PROPOSAL FOR INVESTMENT
SYSTEMATIC TRANSFER PLAN

(Lumpsum in Debt Fund with transfer of capital appreciation in Equity Fund)

Proposal in Brief

Under this strategy, principal amount is invested in a debt fund. The appreciation part of the investment is transferred automatically to an equity oriented fund at monthly intervals. Over medium to long term, higher expected returns in equity fund enhances the overall return of the total investment. This strategy may be suitable for investors looking to beat FD returns along with reasonable safety of invested amount (since the money is always parked in a debt fund).



STP Investment Planning

Initial Investment (Flexible)	₹ 10,00,000/-	
Monthly Transfer Mode	Capital Appreciation	
Assumed Rate of Return	Debt Fund	6.00%
	Equity Fund	12.00%
Period	20 Years	

Expected Future Value

Debt Fund Value	₹ 10,00,000/-
Equity Fund Value	₹ 44,35,366/-
Total Fund Value	₹ 54,35,366/-
Annualised Returns	8.83%

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PROJECTED ANNUAL INVESTMENT VALUE

Year	Debt Fund Value at the beginning of the year	Transfer to Equity every year	Equity Fund Value at the beginning of year	Equity Fund Value at the end of year	Total Value at the end of year (Debt + Equity)
1	₹ 10,00,000	₹ 58,411	₹ 0	₹ 61,557	₹ 10,61,557
2	₹ 10,00,000	₹ 58,411	₹ 61,557	₹ 1,30,502	₹ 11,30,502
3	₹ 10,00,000	₹ 58,411	₹ 1,30,502	₹ 2,07,720	₹ 12,07,720
4	₹ 10,00,000	₹ 58,411	₹ 2,07,720	₹ 2,94,203	₹ 12,94,203
5	₹ 10,00,000	₹ 58,411	₹ 2,94,203	₹ 3,91,065	₹ 13,91,065
6	₹ 10,00,000	₹ 58,411	₹ 3,91,065	₹ 4,99,550	₹ 14,99,550
7	₹ 10,00,000	₹ 58,411	₹ 4,99,550	₹ 6,21,054	₹ 16,21,054
8	₹ 10,00,000	₹ 58,411	₹ 6,21,054	₹ 7,57,138	₹ 17,57,138
9	₹ 10,00,000	₹ 58,411	₹ 7,57,136	₹ 9,09,552	₹ 19,09,552
10	₹ 10,00,000	₹ 58,411	₹ 9,09,552	₹ 10,80,256	₹ 20,80,256
11	₹ 10,00,000	₹ 58,411	₹ 10,80,256	₹ 12,71,444	₹ 22,71,444
12	₹ 10,00,000	₹ 58,411	₹ 12,71,444	₹ 14,85,575	₹ 24,85,575
13	₹ 10,00,000	₹ 58,411	₹ 14,85,575	₹ 17,25,401	₹ 27,25,401
14	₹ 10,00,000	₹ 58,411	₹ 17,25,401	₹ 19,94,007	₹ 29,94,007
15	₹ 10,00,000	₹ 58,411	₹ 19,74,007	₹ 22,94,845	₹ 32,94,845
16	₹ 10,00,000	₹ 58,411	₹ 22,94,845	₹ 26,31,784	₹ 36,31,784
17	₹ 10,00,000	₹ 58,411	₹ 26,31,784	₹ 30,09,155	₹ 40,09,155
18	₹ 10,00,000	₹ 58,411	₹ 30,09,155	₹ 34,31,811	₹ 44,31,811
19	₹ 10,00,000	₹ 58,411	₹ 34,31,811	₹ 39,05,186	₹ 49,05,186
20	₹ 10,00,000	₹ 58,411	₹ 39,05,186	₹ 44,35,366	₹ 54,35,366

