Make your Financial Journey Easier with the Right Partner

LET YOUR MONEY GROW THROUGH

Systematic
Investment
Plan

Invest in Equity Mutual Funds through SIP

LET YOUR MONEY GROW THROUGH **S**ystematic **I**nvestment **P**lan

Invest in Equity Mutual Funds through SIP

AJ Wealth — Mutual Funds Simplified

DO YOU KNOW?

Monthly Household* Expenses

If your Current monthly household* expenses are **Rs. 35,000 p.m.** then after **20 years** your monthly household expenses will be **Rs. 1,12,249 p.m.** to maintain the same lifestyle

Child Education# Expenses

A higher education# for your child which currently costs **Rs. 5 Lakh** could cost over **Rs. 18 Lakh** after **11 years!**

*at inflation of 6%   #at inflation of 9%
source: RBI

Inflation is a biggest concern for all your future expenses.

Invest for long term through SIP to fulfill all your goals despite this roadblock.

Let your money grow through Systematic Investment Plan

Invest in Equity Mutual Funds through SIP

AJ Wealth — Mutual Funds Simplified

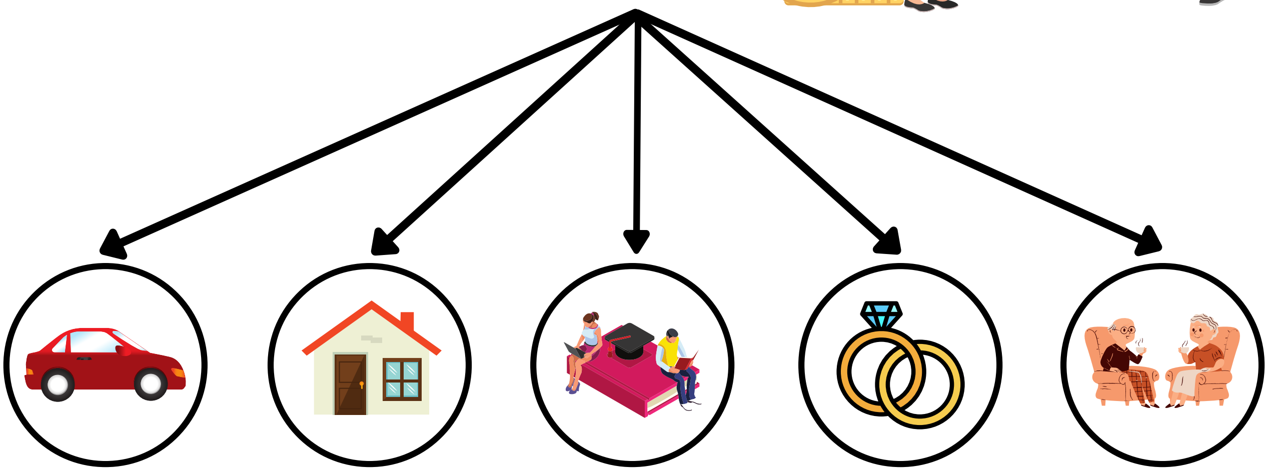
Your Financial Goals

There are 3 types of Financial Goals:

1.Short-term goals

2.Mid-term Goals

3.Long-term Goals



Dream Car

Dream Home

Children's Higher Education

Children's Marriage

Peaceful Retirement

Just like you **plan** for your **monthly expenses**, do the same for your **investments** also.

Invest through **SIP** to achieve all your **Financial goals.**

MAKE THE BEST USE OF POWER OF COMPOUNDING USING 3 WAYS

01
Start Investing Early

02
Invest in Right Asset Class

03
Invest Regularly For Long term

DID YOU KNOW?

