

# The Right Investment for your Child

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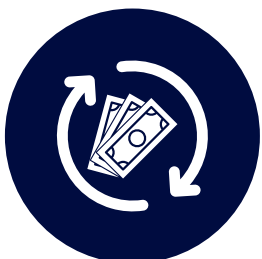
Educational Choices



Financial Security



Investment Flexibility



Compounding Returns



Investing for your child's future is one of the most significant decisions you can make.

With our child investment plan, you can shield your child's future against any obstacles that might come in the way.

# Education Inflation is 14% which is 2 x Food Inflation



As education inflation soars, ensure your child's future isn't left behind. We understand your desire to provide your children with the best opportunities in life. Investing in a child's education plan is to secure their future; we need to ensure that their dreams have the support they need to flourish.

## Rising Costs of Education

**12L+**  
Engineering

**180%** ↑

**80L+**  
Abroad Education

**125%** ↑

**60L+**  
Medical Education

**150%** ↑

\*Based on data from 2013-2023. Costs include Living Costs

## How does the plan work ?

Our plan offers you a comprehensive financial solution to meet your child's education needs. Clients can pay a monthly or annual contribution for 10 years for a maturity corpus. As we move closer to maturity, the strategy moves from equity to fixed return instruments to eliminate any unforeseen timing risks.

**38K**

Monthly Contribution

OR

**4.25L**

Annual Contribution

**120 Months**

**10 Years**

**1 Cr**  
Corpus

**0.96Cr**

\*Conservative

**1.05Cr**

\*Optimistic

\*Conservative : Includes a 12-month recession cycle  
\*Historical : Based on past 10Y benchmark performance  
\*Optimistic : If India outperforms benchmark returns

## DISCLAIMER

Investments in Equity, including Mutual Funds, are subject to market risks. Investors are advised to read all scheme-related documents carefully before making any investment decision. The historical performance of the market or any investment product is not indicative of its future returns. The estimated scenarios provided are based on assumed growth rates and are for illustrative purposes only. This product leaflet gives only the salient features of the plan and it is only indicative in nature.

## FAQs

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### What are the documents required to start the investment plan?

Typically, you'll need to provide KYC documents: Photograph, ID Proof, Address Proof, and Cancelled Cheque.

### What if I want a different amount for my child?

Customization is possible in our plans. For example, a 50L maturity plan would require 19K/month SIP or 2.13L/year contribution. Similarly a 2Cr maturity plan would require 76K/month SIP or 8.5L/year contribution. We could target any maturity amount as per client wish. This can also be changed over time.


### What happens if I need the invested amount before the maturity date?

Early withdrawals are possible but not recommended. The plan is structured to ensure the realization of the desired education fund at the end of the specified tenure. Withdrawing before the maturity date may affect the anticipated growth and could lead to a shortfall in achieving the targeted amount. Also any withdrawals would be subject to market factors/risks.


### What if I miss one of my payments?


You can pay the due payment with the next month's contribution. Defaulting on payments frequently can impact the performance of the plan.



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