

# Plan Your Future, Today.

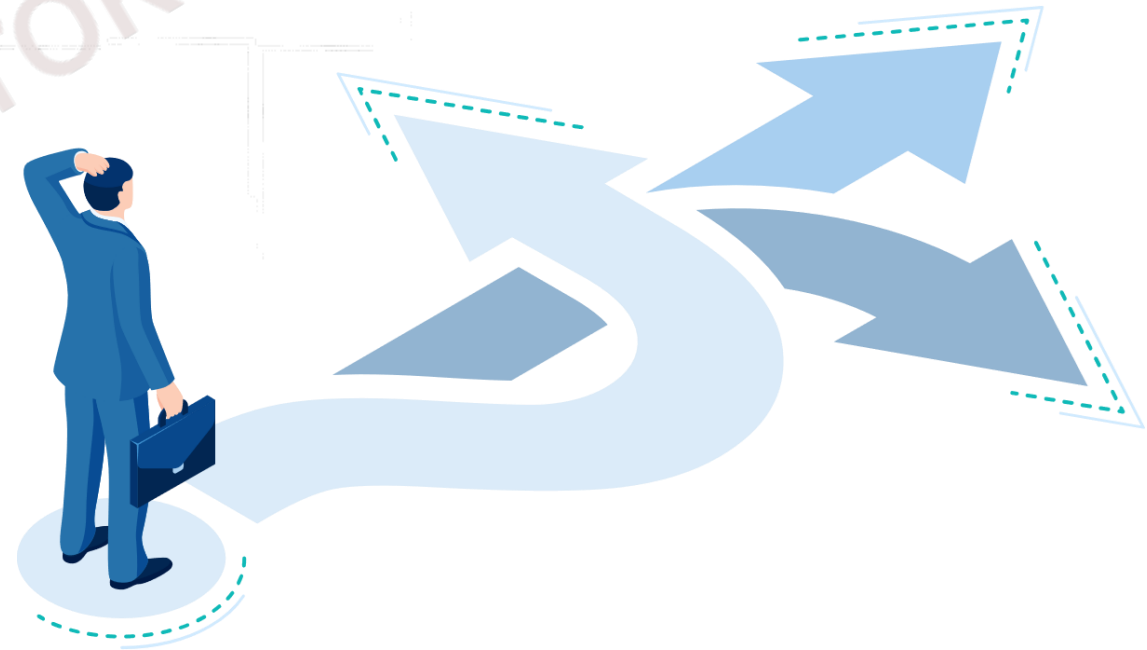


We all wish to have a secured financial future.

As time passes, it looks challenging and creates stress.

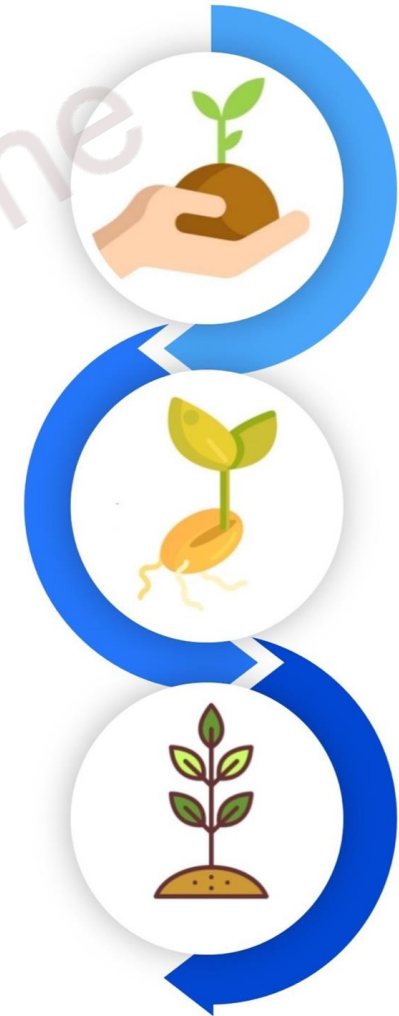
If we start investing a small amount every month, we can achieve our targets comfortably.

## Presenting the concept of SIP Today, SWP Tomorrow



# Systematic Investment Plan

- Systematic Investment Plan (SIP) allows investors to **invest small amounts at regular intervals** in an equity mutual fund as opposed to the need to invest a single large amount.
- It **reduces cost of units** due to rupee cost averaging.
- Helps **maintain discipline** during the investment journey.
- Can **increase/decrease/pause/stop SIP** at any time.



# Systematic Withdrawal Plan

- SWP can be considered as the opposite of SIP. In case of SWP, a fixed amount is transferred from your mutual fund portfolio to your bank account on a periodic basis.



Convert Mutual Fund Units to Bank Balance  
In a phased manner

- It helps provide regular cash-flows to meet expenses during retirement years.



# SIP Today, SWP Tomorrow

- Start an SIP today and let it grow.
- Decide a future date when you want to start withdrawals.
- Set-up your periodical withdrawals from the corpus you have generated through SIP.
- You have the option to rebalance the portfolio into debt/balance/equity anytime as per your risk profile.

