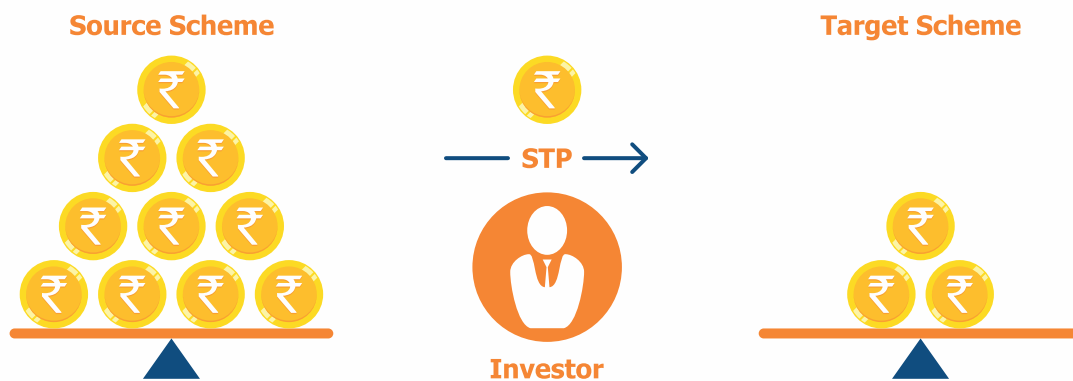


# STP

**Seeks to  
harness  
the Power  
of Change**

## What is Systematic Transfer Plan?

Systematic Transfer Plan (STP) is a strategy where an investor transfers a fixed amount of money from Source scheme to Target scheme (usually from a debt fund to an equity fund).



## Key benefits of STP



## Reduces market timing risk

STP aims to reduce market timing risk and also enables the investor to potentially earn more from their Source scheme corpus.

## Balancing your investment

STP helps rebalancing the portfolio by allotting investments from debt to equity or vice versa.

## Averaging of Cost

STP has some integral features of Systematic Investment Plan (SIP). One of the differences between STP and SIP is the source of investment. In case of the former, money is transferred usually from a debt fund and in case of latter; it is the investor's bank account. Since it is similar to SIP, STP also helps in Rupee Cost Averaging.

## Aims for Higher Return

Money invested in debt fund generally yields returns till the time it is transferred to equity fund. The returns in debt funds are usually higher than savings bank account and aims to assure relatively better performance.

## Example

Here are two different cases. Both cases have same investment amount and period, ₹ 10 lakhs for 5 years and by simply choosing STP than SIP, investor can achieve about ₹ 0.6 lakh more return.

Total Investment Amount	Money Kept In	Investment Type	Transferring To	Total Investment Period	Expected Return
₹ 10 Lakh	<b>Savings Account</b> (Interest Rate 4%)	SIP	<b>Equity Fund<sup>#</sup></b>	<b>5 Years</b> (₹ 2Lakh Yearly)	₹ 5.8 Lakh
	<b>Liquid Fund</b> (Return 6.5%*)	STP			₹ 6.4 Lakh

\*6.5% is last 1 year average return of liquid fund in market.

The above illustration does not guarantee nor assures any return by investing through either SIP OR STP and that the returns are subject to market risks which even poses the risk of loss of principal during bad times in the market.

#Illustrated returns are 15%

## How to Start STP?



1

### Choose the Schemes you want to invest

You will need to select the Source Scheme (from which the fund will be transferred) and Target Scheme (the scheme which will receive the funds.)



2

### Choose the Period and Amount

Transfers can be made daily, weekly, monthly or quarterly depending upon the STP chosen and the options available. Investor can start an STP with amount as low as ₹ 1,000

## How to Register for STP?



1

Investor can register STP Online  
<https://transact.miraeassetmf.co.in/investor>



2

By submitting STP Form at any of our Branches or with our distribution partners

Please refer our website ([www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)) or SIP form and/or SID for eligible fund list. For other terms and conditions, please refer to the facility form.

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



**Email Us**  
[customercare@miraeasset.com](mailto:customercare@miraeasset.com)



**Call Us**  
1800-2090-777 (Toll Free)  
Mon-Sat: 9 a.m. to 6 p.m.



**Internet**  
[www.miraeassetmf.co.in](http://www.miraeassetmf.co.in)



**Twitter**  
[@MiraeAsset\\_IN](https://twitter.com/MiraeAsset_IN)



**Facebook**  
MiraeAssetIN



**Contact your financial advisor for details**