



**Meta
Investment**

Your Investment and Insurance Companion



**Secure your
Child's Future with
MUTUAL
FUNDS**



www.metainvestment.in

WHAT ARE MUTUAL FUNDS ?



- A mutual fund is an investment vehicle made up of a pool of money collected from investors.
- The fund manager then invests the accumulated money in various securities depending on the nature of funds
- These funds then generate returns which add value to the principal amount
- These generated returns are then distributed among the investors.



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Why Do People Invest in

Mutual Funds?

☑ **INCREASED DIVERSIFICATION:**

Based on scheme's objective a mutual fund a mutual fund scheme can have proportionate exposure to various financial instruments like equities, debt, or other asset classes such as gold, real estate, etc.

☑ **INVESTMENT FLEXIBILITY:**

One can choose to invest a lumpsum amount or smaller amount through SIP

☑ **INCOME TAX BENEFITS:**

One can invest 1,50,000 IN Equity Linked Saving Scheme and deduce the same from your taxable income.

☑ **PROFESSIONAL MANAGEMENT :**

Mutual Fund schemes are managed by professional fund managers who closely watch the markets and make constant investment decision based on fund's stated objective

☑ **REGULATED:**

Securities and Exchange Board of India (SEBI)) regulates the Mutual Fund market. Mutual funds have to strictly comply with SEBI (Mutual Funds) Regulations, 1996, to ensure transparency and protection of investors' wealth.

☑ **HIGH LIQUIDITY:**

You can buy sell mutual fund units simply by transacting online. It's a simple process to be followed.

☑ **LOW ENTRY LEVEL:**

You can start making investments as low as INR 500 with the help of SIPs.



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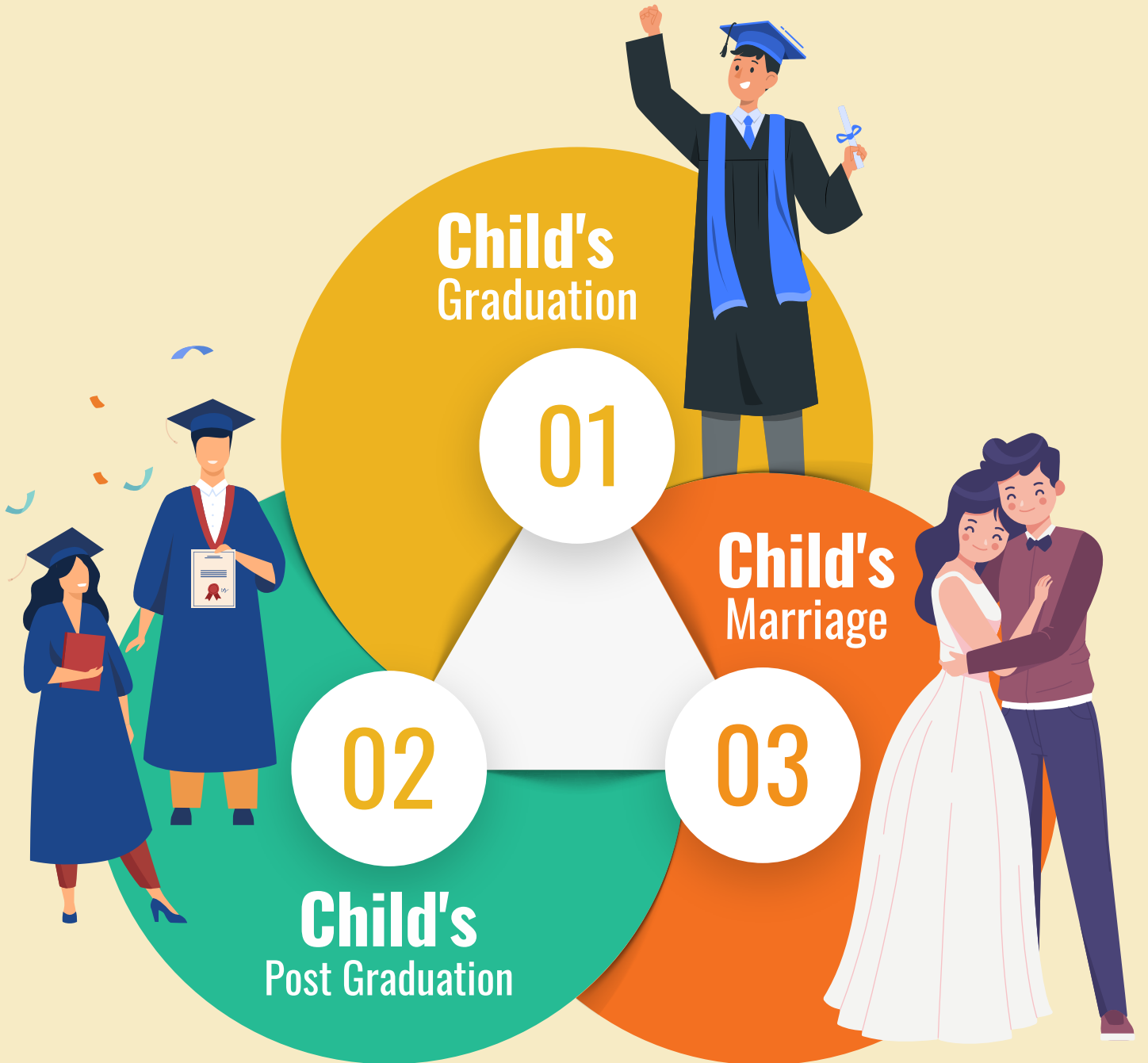
Live Stress Free

