SAVE SMARTLY FOR YOUR LITTLE GENIUS.

One of the most important financial goals for any parent is saving for their child’s education. Right from pre-school to their post-graduate studies, the costs are ever increasing year on year. And if your child opts for international studies, the costs skyrocket with tuition, accommodation, travel and other expenditure.

So how can you account for all these? Simple. start investing in a Systematic Investment Plan (SIP) now!

SEE HOW THE COST OF EDUCATION INCREASES OVER TIME DUE TO INFLATION

Inflation @ 7% p.a.

Current fees: Rs.20 lakhs
Fees after 10 years: Rs.39 lakhs

HERE’S HOW SIP CAN HELP YOU REACH YOUR TARGET OF RS.39 LAKHS IN 10 YEARS

<table>
<thead>
<tr>
<th>Rate of return (%)</th>
<th>Monthly SIP Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>21,513</td>
</tr>
<tr>
<td>10</td>
<td>19,359</td>
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<tr>
<td>12</td>
<td>17,408</td>
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L&T Financial Services
Mutual Fund

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An investor education initiative. This is for illustration purposes only. Calculations are based on assumed rate of return and actual return on your investments can be more or less than what has been used in this illustration. *The rate of return represents the annualised rate at which capital has compounded over time. All figures are rounded off.

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