



How to win the SIP

Marathon **A**thletics **T**est-Cricket **C**hess **H**ockey



Run it like a Marathon

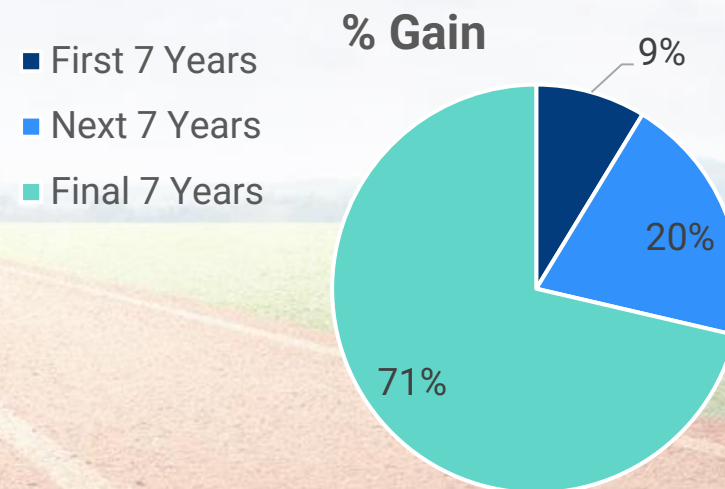


- Its not about speed (high returns) in marathon (investing) that matters, but persistency that matters more for a fruitful result.
- Let your SIP compound, never give up midway of your investing journey. Just like in a marathon.

How an investor fares in a **half marathon SIP** of 21 (years)

	Amount Invested (Rs.)	Market Value (Rs.)	Gain (Rs.)
Stayed invested for 7 Years	8,40,000	17,21,882	8,81,882
Stayed invested for 14 Years	16,80,000	45,78,524	28,98,524
Stayed invested till the end (21 Years)	25,20,000	1,26,39,457	1,01,19,457