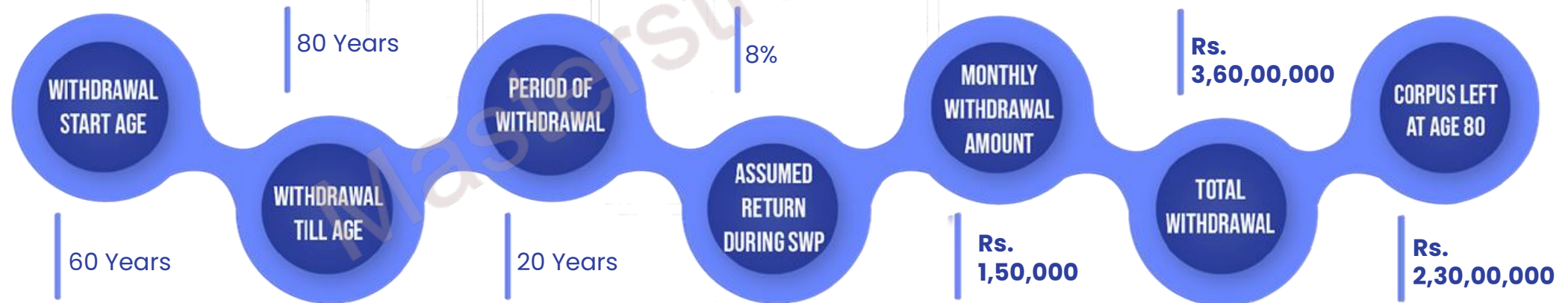


# Example:1

## Investments



## Withdrawals



\* Returns are not guaranteed. Figures are approx.

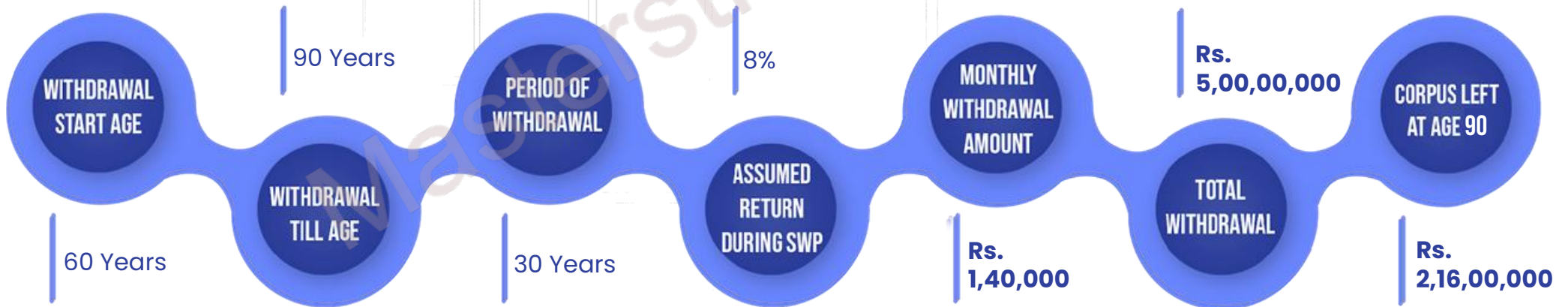
\* Mutual Funds are subject to market risks. Please read the offer documents carefully before investing.

# Example:2

## Investments



## Withdrawals

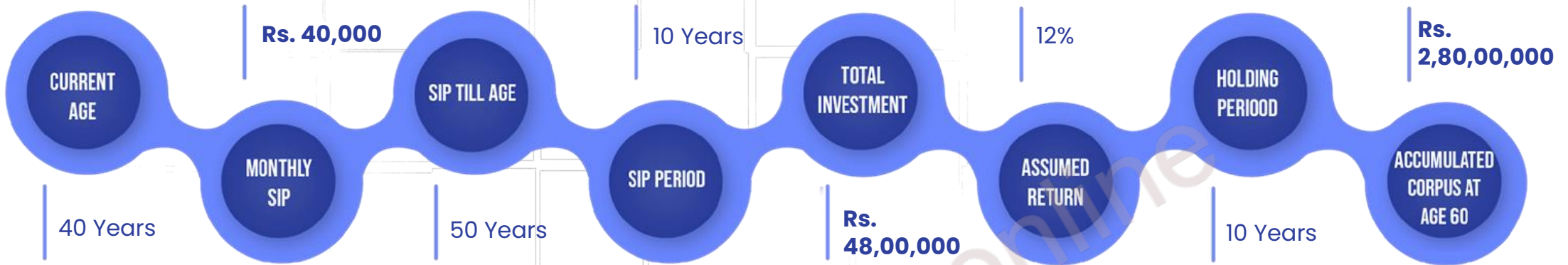


\* Returns are not guaranteed. Figures are approx.

