

SIP - **S**ave, **I**nvest, **P**rosper





REMEMBER ? THE STORY OF A THIRSTY CROW!

Everybody must be familiar with the story of the thirsty crow who took consistent efforts to reach its goal.



Our lives are no different. We all are the thirsty crows with unlimited desires but limited means. So, we need to make consistent efforts, however small they may seem to be, to reach our goals. Small but consistent savings indeed make a lot of difference.

This is where SIP comes in the picture!

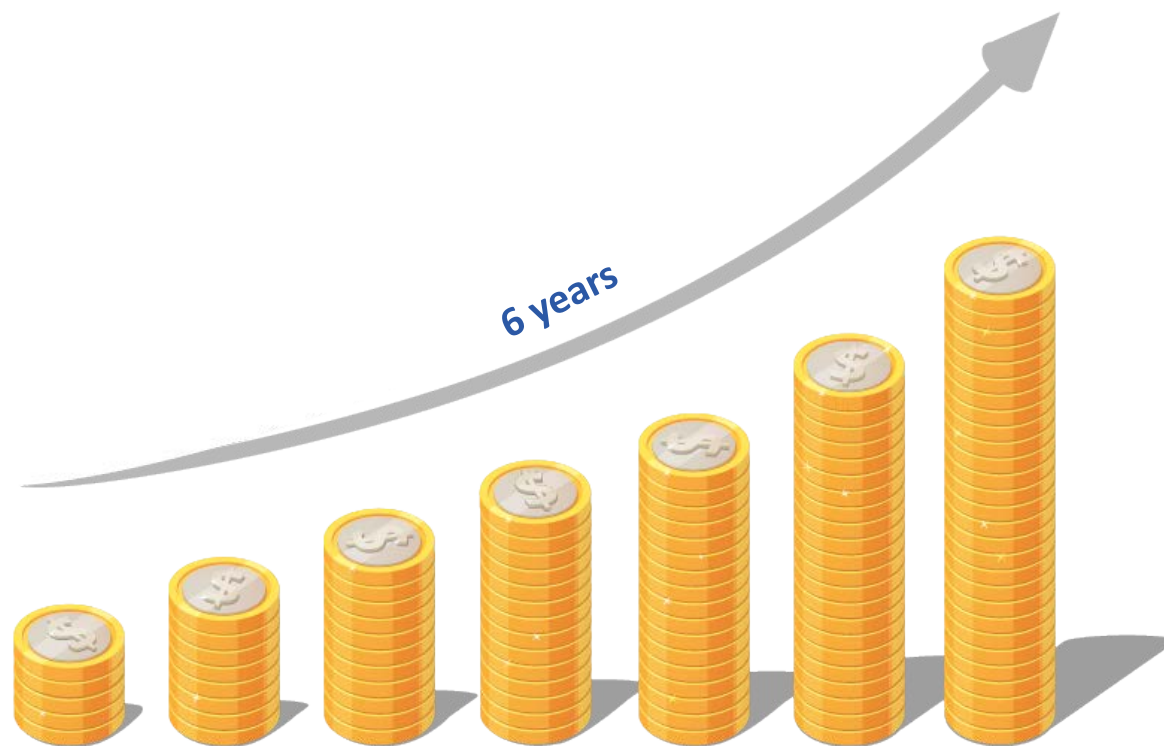


WHAT IS SIP?

Systematic Investment Plan is a facility to make regular investments in Mutual Fund schemes with flexibility to choose the periodicity and quantum of investment.

SIP – Your steps to Wealth Creation

A monthly investment of ₹ 10,000 with assumed returns of 12% p.a. accumulates to ₹ 10 lakh in just 6 years.



Take your first step today



BENEFITS OF SIP

Regular Savings

- SIP allows you to save regularly as per the periodicity and quantum convenient to the investor. It adds financial discipline into your life through regular savings

Rupee Cost Averaging

- SIP invests irrespective of the market trend. So, over the longer run, it averages the cost of your investment.

Power of Compounding

- Consistent savings help you yield more as the returns on your original investment also start yielding returns, thereby magnifying the returns being realised on the actual principal invested.



RUPEE COST AVERAGING – WHAT IS IT?

In a rising market

Month	Amount Invested(₹)	Unit Price(₹)	No. of Units Purchased
01-Jan	500	20	25
01-Feb	500	25	20
01-Mar	500	27	18.51
01-Apr	500	29	17.24
01-May	500	30	16.67
01-Jun	500	31	16.13

Total: ₹ 3000

Avg Cost: ₹ 27

Total : 113.55

Rupee Cost Averaging



In a falling market

Month	Amount Invested(₹)	Unit Price(₹)	No. of Units Purchased
01-Jan	500	20	25
01-Feb	500	19	26.3
01-Mar	500	16	31.25
01-Apr	500	18	27.77
01-May	500	17	29.41
01-Jun	500	15	33.33

Total: ₹ 3000

Avg Cost: ₹ 17.5

Total:173.06

*Above calculation is for illustration purpose only

When market is down, you buy more units and when market is up you buy less units! Isn't it smart investing?