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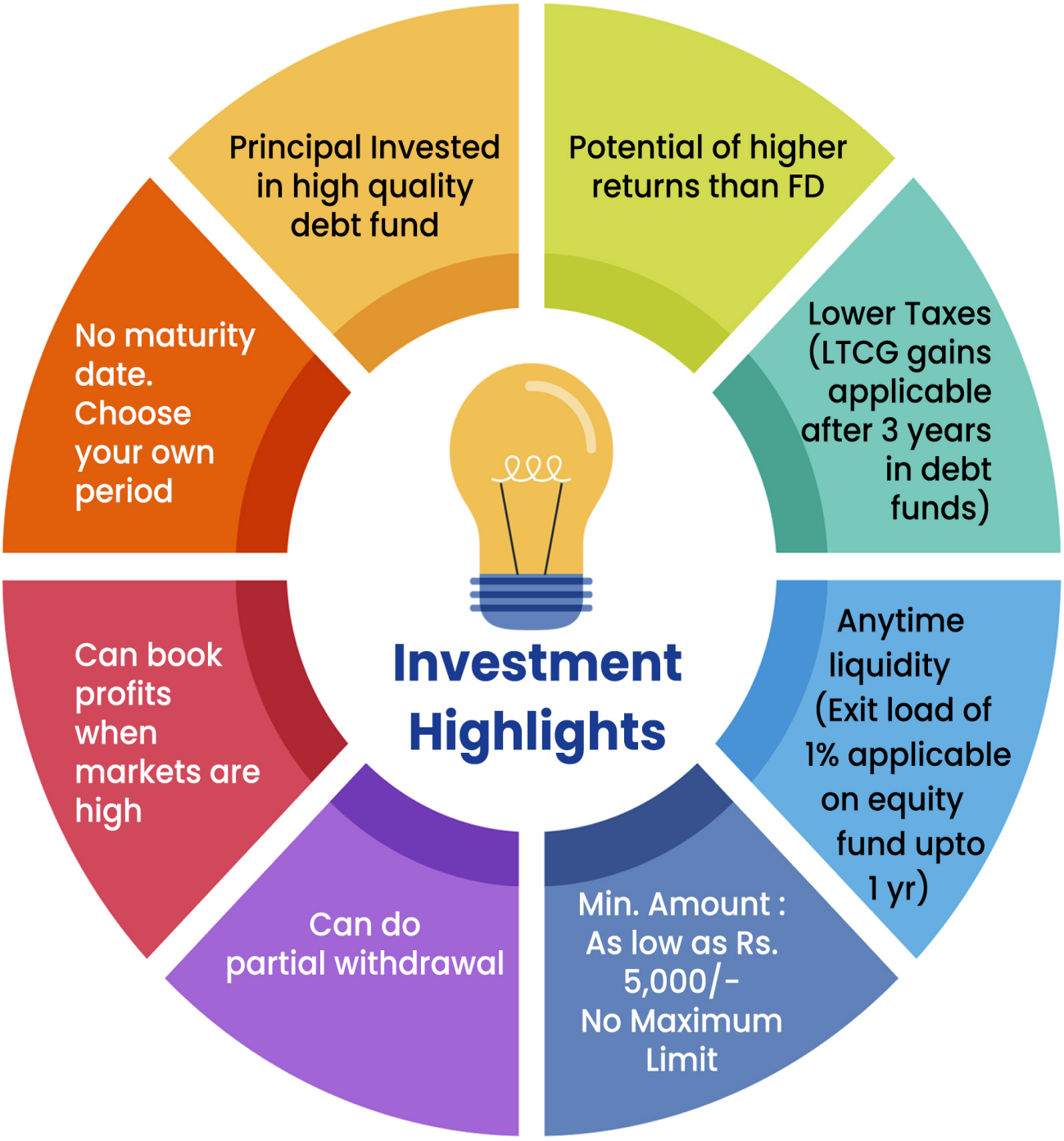

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* Mutual fund investments are subject to market risks, read all scheme related documents carefully before investing. Returns are not guaranteed. Assumption of returns are at portfolio level. It is not an indication of specific scheme returns. The above is for illustration purpose only.

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