

#womenandwealth



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Systematic Investment Plan (SIP)

A journey of highs and lows that benefit you!



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the future is EXPENSIVE, **start saving TODAY**

- Let us assume that ₹50,000 a month supports your lifestyle today
- In 20 years, you'll need ₹1.33 lakhs* every month just to maintain it



* assuming 5% annual inflation rate



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Typical Financial Goals, Think **Systematic Investment Plan (SIP)**

A **Systematic Investment Plan (SIP)** in Mutual Funds is suitable for **medium to long-term financial goals** where you invest small amounts regularly and benefit from **compounding** and **rupee-cost averaging**.

Here are the main financial goals for which SIPs work well:

1. Retirement Planning
2. Child's Education
3. Buying a House
4. Child's Marriage
5. Wealth Creation / Financial Independence



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Every sip refreshes you, Every SIP builds your future

- **Systematic Investment Plan (SIP)** is a way to invest a **fixed amount of money regularly** (usually monthly) in mutual funds
- Instead of investing a large lump sum, you **invest small amounts over time**
- It helps you **build wealth gradually and consistently**
- SIP encourages **financial discipline** by making investing a habit
- You benefit from **rupee cost averaging**; you buy more units when prices are low and fewer when prices are high
- SIP allows you to **start investing with small amounts**, sometimes as low as ₹500 per month
- Over time, your money can **grow through compounding**, where your returns also start earning returns
- SIPs are **flexible** as you can increase, pause, or stop them when needed



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Saving Starts Early, Let Time Work for You

- **Time is the biggest advantage** in investing. The earlier you start, the more your money grows
- **Compounding multiplies your wealth.** Your returns start earning returns
- Even **small monthly investments** can turn into a large corpus over time
- Starting early means **less financial stress later in life**
- You don't need a big amount to begin. **Consistency matters more than size**

Example:

- If you start SIP at **age 25** by investing ₹5,000 per month then you build a potentially larger retirement corpus by the age of 50, as compared to...
- Starting SIP at **age 35** where you may need to invest **almost double** to reach the same goal.



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Advantages of Systematic Investment Plan (SIP)

1. Rupee Cost Averaging

- By investing a **fixed amount regularly**, you buy **more units when prices are low and fewer units when prices are high**. This reduces the impact of market volatility and averages out the purchase cost over time

2. Encourages Discipline

- SIPs promote **regular investing habits**. Auto-debit from your account ensures you **stay committed to your financial goals**

3. Affordable and Accessible

- You can start with **small amounts** (₹500–₹1,000/month in most funds). Makes investing possible for **students, young professionals, and beginners**

4. Power of Compounding

- **Long-term SIPs benefit from compounding**, where your returns start generating additional returns. The earlier you start, the bigger the potential wealth accumulation

5. May Reduce Market Timing Risk Compared to Lump Sum

- Gradual investment reduces the risk of **investing a large amount at an unfavorable market time**. Helps manage market volatility effectively

6. Flexibility

- Most SIPs allow you to **Increase or decrease the investment amount, pause or stop anytime, Switch between different funds** if your goals change

7. Convenient and Hassle-Free

- Automated monthly deductions make SIP **simple, easy, and stress-free**



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Avoid Common Systematic Investment Plan (SIP) Mistakes

1. STOP Discontinuing SIP During Market Falls

Many investors panic when markets drop and stop their SIP

Why it's a mistake: Market falls actually allow you to buy more units at lower prices, which can improve long-term returns

✓ Better approach: Continue SIP during downturns

2. STOP Expecting Quick Profits

SIPs are not a short-term investment

Why it's a mistake: Equity mutual funds usually need 5–10 years to show strong compounding benefits

✓ Better approach: Invest with a long-term mindset

3. STOP Choosing Funds Based Only on Past Returns

People often pick a fund because it gave the highest return last year

Why it's a mistake: Past performance does not guarantee future results

✓ Better approach: Evaluate Fund Manager track record, Expense ratio, Risk level, Consistency of returns



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Avoid Common Systematic Investment Plan (SIP) Mistakes, cont'd...

