

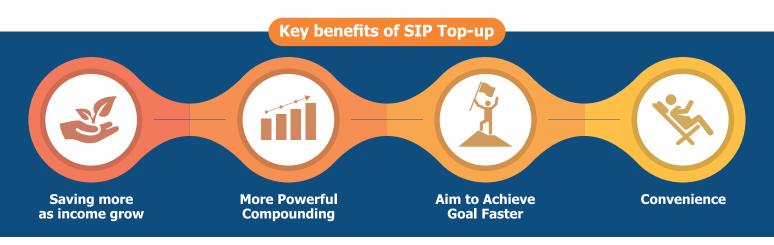


SIP TOP UP

Add wings to your SIP & aim for bigger goal

What is SIP Top up?

Systematic Investment Plan (SIP) Top-up allows investor to increase their installments in SIP by a fixed amount or percentage at pre-determined internals. This increase can be in lined with your future income/savings growth.



How SIP Top-up works?

To have an idea for how the process work in the SIP top-up feature, let's see two different examples,



First, Normal SIP investment

Period: For 5 year

Amt: ₹ 10,000 per month



Second, SIP top-up investment

Period: For 5 years

Amt: Initially ₹ 10,000 per month & then ₹ 1,000 top-up every year

If we assume the market return as 15% per year, SIP-Top of ₹ 1,000 every year, generates an additional corpus of ₹ 1.5 Lakh compared to regular SIP in 5 year period.

Example (in INR)								
	1 st year	2 nd year	3 rd year	4 th year	5 th year			
SIP	10,000	10,000	10,000	10,000	10,000			
					1,000			
				1,000	1,000			
SIP Top-up			1,000	1,000	1,000			
		1,000	1,000	1,000	1,000			
	10,000	10,000	10,000	10,000	10,000			

Year		SIP	SIP Top-up		
	Yearly investment	Value at the end of Period	Yearly investment	Value at the end of Period	
1	₹ 1.2 Lakh	₹ 1.30 Lakh	₹ 1.2 Lakh	₹ 1.30 Lakh	
2	₹ 1.2 Lakh	₹ 2.79 Lakh	₹ 1.32 Lakh	₹ 2.91 Lakh	
3	₹ 1.2 Lakh	₹ 4.50 Lakh	₹ 1.44 Lakh	₹ 4.91 Lakh	
4	₹ 1.2 Lakh	₹ 6.47 Lakh	₹ 1.56 Lakh	₹ 7.33 Lakh	
5	₹ 1.2 Lakh	₹ 8.73 Lakh	₹ 1.68 Lakh	₹ 10.24 Lakh	

Total ₹ 1,50 Lakh Difference!

Assuming annualized returns of 15%, For Illustration purpose only.

Save more in tandem with income

This is also helpful for investors with initial low surplus, as investors can use the SIP Top-up facility to gradually invest more to achieve goals.

More Power of Compounding with Top-up

Increasing investment at a regular interval tends to speed-up wealth building process. The potential returns on your SIP & SIP Top-up investments, generate further additional returns.

Seek to Achieve your goal faster

Topping up SIP can help investors attain their goals faster than regular SIP.

One short Story of Sameer:



SIP Top-up helps Sameer in two ways

- A. SIP Top-up helps him to archive his goal faster at his age of 58. And his age of 60th, he will save upto ₹6.82 crores.
- B. Sameer can start from ₹ 6,000 by using SIP Top-up to achieve his financial goal. If Sameer doesn't have enough income for ₹ 9,000 of investment now, and he knows his income will increase accordingly, SIP Top-up might be good option for him

How to start SIP Top-up?



Existing Investor:

Choose existing SIP plan you want to add Top-up

You can submit SIP Top-up form at any of our branches or with our distribution partners



New Investor:

Choose SIP Top-up option when you register SIP

You can choose Top-up option when you submit SIP form at any of our branches or our distribution partners

Please find more details from our website (www.miraeassetmf.co.in). For the other terms and conditions, please refer scheme information document.

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











