

**Having an apple every day  
is a healthy habit.**



**NOW BEGIN THE  
WEALTHY HABIT**



**Birla Sun Life**  
*Mutual Fund*

# Systematic Investment Plans from Birla Sun Life Mutual Fund

We are always in a quest to inculcate healthy habits for our well-being. So whether it is eating an apple a day, following a strict work-out regime or having a healthy meal, we leave no stone unturned to stay healthy. However, did you know that there is one Wealthy Habit that you can follow to ensure your financial well-being! It is the Systematic Investment Plan (SIP). When you invest in an SIP, it allows you to be worry-free because it:

- Eliminates the need to time the market
- Averages out the cost of investments
- Inculcates discipline
- Gives you the power of compounding

## Discover the many benefits of the Wealthy Habit

1

### SIPs average out the cost of investments:

By investing in an SIP over a longer time, you can make the volatility of the market work in your favour. **This phenomenon is enabled by the principle of 'Rupee Cost Averaging'**. This is how:



**When the markets are up:**  
₹ 1000 can buy 40 units at  
₹ 25 per unit



**When the markets are down:**  
₹ 1000 can buy 100 units at  
₹ 10 per unit

The two scenarios, taken together, averages out the cost of to ₹ 14.3 per unit.

2

### It inculcates financial discipline:

Just like you need to stick to your workout routine to get results, you must make investments regularly to remain financially fit.

SIPs are regular investments that can be fixed at a regular schedule. Here's an ideal scenario:



- You get your salary on the 1<sup>st</sup> of every month
- You want to save ₹ 5000 every month



- By the time the month ends you may have **overspent**
- If you schedule an **SIP** payment on the 2<sup>nd</sup> of every month, the amount will be **automatically saved**

So not only do you save, but savings become your priority.

3

### It gives you the benefit of compounding:

Not only returns, but SIPs give you returns on returns. That is the power of compounding.

For instance, assuming a CAGR of 10%



₹ 8000 in the  
1<sup>st</sup> year  
will get you  
₹ 800



In the 2<sup>nd</sup> year,  
you will get  
₹ 800  
+  
10% of ₹ 800  
=  
₹ 880



In the 3<sup>rd</sup> year,  
you will get  
₹ 880  
+  
10% on ₹ 880  
=  
₹ 968

4

### Savings of all sizes:

A six pack, or just a healthy body – your fitness regime depends on your goals.

Similarly, based on your financial goal, you can choose to invest any amount starting from ₹ 500 per month in an SIP.

For example:



To buy a four-poster bed,  
you can start an SIP for as  
low as ₹ 1,000

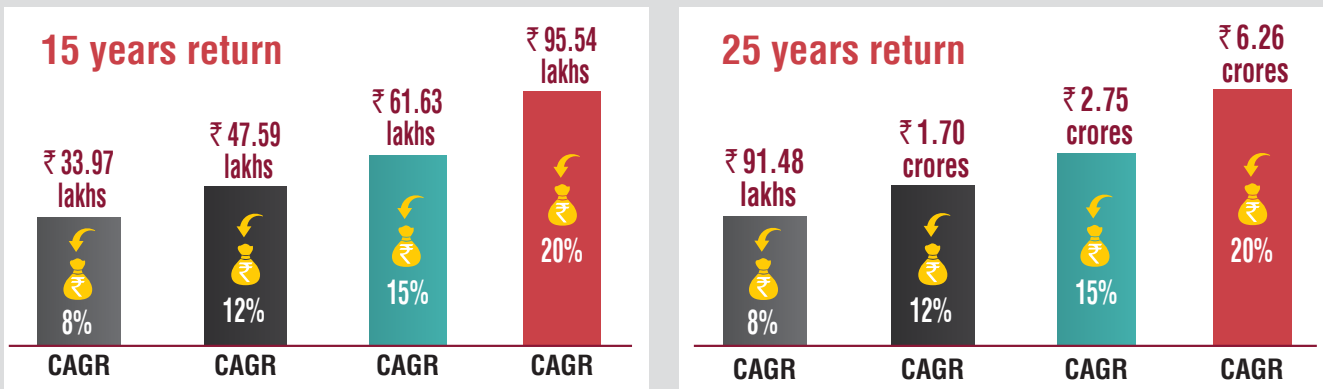


But for your retirement kitty,  
you can look at investing  
₹ 10,000 a month

SIPs can help you realise all your life's goals, big or small.

