

# AIM TO RETIRE **EARLY**

## WITH **SYSTEMATIC INVESTMENT PLAN**



### Contents :

How Mutual Funds work for you

Convenience with Mutual Funds

The right way to invest in Mutual Funds

Retire early with SIP

What is SIP Top Up



# Dreaming of **RETIRING EARLY ?**



How about Retiring at 40 with a corpus of

**₹ 3,00,00,000**

*Yes!! It can be Possible through*

**MUTUAL  
FUNDS**



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

**Jaskirat Singh Gujral**

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# How Mutual Funds Work For You?



## Why Mutual Funds ?



**PROFESSIONAL  
MANAGEMENT**



**TRANSPARENCY**



**DIVERSIFICATION**



**FLEXIBILITY**



**CONVENIENT  
ADMINISTRATION**



**CHOICE OF SCHEMES**



**RETURN POTENTIAL**



**WELL REGULATED**



**LOW COST**



**TAX BENEFITS**



**LIQUIDITY**

Contact your tax/financial advisor before investing\*.

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# Systematic Investment Plan SIP



## The Right Way to Invest in Mutual Funds



Invest fixed amount at regular intervals



SIP helps to discipline your financial planning



One can start with as low as INR 500



No additional charges to start investing through SIP



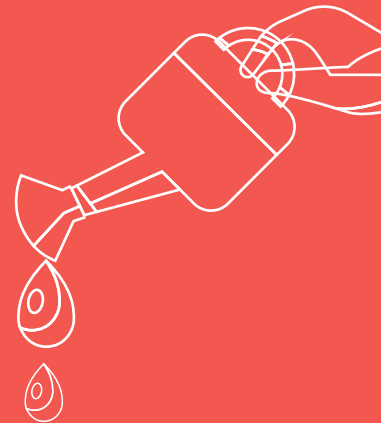
Compounding interest benefits



Helps to manage market volatility



Allows to accumulate your investment amount gradually



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## How SIP in Mutual Funds

# Will Help You Retire Early?

### SCENARIO 1 ^

START AT THE  
AGE OF 20

MONTHLY  
INVESTMENT  
₹ 30,326/-

EXPECTED  
RETURN 12%

TIME PERIOD  
20 YEARS

WEALTH CREATED  
₹ 3,00,00,000/-

^ Assumed monthly SIP of 20,000 invested in an equity mutual fund at CAGR of 15%

### SCENARIO 2\*\*

START AT THE  
AGE OF 20

MONTHLY  
INVESTMENT  
₹ 50,543/-

EXPECTED  
RETURN 12%

TIME PERIOD  
20 YEARS

WEALTH CREATED  
₹ 5,00,00,000/-

\*\* Assumed monthly SIP of 30,000 invested in an equity mutual fund at CAGR of 15%



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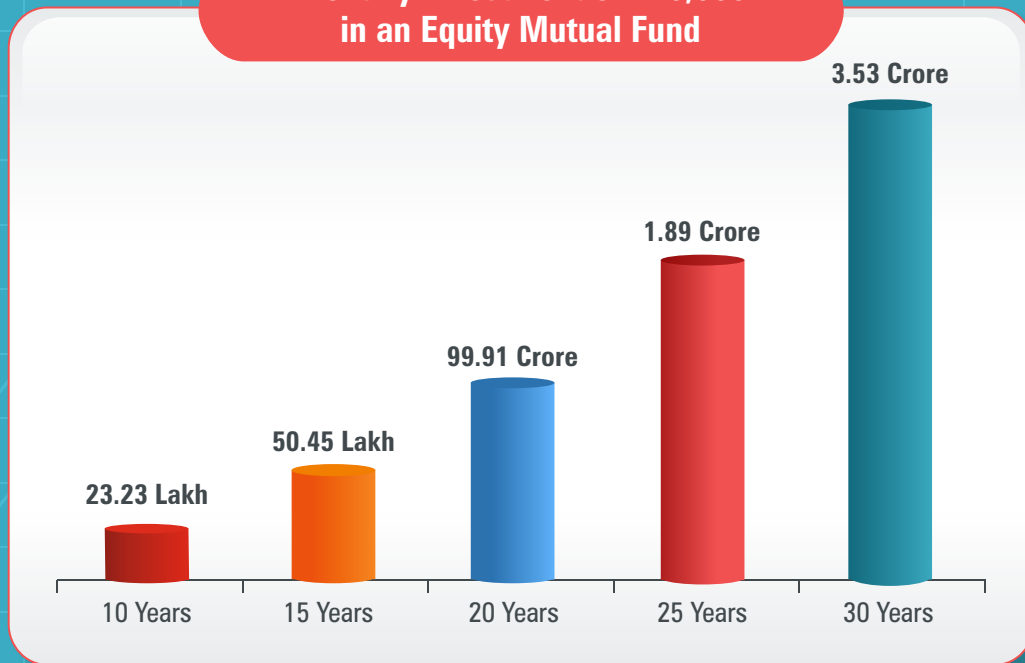
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# How SIPs Can Help You Over The Years?

