



An Unique Investment Idea

Your Name | Your Company Name | 9999999999
AMFI-Registered Mutual Fund Distributor

Systematic Transfer Plan

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

Sample



* Please do read disclaimers given at the end.

Key Highlights

- High safety of principal.
- Potential of higher returns than fixed deposits.
- Lower taxes.
- Anytime liquidity of capital.
- Min Amount : As low as Rs.5,000/-. No maximum limit.
- Can top up investment anytime.
- Can do partial withdrawal at any time.
- No maturity date, choose your own period.

Sample



* Please do read disclaimers given at the end.

How does the plan work



* Please do read disclaimers given at the end.

STP Investment Proposal For Dummy Client

Initial Investment	₹ 25,00,000	
Monthly Transfer Mode	Capital Appreciation	
Period	15 Years	
Expected Rate of Return	Debt Fund	5.00 %
	Equity Fund	12.00 %

Expected Future Value

Debt Fund Value	₹ 25,00,000
Equity Fund Value	₹ 48,01,944
Total Fund Value	₹ 73,01,944
Annualised Returns	7.41 %

Mutual fund investments are subject of market risks, read all scheme related documents carefully. Returns are not guaranteed.

The above is for illustration purpose only

Projected Annual Investment Value

Year	Debt Fund Value at the beginning of year	Transfer to Equity every year	Equity Fund Value at the beginning of year	Equity Fund Value at the end of year	Total Value at the end of year (Debt+Equity)	IRR
1	₹ 25,00,000	₹ 1,22,224	₹ 0	₹ 1,28,808	₹ 26,28,808	5.15 %
2	₹ 25,00,000	₹ 1,22,224	₹ 1,28,808	₹ 2,73,074	₹ 27,73,074	5.32 %
3	₹ 25,00,000	₹ 1,22,224	₹ 2,73,074	₹ 4,34,651	₹ 29,34,651	5.49 %
4	₹ 25,00,000	₹ 1,22,224	₹ 4,34,651	₹ 6,15,618	₹ 31,15,618	5.66 %
5	₹ 25,00,000	₹ 1,22,224	₹ 6,15,618	₹ 8,18,301	₹ 33,18,301	5.83 %
6	₹ 25,00,000	₹ 1,22,224	₹ 8,18,301	₹ 10,45,305	₹ 35,45,305	6.00 %
7	₹ 25,00,000	₹ 1,22,224	₹ 10,45,305	₹ 12,97,550	₹ 37,97,550	6.16 %
8	₹ 25,00,000	₹ 1,22,224	₹ 12,97,550	₹ 15,84,584	₹ 40,54,584	6.33 %
9	₹ 25,00,000	₹ 1,22,224	₹ 15,84,584	₹ 19,03,230	₹ 43,20,230	6.49 %
10	₹ 25,00,000	₹ 1,22,224	₹ 19,03,230	₹ 22,60,426	₹ 47,60,426	6.65 %
11	₹ 25,00,000	₹ 1,22,224	₹ 22,60,426	₹ 26,60,486	₹ 51,60,486	6.81 %
12	₹ 25,00,000	₹ 1,22,224	₹ 26,60,486	₹ 31,08,553	₹ 56,08,553	6.97 %
13	₹ 25,00,000	₹ 1,22,224	₹ 31,08,553	₹ 36,10,387	₹ 61,10,387	7.12 %
14	₹ 25,00,000	₹ 1,22,224	₹ 36,10,387	₹ 41,72,442	₹ 66,72,442	7.26 %
15	₹ 25,00,000	₹ 1,22,224	₹ 41,72,442	₹ 48,01,944	₹ 73,01,944	7.41 %

*Returns are not guaranteed. The above is for illustration purpose only.

STP Investment Proposal For Dummy Client

Initial Investment	₹ 10,00,000	
Monthly Transfer Mode	Capital Appreciation	
Period	15 Years	
Expected Rate of Return	Debt Fund	6.00 %
	Equity Fund	12.00 %

Sample

Debt Fund Value	₹ 10,00,000
Equity Fund Value	₹ 22,94,845
Total Fund Value	₹ 32,94,845
Annualised Returns	8.27 %

* Mutual fund investments are subject to market risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purpose only.