4. STOP Keeping same SIP Amount Over Time

Many investors keep the same SIP amount for years

Why it's a mistake: Your income usually increases, but your investments may not

✓ Better approach: Use Step-Up SIP (increase SIP by 5–10% yearly)

5. STOP Investing Without a Goal

Some people start SIPs without knowing why they are investing

Why it's a mistake: Without a goal, investors may withdraw money early

✓ Better approach: Link SIPs to goals like: Buying a house, Children's education, Retirement

6. STOP Investing in Too Many Mutual Funds

Investors sometimes invest in **10–15 funds at once**

Why it's a mistake: This creates unnecessary complexity and overlap

✓ Better approach: Hold 3–5 well-chosen funds

7. STOP Ignoring Portfolio Review

Starting an SIP and forgetting it for years is also risky

Why it's a mistake: Some funds may **underperform consistently**

✓ Better approach: Review your portfolio once a year



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Systematic Investment Plan - SIP Investment

Feature	SIP Investment
Investment Style	Invest fixed and small amounts regularly (monthly/weekly)
Cost per Unit	Lower cost per unit due to averaging
Market Timing	Timing avoided as specific SIP dates are selected
Suitable For	Salaried investors investing smaller instalments
Market Volatility	Handles volatility better
Discipline	Encourages regular investing on fixed dates



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Lump-Sum Investment

Feature	Lump-Sum Investment
Investment Style	Invest large amounts in one go
Cost per Unit	Higher cost per unit
Market Timing	Timing becomes relevant
Suitable For	Investors with larger investible surplus
Market Volatility	Can be affected by volatility
Discipline	Requires strong investing discipline



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Monthly Systematic Investment Plan (SIP) required to become a Crorepati (₹10 million)

This is how much you need to save each month at an expected rate of return to become a Crorepati (₹10 million) across time frames.

Contribution in Years	Monthly Contribution Per Month to make ₹1 crore (₹10 million)		
	Returns of 8% p.a.	Returns of 10% p.a.	Returns of 12% p.a.
5	₹1,36,214	₹1,29,581	₹1,23,299
10	₹55,162	₹49,638	₹44,636
15	₹29,431	₹24,899	₹21,011
20	₹17,462	₹13,812	₹10,871
25	₹10,931	₹8,044	₹5,875
30	₹7,054	₹4,809	₹3,246

A journey of highs and lows that ultimately helps you grow. Just like life, investing has its ups and downs. Every dip teaches patience, every rise rewards discipline. The key is to stay consistent and trust the process. For women, this journey is even more empowering. Financial independence is not just a goal; it is a powerful step toward confidence, security, and freedom. When women invest, they don't just build wealth; they build stronger families and brighter futures. Start small, stay consistent, and let your investments grow with you. Because every woman deserves the power of financial freedom

XIRR-based return depiction for SIP cashflows. This is only for illustration purpose. Past performance may or may not be sustained in future.



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The best time to start investing was yesterday,
The second best time is today, Take charge of your future, Start a SIP today!!!

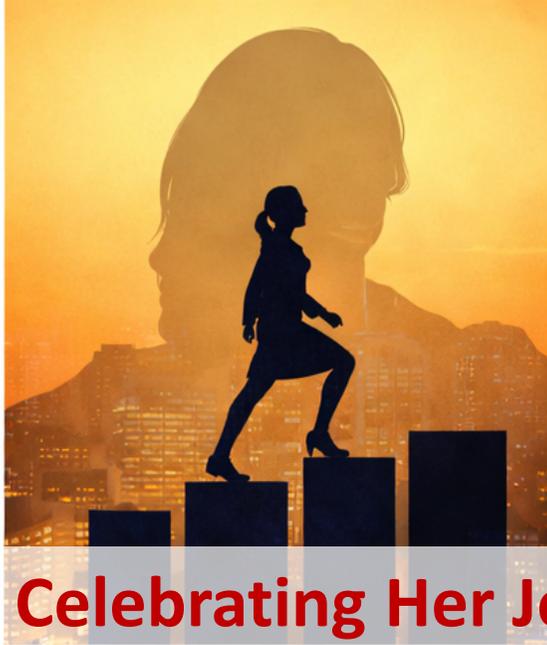


SIPs are ideal for disciplined, long-term wealth creation, especially for those starting with small amounts. By combining regular investment + compounding, they help you grow wealth steadily and securely



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Celebrating Her Journey,

Tales of Courage, Growth, and Grace



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As the sun rises on a new day, a woman stands quietly, thinking about her future and the life she wants to build. She carries many responsibilities, caring for her family and fulfilling her duties, often placing her own needs last. Yet deep inside, she knows that her dreams matter too. One day, she decides to take a small step toward financial independence. It begins with a simple decision — to save and invest regularly for her future.

