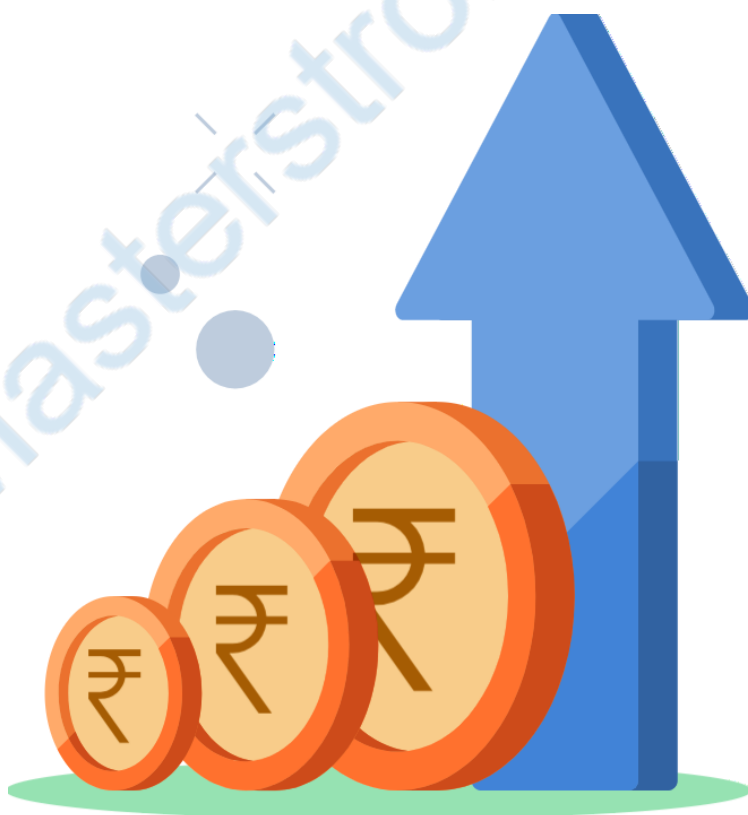


# What is SIP Top-Up?

SIP Top-Up facility allows an investor to enhance the amount of the SIP installment either by fixed percentage or fixed amount at predetermined intervals for achieving higher corpus compared to normal SIP after a certain period of time or achieving a target corpus earlier than initially planned.



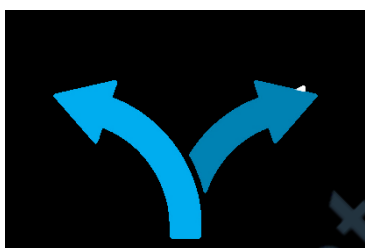
## Benefits of SIP Top-up



Investors can achieve a higher corpus at the same time than normal SIP



Achieve a target corpus earlier compared to normal SIP.



Flexibility to choose SIP Top-up in percentage or a fixed amount.



Flexibility to choose an interval of increment.



Useful to increase saving with an increase in income.



Useful for investors starting with a low amount but gradually increasing SIP contributions.

## Types of SIP Top-up



### Fixed Percentage Top-up

Investors can increase their SIP contributions with a fixed percentage after a predetermined period.

**Example: Suppose you start a SIP of Rs 10000/- and increase the same by 20% every year.**



### Fixed Amount Top-up

Investors can increase their SIP contributions by a fixed amount after a predetermined period.

**Example: Suppose you start a SIP of Rs 10000/- and increase the same by Rs 2000/- every year.**

## Chart Comparison of Normal SIP, Fixed Percentage Top - Up & Fixed Amount Top - Up

|                               |                   |  |  |
|-------------------------------|-------------------|--|--|
| <b>SIP Amount</b>             | <b>Rs 10000/-</b> |  |  |
| <b>Assumed Rate of return</b> | <b>12%</b>        |  |  |
| <b>Term</b>                   | <b>10</b>         |  |  |
| <b>Type of SIP</b>            | <b>Normal SIP</b> | <b>Fixed Percentage Top up SIP (10%)</b> | <b>Fixed Amount Top up SIP (Rs 1000)</b> |
| Investment                    | ₹ 12,00,000       | ₹ 19,12,491                              | ₹ 17,40,000                              |
| Maturity Value                | ₹ 22,40,359       | ₹ 32,68,898                              | ₹ 30,43,450                              |

# Call us to know more

Disclaimer: Mutual Fund investments are subject to market risk. Please read the scheme related documents carefully before investing. Returns are not guaranteed. The above is for illustration purposes only.

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