## MAKE YOUR <br> SALARY INCREMENT WORK FOR YOU WITH SIP TOP UP！

It＇s always tempting to splurge your salary increment or bonus．But if you invest it，you can reach your financial goals much faster！

SIP Top Up works by helping you increase your monthly SIP amount as a percentage or a fixed amount．It all adds up over time to make a big difference in the long－term earning of your investment．

| Mr．A |  |  |  | Mr．B |
| :---: | :---: | :---: | :---: | :---: |
| Fixed Monthly Installment |  |  | Monthly Installment with Annual Top Up of 10\％ |  |
| ₹ 2,000 | ₹ 25,155 | 〈 Yr． 1 〉 | ₹ 2,000 | ₹ $\mathbf{2 6 , 2 7 0}$ |
| ₹ 2,000 | ₹ 52,573 | 〈 Yr． 2 〉 | ₹ 2,200 | ₹ 57,531 |
| ₹ 2,000 | ₹ 1，50，543 | 〔 Yr． 5 〉 | ₹ 2,928 | ₹ 1，88，843 |
| ₹ 2,000 | ₹ $2,31,433$ | 〔 Yr． 7 〉 | ₹ 3,443 | ₹ $3,17,019$ |
| ₹ 2,000 | ₹ $3,82,172$ | 〔Yr． 10 〉 | ₹ 4,716 | ₹ $5,94,693$ |
| ₹ 2,000 | ₹ 7，38，562 | 〔Yr．15 ${ }^{\text {¢ }}$ | ₹ 7,595 | ₹ 14，04，820 |
| ₹ 2,000 | ₹ $12,86,912$ | 〈Yr． 20 〉 | ₹ 12,232 | ₹ 29，50，335 |
| ₹ 2,000 | ₹ 21，30，617 | 4Yr．25〉 | ₹ 19，699 | ₹ 58，09，900 |
| APPROXIMATE GROWTH OF INVESTMENTS AT ASSUMED RATE OF RETURN＠9\％P．A． |  |  |  |  |

The illustration is based on the assumption that the investment was done on 1 st day each month throughout the period of 25 years． The above calculation does not consider inflation while calculating the growth of investment．The growth is calculated on an XIRR basis．Actual returns may vary on account of various market scenarios

Give your investment a better chance to grow with SIP Top Up！

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## An Investor Education \＆Awareness Initiative

Investors should deal only with Registered Mutual Funds，to be verified on SEBI website under Intermediaries／Market Infrastructure Institutions＂．Refer www．Itfs．com for details on completing a one－time KYC（Know Your Customer）process，change of details like address， phone number etc．and change of bank details，etc．For complaints redressal，either visit www．Itfs．com or SEBI＇s website www．scores．gov．in． Investors may refer to the section on＇Investor Education＇on the website of Mutual Fund for the details on all＇Investor Education and Awareness Initiatives＇undertaken by the AMC．