71% of the gain was made in the last 7 years



Hence, it is crucial for an investor to keep



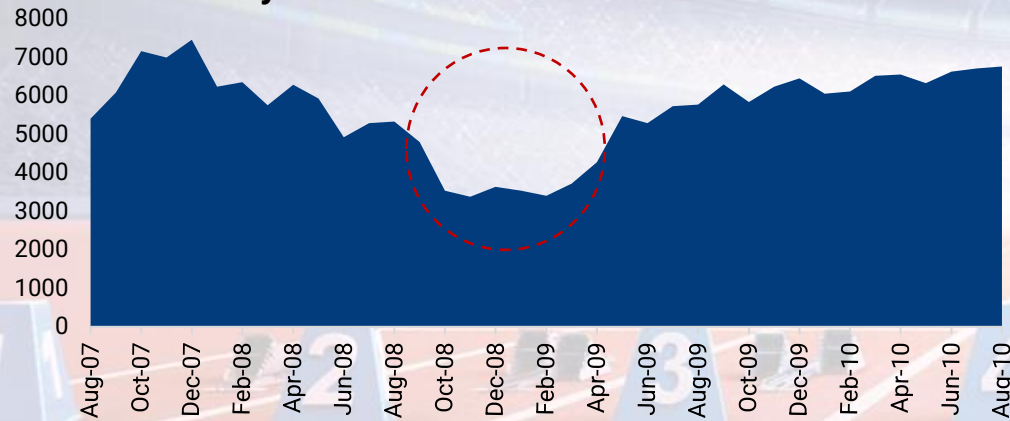
their SIPs till the end

Like in Athletics, endure the pain ... to gain



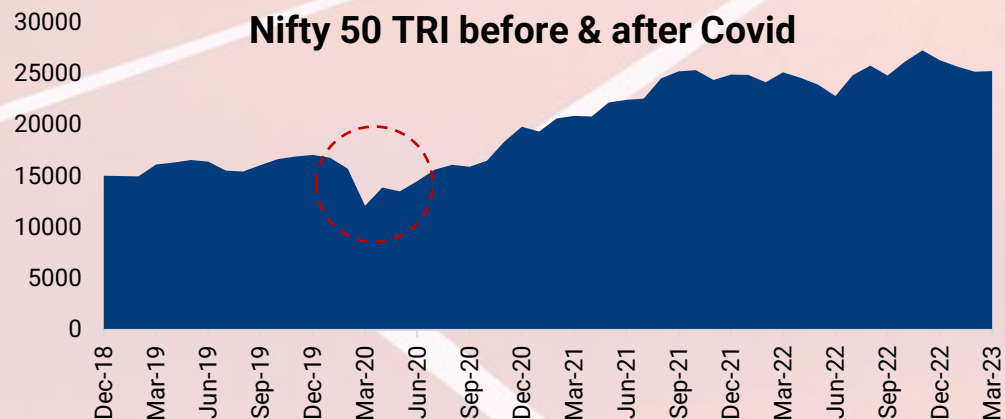
- Endurance during tough market conditions is key to win the SIP match.
- Investors who stayed invested when markets fell sharply, eventually gained when markets bounced back

Nifty 50 TRI before & after the 2008 crisis