At first, the progress seems small, but with time her confidence grows. Each contribution becomes a symbol of strength and self-belief. She learns that financial independence is not about how much she earns, but about how wisely she plans. Slowly, she realizes that money can become a tool for security and freedom. With every step forward, she feels more empowered to make her own choices.

Years pass, and her efforts begin to shape a stable and secure future. She gains the freedom to support her loved ones and pursue her own aspirations. Financial independence gives her peace of mind and quiet confidence. She stands taller, knowing she has built something meaningful for herself.

Her journey reflects the strength of countless women who choose to take control of their financial lives. Every small investment becomes a step toward a stronger tomorrow. Financial independence is not just a goal — it is a path of confidence, growth, and self-respect. And with every sunrise, women everywhere continue building their own futures with courage and determination.

**Celebrate Your Strength, Independence and Power
with a Systematic Investment Plan (SIP)**



Confidence in Every Step, Compounding in Every Systematic Investment Plan (SIP)

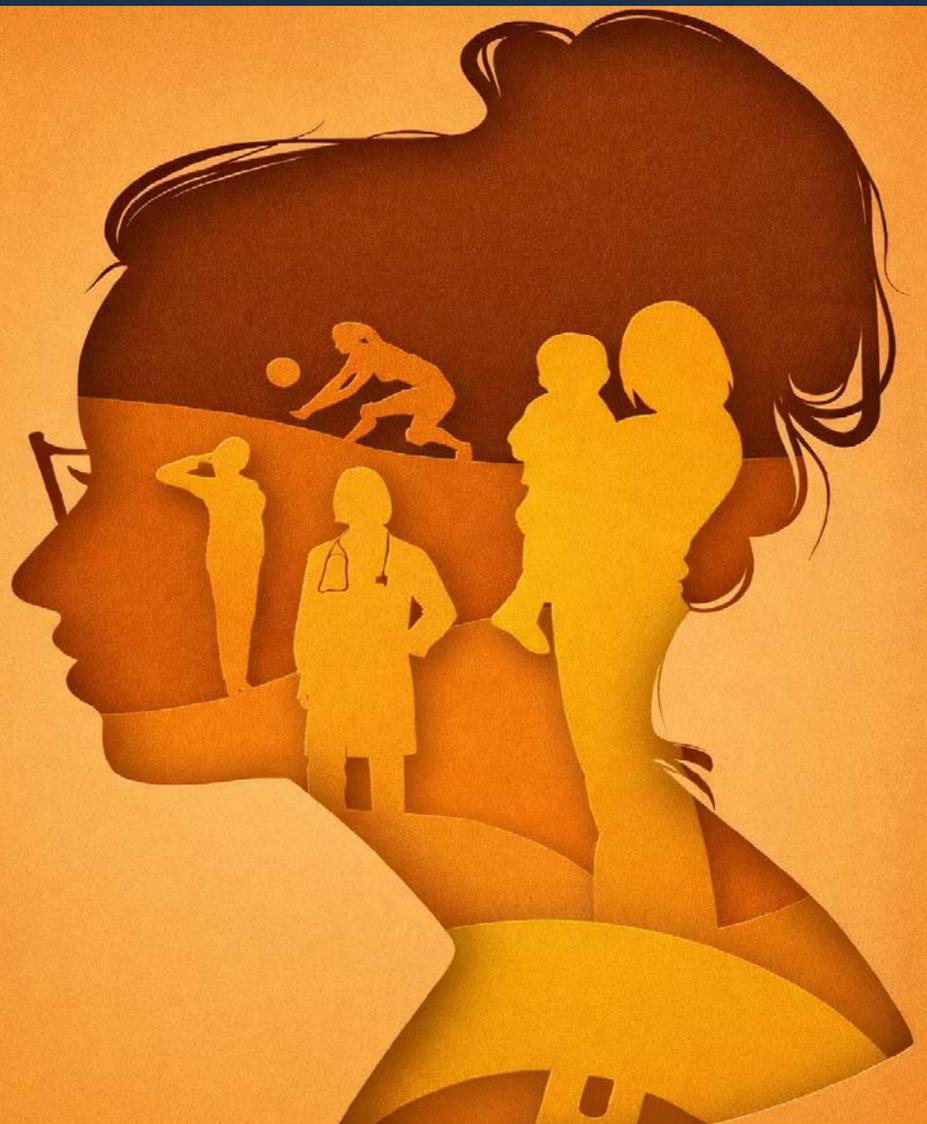
From the very beginning of her career, **Nisha** believed that confidence comes from preparation. Each step she took toward her goals was guided by discipline and careful planning. While she worked hard to grow professionally, she also made a promise to herself — to build a strong financial future through consistent investing.

