

# Today's Wish, Tomorrow's Need.



**SIP - A Sure Shot for Goal Achievement**

# SIP PLAN

SYSTEMATIC INVESTMENT

**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 investments. **SIPs** help you set aside a fixed amount every month for investments, thus contributing towards your financial goals. 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, retirement planning** etc.

## REASONS for INVESTING in SIP

### 1. Disciplined Investment

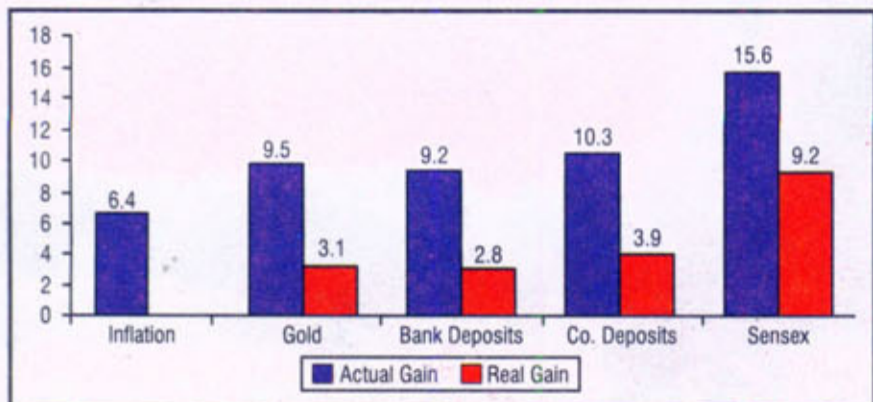
Through an SIP, an investor pledges to invest a fixed amount of money, on a monthly basis, in a mutual fund scheme for a predetermined time period.

### 2. Easy to Invest & Affordable

You have the convenience of direct debit of your SIP installments through Electronic Clearing Service (ECS) facility. Your SIP amount automatically gets debited from your bank account on the predetermined date. One can start investing with a very small amount of Rs. 1000/- through an SIP.

### 3. Equity - The Best Asset Class

Equity gives best inflation adjusted return among all asset classes over a long period of time.

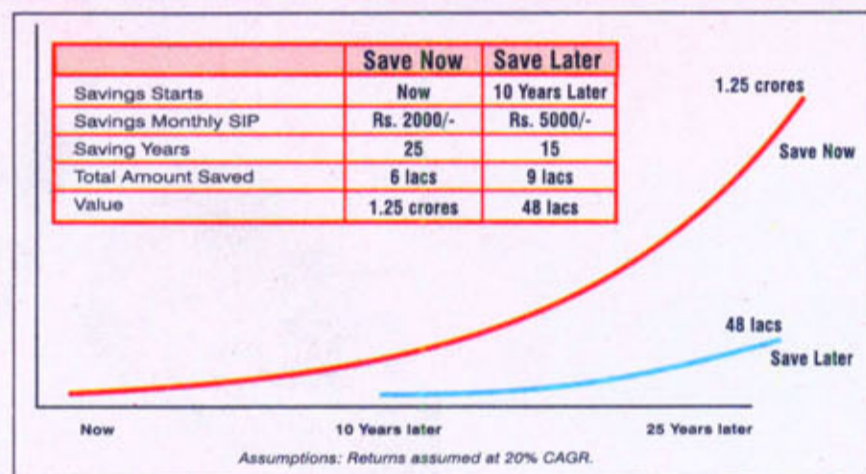


1991-2010

Blue bar reflects inflation adjusted return.

### 4. Power of Compounding

The power of compounding underlines the essence of making money work if only invested at an early age. Saving a small sum of money regularly at an early age makes money work with greater power of compounding with significant impact on wealth accumulation.



### 5. Rupee Cost Averaging

A more successful strategy is '**Rupee Cost Averaging**' wherein you invest a fixed amount regularly. Thus you purchase more when the prices are low and purchase less when the prices are high. SIP investments takes advantage of this strategy & in the long term, the SIP investor gains as his investments are unaffected by market volatility.

## START YOUR SIP TODAY...



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