	Panics and discontinues SIP	Stayed invested through the crisis
Period	31 st Aug'07 - 31 st Jul'08	31 st Aug '07 - 31 st Aug' 10
Amount invested	Rs. 1,20,000	Rs. 3,70,000
Market value	Rs. 1,04,646	Rs.4,67,064
XIRR	-26.40%	16.10%

Nifty 50 TRI before & after Covid



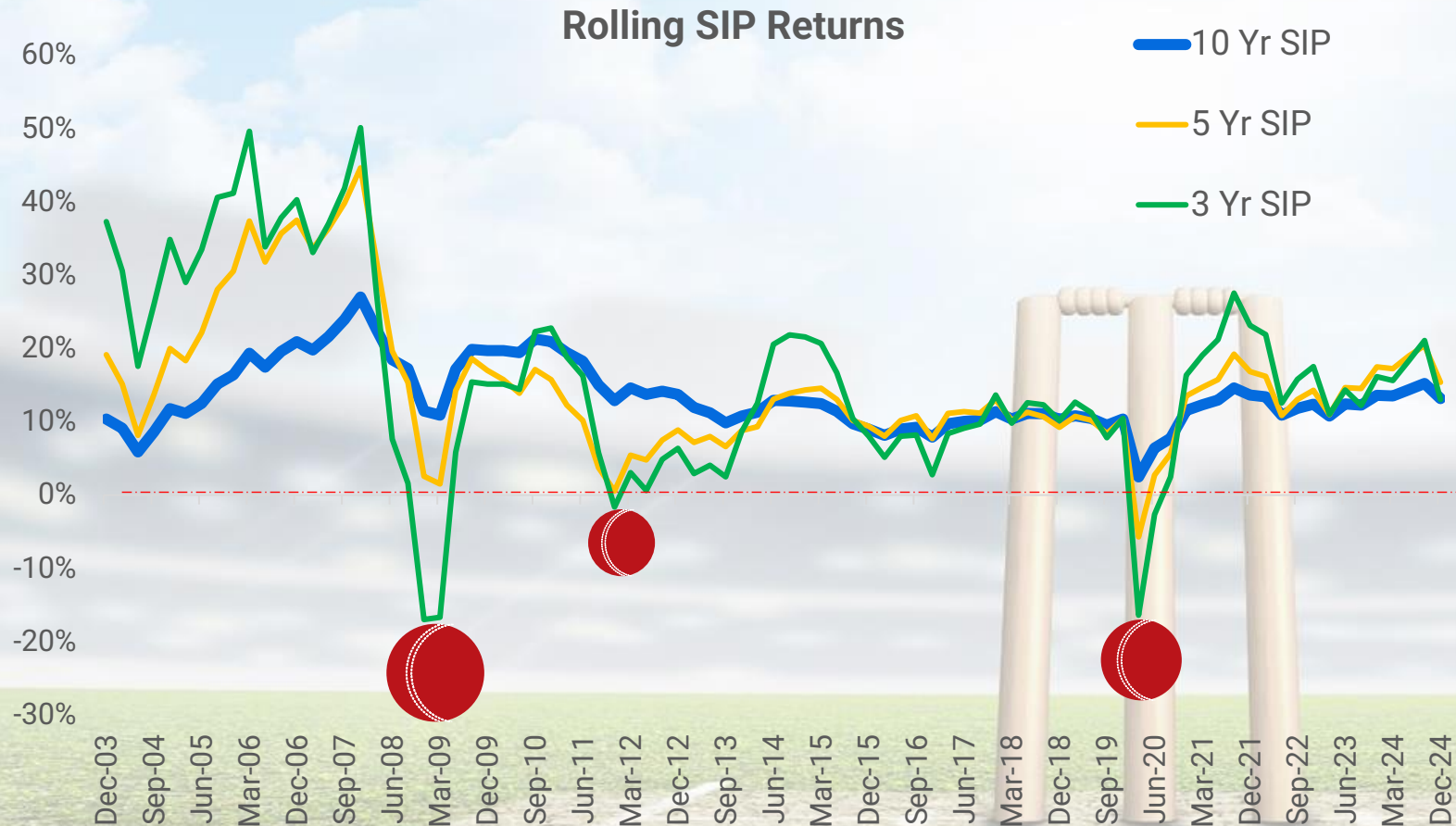
	Panics and discontinues SIP	Stayed invested through the crisis
Period	31 st Dec'18 – 30 th Apr'20	31 st Dec'18 – 31 st Mar'23
Amount invested	Rs. 1,70,000	Rs. 5,20,000
Market value	Rs. 1,51,470	Rs.6,86,472
XIRR	-16.23%	13.31%