Value of ₹**1** at the rate of **15%** Compounding **will be**

After 5 Years	After 15 Years
₹2	₹8
After 10 Years	**After 30 Years**
₹4	₹64

Give your invested money the **maximum time** you can to take the most benefit of **Power of Compounding**

Systematic Investment Plan

LET YOUR MONEY GROW THROUGH

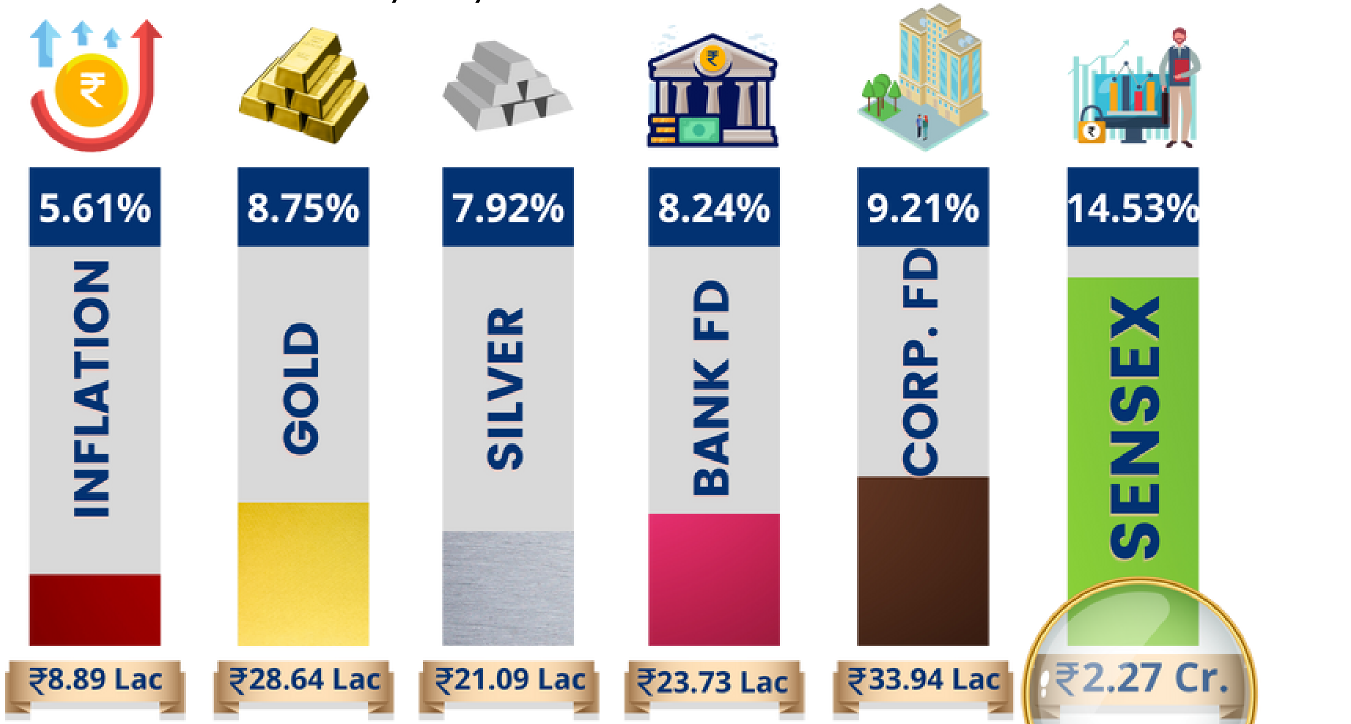
Invest in Equity Mutual Funds through SIP

