

# HOW FAR WILL YOUR INVESTMENTS TAKE YOU?

THIS FAR

THIS FAR

THIS FAR

THIS FAR

**Go further with an SIP!**

call 1800 2000 400  
[www.ltfs.com/sip](http://www.ltfs.com/sip)



**L&T Financial Services**  
Mutual Fund

Systematic Investment Plan (SIP) is your smart financial planning tool that works to help you create wealth for the long term. With an SIP, you can invest small amounts of money at regular intervals over a period of time.

**Here's how SIP works for you...**



## START EARLY, GROW MORE

The best opportunity you can give your money to grow is through time. The sooner you begin investing, the more time your money gets to earn returns and grow. So don't wait until it's too late, start an SIP right away and get time on your side.



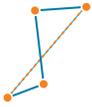
## BUILDS DISCIPLINE

Good habits are formed when you do something regularly. An SIP helps make a good habit through regular monthly installments thus building discipline over time. It also takes away your worry of trying to invest at the right time, which could be risky.



## POWER OF COMPOUNDING

An SIP helps you invest your money systematically over a period of time with the benefit of the power of compounding. So while each installment earns income, it can add up month on month to potentially grow to a sizeable amount in the long term!



## RUPEE COST AVERAGING

Since an SIP invests the same amount each month, when markets are low, you can get more units. And fewer units when markets are high. This averages out over time to give your money a chance for steady growth and smoother returns.



## EASY ON YOUR POCKET

With an SIP, you don't need a large sum of money to start investing. There are several schemes that allow you to start with as little as ₹500 per month! So naturally, even if you are new to investing, it will still allow you to enjoy your income with healthy savings.



## REACH YOUR FINANCIAL GOALS

An SIP is a good way to start planning for your financial goals. By investing the amount of your choice regularly over a period of time, you can plan ahead to invest towards each financial goal. So whether it's a new car, your second home or even retirement, you can prepare now!

## Start early for greater growth potential.

Take a look at this comparison and see how a delay of just a few years can impact the outcome of your investments in the long term.

	Mr. A	Mr. B
Investment Started at	35 years	25 years
Monthly Investment	₹10,000	₹10,000
Investment Period	15 years	25 years
Rate of Return	12%*	12%*
Total Investment	₹18,00,000	₹30,00,000
Value of Investment at 50 years	₹50,00,000	₹190,00,000

**Mr. A will need to invest ₹31,058 per month to match the early starter!**



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 the illustration. \*CAGR, all figures are rounded.

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An investor education & awareness initiative.

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

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