## SCENARIO 1

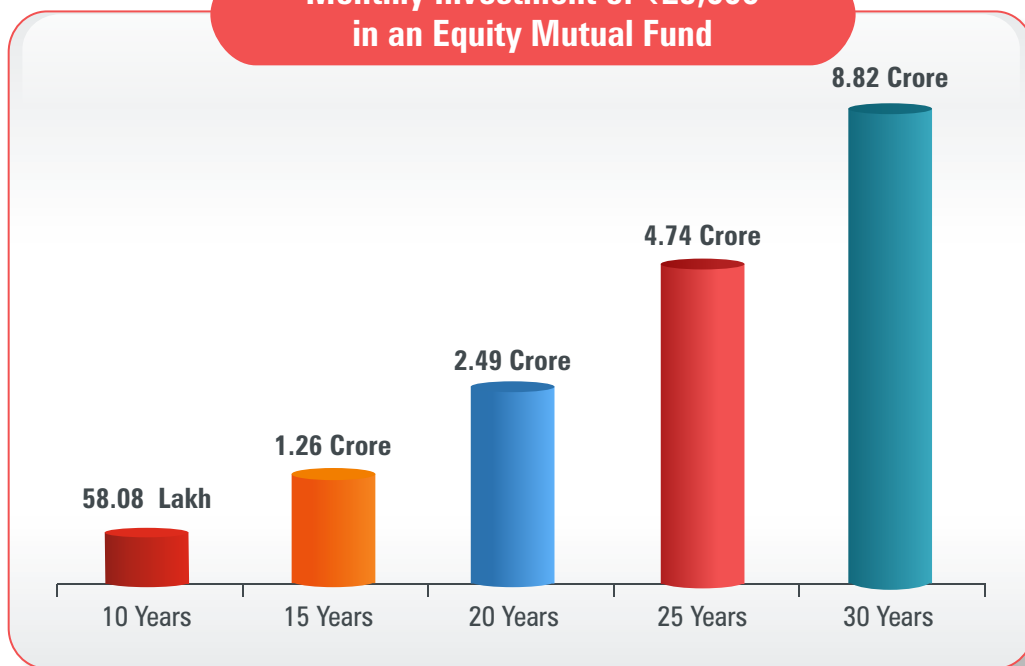
Monthly Investment of ₹10,000  
in an Equity Mutual Fund



\*\* Assumed monthly SIP of 10,000 invested in an equity mutual fund at CAGR of 12%

## SCENARIO 2

Monthly Investment of ₹25,000  
in an Equity Mutual Fund



\*\* Assumed monthly SIP of 25,000 invested in an equity mutual fund at CAGR of 12%

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Invest today to define  
your financial freedom  
tomorrow.



