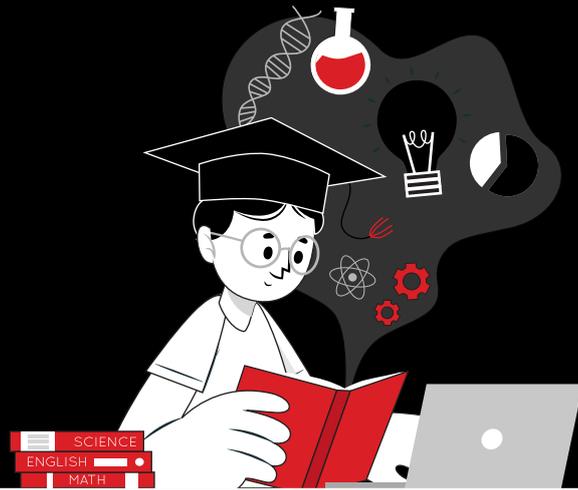


Mutual Fund

Plan your child's future with SIP!



Education is undoubtedly the best gift parents can give to their children. Education expenses typically include school fees, high school or college fees, tuition fees, expenses on extra co-curricular activities, meeting miscellaneous education needs and so on.

Being a parent, you need to plan in advance and invest systematically for your child's education from kindergarten till their higher studies.

Here's how SIP in mutual funds can help to pave the way towards a better future for your child:

Helps you sow the seeds of a better future

You can start an SIP in your child's name and make him/her the beneficiary. This way the amount will be debited periodically from your bank account. The seeds that you have sown will help your child reap the fruits in the form of a successful financial future.



Rewards the early starters

Just as your child doesn't grow up in a day or two, it takes years to achieve the financial goals you set for your child. Starting an SIP early can help in taking advantage of the power of compounding over the long term and allow the dreamers of today become the achievers of tomorrow.



Value of the investment after

| Monthly SIP of | 5 Years | 10 Years | 15 Years | 20 Years |
|----------------|-------------|-------------|-------------|--------------|
| ₹ 5,000 | ₹ 4.4 lacs | ₹ 13.9 lacs | ₹ 33.8 lacs | ₹ 75.8 lacs |
| ₹ 10,000 | ₹ 8.9 lacs | ₹ 27.8 lacs | ₹ 67.6 lacs | ₹ 1.5 crores |
| ₹ 15,000 | ₹ 13.4 lacs | ₹ 41.8 lacs | ₹ 1 crore | ₹ 2.2 crores |

The illustrative appreciation in SIP investments given above are based on an assumption of 15% annualised returns. For illustration purpose only. Past performance may or may not sustain, it does not guarantee the future performance.

Allows you to start small

As your child starts taking baby steps, you too can start an SIP for your child's future with as less as Rs 500 and gradually increase the SIP amount as your income grows.



Inculcates financial discipline

When you start an SIP in the name of your child, you invest regularly and remain invested until you reach the goal, because you wouldn't want to compromise on your child's future/ career.



Offers a hassle-free investment experience

As SIP is an automated process, it saves you from the hassle of timing the market and helps you average out the cost at which you buy units of a mutual fund with Rupee Cost Averaging.



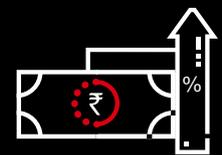
Helps you stay invested

As a parent you want to give your child the freedom to pursue their career based on their interest. This emotional bond with your child automatically motivates you to save more and invest for their future. It also resists you to either break or stop the investments that you do for their career.



Tackles inflation better

The cost of education is increasing rapidly. But with SIP in equity mutual funds, you may earn inflation-beating returns and build a corpus to pay for the best education program for your child.



| | Fees after | | | |
|--------------------------------|-------------|-------------|--------------|--------------|
| Degree from premier institutes | Fees Today | 5 Years | 10 Years | 15 Years |
| Law | ₹ 11.5 lacs | ₹ 18.6 lacs | ₹ 29.9 lacs | ₹ 48.2 lacs |
| Medicine | ₹ 70.8 lacs | ₹ 1.1 crore | ₹ 1.8 crores | ₹ 2.9 crores |
| Engineering | ₹ 9.1 lacs | ₹ 14.6 lacs | ₹ 23.6 lacs | ₹ 38 lacs |
| MBA | ₹ 23 lacs | ₹ 37 lacs | ₹ 59.6 lacs | ₹ 96 lacs |

Cost of education in India has been taken into consideration from premier institutes as on May 2021 (5yr BA+LLB – NSLIU Bangalore, MBBS- KMC Manipal, Btech – IIT Bombay, MBA – IIM Ahmedabad) | Given future figures are indicative, not absolute. Actual figures may vary | The illustrative appreciation in education cost given above is based on the assumption of 10% education inflation.

Prudent planning and disciplined investment via SIP in mutual funds can help you sail through all the expenses incurred for your children's education seamlessly.

Disclaimer:

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