Secure Your Child's Education and Future

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3 KEY GOALS



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Future Value of your Child's Post Graduation

Post Graduation Course	Current Cost	Rate of Return	Assumed Inflation	Future Cost	SIP per Month
MBA	₹15,00,000	15%	7%	₹47,38,223	₹5,040
Medical	₹44,00,000			₹1,38,98,787	₹14,784
Engineering	₹6,00,000			₹18,95,200	₹2,016
Pilot	₹1,75,00,000			₹5,52,80,000	₹58,801
Architect	₹3,25,000			₹10,26,000	₹1,092
Lawyer	₹6,00,000			₹18,95,290	₹2,016
Hotel Management	₹2,40,000			₹7,58,116	₹806

Assuming current age of child as 5 years and Post Graduation age as 22 years

** The cost may vary depending upon the ranking of the institute or college as applicable



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Plan it well with Systematic Investment Plan in Mutual Funds

If your goal is to save up to Rs. 50 Lakhs by the time your child is 18 years old, your monthly investment would depend on the age your child is at, when you start investing.

Your Child's Age

2 Years Old



₹10,112 per month

8 Years Old



₹23,718 per month

14 Years Old



₹84,267 per month

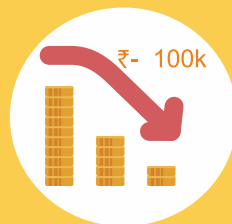
Your Investment

Note : Rate of return assumed is 10.5% p.a compounded monthly. for illustrative purpose only to explain the savings required for Funding education taking into consideration the impact of infaltion. There is no assurance or guarantee of the desired target being achieved. it is advisable to consult your tax/Financial advisor before investing. Actual results may vary.

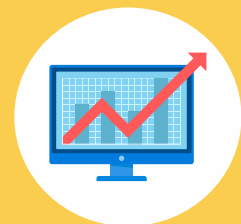
The sooner you start planning, the sooner you can start investing regularly.
This can help you gift your child a future of thier dreams



It can lead to wealth creation over a long time frame



It can lower the average cost of your ivestment



It may prevent inflation from interfering with your investments

By investing in your child's future, you can gift them the stepping stone towards a stable tommorow.so,why delay? Start a SIP today!

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Power of SIP in Mutual Funds

No. of Years	Assumed Rate of Return				
	8%	10%	12%	14%	15%
5	₹7.34 lakh	₹7.72 lakh	₹8.11 lakh	₹8.52 lakh	₹4.95 lakh
10	₹18.13 lakh	₹20.15 lakh	₹22.41 lakh	₹24.93 lakh	₹27.75 lakh
15	₹33.98 lakh	₹40.16 lakh	₹47.59 lakh	₹56.52 lakh	₹67.24 lakh
20	₹57.27 lakh	₹72.40 lakh	₹91.99 lakh	₹1.17 crore	₹1.50 crore
25	₹91.48 lakh	₹1.24 crore	₹1.70 crore	₹2.34 crore	₹3.24 crore
30	₹1.42 crore	₹2.08 crore	₹3.08 crore	₹4.60 crore	₹6.90 crore

The table shown above is for illustration purpose only and does not assure or guarantee any returns. For SIP calculations above, the data assumes the investment of Rs. 10000/- on 1st day of every month or the subsequent working day. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return)

Past performance may or may not be sustained in future. In view of individual nature of tax consequences, each investor is advised to consult his/ her own professional tax advisor.



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Achieve your goal sooner with **SIP Top-Up**

What is **SIP TOP-UP**?

