

# SIP

## Think Big, Start Small

### What is Systematic Investment Plan?

Systematic Investment Plan (SIP) is a smart and hassle free way to invest money in mutual funds with certain pre-determined amount at a regular interval (monthly, quarterly etc.). It is designed to help investors save regularly and thus accumulate wealth in a disciplined manner over long-term.

SIP is a smart financial planning tool that helps you build wealth, step by step, over a period of time.

#### Key benefits of SIP



### Lower cost through Rupee Cost Averaging

By investing sums at regular intervals, you pick up more units when the prices are low and less units when the prices are high. This brings down the average cost of your units and hence may increase your potential returns.

#### Illustration

Month		1	2	3	4	5	6	Total
NAV of the scheme (₹)		10	8	6	8	9	12	
SIP	Amount Invested (₹)	10,000	10,000	10,000	10,000	10,000	10,000	60,000
	Unit allocation	1000	1250	1667	1250	1111	833	7,111
	Market Value	-	18,000	23,502	41,336	56,502	85,332	85,332
Lump sum	Amount Invested (₹)	60,000	-	-	-	-	-	60,000
	Unit allocation	6,000	-	-	-	-	-	6,000
	Market Value	-	48,000	36,000	48,000	54,000	72,000	72,000

## Helps meeting financial goals with Convenience

It inculcates disciplined approach towards financial savings rather than ad hoc investment decisions with an aim to achieve desired goals. Our webpage calculator can help you to set up your plan easily!

Please refer our website ([www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)) for more details.

## Aims to Generate wealth through the compounding effect

Investing regularly for a long period of time may helps you to accumulate a sizeable corpus through the compounding effect. In SIP, your potential returns on your investments, could generate further potential returns through reinvestment.

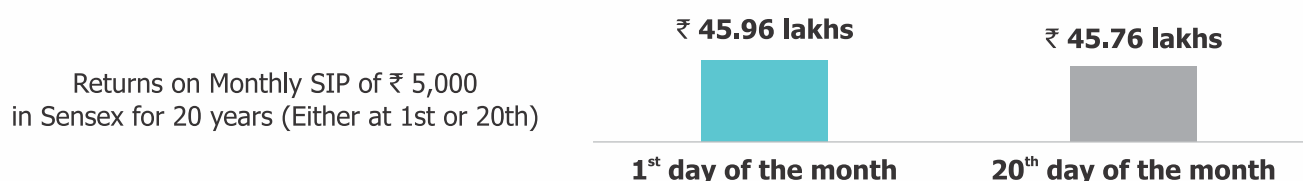
**Value of SIP ₹ 5,000/- per month at estimated 15% returns**



\*Yearly investment amount is ₹ 60,000 / 5years: ₹ 300,000, 15years: ₹ 900,000, 25years: ₹ 15,00,000

## Reduce the volatility of returns

Time in the market via SIP addresses your worry of Timing the market by smoothing the investor return by cost averaging



## How to Start SIP



### Choose the Growth Option

So that you can compound your return. Power of compounding works best in long term



### Choose Tenure and SIP amount

Decide tenure and amount align to your financial status and goal



### Stay Invested during market volatility/downturn

Lower purchase cost during market downturns reduces the average purchase cost  
Don't let market volatility perturb your investments

## How to Apply for SIP\*

Option for SIP is available for all open ended schemes of Mirae Asset Mutual Fund. ^



**1** Register an iSIP by Log in to <https://transact.miraeassetmf.co.in/investor>



**2** Submitting SIP Form at any of our branches or distribution partners

\*For the other terms and conditions, please refer to SID of scheme. ^For more details of available funds, please refer to the Web site.

Note: consult your financial advisor before investing

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



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