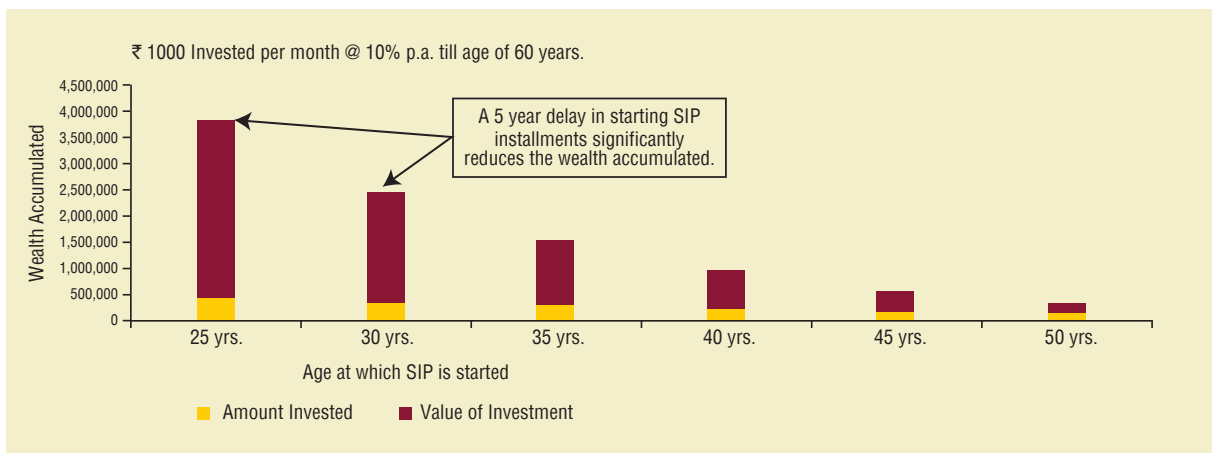
## The longer you practise the Wealthy Habit, more is the potential for wealth creation

If you invest ₹ 10,000 every month in an SIP, here is a look at the corpus you can create under various circumstances.



## Starting early on the Wealthy Habit has its own rewards!

When you start an SIP early, the power of compounding starts earlier, and thereby has the potential to generate better returns.



As the graph illustrates, an individual who starts planning for his retirement at 25 years of age by investing ₹ 1000 per month may collect up to ₹ 40 lakhs on retirement whereas his investment over the period may just be ₹ 4.2 lakhs. On the other hand, if the same individual delays his retirement planning by 5 years, his wealth upon retirement may reduce significantly (approx ₹ 15 lakhs).



### Few habits to keep you healthy

Eat an apple every day | Jog daily for 30 minutes | Eat less oily, less spicy food  
Sleep for 6-8 hours every night | Drink 2-3L water every day



### One habit to keep you wealthy

Systematic Investment Plan **So start now!**

Visit [sipnow.birlasunlife.com](http://sipnow.birlasunlife.com) to begin your Wealthy Habit

Begin your Wealthy Habit by investing in any one or all three of the following funds via an SIP:



### Birla Sun Life Equity Fund

(An Open-ended Growth Scheme)

The fund seeks to gain from opportunities through a portfolio with a target allocation of 90% equity and 10% debt and money market securities. Birla Sun Life Equity Fund has a diversified portfolio spanning across large, mid and small market capitalisations.



### Birla Sun Life MNC Fund

(An Open-ended Growth Scheme)

The fund aims to gain from global expertise and invests in securities of MNCs listed in India. Birla Sun Life MNC Fund is a diversified equity-oriented fund that strives to achieve long-term capital growth with relatively moderate levels of risk.



### Birla Sun Life 95 Fund

(An Open-ended Balanced Scheme)

A hybrid fund with debt and equity components, Birla Sun Life 95 Fund has a legacy of over 20 years (inception date: February 10, 1995). It is an all-weather fund with a Dynamic Asset Allocation Strategy, and aims to seek long-term growth by striking a balance between the potential growth of equity and relative safety of debt instruments.

Visit [sipnow.birlasunlife.com](http://sipnow.birlasunlife.com) to begin your Wealthy Habit

## Systematic Investment Plans from Birla Sun Life Mutual Fund

call 1-800-270-7000

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Premium SMS charges apply.

**Disclaimer:** The illustrations based above are based on assumed rate of returns and is meant for illustrative purposes only. It is neither an investment advice nor should it be construed as indicative of any of the schemes of Birla Sun Life Mutual Fund. SIP does not assure a profit or guarantee protection against a loss in a declining market. The user before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone liable for any decision taken on the basis of information contained herein.

Scheme:	This product is suitable for investors who are seeking*:	<p>LOW RISKOMETER HIGH</p> <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>
<b>Birla Sun Life Equity Fund</b> (An Open-ended Growth Scheme)	<ul style="list-style-type: none"> <li>long-term capital growth</li> <li>investments in equity and equity related securities</li> </ul>	
<b>Birla Sun Life MNC Fund</b> (An Open-ended Growth Scheme)	<ul style="list-style-type: none"> <li>long-term capital growth</li> <li>investments primarily in equity and equity related securities of multinational companies (MNCs)</li> </ul>	
<b>Birla Sun Life *95 Fund</b> (An Open-ended Balanced Scheme)	<ul style="list-style-type: none"> <li>long-term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>	

Since scale on the riskometer of all the products is the same, to know the risk details, kindly refer the diagram to the right.

\*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.

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**Mutual Fund:** Birla Sun Life Mutual Fund. **Asset Management Company / Investment Manager:** Birla Sun Life Asset Management Company Ltd. CIN: U65991MH1994PLC080811. **Registered Office:** One Indiabulls Centre, Tower - 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.

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