

SRN CAPITAL DISTRIBUTION SERVICES PVT. LTD.

AMFI-Registered Mutual Fund Distributor

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PROPOSAL FOR INVESTMENT (SYSTEMATIC TRANSFER PLAN)

Proposal in Brief

Under this strategy, principal amount is invested in a debt fund. Every month, 1% of the principal amount is transferred from debt fund to equity fund. This helps in averaging the cost of equity fund units. Since the transfer amount is small (just 1% of invested amount), any major fall in the markets in the short term doesn't hurt badly. Over medium to long term, equity markets tends to deliver better returns than debt market, and therefore the return of the total portfolio can go up.



Suitable for

Investors looking to benefit from equity markets over long period but do not want high volatility on their total investment in the short term.

STP Investment Planning

| | | |
|-------------------------------|--------------------------|--------|
| Initial Investment (Flexible) | ₹ 10,00,000/- | |
| Monthly Transfer Mode | 1% of initial investment | |
| Period | 20 Years | |
| Assumed Rate of Return | Debt Fund | 6.00% |
| | Equity Fund | 12.00% |



Expected Future Value

| | |
|--------------------|---------------|
| Debt Fund Value | ₹ 5,975/- |
| Equity Fund Value | ₹ 73,78,300/- |
| Total Fund Value | ₹ 73,84,275/- |
| Annualised Returns | 10.51% |



* Mutual fund investments are subject to marker risks, read all scheme related documents carefully before investing. Returns are not guaranteed. Assumption of returns are at portfolio level. It is not an indication of specific scheme returns. The above is for illustration purpose only.

Projected Annual Investment Value

| Year | Debt Fund Value at the end beginning of year | Transfer to Equity every year | Equity Fund Value at the beginning of year | Equity Fund Value at the end of year | Total Value at the end of year | IRR |
|------|--|-------------------------------|--|--------------------------------------|--------------------------------|---------|
| 1 | ₹ 10,00,000 | ₹ 1,20,000 | ₹ 0 | ₹ 1,26,465 | ₹ 10,63,200 | 6.32 % |
| 2 | ₹ 9,36,735 | ₹ 1,20,000 | 1,26,465 | ₹ 2,68,106 | ₹ 11,37,779 | 6.67 % |
| 3 | ₹ 8,69,674 | ₹ 1,20,000 | 2,68,106 | ₹ 4,23,743 | ₹ 12,25,332 | 7.01 % |
| 4 | ₹ 7,98,589 | ₹ 1,20,000 | 4,23,743 | ₹ 6,04,418 | ₹ 13,27,656 | 7.34 % |
| 5 | ₹ 7,23,239 | ₹ 1,20,000 | 6,04,418 | ₹ 8,03,413 | ₹ 14,46,780 | 7.57 % |
| 6 | ₹ 6,13,368 | ₹ 1,20,000 | 8,03,413 | ₹ 10,26,267 | ₹ 15,84,992 | 7.98 % |
| 7 | ₹ 5,58,704 | ₹ 1,20,000 | 10,26,267 | ₹ 12,75,907 | ₹ 17,44,868 | 8.28 % |
| 8 | ₹ 4,68,961 | ₹ 1,20,000 | 12,75,907 | ₹ 15,55,480 | ₹ 18,29,314 | 8.56 % |
| 9 | ₹ 3,73,834 | ₹ 1,20,000 | 15,55,480 | ₹ 18,68,600 | ₹ 21,41,602 | 8.83 % |
| 10 | ₹ 2,72,999 | ₹ 1,20,000 | 18,68,600 | ₹ 22,19,300 | ₹ 23,85,414 | 9.08 % |
| 11 | ₹ 1,66,112 | ₹ 1,20,000 | 22,19,300 | ₹ 26,12,081 | ₹ 26,64,896 | 9.32 % |
| 12 | ₹ 52,815 | ₹ 50,000 | 26,12,081 | ₹ 29,79,972 | ₹ 29,83,721 | 9.54 % |
| 13 | ₹ 3,749 | ₹ 0 | 29,79,972 | ₹ 33,37,566 | ₹ 33,41,542 | 9.72 % |
| 14 | ₹ 3,974 | ₹ 0 | 33,37,566 | ₹ 37,38,088 | ₹ 37,42,289 | 9.88 % |
| 15 | ₹ 4,212 | ₹ 0 | 37,38,088 | ₹ 41,86,646 | ₹ 41,91,111 | 10.02 % |
| 16 | ₹ 4,465 | ₹ 0 | 41,86,646 | ₹ 48,89,043 | ₹ 46,93,776 | 10.15 % |
| 17 | ₹ 4,733 | ₹ 0 | 48,89,043 | ₹ 52,51,725 | ₹ 52,56,745 | 10.25 % |
| 18 | ₹ 5,017 | ₹ 0 | 52,51,725 | ₹ 58,81,906 | ₹ 85,87,254 | 10.35 % |
| 19 | ₹ 5,318 | ₹ 0 | 58,81,906 | ₹ 65,87,768 | ₹ 65,93,405 | 10.44 % |
| 20 | ₹ 5,637 | ₹ 0 | 65,87,768 | ₹ 73,78,300 | ₹ 73,84,275 | 10.5 % |

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