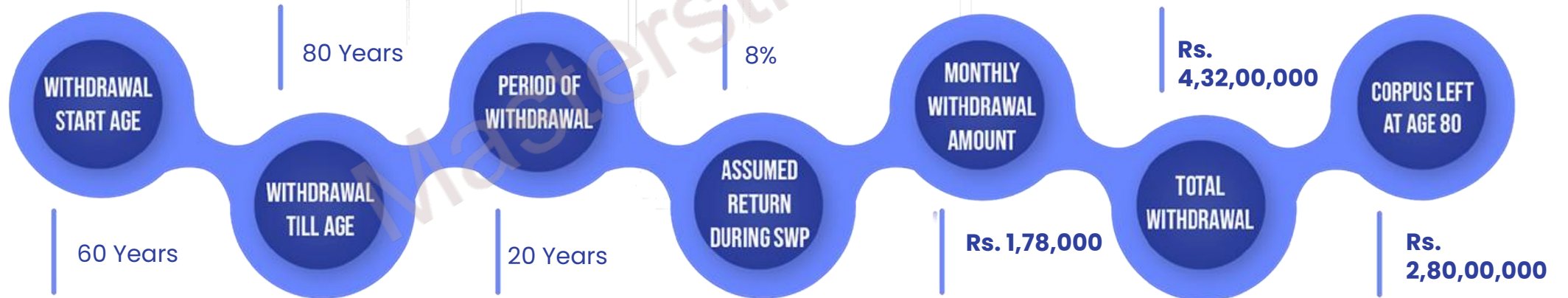
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# Example:3

## Investments



## Withdrawals



\* Returns are not guaranteed. Figures are approx.

\* Mutual Funds are subject to market risks. Please read the offer documents carefully before investing.

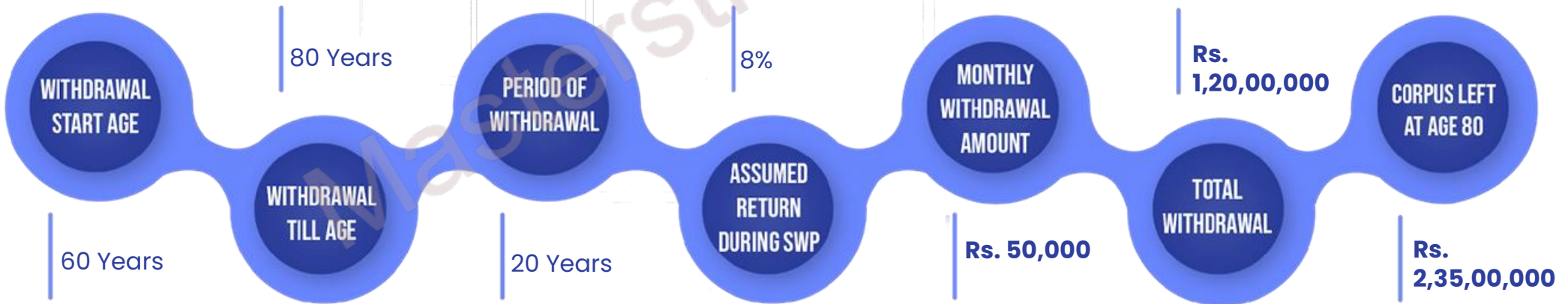


# Example:4

## Investments



## Withdrawals



\* Returns are not guaranteed. Figures are approx.

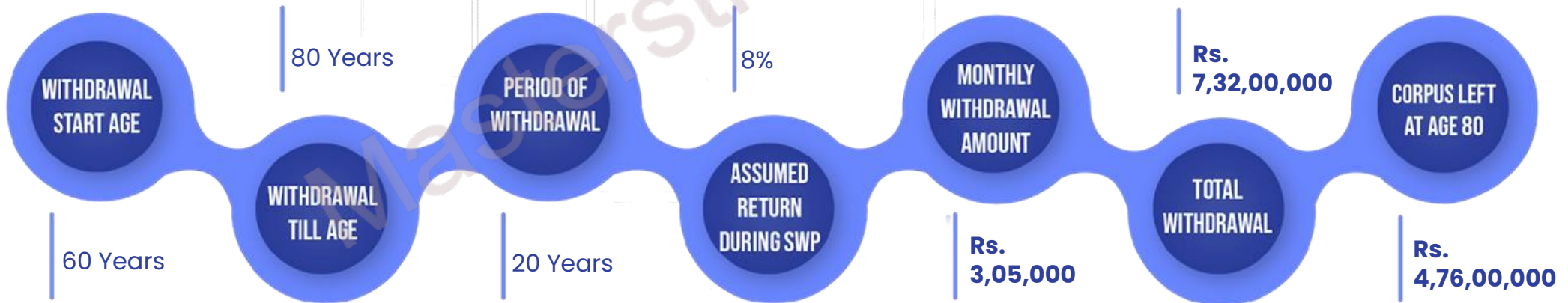
\* Mutual Funds are subject to market risks. Please read the offer documents carefully before investing.

# Example:5

## Investments



## Withdrawals



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# Disclaimer

\*The above data and charts are purely for illustrations purpose. Figures are approximate. SWP is a process, not a guaranteed product. Actual Investment experience may differ. Any assumption of returns shown in the calculation above should not be construed as indicative/expected returns from any specific mutual fund scheme. Contact us for scheme-specific risk. Returns are not guaranteed. Past performance is not an indication of future returns. Mutual funds investments are subject to market risk. Please read the offer documents carefully before investing.