Tough times never last..... Tough investors do

Stick on the wicket just like in Test Cricket



- When you focus on staying longer on the SIP pitch, chances of getting out (negative returns) are much lower.
- Investor who stayed invested for 10 years in a SIP match has never been out (earned negative returns)



	10-Yr Rolling	5-Yr Rolling	3-Yr Rolling
Min returns	2.48%	-5.70%	-16.97%

The graph shows that the returns are increasingly **consistent** with a **longer** duration SIP.

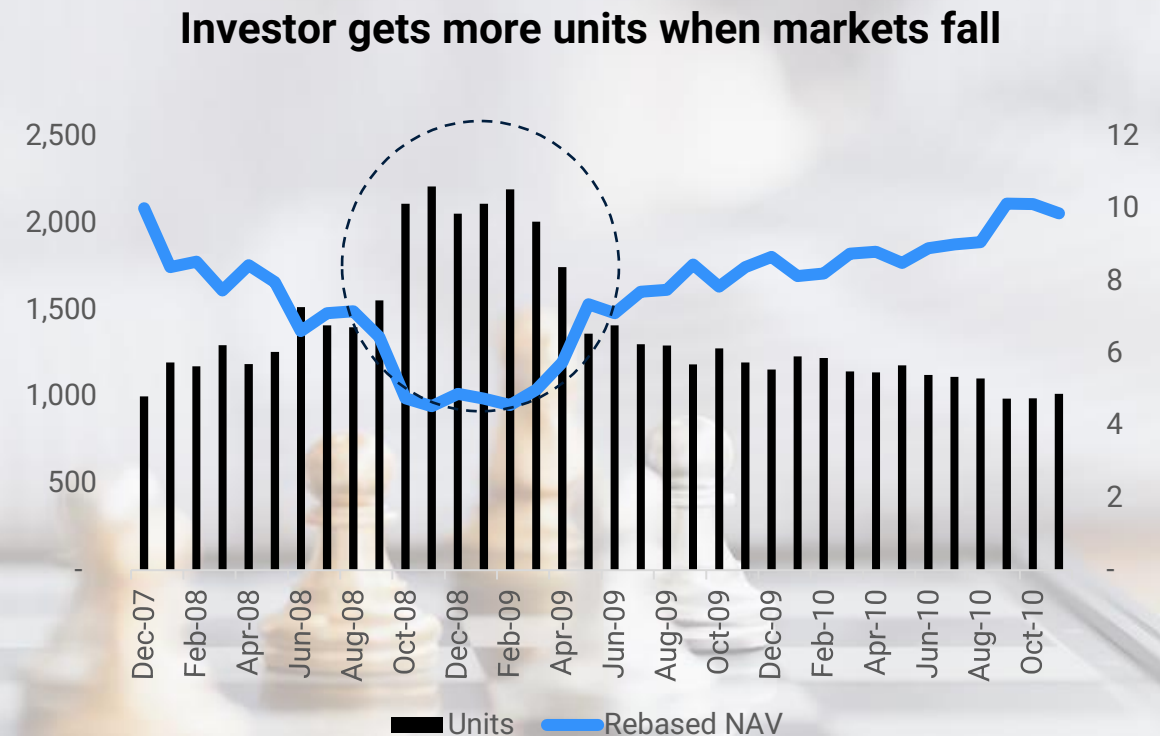
The above data is SIP rolling returns for Nifty50 for SIP made at the start of the month. Period considered is 31st Dec 2003 – 31st Dec 2024. Past performance may or may not be sustained in future.

Every move counts, be it Chess or SIP



- ♟ In a game of Chess, every right move builds towards your victory.
- ♟ Similarly, each SIP instalment counts and takes you closer to your goals. Especially when markets are down, you get more units.
- ♟ Making impulsive moves (pausing SIP or trying to time SIP instalments) may lead to unfavorable outcomes.

	Investor skipped SIP when markets fell	Intelligent investor who continued his SIP
Period	3 Yrs	
Months skipped when market falls	15 months	Nil
Amount invested	2,10,000	3,60,000
MV	2,68,900	4,90,903
Absolute gain	28%	36%



Like in Hockey, keeping an eye on the goal is key



- ✓ Hitting the goal is the key purpose of doing a SIP.
- ✓ One way to ensure this is by reducing the risk of your corpus once you come closer to your goals so that equity market volatility doesn't impact your corpus.



How do you reduce the risk when your goal span coincides with challenging periods like the 2008 financial crisis or 2020 covid pandemic?

- ✓ Its advisable to maintain a buffer of 1-2 years before the end of your goal.
- ✓ During this buffer period, it is recommended to gradually switch the SIP corpus to a debt or hybrid fund.
- ✓ This can ensure that market falls don't erode your corpus and you have your targeted corpus to achieve your goal