A facility that gives you the option to increase your monthly SIP installment amount, at pre-defined intervals by a fixed amount or percentage

3 Reasons to opt for **SIP TOP-UP**?

- aim to reach your financial goals faster
- Aim to create more wealth
- Increase your investments with increasing income automatically

How Does It **Benefit You**

- Periodically increases you investments to keep up with future costs of living
- Accounts for inflation
- Helps you plan for your long-term financial goals



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Invest today to define
your financial freedom
tomorrow.



ICICI Prudential
FREEDOM SIP

An opportunity which can give regular money and help you to achieve your financial goals.

Freedom SIP is a combination of SIP and SWP to help investors achieve their financial goals. This goal planning facility can initially help investors create wealth systematically (SIP) and later give regular money through Systematic Withdrawal Plan (SWP).

Investors have the freedom to choose the SIP and SWP schemes, the SIP tenure and choose the desired SWP amount under this facility. It can help investors achieve their dreams in a systematic way and make their future stress-free.

Freedom SIP (the Facility) including the default monthly SWP payouts do not guarantee, assure, promise or indicate fixed returns/performance of any schemes of the AMC and only indicates the likely amount that can be withdrawn.

Refer the illustration below for a SIP amount of Rs 10,000.

Monthly SIP Amount	SIP Tenure	Default monthly SWP amount in case no SWP amount is mentioned by the investor
₹ 10,000	8 Years	₹ 10,000
₹ 10,000	10 Years	₹ 15,000
₹ 10,000	12 Years	₹ 20,000
₹ 10,000	15 Years	₹ 30,000
₹ 10,000	20 Years	₹ 50,000
₹ 10,000	25 Years	₹ 80,000
₹ 10,000	30 Years	₹ 1,20,000

Please note the default SWP amounts will vary based on the SIP amount invested and the tenure selected by the investor.

The SWP will be processed either till Dec 2099 or till the units are available in the target scheme, whichever is earlier. Please read the terms and conditions in the application form before investing.

Steps to start ICICI PRUDENTIAL FREEDOM SIP

- 1** Choose Your SIP Amount For example, ₹ 10,000/- per month
- 2** Choose Your Tenure in Years 8 | 10 | 12 | 15 | 20 | 25 | 30 Years
- 3** Choose Your Set of Schemes Source Scheme | Target Scheme
- 4** Choose Your SWP Amount*
*The investor may select any SWP Amount. Default monthly SWP amount will be applicable in case no SWP amount is mentioned by the investor.

The default monthly SWP payout amounts indicates the likely amount that can be withdrawn. Please read the terms and conditions in the application form before investing.

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

Message from the Expert

MR. S. NAREN, ED & CIO, ICICI Prudential AMC

Small but steady steps create giant strides of the future



We live in a world where instant gratification rules. Quick food delivery and the likes are just a few aspects where things happen fast. However, not everything can happen that fast. For instance, it takes a normal, healthy child anywhere from six months to two years to start crawling, standing, walking and eventually running. It matters to progressively take small steps to feel its impact over time in the future.

The first small step an investor takes is when they transform from being savers to investors. For many, it is a shift from saving a fixed sum of rupees into often a fixed return instrument to investing a fixed sum in a market-linked financial product. It is somewhat akin to riding a riding a cycle for the first time without the stabilisers. The experience of investing in financial instruments with inherent investment risks, is a small step before realising the upside of this decision in the long run.

Another significant small step that has great impact on investments is the concept of compounding. Compounding works on the simple premise that the interest you earn on your investments is reinvested. So, you earn interest on your principal amount as well as the accumulated interest which creates a snowball effect on your initial investment. Power of compounding plays an important role in long-term wealth creation. The impact of small changes take time to demonstrate the impact it has and often one may give up on the effort due to lack of patience.

The effect of how small changes compound over time is well described by James Clear in his book *Atomic Habits*. According to him, if one gets just 1 percent better at something each day, they will end up with results nearly 37 times better after a year. Small and repetitive acts can make a big impact over time. The best chance of wealth creation with investing is to stop focusing just on the returns and instead focus on the process of small and regular investments.

There is where the method of regular investing through SIPs (systematic investment plan), synonyms with mutual fund investing comes in. Through SIPs, one continuously parks small sums of money into different mutual fund schemes, which over time helps accumulate units in the scheme based on the prevailing price of the units. Over time, if one stays invested across a complete market cycle, the investment tends to better.

Measuring progress is often like watching grass grow. Although value of investments may fluctuate each passing day, it is difficult to detect wealth creation in a short span. It takes up to a decade for a coconut tree to start bearing coconuts and for it to reach its peak output, it could be as long as two decades. The same is true in investing as well. It takes patience and efforts to reach that state, but the journey commences with small steps for giants strides to be experienced in the long run

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Gift Your Child A Secure Financial Future.



Get in Touch with us Today



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