AJ Wealth

Mutual Funds Simplified

Returns of Different Asset-Class

Growth of ₹1,00,000 in different asset-class

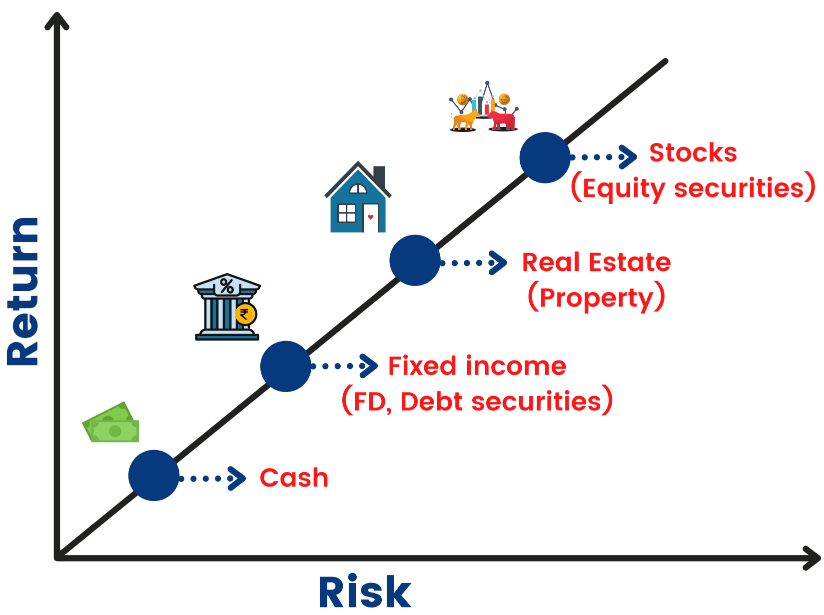


Growth in different assets from March-1981- March-2021(40 years)

Source: For inflation, Gold, Silver, Bank FD- Handbook of statistics in Indian Economy, RBI For Sensex- bseindia.com

For Corp. FD- assumed at 1% higher than Bank FD

Risk-Return Profile of different Asset- Class



Get the benefit of **High return potential of Equity Market** compared to other asset class by investing in Equity Mutual funds through **SIP**

Systematic Investment Plan

LET YOUR MONEY GROW THROUGH

Invest in Equity Mutual Funds through SIP

AJ Wealth

Mutual Funds Simplified

SIP Benefits

Disciplined Way of Investing

Rupee Cost Averaging

Power of Compunding

Investment Convenience

Less Paperwork

Affordable

Long term wealth creation

Tax saving U/S 80C with ELSS

High Liquidity

Flexibility

Better investment returns than FD

No need to time the market

These are ***several benefits to the investors*** who use ***SIP*** in mutual funds, and one of the ***most beneficial feature*** is ***owning more stocks*** in ***smaller quantities*** and ***at lesser prices.***