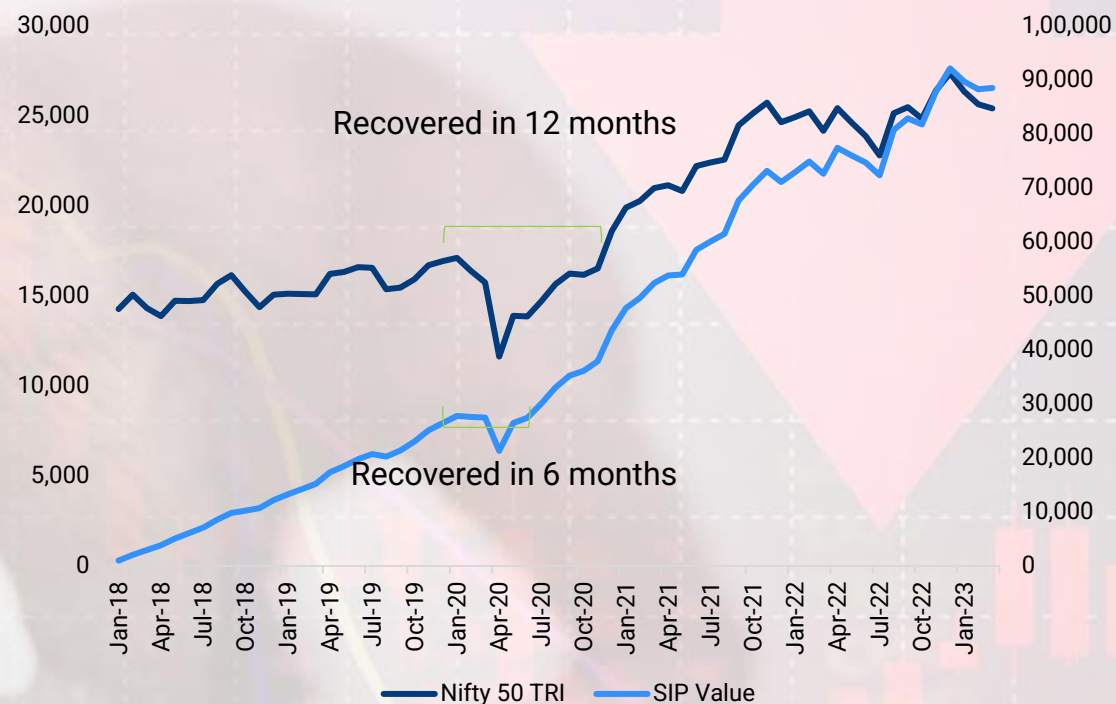
Recover from **BEAR** markets sooner with **SIP**



Enjoy the benefits of “**Rupee Cost Averaging**” in a **BEAR** market & ride the **BULL** market with **SIP**



SIP initiated in Jan'05 recovered from 2008 market crash in 18 months, compared to Nifty's recovery in 34 months.



SIP started in Jan'18 recovered from 2020 market crash in 6 months, while Nifty took 12 months to recover

Our recommended funds for SIP



Edelweiss Flexi Cap Fund



Period	Total Amount Invested (Rs.)	Edelweiss Flexi Cap Fund		Nifty 500 TRI	
		Present Value (Rs.)	XIRR (%)	Present Value (Rs.)	XIRR (%)
1 Year	1,20,000	1,29,312	14.68	1,23,952	6.16
3 Years	3,60,000	5,13,538	24.46	4,79,520	19.51
5 Years	6,00,000	10,72,306	23.42	10,06,825	20.81
7 Years	8,40,000	17,07,709	19.90	16,19,491	18.41
Since Inception	11,90,000	29,57,362	17.48	27,98,093	16.45

Edelweiss Mid Cap Fund



Period	Total Amount Invested (Rs.)	Edelweiss Mid Cap Fund		Nifty Mid Cap 150 TRI	
		Present Value (Rs.)	XIRR (%)	Present Value (Rs.)	XIRR (%)
1 Year	120,000	1,38,864	30.35	1,28,902	14.03
3 Years	360,000	5,91,066	34.97	5,52,736	29.90
5 Years	600,000	13,40,509	32.81	12,65,176	30.35
7 Years	840,000	22,41,871	27.59	20,99,961	25.73
10 Years	1,200,000	39,79,004	22.66	37,86,208	21.75
Since Inception	20,50,000	1,61,60,150	21.18	1,35,30,275	19.47

Edelweiss Balanced Advantage Fund



Period	Total Amount Invested (Rs.)	Edelweiss Balanced Advantage Fund		NIFTY 50 Hybrid Composite Debt 50:50 Index	
		Present Value (Rs.)	XIRR (%)	Present Value (Rs.)	XIRR (%)
1 Year	1,20,000	1,23,711	5.78	1,23,476	5.41
3 Years	3,60,000	4,43,572	14.02	4,25,077	11.08
5 Years	6,00,000	8,57,252	14.24	8,05,431	11.72
7 Years	8,40,000	13,68,217	13.69	12,72,081	11.65
10 Years	12,00,000	22,91,012	12.41	21,54,050	11.26
Since Inception	18,50,000	49,48,668	11.78	46,02,656	10.96

