# INVESTING FOR YOUR CHILD'S HIGHER EDUCATION

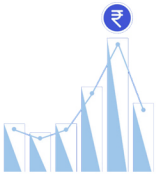



Education is the gateway of an enriching life. Sometimes, lack of funds do not allow children to get a quality education. The cost is also rising every year due to inflation. If planned well in advance, higher education costs can be funded easily. SIP can be a good solution for the same.

## Benefits of investing through SIP.



SIP helps you save in a disciplined way. Small amounts saved every month becomes a large corpus over the years.



SIP investment is based on the concept of Rupee Cost Averaging. It ensures you buy more units when markets are down and lesser units when it rises.



SIP Investments offers a lot of flexibility of Starting, Stopping, Pausing, and Redeeming as as per your requirement.



SIP amount can be increased or decreased any time as per your requirement.

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Let us consider that **you wish to save ₹25 lakh for graduation in India in today's value. You expect costs to rise by 10% every year.** The following charts show the amount of monthly SIP you need to start to achieve the required funds.



| Child age | Future Value | SIP Amount | SIP Term |
|---|---|---|---|
| 0 | ₹1.38 Crore | ₹20,000 | 18 |
| 1 | ₹1.26 Crore | ₹20,500 | 17 |
| 2 | ₹1.14 Crore | ₹21,000 | 16 |
| 3 | ₹1.04 Crore | ₹22,000 | 15 |
| 4 | ₹94 Lakh | ₹23,000 | 14 |
| 5 | ₹86 Lakh | ₹24,500 | 13 |
| 6 | ₹ 78 Lakh | ₹25,500 | 12 |
| 7 | ₹ 71 Lakh | ₹27,000 | 11 |
| 8 | ₹ 64 Lakh | ₹29,000 | 10 |
| 9 | ₹ 58 Lakh | ₹31,500 | 9 |
| 10 | ₹ 53 Lakh | ₹35,000 | 8 |

*Starting age for graduation is assumed at 18 years. Investment to be done on the 1st day of the month. Returns assumed at 12%. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purposes only.

# CALL US TO START SIP

## FOR YOUR CHILD'S EDUCATION EXPENSES

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