LET YOUR MONEY GROW THROUGH **S**ystematic **I**nvestment **P**lan

Invest in Equity Mutual Funds through SIP

AJ Wealth
Mutual Funds Simplified

Create a Fund for your
CHILDREN'S FUTURE EDUCATION

Total Funds Required

₹ 29,63,808*

Children's Higher Education

₹ 10,00,000

11 Years

Inflation @10%

Present

When funds needed for Children's Education

Monthly SIP Required to achieve Rs.29,63,808 in 11 Years

- @ 10%* — **Rs.12,371**
- @ 12%* — **Rs.10,878**
- @ 15%* — **Rs.8921**

Source: internal research

Systematic Investment Plan

LET YOUR MONEY GROW THROUGH SIP

Invest in Equity Mutual Funds through SIP

AJ Wealth — Mutual Funds Simplified

Create a Fund for your CHILDREN'S MARRIAGE

Total Funds Required

₹ 45,70,000*

Children's Marriage Cost

₹ 15,00,000

15 Years

Inflation @7.5%

Present

When funds needed for Children's Marriage

Monthly SIP Required to achieve Rs.45,70,000 in 15 Years

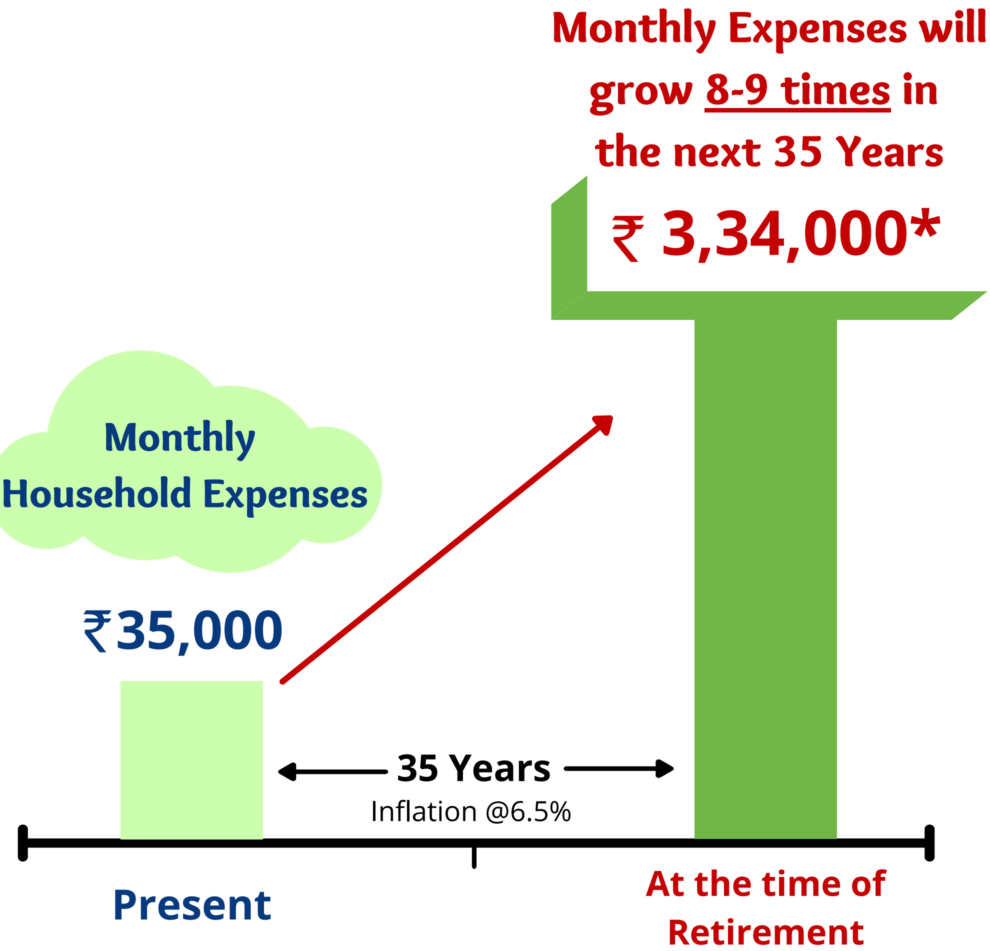
- @ 10%* — Rs.11,000
- @ 12%* — Rs.9100
- @ 15%* — Rs.6800

Source: internal research

Systematic Investment Plan
LET YOUR MONEY GROW THROUGH
Invest in Equity Mutual Funds through SIP

AJ Wealth
Mutual Funds Simplified

Create a Fund for your
HAPPY AND PEACEFUL RETIREMENT



Total Retirement Fund required to meet post retirement expenses (if invested @ 8%) is **₹8.8 Cr.**

Monthly SIP Required to achieve Rs.8.8 Crore in 35 Years

- @ 10%*: **Rs.23,500**
- @ 12%*: **Rs.14,000**
- @ 15%*: **Rs.6250**

*Assumptions:
Current Age- 35 Years
Retirement Age: 65 Years
Life Expectancy: 90 Years

Source: internal research

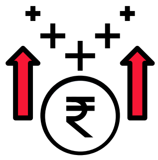
SIP Top-up

A **Top-up SIP** allows you to **increase SIP amount annually**. The SIP Top-up amount can be specified as **a percentage or a fixed amount** every year over the original SIP amount.

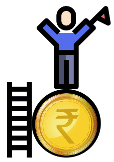
With times your income level change due to annual increase in salaries or business income etc. and so you may have **surplus money** available to invest.

You can use the **SIP top-up option** to meet the major fund requirement for **children's education** and **marriage** and for your **own retirement early** by **adding little amount ever year** to your existing investments.

