

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 ---> Calculators

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.

PPFAS Mutual Fund offers the following modes for SIP creation:

Paper-based mode :



Fill up the SIP Form and submit it either to us or the nearest CAMS Service Centre.

Online mode :



Website

amc.ppfas.com.

MF Utilities

BSE Star MF

NSE NMF II

Phone-Based mode :



Unitholders who have registered for One Time Mandate (OTM) can register by calling **1800-266-7790**

Customised Folio Creation :

Distributors can help their clients create a Folio online, under their ARN. SIP under this Folio can be created online after two days.

Visit: [Distributor Desk](#) ---> [Key Links](#) ---> [Link for Online Investment](#)

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](#)

For more details visit our website amc.ppfas.com and download the Communication Kit, contained on our Home Page.

www.amc.ppfas.com

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