

ARN

Is your Systematic Investment Plan (SIP) really helping you?

Many of us are familiar with the benefits of SIPs :

- It is a disciplined way of investing.
- You do not have to worry about the 'right time' to invest.
- It helps to de-link emotions from the investing process.
- Stock market volatility could work to your advantage.

However, merely starting an SIP is not enough...



But if you are an investor who...

- Invests a random amount, without giving it much thought.
- Is fixated with 'round figures' (say, ₹ 2,000 per month), merely because it is convenient.
- Is unaware of how inflation can destroy wealth.
- Is not clear as to why you have commenced the SIP.

Then it is time to review your SIP.



Here's a check-list to make your SIP more effective :

Have a clear Goal	Goal's Current Cost	Inflation Rate	Goal's Future Cost	Rate of Return	'Right' Monthly Instalment	Investment Review
Child's MBA 2030	Rs. 17 lakhs	10% p.a.	Rs. 58.68 lakhs	12% p.a.	Rs. 15765/-	Once a year

Your Financial Advisor could help you calculate this 'right amount'.

Remember: It is important to invest the right amount. Investing blindly without calculating this will only lead to disappointment in the future.

Myths about SIP :

- It is type / category of mutual fund scheme.
- It is a guarantee against losses
- Market-timing improves SIP performance

Mythbusters :

- It is not another category, just a mode of investing
- While it reduces the chance of loss, there is no guarantee
- Choosing the auto-pilot mode has given better results

Calculate the right amount

Visit: amc.ppfas.com ---> Investor Desk ---> SIP Calculator

Target Amount (Rs)	<input type="text" value="58,68,000"/>
Annual Returns (%)	<input type="text" value="12"/>
Number of Years	<input type="text" value="13"/>

SIP Every month **15,765/-** for 13 years



SIP is an EMI you pay to your own self... ensure that you receive the right amount.

Would you like to consider a SIP in:

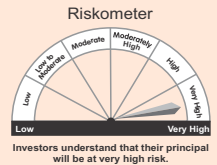
PARAG PARIKH FLEXI CAP FUND

An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

This Product is suitable for investors who are seeking*

The investment objective of the Scheme is to seek to generate long-term capital growth from an actively managed portfolio primarily of Equity and Equity Related Securities. Scheme shall invest in Indian equities, foreign equities and related instruments and debt securities.

***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**



Parag Parikh Tax Saver Fund

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

This product is suitable for investors who are seeking*

- Long term capital appreciation
- Investment predominantly in equity and equity related securities.

***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**



At least 80% of the corpus is always invested in Indian equities*.

***Note:** Please refer to Scheme Information Document (SID) for detailed Asset Allocation in the Scheme



SIP Options :

Monthly

Min. Amount-Rs. 1000/-
Min. Period-6 months

Quarterly

Min. Amount-Rs. 3000/-
Min. Period-4 quarters

Top-Up Facility :

Investors can choose to increase their SIP instalment amounts at time intervals of their choice. Eg. Increasing their monthly instalment by Rs. 1000/- once every six months. For a more detailed explanation: Visit: amc.ppfas.com ---> Downloads ---> SIP Top-Up Form

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Investment Manager (AMC): PPFAS Asset Management Private Limited. CIN: U65100MH2011PTC220623

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