Edelweiss Aggressive Hybrid Fund



Period	Total Amount Invested (Rs.)	Edelweiss Aggressive Hybrid Fund		CRISIL Hybrid 35+65 - Aggressive Index	
		Present Value (Rs.)	XIRR (%)	Present Value (Rs.)	XIRR (%)
1 Year	1,20,000	1,28,082	12.71	1,23,799	5.92
3 Years	3,60,000	4,88,252	20.81	4,46,118	14.42
5 Years	6,00,000	9,97,419	20.43	8,73,994	15.02
7 Years	8,40,000	15,90,003	17.90	13,94,510	14.22
10 Years	12,00,000	26,71,432	15.28	23,98,676	13.27
Since Inception	18,50,000	58,19,155	13.61	53,25,666	12.61

Start your **SIP** now & let your
money **work** for you



Edelweiss Flexi Cap Fund

Fund Performance as on Dec 31, 2024

Period	Scheme - Regular Plan		Benchmark (Nifty 500 TR Index)		Additional Benchmark (Nifty 50 TR Index)	
	Returns*	Value of Rs. 10000 Invested	Returns*	Value of Rs. 10000 Invested	Returns*	Value of Rs. 10000 Invested
1 Year	25.15%	12,538	16.10%	11,624	10.00%	11,009
3 Year	17.72%	16,321	15.41%	15,379	12.16%	14,114
5 Year	20.23%	25,144	18.97%	23,859	15.52%	20,587
Since Inception - Regular Plan	14.37%	37,846	13.47%	35,016	11.90%	30,491

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. * CAGR Return.

Notes:

1. Different plans shall have different expense structure. The performance details provided herein are of Regular Plan of Edelweiss Flexi-Cap Fund. Returns are for Growth Option only. Since Inception returns are calculated on Rs. 10/- invested at inception of the scheme. In case the start/end date is non business day, the NAV of previous day is used for computation.
2. The scheme is currently managed by Mr. Trideep Bhattacharya (managing this fund from October 01, 2021. & Mr. Ashwani Agarwalla (Managing since June 15, 2022). & Mr. Raj Koradia (managing this fund from August 01, 2024). Please refer page no. 79-81 for name of the other schemes currently managed by the Fund Managers and relevant scheme for performance.
3. * Lower of sales or purchase divided by average AUM for last rolling 12 months.
4. Active share is the fraction of a fund's portfolio holdings that deviate from the benchmark index. Source: BSE, Bloomberg.
5. Please note that the scheme is acquired from JPMorgan mutual fund on and from the close of business hours of November 25, 2016, hence disclosure requirement vide SEBI Circular no. SEBI/110/IMD/DF3/CIR/P/2018/G9 dated April 12, 2018 on performance disclosure post consolidation/ Merger of Schemes, prior to acquisition date, is not provided.
6. Information ratio has been calculated using monthly returns over a period of 3 years.
7. For performance of Direct Plan please refer to pages no. 73-76

Edelweiss Mid Cap Fund

Fund Performance as on Dec 31, 2024

Period	Scheme - Regular Plan		Benchmark (Nifty Midcap 150 TRI**)		Additional Benchmark (Nifty 50 TR Index)	
	Returns*	Value of Rs. 10000 Invested	Returns*	Value of Rs. 10000 Invested	Returns*	Value of Rs. 10000 Invested
1 Year	38.52%	13,889	24.24%	12,446	10.00%	11,009
3 Year	25.29%	19,680	23.18%	18,703	12.16%	14,114
5 Year	30.14%	37,390	28.29%	34,794	15.52%	20,587
10 Year	18.91%	56,576	18.72%	55,677	12.41%	32,241
Since Inception - Regular Plan	14.53%	1,00,750	13.39%	85,001	9.60%	47,643

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. * CAGR Return.