When Nisha started her first job, she began a small Systematic Investment Plan (SIP) from her monthly salary. The amount was modest, but it marked the first step toward independence. As the years passed, every SIP contribution became another building block in her financial journey. Just like climbing a staircase one step at a time, her investments kept moving steadily upward.

There were times when markets moved up and down, but Nisha stayed focused on her long-term goals. She understood that true growth comes with patience and consistency. With every passing year, the power of compounding quietly strengthened her financial position.

Her confidence was not just visible in her career but also in the way she planned her future. She knew that financial stability gave her the freedom to make choices without fear. Each investment she made was a step toward security and independence.

Looking ahead, Nisha felt assured that she was moving in the right direction. The steady growth of her investments reflected the steady growth of her confidence. She had learned that success is not built in a single moment but through consistent effort over time.



**From Nurturing Dreams to Growing Wealth,
She needs a Systematic Investment Plan (SIP)**

She plays many roles in life — a daughter with dreams, a professional with ambition, a mother with responsibilities, and a caregiver with endless strength. In every stage of her journey, she grows, learns, and adapts, shaping a life filled with purpose. Whether she is building a career, caring for her family, or pursuing her passions, she understands that each role carries its own hopes and challenges.

Amid all these responsibilities, she realizes that a secure future does not happen by chance — it is built with thoughtful planning. Just as she prepares herself for every role in life, she prepares financially for the years ahead. Through disciplined investing and a steady Systematic Investment Plan (SIP), she begins building a foundation that supports all her dreams.

Her investments become silent partners in her journey. While she works toward success and cares for the people she loves, her savings grow quietly in the background. Every contribution strengthens her independence and gives her the confidence to embrace new opportunities.

Life may bring many changes — new responsibilities, new dreams, and new paths — but her commitment to investing remains constant. The same determination that helps her succeed in every role also guides her financial decisions.

Because she knows that being strong in every role also means being prepared for the future. A woman's journey has many chapters, and disciplined investing helps her write each one with confidence.



**From Nurturing Dreams to Growing Wealth,
She needs a Systematic Investment Plan (SIP)**

Every morning, Kavita stepped into two worlds that mattered equally to her. In one, she was a confident professional, making decisions, leading meetings, and building a successful career. In the other, she was a caring mother, holding tiny hands, wiping tears, and guiding her children toward a brighter future. She never saw these roles as separately; both were parts of the same journey of strength and responsibility.

Life was not always easy. There were busy mornings, late evenings, and countless responsibilities that demanded her attention. Yet Kavita believed that being a working mother meant building not just a career, but also a secure and stable future for her children. She knew that independence came from thoughtful choices and careful planning.

While she worked hard every day, she also made sure to plan her finances wisely. Through disciplined saving and a regular Systematic Investment Plan (SIP), she quietly built a financial cushion for her family. Each investment was not just about money, it was about security, education, and opportunities for her children. Her children saw in her a role model of strength and determination. They watched her manage meetings and bedtime stories with the same dedication. She showed them that independence and responsibility can go hand in hand.

Years later, the value of her efforts would be seen not only in her career achievements but also in the confidence and stability she gave her family. She proved that a modern working mother does not have to choose between career and children she can build both with equal care. Because today's working mothers are not just balancing responsibilities, they are shaping stronger families and independent futures. A working mother builds more than a career, she builds security, confidence, and a future for the ones she loves.



When She Plays Her Dreams, Back her with a Systematic Investment Plan (SIP)

Every evening after finishing her homework, Ananya would sit at her small study table with her guitar, lost in the world of music. The gentle melodies she played filled the room with dreams that stretched far beyond the walls of their modest middle-class home. Music was not just a hobby for her, it was her passion and her future. Her parents saw the sparkle in her eyes whenever she held the guitar, and they knew her dreams deserved a strong foundation.

