



What's the best  
time to invest  
through an SIP?



Systematic Investment Plan

#WINWITHSIP

Aditya Birla Sun Life  
Mutual Fund



ADITYA BIRLA  
CAPITAL

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Life has its ups and downs, days when you feel lucky and days when you feel like things can't get worse. But do you ever give up? No. You persevere through it to achieve your goals. So why give up on your investments? In fact, when the market is down, you get more units and when it's up, you get more value of the units accumulated. That's why, we believe that ANYTIME is the right time to invest in an SIP.

### **What is a Systematic Investment Plan?**

A Systematic Investment Plan (SIP) is a facility with which you can invest in mutual funds through small and periodic installments. You can initiate your investment on any day of the month by investing a fixed amount in a scheme of your choice.

Over a period of time, you can accumulate enough wealth to turn your dreams into actionable decisions.



#### **Key benefits of investing in SIPs:**



##### **Flexibility:**

You can adjust the investment amount as per your convenience.



##### **Convenience:**

You can also choose the frequency of your investments (weekly, monthly, quarterly installments) as per your convenience.



##### **Pocket Friendly:**

You can start an SIP for as low as ₹500



##### **Power of Compounding:**

An SIP not only inculcates financial discipline but it also helps you earn better returns as the interest on the invested amount gets compounded each time.



##### **Limit Uncertainty by Investing Over Time:**

An SIP limits risks by spreading the investments over months, giving an even spread of investments across market movements.



##### **Simplified Goal Planning:**

A disciplined approach towards your SIP can help you map out your goals for the present as well as the future.



##### **Balances Market Volatility:**

An SIP helps you avoid timing the market. This means that when the cost is low, you get to buy more no. of units thus averaging the cost per unit.



##### **Stability in Investment:**

When the market is down, you get more units. And when the market is up, you get more value of all the units allocated to you.

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### Golden Rules for Investing in SIPs:



#### Start Early:

An early start with SIPs allows you to invest smaller amounts over a longer period of time, making it ideal for long-term goals.



#### Diversify SIPs:

Diversify your SIPs as per your risk appetite and time horizon required for each of your goals.



#### Link one investment to one goal:

It's important to focus one investment plan on one specific goal. This will help you analyse your investments regularly, while letting you know how close you are to accomplishing your goals.



#### Avoid withdrawals based on market movements:

It's natural to feel anxious due to market movements. However, it's important to stay calm and remain invested in order to realise your goals.



#### Stay committed for the long term:

A long-term investment in SIPs can help you realise your goals through the power of compounding.



#### Invest in multiple SIPs:

One SIP is not sufficient and you need a mutual fund portfolio. It is advisable to invest in SIP in equity funds for long-term goals and debt funds for all short-term goals.



### An SIP for every need:

You can invest in an SIP from these available variants:

#### Step Up SIP:

This facility allows you to gradually increase the amount you want to invest based on investment appetite or increase in earnings.

#### Any day SIP:

You are given the flexibility to choose an investment date (from the 1st till the 28th of the month) as per your convenience.

#### Micro SIP:

Here, the minimum application amount in select schemes is as low as ₹100. This allows you to spend time in the market and gradually step-up the SIP amount.

#### CSIP\*:

Investing in CSIP (Century SIP) gives you a life cover of up to 100 times your monthly SIP amount or ₹50 lakhs, whichever is lower at no additional cost.

#### Multi SIP:

You can accommodate multiple schemes in a single instrument. This is a great way to build a diversified portfolio in a hassle-free manner.

\*This facility has been discontinued for new investors with effect from 23rd June, 2022.

### SIP Pause:

This facility will give you the option to pause your SIP for a specified number of installments, and your SIP would restart from the immediate month after completion of the pause period.

### Perpetual SIP:

Typically, an SIP comes with a pre-determined tenure. Here, you have the choice to not enter the end date in the SIP mandate. Thus, allowing you to redeem the fund after achieving the desired financial goal.

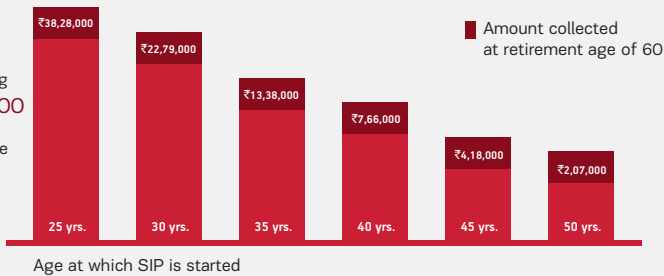
### Fast Forward SIP:

This facility allows you increase the SIP frequency from monthly to weekly or quarterly to monthly and fast forward your investment journey to reach your goals faster.

### The earlier you start, the farther you go.

Starting an SIP early, sets in the power of compounding earlier, and thereby has the potential to generate reasonable returns.

If you're looking to invest ₹1000 per month @ 10% p.a. till the age of 60



This chart is for illustration purpose only.

Now, fulfilling your needs need not come in the way of fulfilling your dreams. Invest Now.

SIP does not assure a profit or guarantee protection against loss in a declining market. The illustration mentioned above is not based on any judgments of the future return of the debt and equity markets / sectors or of any individual security and should not be construed as promise on minimum returns and/or safeguard of capital. Information gathered and material used in the above illustration is believed to be from reliable sources. ABSLAMC however does not warrant the accuracy, reasonableness and/or completeness of any such information. The illustration do not purport to represent the performance of any security or investments. Nothing contained herein shall amount to an offer, invitation, advertisement, promotion or sponsor of any product or services. In view of individual nature of tax consequences, each investor is advised to consult his/her own professional tax advisor before taking any investment decision.

Aditya Birla Sun Life Century SIP is a facility, in addition to the conventional SIP facility, offered under designated schemes which give the benefit of Life Insurance cover to the eligible investors. Life Insurance cover is subject to limits and other terms and conditions as specified for availing Century SIP, an optional, add-on, facility made available under designated schemes of Aditya Birla Sun Life Mutual Fund. This communication contains only few features of Century SIP. For further details and terms and conditions, investors are requested to refer to the Scheme Information Document of designated schemes or visit our website before availing Aditya Birla Sun Life Century SIP. Further, the Group Life Insurance cover will be governed by the terms, conditions & exclusions of the insurance policy with the relevant Insurance Company as determined by the Aditya Birla Sun Life AMC Ltd. (ABSLAMC). ABSLAMC reserves the right to modify/annul the said Group Insurance Cover on a prospective basis. Insurance is a subject matter of solicitation.

We offer a wide range of Mutual Fund solutions to cater to your specific investing needs.

To know more about the various solutions, please contact our advisor or visit our website [adityabirlasunlifemf.com](http://adityabirlasunlifemf.com)



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