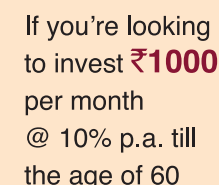## The earlier you start, the farther you go.

Starting an SIP early, sets in the power of compounding earlier, and thereby has the potential to generate reasonable returns.

■ **Amount collected at retirement**

If you're looking to invest ₹**1000** per month @ 10% p.a. till the age of 60

Age	Amount
25 yrs	₹ 38,28,000
30 yrs	₹ 22,79,000
35 yrs	₹ 13,38,000
40 yrs	₹ 7,66,000
45 yrs	₹ 4,18,000
50 yrs	₹ 2,07,000

Age at which SIP is started

There's planning involved in everything

One plan trumps all

The Systematic Investment Plan (SIP) is the first plan you should start before anything else.

SIP
SABSE IMPORTANT PLAN

Many Goals, One Number to Remember

Once your **Sabse Important Plan** has identified all the SIPs you should be undertaking and the categories in which you should invest, you will then need to remember only one number. **The monthly outflow.**

Now execute all your SIPs easily with just one single consolidated monthly payment that will then get apportioned to various schemes as per your **Sabse Important Plan.**

Disclaimer: SIP does not assure a profit or guarantee protection against loss in a declining market. The illustration mentioned above is not based on any judgments of the future return of the debt and equity markets / sectors or of any individual security and should not be construed as promise on minimum returns and/or safeguard of capital. Information gathered and material used in the above illustration is believed to be from reliable sources. BSLAMC however does not warrant the accuracy, reasonableness and/or completeness of any such information. The illustration do not purport to represent the performance of any security or investments. Nothing contained herein shall amount to an offer, invitation, advertisement, promotion or sponsor of any product or services. In view of individual nature of tax consequences, each investor is advised to consult his/her own professional tax advisor before taking any investment decision.

Systematic Investment Plan
from Birla Sun Life Mutual Fund

Birla Sun Life
Mutual Fund

Call 1-800-270-7000 | **Contact your Financial Advisor** | **sipnow.birlasunlife.com**

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

**Goals could be many.
But the way is one.**

SABSE IMPORTANT PLAN

Birla Sun Life
Mutual Fund

Systematic Investment Plan
from Birla Sun Life Mutual Fund

The goals can be many and vary as per your life stage and priorities.

While there may be various options available to realise them, what if one single and simple plan could help achieve all that you desire? That would be your **'Sabse Important Plan'** which is **Systematic Investment Plan**. The plan that will help you achieve all your goals in one go.

SIP
SABSE IMPORTANT PLAN

Depending on your life stage and goals, we have solutions to choose from:

Is this You?	Are these your goals?	Our Solutions
Young & Single	• Buying a Car • Tax Saving • Destination wedding • Travel abroad	**Wealth Creation Solutions** aim to grow your money through equity/gold investments and are available in a range of conservative to aggressive options.
Married, no kids	• Buying a Home • Seed capital for new business • Support to parents	**Tax Savings Solutions** help to reduce your tax burden and grow your money through equity investments.
Happy family	• Child education • Retirement Planning • Second home • Dream vacation • Lifestyle improvement	**Savings Solutions** are aimed at preserving your money, providing you with liquidity & tax-efficient returns.

Fulfill your dreams with the Sabse Important Plan

Develops a disciplined approach

Here's an ideal scenario:

You get your salary on the **1st** of every month

You want to save ₹ **3000** every month for a laptop you love.

By the time the month ends you may have **overspent**

Instead, schedule a SIP on the **2nd** of every month

So that the amount is **automatically saved**

This way you don't just save, but **savings** become your **priority**

Works in all market conditions

This is how you will remain unaffected by market volatility and achieve your dreams:

Investing for an international trip

When markets are up:
₹ **10,000** can buy **400 units** at ₹ **25** per unit

When markets are down:
₹ **10,000** can buy **1000 units** at ₹ **10** per unit

The two scenarios taken together, averages out the cost to ₹ **14.3 per unit**, hardly letting the volatility impacting you.

Turns your small investments into a bigger sum

For instance:

Assuming a CAGR of 10% on an investment of ₹ 60,000

1st year You will get 10% of ₹ 60,000 = ₹ 6,000

2nd year You will get ₹ 6,000 + 10% of ₹ 6000 = ₹ 6,600

3rd year You will get ₹ 6,600 + 10% of ₹ 6600 = ₹ 7,260

The math is in the favor of the car you've got your hearts on.

The most important things are worth the wait.

If you invest ₹10,000 every month in an SIP, here is a look at the corpus you can create under various circumstances, perfect for a house or a new venture you've always wanted to begin.

	10-years return			15-years return	
₹ **38.24** lakhs	20%	CAGR	CAGR	20%	₹ **113.43** lakhs
₹ **27.87** lakhs	15%	CAGR	CAGR	15%	₹ **67.69** lakhs
₹ **23.23** lakhs	12%	CAGR	CAGR	12%	₹ **50.46** lakhs
₹ **18.42** lakhs	8%	CAGR	CAGR	8%	₹ **34.83** lakhs