ICICI Prudential  
**FREEDOM SIP**

**An opportunity which can give regular money and help you to achieve your financial goals.**

Freedom SIP is a combination of SIP and SWP to help investors achieve their financial goals. This goal planning facility can initially help investors create wealth systematically (SIP) and later give regular money through Systematic Withdrawal Plan (SWP).

Investors have the freedom to choose the SIP and SWP schemes, the SIP tenure and choose the desired SWP amount under this facility. It can help investors achieve their dreams in a systematic way and make their future stress-free.

Freedom SIP (the Facility) including the default monthly SWP payouts do not guarantee, assure, promise or indicate fixed returns/performance of any schemes of the AMC and only indicates the likely amount that can be withdrawn.



## Refer the illustration below for a SIP amount of Rs 10,000.

Monthly SIP Amount	SIP Tenure	Default monthly SWP amount in case no SWP amount is mentioned by the investor
₹ 10,000	8 Years	₹ 10,000
₹ 10,000	10 Years	₹ 15,000
₹ 10,000	12 Years	₹ 20,000
₹ 10,000	15 Years	₹ 30,000
₹ 10,000	20 Years	₹ 50,000
₹ 10,000	25 Years	₹ 80,000
₹ 10,000	30 Years	₹ 1,20,000

Please note the default SWP amounts will vary based on the SIP amount invested and the tenure selected by the investor.

The SWP will be processed either till Dec 2099 or till the units are available in the target scheme, whichever is earlier. Please read the terms and conditions in the application form before investing.

## Steps to start ICICI PRUDENTIAL FREEDOM SIP

- 1** Choose Your SIP Amount For example, ₹ 10,000/- per month
- 2** Choose Your Tenure in Years 8 | 10 | 12 | 15 | 20 | 25 | 30 Years
- 3** Choose Your Set of Schemes Source Scheme | Target Scheme
- 4** Choose Your SWP Amount\*  
\*The investor may select any SWP Amount. Default monthly SWP amount will be applicable in case no SWP amount is mentioned by the investor.

The default monthly SWP payout amounts indicates the likely amount that can be withdrawn. Please read the terms and conditions in the application form before investing.



# "The Farmer's Harvest: Cultivating Equity Returns"

There lived a farmer named Kailash. He dedicated his days to tending his fields and nurturing his crops. Kailash understood the cycles of nature and the patience required to reap a bountiful harvest.

One day, as Kailash reflected on his farming practices, he saw a striking similarity between his work and the world of equity returns. He realized that just as he cultivated his fields, investors needed to sow the seeds of patience and perseverance to yield fruitful results.

Kailash knew that some seasons brought abundant harvests, while others were leaner. Similarly, equity returns fluctuated over time. Yet, he never lost faith in the potential of his fields, and he didn't let temporary setbacks discourage him.

With each passing year, Kailash's crops grew stronger and his harvests became more abundant. He understood that the key to long-term success was to stay invested, nurturing his investments through various market conditions.

Just as Kailash relied on his knowledge and experience to make informed decisions about his crops, investors learned the importance of due diligence and research when selecting their equity investments. They understood that a diversified portfolio, akin to Kailash's mix of crops, could help mitigate risks and enhance long-term returns.

Kailash's story became a source of inspiration and motivation for investors, reminding them to stay focused on the bigger picture. He taught them that, like a farmer's patience, the rewards of equity returns could be substantial if they remained committed to their long-term investment goals.



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# Mutual Funds SAHI HAIN!



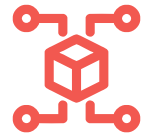
Kitne Time Ke Liye  
Invest Karein?



Kitna Investment  
Karein?



But Kaunsa Mutual Fund  
Mere Liye Sahi Hain?



Allocation  
Kaise Karein?



**ISLIYE**  
**ADVISOR**  
*zaroori hai*

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Want to know more about  
**How SIP in Mutual Funds**  
can help you plan your  
Retirement Early



*Get in Touch with us Today*



**Jaskirat Singh Gujral**

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**ADVISOR  
ZAROORI HAI**

