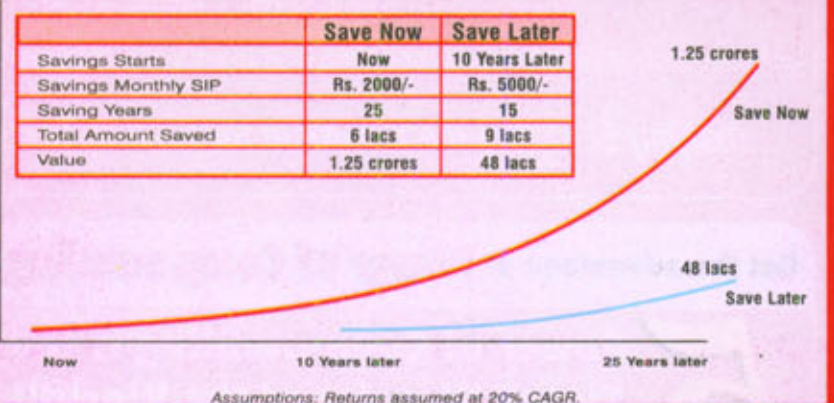
For investment purpose, we often wait to collect a large amount of money and invest it all at once. These investments are done to achieve our future goals like buying a house, child's education, marriage or retirement planning.

However recurring household expenses always erode the money which we would have otherwise kept for investments and the result - we end up compromising on our financial goals.

Systematic Investment Plan (SIP) is a financial planning tool that allows you to invest in mutual funds through small, periodic installments. Moreover you can also select the tenure of your installments.

Monthly Investment Options			Investment Horizons	
Rs. 1,000	Rs. 2,000	Rs. 5,000	5 years	10 years
Rs. 10,000	Rs. 15,000		15 years	

Start Early + Invest Regularly = Create Wealth



*Source: Internal Computation

"Compound Interest is the 8th Wonder of the World".
- Albert Einstein

FACTS

As on 30th April 2011

Composite approx. returns of approx. 40 MF Equity Schemes as of 30-Apr-11

Facts of Stock Markets BSE SENSEX

Year 1979	→	Year 2011
Sensex 100	→	Sensex 19136
10 Lac	→	19.1 Cr.

@ CAGR of **17.78%**

Average Returns of SIP Schemes since 2004

10,000 X 84 = 8,40,000/-
16,56,800/- Value Today

at CAGR of **19.06%**

We provide Mutual Fund

VALUATION REPORT ONLINE...

Ayush Consultancy
Insurance, Mutual Fund Services

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Risk Factors - Investments in Mutual Funds are subject to market risks. Past performance may or may not be repeated in future. Please read the Offer Document carefully before investing in any scheme.