Notes:

1. **The Benchmark Index of Edelweiss Mid Cap Fund has been changed to NIFTY Midcap 150 TRI with effect from December 1, 2021 in line with the framework issued by AMFI for Tier 1 benchmarks.
2. Different plans shall have different expense structure. The performance details provided herein are of Regular Plan of Edelweiss Mid Cap Fund. Returns are for Growth Option only. Since Inception returns are calculated on Rs. 10/- invested at inception of the scheme. In case the start/end date is non business day, the NAV of previous day is used for computation.
3. The scheme is currently managed by Trideep Bhattacharya (managing this fund from October 01, 2021). Mr. Dhruv Bhatia (managing this fund from October 14, 2024). Mr. Raj Koradia (managing this fund from August 01, 2024). Please refer page no. 79-81 for name of the other schemes currently managed by the Fund Managers and relevant scheme for performance.
4. Standard deviation and Sharpe ratio are annualized.
5. * Lower of sales or purchase divided by average AUM for last rolling 12 months.
6. Active share is the fraction of a fund's portfolio holdings that deviate from the benchmark index. Source: Bloomberg.
7. Please note that Edelweiss Emerging Leaders Fund was merged with JP Morgan India Mid and Small Cap Fund and feature of JP Morgan India Mid and Small Cap Fund was retained with surviving scheme name as Edelweiss Mid and Small Cap Fund. Further, performance details as per SEBI Circular dated April 12, 2018 of JP Morgan schemes prior to acquisition data is not provided.
8. Information ratio has been calculated using monthly returns over a period of 3 years.
9. For performance of Direct Plan please refer to pages no. 73-76

Edelweiss Balanced Advantage Fund

Fund Performance as on Dec 31, 2024

Period	Scheme - Regular Plan		Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index.)*		Additional Benchmark (Nifty 50 TR Index)	
	Returns*	Value of Rs. 10000 Invested	Returns*	Value of Rs. 10000 Invested	Returns*	Value of Rs. 10000 Invested
1 Year	12.95%	11,306	9.50%	10,959	10.00%	11,009
3 Year	11.10%	13,719	9.37%	13,086	12.16%	14,114
5 Year	14.83%	19,980	11.79%	17,468	15.52%	20,587
10 Year	10.74%	27,762	10.40%	26,909	12.41%	32,241
Since Inception - Regular Plan	10.93%	49,250	10.63%	47,258	12.80%	63,746

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. * CAGR Return.

Notes:

- *The Benchmark Index of Edelweiss Balanced Advantage Fund has been changed to NIFTY 50 Hybrid Composite debt 50:50 Index with effect from December 1, 2021 in line with the framework issued by AMFI for Tier 1 benchmark.
- Different plans shall have different expense structure. The performance details provided herein are of Regular Plan of Edelweiss Balanced Advantage Fund. Returns are for Growth Option only. Since inception returns are calculated on Rs. 10/- invested at inception of the scheme. In case the start/end date is non business day, the NAV of previous day is used for computation.
- The scheme is currently managed by Mr. Bhavesh Jain (Managing this fund from August 7, 2013), Mr. Bharat Lahoti (Managing this fund from September 18, 2017), Rahul Dedhia (managing this fund from November 23, 2021), & Ms. Pranavi Kulkarni (managing this fund from August 01, 2024). Please refer page no. 79-81 for name of the other schemes currently managed by the Fund Managers and relevant scheme for performance.
- * Lower of sales or purchase divided by average AUM for last rolling 12 months.
- Standard deviation and Sharpe ratio are annualized.
- Active share is the fraction of a fund's portfolio holdings that deviate from the benchmark index. Source: NSE, Bloomberg.
- Please note that Edelweiss Balanced Advantage Fund was merged with Edelweiss Dynamic Equity Advantage Fund and the features of Edelweiss Dynamic Equity Advantage Fund were retained with the surviving scheme named as Edelweiss Balanced Advantage Fund. 8. Information ratio has been calculated using monthly returns over a period of 3 years.
- For performance of Direct Plan please refer to pages no. 73-76