POWER OF COMPOUNDING



(2018 : Corpus grows to ₹ 24000)



(2020 : Corpus grows to ₹ 87000)



(2025 : Corpus grows to ₹ 3.20 Lakhs)



(2027 : Corpus grows to ₹. 5 Lakhs)



(2032 : Corpus grows to ₹ 10.1 Lakhs)



(2037 : Corpus grows to ₹ 20 Lakhs)



(2042 : Corpus grows to ₹ 38 lakhs)

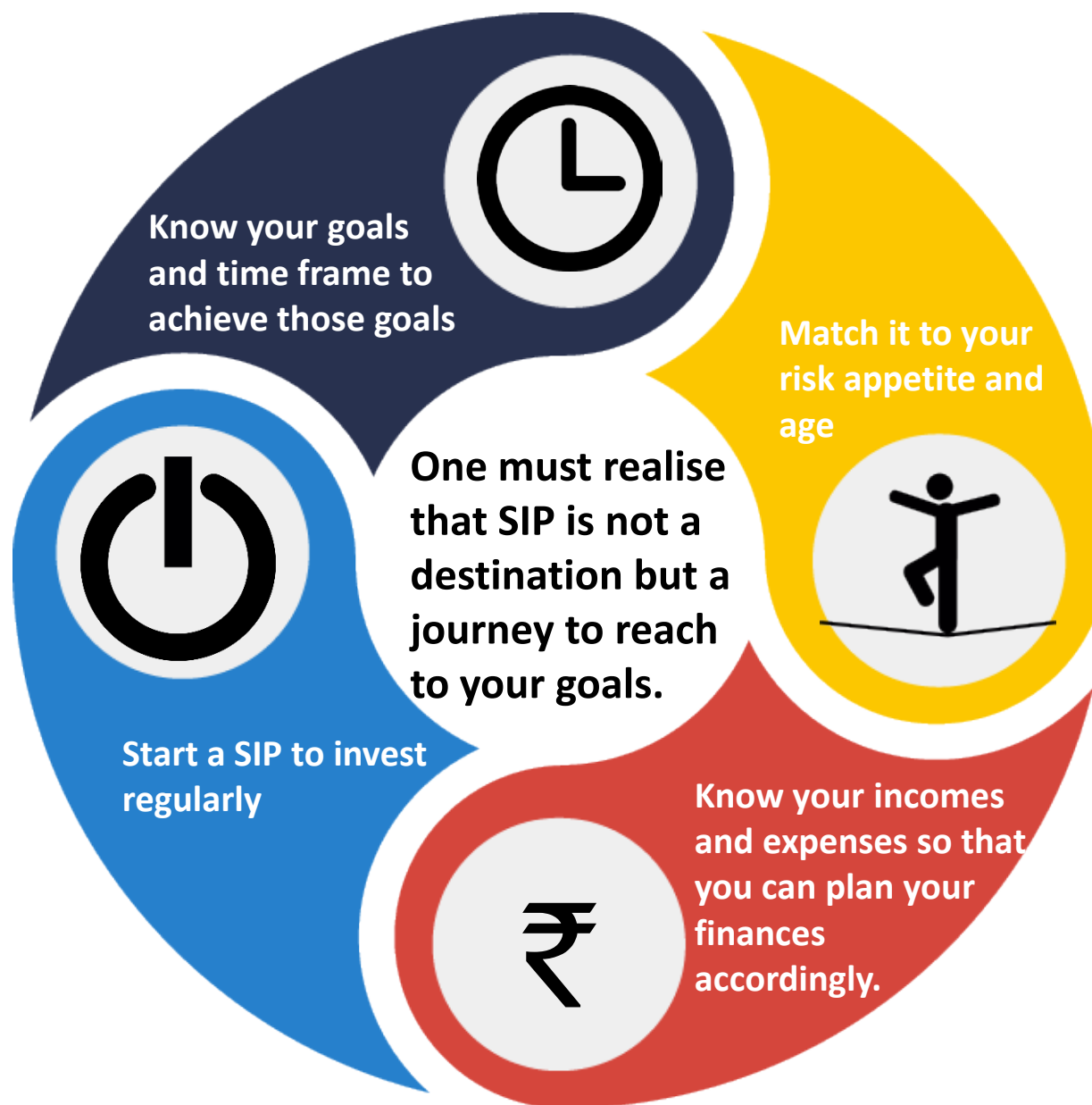


(2047 : Corpus grows to ₹ 71 lakhs)

Assumptions - Returns – 12% p.a., Monthly Amount Invested – ₹ 2,000



HERE IS HOW YOU CAN USE SIPs TO ACHIEVE YOUR GOAL?





NOT JUST CONSISTENCY, BUT CONVENIENCE TOO

Start for an amount as low as ₹ 500



One-time mandate for SIP allows automated deduction of monthly amount from your bank account.



Flexibility to choose date and frequency of investment



Eliminates 'timing' the market, and invests irrespective of market highs or lows



Helps in goals planning





TOP-IT UP!

Once you have started with a SIP , increase your installments through SIP Top Up to keep pace with your rising income.



Increase your SIP installment with the Top Up Feature



Increase investments with increase in income, like an annual salary hike.



Reach your financial goals early.



GOALS UNLIMITED, BUT INCOME LIMITED?

SIP helps you achieve your goals



- * Small but consistent savings help you achieve your goals, however distant and impossible they might seem at inception.
- * Stay consistent, stay invested. Never stop or redeem your investments even when the markets are falling.

THANK YOU!

#WisewithEdelweiss
An investor education initiative



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