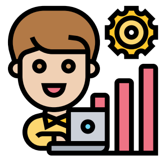
Key Advantages of Top-up SIP:



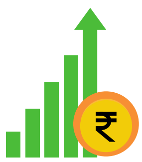
Helpful in Fighting Inflation



Helps in reaching financial goals faster



Operational Convenience



Faster Wealth Building

Useful when current corpus is low

A ***Top-up SIP*** can help you ***build a superior corpus faster*** and **accelerate** the journey to **reach your goals sooner**.

S ystematic I nvestment P lan

LET YOUR MONEY GROW THROUGH

Invest in Equity Mutual Funds through SIP

AJ Wealth
Mutual Funds Simplified

How SIP Top-up Works?

Normal SIP	
Investment per Month	Rs.5000 p.m.
Total Investment	Rs.12 Lakhs
Period	20 Years

SIP-Top Up	
Investment per Month	Initially Rs.5000 p.m.,& after that 10%(Rs.500) top-up every year
Total Investment	Rs.23.4 Lakhs
Period	20 Years

REGULAR SIP

SIP Amount

Rs.5000 p.m. for 20 Years

Invested Amount

Rs.12,00,000 for 20 Years

*Assumed @12% CAGR

Value after 20 Years

₹50 Lakh

TOP-UP SIP

SIP Amount

Rs.5000 p.m. + Rs.500 Top-up (every Year) for 20 Years

Invested Amount

Rs.23,40,000 for 20 Years

*Assumed @12% CAGR

Value after 20 Years

₹80 Lakh

62.50% **increase in maturity amount with annual top-up***

Thus, you can **achieve your financial goals** ***earlier*** or **create** ***more corpus*** **in the same time period** if you ***top-up your SIP every year*** for a fixed amount or a percentage amount.

Systematic Investment Plan
LET YOUR MONEY GROW THROUGH
Invest in Equity Mutual Funds through SIP

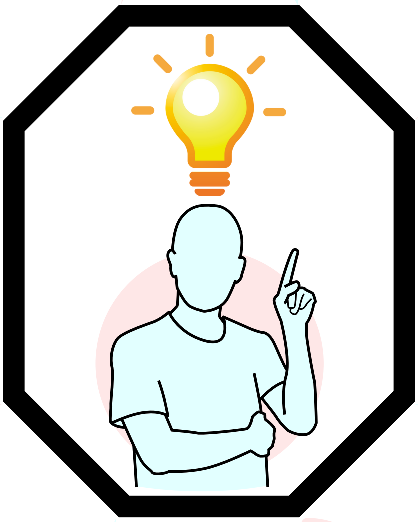
AJ Wealth
Mutual Funds Simplified

IMPORTANT
THINGS TO KEEP IN MIND

Avoid checking your returns daily

Don't worry if your funds are not performing well, all funds go through high and low market cycle

Remember that different mutual fund categories have different risk levels



Don't expect the same returns every year

Don't invest without a goal or asset allocation in mind

Don't redeem your money except when required for your financial goal

Don't worry if your funds are not performing, all funds go through high and low market cycle

Don't redeem too early or stop systematic investment plan(SIP) based on some market noise around

Disclaimer: The figures and projections are for illustrative purpose only. The results/situation may or may not realise in the future. Mutual Fund investments are subject to market risk, real all scheme related documents carefully before investing. Past performance may or may not repeated in future.

Systematic Investment Plan
LET YOUR MONEY GROW THROUGH
Invest in Equity Mutual Funds through SIP

CONTACT US

TO START YOUR INVESTMENT JOURNEY WITH US

AJ Wealth

Mutual Funds Simplified

Ajaykumar Jariwala CFP^{CM}

AMFI Registered Mutual Fund Distributor

+91 7405216393

ajaykumar.jariwala@gmail.com

ajwealth.in

B-1/3, Ankur Shopping Center, B/s. Ankur Vidya Bhavan, Near Gujarat Gas Circle, Adajan, Surat- 395009