Edelweiss Aggressive Hybrid Fund

Fund Performance as on Dec 31, 2024





Period	Scheme - Regular Plan		Benchmark (CRISIL Hybrid 35+65 - Aggressive Index)		Additional Benchmark (Nifty 50 TR Index)	
	Returns*	Value of Rs. 10000 Invested	Returns*	Value of Rs. 10000 Invested	Returns*	Value of Rs. 10000 Invested
1 Year	19.99%	12,017	12.69%	11,280	10.00%	11,009
3 Year	16.64%	15,874	11.85%	13,996	12.16%	14,114
5 Year	17.83%	22,738	14.59%	19,773	15.52%	20,587
10 Year	12.46%	32,385	11.98%	31,045	12.41%	32,241
Since Inception - Regular Plan	12.51%	61,370	11.98%	57,114	12.78%	63,722

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. * CAGR Return.

Notes:





- Different plans shall have different expense structure. The performance details provided herein are of Regular Plan of Edelweiss Aggressive Hybrid Fund. Returns are for Growth Option only. In case the start/end date is non business day, the NAV of previous day is used for computation.
- The scheme is currently managed by Bharat Lahoti (managing this fund from October 01, 2021), (managing Bhavesh Jain this fund from October 14, 2015), Rahul Dedhia (managing this fund from July 01, 2024), & Ms. Pranavi Kulkarni (managing this fund from August 01, 2024). Please refer page no. 79-81 for name of the other schemes currently managed by the Fund Managers and relevant scheme for performance.
- Standard deviation and Sharpe ratio are annualized.
- * Lower of sales or purchase divided by average AUM for last rolling 12 months.
- Active share is the fraction of a fund's portfolio holdings that deviate from the benchmark index. Source: Bloomberg.
- Information ratio has been calculated using monthly returns over a period of 3 years.
- For performance of Direct Plan please refer to pages no. 73-76

Risk-o-meters

<p>Edelweiss Flexi Cap Fund is suitable for investors who are seeking* :</p> <ul style="list-style-type: none">* Long Term Capital Growth* Investment in equity and equity-related securities of companies across various market capitalisations.	<p>Scheme Riskometer</p>	<p>Benchmark Risk-o-meter (Nifty 500 TRI)</p>
	 <p>The risk of the scheme is very high</p>	 <p>The risk of the benchmark is very high</p>
<p>Edelweiss Midcap Fund is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">* Long term capital growth.* Investment predominantly in equity and equity related securities of mid cap companies.	<p>Scheme Riskometer</p>	<p>Benchmark Risk-o-meter (Nifty Midcap150 TRI)</p>
	 <p>The risk of the scheme is very high</p>	 <p>The risk of the benchmark is very high</p>

MUTUAL FUNDS INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

Risk-o-meters

<p>Edelweiss Aggressive Hybrid Fund is suitable for investors who are seeking* :</p> <ul style="list-style-type: none">* To create wealth and income in the long term.* Investment in equity and equity-related securities and fixed income instruments.	<p>Scheme Riskometer</p>	<p>Benchmark Risk-o-meter (CRISIL Hybrid 35+65 - Aggressive Index)</p>
	 <p>The risk of the scheme is very high</p>	 <p>The risk of the benchmark is very high</p>
<p>Edelweiss Balanced Advantage Fund is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">* To create wealth over long term and prevent capital erosion in medium term* Investment predominantly in equity and equity related securities including through arbitrage opportunities with balance exposure to debt and money market securities.	<p>Scheme Riskometer</p>	<p>Benchmark Risk-o-meter (Nifty 50 Hybrid Composite Debt 50:50 Index)</p>
	 <p>The risk of the scheme is very high</p>	 <p>The risk of the benchmark is high</p>

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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