Like many middle-class families, Ananya's parents carefully managed their monthly budget. They wanted to give their daughter the best opportunities, but they knew higher education and professional music training would require proper financial planning. After speaking with a financial advisor, they decided to start a small Systematic Investment Plan (SIP) for Ananya's future.

The monthly amount was modest, but it became a quiet promise to support her dreams. While Ananya practiced her music day after day, the SIP continued to grow silently in the background. Years passed, and both her skills and her savings began to take shape together.

When the time came for advanced music classes and better instruments, her parents felt confident knowing they had planned ahead. What once seemed like a distant dream now felt possible and within reach. Their disciplined savings had created opportunities that passion alone could not secure.

Ananya continued to follow her love for music, supported by the thoughtful planning of her parents. Her journey showed that dreams need both passion and preparation to flourish.

Because when parents plan wisely today, their children can pursue their dreams freely tomorrow.



Break Glass Ceilings, Build Wealth! With Systematic Investment Plan (SIP) you are unstoppable!

Riya had just started her first corporate job, walking into the glass building every morning with ambition in her eyes and dreams in her heart. Like many young professionals, she wanted to succeed, grow in her career, and create a secure future for herself. While her friends spent most of their first salaries on shopping and outings, Riya made a different choice. She decided that true independence meant having control over her finances from the very beginning.

After learning about investing, she started a **Systematic Investment Plan (SIP)** with a small amount from her monthly salary. It did not seem like much at first, but she believed consistency mattered more than size. Every month, her SIP continued quietly in the background while she focused on building her career. Promotions came, responsibilities increased, and so did her confidence.

Over time, Riya realized that wealth was not built overnight but through discipline and patience. Her SIP grew steadily, turning small monthly contributions into meaningful savings. With every passing year, she felt more secure and empowered to make her own decisions. Financial independence was no longer a distant dream — it was becoming her reality.

As she looked ahead, Riya knew she was building more than just a career. She was building freedom, security, and confidence for the future. She had learned that breaking glass ceilings was not only about professional success, but also about financial strength.



**From Your Arms Today to Her Independence Tomorrow,
Invest Early with a Systematic Investment Plan (SIP)**

The first time Meera held her newborn daughter in her arms, she felt a quiet promise forming in her heart. The tiny fingers wrapped around hers carried a future full of dreams yet to be written. As she watched her baby sleep peacefully, Meera thought about the life she wanted to give her — one filled with opportunities, security, and independence. She knew that love and care would guide her daughter through childhood, but thoughtful planning would protect her future.

Coming from a modest background, Meera understood how important financial security could be. She wanted her daughter to grow up with the freedom to choose her own path without financial worries holding her back. Even though the baby was too young to understand the world around her, Meera believed that the right time to begin planning was now.

After discussing with her family, Meera decided to start a small **Systematic Investment Plan (SIP)** in her daughter's name. The monthly amount was simple and manageable, but it carried a powerful purpose. Each contribution became a symbol of a mother's love and responsibility. While her daughter would grow year by year, the small investments would quietly grow alongside her.

Meera knew that years later, when her little girl would take her first steps into the world, she would not walk alone. The discipline she began today would become the strength her daughter could rely on tomorrow. Education, dreams, and independence would be supported by the decisions made in those early days.

As Meera gently held her baby close, she felt reassured knowing she had taken the first step toward securing her daughter's future.



Neha stood on the small ladder, carefully painting the outline of a house on the empty wall. Each stroke of the brush carried a quiet dream — a place she could one day call her own. Growing up in a middle-class family, she had often heard how difficult it was to afford a home. Yet she believed that with patience and discipline, even big dreams could take shape slowly.

As she painted the roof and walls, Neha imagined a future filled with comfort and stability. A home where she and her family could feel secure and at peace. She knew dreams like these needed more than hope — they needed planning. That is why she had started a small **Systematic Investment Plan (SIP)** from her early earnings.

The monthly amount was simple, sometimes even difficult to set aside, but she stayed consistent. While she worked hard every day, her SIP quietly worked for her in the background. Over time, the small contributions began to grow into meaningful savings.

Just like the house slowly appearing on the wall with every careful stroke, her financial future was taking shape one investment at a time. What once seemed distant now felt achievable.

Neha smiled as she stepped down from the ladder and looked at the painted house. It was only a drawing today, but she knew one day it would become real — built not just with bricks, but with discipline and planning.

Every stroke shapes her dreams.

Every Systematic Investment Plan (SIP) shapes her future

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