Projected Annual Investment Value						
Year	Debt Fund Value at the beginning of year	Transfer to Equity every year	Equity Fund Value at the beginning of year	Equity Fund Value at the end of year	Total Value at the end of year (Debt+Equity)	IRR
1	₹ 10,00,000	₹ 58,411	₹ 0	₹ 61,557	₹ 10,61,557	6.16 %
2	₹ 10,00,000	₹ 58,411	₹ 61,557	₹ 1,30,502	₹ 11,30,502	6.33 %
3	₹ 10,00,000	₹ 58,411	₹ 1,30,502	₹ 2,07,720	₹ 12,07,720	6.49 %
4	₹ 10,00,000	₹ 58,411	₹ 2,07,720	₹ 2,94,203	₹ 12,94,203	6.66 %
5	₹ 10,00,000	₹ 58,411	₹ 2,94,203	₹ 3,91,065	₹ 13,91,065	6.82 %
6	₹ 10,00,000	₹ 58,411	₹ 3,91,065	₹ 4,99,550	₹ 14,99,550	6.99 %
7	₹ 10,00,000	₹ 58,411	₹ 4,99,550	₹ 6,19,211	₹ 16,19,211	7.14 %
8	₹ 10,00,000	₹ 58,411	₹ 6,19,211	₹ 7,57,128	₹ 17,57,128	7.30 %
9	₹ 10,00,000	₹ 58,411	₹ 7,57,128	₹ 9,09,552	₹ 19,09,552	7.45 %
10	₹ 10,00,000	₹ 58,411	₹ 9,09,552	₹ 10,80,256	₹ 20,80,256	7.60 %
11	₹ 10,00,000	₹ 58,411	₹ 10,80,256	₹ 12,71,444	₹ 22,71,444	7.74 %
12	₹ 10,00,000	₹ 58,411	₹ 12,71,444	₹ 14,85,575	₹ 24,85,575	7.88 %
13	₹ 10,00,000	₹ 58,411	₹ 14,85,575	₹ 17,25,401	₹ 27,25,401	8.02 %
14	₹ 10,00,000	₹ 58,411	₹ 17,25,401	₹ 19,94,007	₹ 29,94,007	8.15 %
15	₹ 10,00,000	₹ 58,411	₹ 19,94,007	₹ 22,94,845	₹ 32,94,845	8.27 %

*Returns are not guaranteed. The above is for illustration purpose only.

Your Name | Your Company Name | 9999999999
AMFI-Registered Mutual Fund Distributor

FAQs

Is my capital safe

Capital amount will be invested in a pure debt fund. These debt funds do not have any equity exposure.

Sample



* Please do read disclaimers given at the end.

FAQs

Can I withdraw partial / full investment amount at any point of time

Yes.

We will suggest debt funds that will have no exit loads. So, you can withdraw your investment portion at any point of time if you want.

The income / appreciation component of the capital investment should be held for longer period as it will be equity oriented funds and may have exit loads.



* Please do read disclaimers given at the end.

Tax Advantage

Debt Fund

Redemptions / switches after 3 years will qualify for LTCG and taxed at 20%. You also get indexation benefit, bringing down your tax outflow further.

Redemptions/switches before 3 years will qualify as STCG and will be taxed at your marginal tax rates.

Equity Funds

Redemptions / switches after 1 year will qualify for LTCG and taxed at 15%.
Redemptions / switches before 1 year will qualify as STCG and taxed at 15%

Sample



* Please do read disclaimers given at the end.

How to Start

- You will decide/confirm the investment amount
- We will suggest you scheme of debt fund for capital investment and scheme of equity fund for income/appreciation transfer

Sample



* Please do read disclaimers given at the end.

Thank You
Sample

Disclaimers

- Mutual fund investments are subject to market risks. Please read the offer documents before investing. No returns are guaranteed.
- Debt fund returns can show some volatility due to various factors. Mostly, these volatility evens out over a period of time.
- The capital cannot be termed as 'guaranteed'. We have termed it as 'high safety' because the underlying securities do not have any equity component. Any default of underlying security will impact the value of debt fund negatively.
- Tax laws may change. These are for Resident individuals. For NRIs, TDS will be deducted as per applicable rates.
- The illustrations shown are purely an example. The cash flows would differ due to actual performance of debt and equity funds.